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Chief Editor
Dharam Vir

Volume 32, Number 1 (Summer), 2019



CENTRE FOR STUDIES OF NATIONAL DEVELOPMENT
MEERUT-250004 (INDIA)

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**CENTRE FOR
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Journal of National Development

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The Journal of National Development (JND) is an interdisciplinary bi-annual peer reviewed & refereed international journal committed to the ideals of a 'world community' and 'universal brotherhood'. The Journal is a joint effort of like-minded scholars in the field of social research. Its specific aims are to identify, to understand and to help the process of nation-building within the framework of a 'world community' and enhance research across the social sciences (Sociology, Anthropology, Political Science, Psychology, History, Geography, Education, Economics, Law, Communication, Linguistics) and related disciplines like all streams of Home Science, Management, Computer Science, Commerce as well as others like Food Technology, Agricultural Technology, Information Technology, Environmental Science, Dairy Science etc. having social focus/implications. It focuses on issues that are global and on local problems and policies that have international implications. By providing a forum for discussion on important issues with a global perspective, the *JND* is a part of unfolding world wide struggle for establishing a just and peaceful world order. Thus, the *JND* becomes a point of confluence for the rivulets from various disciplines to form a mighty mainstream gushing towards the formulation and propagation of a humanistic world-view.

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Territorial Autonomy and Conflict Resolution in Northern Ireland : The Lessons for the Kashmir Conflict

Zahid Hussain*

Territorial autonomy is considered as the highest form of autonomy in terms of the level and the depth of control and authority that it possesses. This arrangement is used in situations where the conflict between the state and the sub-state has reached the unmanageable proportions, or where the sovereignty over the sub-state has been contested by multiple national and/or international actors. Kashmir and Northern Ireland represent the societies that have at different time periods been in the throes of conflict and over which sovereignty has been contested by two states - Britain and Ireland in case of Northern Ireland, and India and Pakistan in case of Kashmir. While the conflict in Northern Ireland has been resolved in 1998 with the application of constitutional principles agreed by the contestants through the Good Friday Agreement of 1998, the Kashmir conflict eludes any resolution owing to the mutually exclusive positions taken by the parties to this conflict. This paper is thus in part an attempt in search of viable resolution of this conflict taking cues from the similarly situated conflict of Northern Ireland, and in part an exercise in arriving at certain generalizable propositions in the field of conflict resolution through the case study of Kashmir and Northern Ireland.

[**Keywords** : Autonomy, Territorial autonomy, Conflict resolution, Sovereignty]

1. Introduction

The concept of Autonomy is a subject of dispute in social sciences, and there is no one agreed upon definition that is acceptable to all. There are many hues and

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shades of autonomy that we come across while sifting through the literature on the subject. Some of the examples are cultural autonomy, personal autonomy, political autonomy, territorial autonomy etc. Michael Tkacik in one of his articles analyses the depth and scope of each of the types of autonomy. In his formulation, personal autonomy comes at the lowest level in terms of the issues controlled by the locals with equally low level of depth of the control. At the highest level comes the territorial autonomy that he calls 'legislative autonomy'¹. Thus, at the outset, in order to avoid confusion, the terms need to be defined properly. We shall, following Tkacik, distinguish between the forms of autonomy according to their scope, depth and territorial distinctiveness. Four forms of autonomy with ascending scope, depth and territorial distinctiveness thus become apparent - personal autonomy, cultural autonomy, functional or administrative autonomy, and legislative autonomy. While referring to the autonomy of our cases Kashmir and Northern Ireland in this study, we shall be implying legislative or territorial autonomy for the reasons that will become obvious after we proceed with the conceptual clarification. In this paper we shall examine the usefulness of the territorial autonomy in resolving (or at least managing) the sub-state conflict where there are multiple parties contesting the sovereignty over the sub-state besides the parties within the sub-state. The case studies of Kashmir and Northern Ireland will be examined to look into the phenomena of conflict generation and conflict resolution due to the erosion of autonomy in former case and the grant of autonomy in later case.

2. Territorial Autonomy and Conflict Resolution

The development of the concept of autonomy owes a lot to the works of range of scholars including Hurst Hannum, Ruth Lapidoth, Markku Suksi, Yash Ghai, etc. who tried to define it and purge it of its meaninglessly broad connotations. Hannum (1990) is considered as a pioneer in defining and analyzing the concept in the legal sense.² Hannum analyses the concepts of sovereignty and statehood, self-determination, the rights of minorities and so on to explicate the autonomy and its legitimacy in specific contexts and also employs an extensive case study method in which he analyses the autonomy as a possible solution in nine cases including Indian Punjab, as well as Northern Ireland. Lapidoth (1999) analyses the working of autonomy in more than a dozen cases around the world and comes to the conclusion that due to its flexibility and adaptability, autonomy can act as the best and workable compromise solution in the conflict over sovereignty as well as where ethnic tensions are at the highest.

In its most literal sense, autonomy means right to control or make laws for oneself. It has been used in different academic with wide range of connotations, and has been used, in the words of Lapidoth (1999), "fairly loosely to describe the quality of having the right to decide or act at one's own discretion in certain matters."³ The term, as it is used in political and legal sense, denotes self-governance of certain public institutions and "includes the power to.....regulate

their own affairs by enacting legal rules.” Internationally, autonomy is held to be an arrangement where “parts of the state’s territory are authorized to govern themselves in certain matters by enacting laws and statutes, but without constituting a state of their own.”⁴ This definition takes into account the territorial aspect of autonomy which nevertheless has many other aspects like cultural autonomy, personal autonomy, etc. In this study, however, the context in which the word autonomy has been used is, unless specified, territorial.

James Crawford defines territorially autonomous regions as “regions of a State, usually possessing some ethnic or cultural distinctiveness, which have been granted separate powers of internal administration, to whatever degree, without being detached from the State of which they are part.”⁵ In a similar but technically different way, Lapidot maintains that “a territorial political autonomy is an arrangement aimed at granting to a group that differs from the majority of the population in the state, but that constitutes the majority in a specific region, a means by which it can express its distinct identity.”⁶ The grant of autonomy may be based on several factors such as demographics, or it may be granted to acknowledge the difference of a particular minority group over a particular territory while still maintaining some sort of cohesion. Hence, we shall use the term autonomy in this study to mean a political and legal arrangement whereby a particular territory is granted special status to govern itself with its own sets of institutions, procedures, and above all finances to make these workable. The grant of autonomy, however, comes with a particular caveat - that the autonomous territory remains the part of the state granting it autonomy.

Steiner, justifies autonomy regimes as being “least worst” solutions to almost intractable problems.....”⁷ He classifies autonomy regimes into three categories : First, power sharing regimes that are based on some sort of consociationalism and are particularly put in place to address the multiple ethnic aspirations within a particular territory by granting one or several ethnicities the power to govern themselves, and of specific economic opportunities. In a second type of autonomy scheme, ethnic minority is granted control over a particular territory through devolution of authority or through a federal structure. Third type grants cultural autonomy whereby members of an ethnic community are “governed by a personal law distinctive to it, usually a law of religious origin.” This type provides good modicum of autonomy to the members of a minority group that is “territorially dispersed.”⁸

Heintze on the other hand defines autonomy as “the granting of internal self-government to a region or group of persons, thus recognizing a partial independence from the influence of the national or central government’, which can be determined by the degree of actual as well as formal independence enjoyed by the autonomous entity in its political decision-making process.”⁹ The exposition of this kind could be considered to be including in its fold the cultural autonomy, but the definition covers the territorial autonomy as well, and could be seen to be

depicting it clearly. The territorial autonomy thus defined is synonymous with the idea of self-government and precludes any reference to the idea of sovereignty. In the United Nations Charter as well, it is clearly mentioned that any idea of 'self-determination' does not refer to sovereignty or independence, but to self-government. It has been repeatedly noted that the self-determination would be in consonance with the principles of the charter only if it meant right to self-government and not to any right of secession.¹⁰

Thus, the autonomy and self-government have been treated in a synonymous way by many authors as well as international organizations. For example, European Charter of Local Self-Government defines local self-government as the establishment of locally elected assemblies with meaningful powers, defined-territorial boundaries and a clear financial autonomy. The idea of local self-government is based on the state's willingness to devolve powers to the lower levels. It has been used as a mechanism to solve the ethnic tensions or stop them from rising at the first place. For example, the Council of Europe recognises self-government/self-determination as a means to support the national minorities and diminish the chances of violent polarization of ethnic groups within a particular territory.¹¹

Seen from a wider perspective, autonomy comes to have a very broad and inclusive meaning to the point of making it vague and denuding it of its usefulness. It can be seen to be having any connotation ranging between the extremes of sovereignty and self-government. It can further have any connotation - personal or individual autonomy, cultural autonomy, educational autonomy, etc. Thus, for practical purposes it becomes necessary to tail off the scope of the word by defining it very narrowly to make it convey the meaning that we want it to. Thus, for our purposes as stated earlier also, we shall limit ourselves to the territorial dimension of the autonomy in this paper. Although no two territorially autonomous regions share complete similarity, the thread that runs through the territorial autonomies of any kind have some things that are common to each of them, for example, distribution of powers, entrenchment in the constitutions, independent legislative and financial powers, etc. These provisions, to say the least, make the autonomies worthwhile and meaningful. Without these, there may exist an autonomy not in the substantive sense but for the rhetorical purposes. The territory that is granted autonomy has several characteristics that sets it apart from the other units of the state. These territories have a locally elected legislative assembly, and have the right of taking independent control of all administrative and executive roles and functions along with the judicial ones provided by the central government. These territories however have no control over such competences as defence, foreign affairs, and/or the broad monetary and economic policy of the state. This is what has been said to be the constitutional definition of the "fully autonomous" territory and the specific rights that flow from it.¹²

3. Case of Kashmir

The history of the present conflict in Kashmir has its moorings in the partition of the Indian sub-continent and the consequent formation of two, in place of one, sovereign states in 1947 after the withdrawal of the British from its erstwhile 'jewel in the crown'. The partition created a situation where the states ruled by the princes were offered the option of acceding to either India or Pakistan or to remain independent. The ruler of Kashmir Maharaja Hari Singh was unable to decide in favour of joining either dominion and was "toying with the notion of an 'Independent Jammu and Kashmir'."¹³ However, the bargaining position of Hari Singh was drastically reduced due to the invasion of the tribesmen from across the border, and he was assured of military aid only if he acceded to the Indian Union. The Instrument of Accession that Hari Singh signed, however, provided for a number of safeguards that ensured his sovereignty over the state. For example, Clause 7 of the Instrument provided, "Nothing in this Instrument shall be deemed to commit me in any way to acceptance of any future constitution of India or to fetter my discretion to enter into agreement with the Government of India under any such future constitution." Clause 8 declared, "Nothing in this Instrument affects the continuance of my Sovereignty in and over this State, or, save as provided by or under this Instrument, the exercise of any powers, authority and rights now enjoyed by me as Ruler of this State or the validity of any law at present in force in this State."¹⁴ In a letter to Mountbatten accompanying the Instrument of Accession, Maharaja made clear that he was acceding to India only due to the dire situation arising due to the incursion of tribal warriors into the state. He stated that he would have wanted time to decide which dominion to accede, or "whether it is not in the best interest of both Dominions and my State to stand independent..."¹⁵

In a White Paper on Jammu and Kashmir issued in February 1948, Government of India stated that the accession of the state of Jammu and Kashmir would be treated as 'purely provisional' pending the approval by the people of the state.¹⁶ The popular leader of Kashmir Sheikh Abdullah was averse to the state's accession with Pakistan, but was also wary about the complete integration of the state with the Indian Union. Thus, he made the efforts to carve out a uniquely special status for the state within the Indian Union. In a meeting between the National Conference and the representatives of the Indian Union held in May 1949, it was agreed that a separate constituent assembly would be convened for the state, which apart from making the constitution would also decide the future of the state. It was also agreed that the division of power between the centre and state would be defined by the Instrument of Accession.¹⁷ Accordingly, Article 306A was inserted in the constitution in 1949. The Article reassured the state of its autonomy in all matters except the three categories of subjects specified in the Instrument of Accession. After a spate of certain agreements and disagreements on part of Abdullah, the draft was amended several times by N. GopaldaswamiAyyangar, who was a member of the Drafting Committee, to make it acceptable to the Kashmiri

delegation led by Abdullah. The Draft Article 306A later became Article 370 when the Constitution was finally adopted on 26th November 1949. The Article became the foundation stone of the relationship between the Union and the state. Although the Article was grouped in Part XXI which is Temporary and Transitional in nature, the very language used in the Article made its abrogation impossible. Under the Article, the Union could legislate on the subjects mentioned in the Instrument of Accession, and in that case also only “in consultation with the Government of Jammu and Kashmir”. In case of other subjects in the Union List, the Union could legislate only with “the final concurrence of the Jammu and Kashmir Assembly.”¹⁸

Owing to the special status granted to the state, Article 370 provided for the constituent assembly for the state which would frame a constitution for the state. In the federal scheme of India, this was a novelty since no other state was allowed to have a constitution of its own. Further, the president of India was empowered to apply the provisions of Indian Constitution to the state; the power of abrogation of Article 370 was also rested with him. This power however was made conditional upon the recommendation of the Constituent Assembly of the State.¹⁹ The first Presidential Order came on the day of the inauguration of the Indian Constitution on January 26, 1950. First Schedule of the Constitution (Application to Jammu and Kashmir) Order, 1950 mentioned the categories of subjects over which the Union would have exclusive jurisdiction like defence, foreign affairs, communications, preventive detention etc. The Second Schedule of the Order provided in detail the Articles and Provisions of the Constitution that would apply to the state, as well as the modifications and exceptions, if any, that would apply. Parts V, XI, XV, XVI, XVII, XIX, XX, XXI, and XXII of the Indian Constitution were made applicable to the state with certain specified exceptions and modifications. Apart from this, First, Second, Third, Fourth, and Eighth Schedule of the Constitution of India were also made applicable.²⁰

These Orders and particularly the Order of 1954, which is the largest one of them and which made applicable to the state almost whole of the Indian Constitution with certain exceptions, took away what was given as a special status to the state of Jammu and Kashmir. For achieving this, certain undemocratic methods were involved like the toppling of the government of Sheikh Abdullah in 1953 and dismissing him from the post of Prime Minister of the state and keeping him in detention for twenty-two years. Soon after the dismissal and arrest of Abdullah, Bakshi Ghulam Mohammad was made the prime minister of Jammu and Kashmir. The way in which the change of government was given effect gave rise to a general perception among the people that the governments are formed and policies dictated from New Delhi. This mass perception was a germinating point of the alienation from India and this perception still remains current among the people of Kashmir.

4. Case of Northern Ireland

Northern Ireland was in the throes of conflict for more than seven decades from the Partition of Ireland in 1921 through what is now called as 'the Troubles' (starting in 1968) to the Agreement of 1998 also known as the Good Friday Agreement (GFA) that solved much of the conflict. The conflict involved the division of Irish populations along religious and political lines. The original inhabitants of Ireland were the Catholics who followed their own customs and spoke a distinct Gaelic language. They were also called as Nationalists, as they wanted independence from Britain and saw the territory of Ireland as constituting a nation of its own. The Unionists, in general, were Protestants who followed Anglican Church and spoke English. Also known as Loyalists, they did not want to be under the rule of Catholic Ireland as they would be reduced to minority within such nation. As such, the separation of the six counties from the mainland Ireland was done to placate the unionists of these counties.

The separation, however, left the significant number of Catholics in Northern Ireland. The creation of Northern Ireland thus left the loyalties divided - Catholics vouching for re-integration with Ireland, and the Protestants professing their loyalty to Britain and making sure re-integration did not happen. Protestants, who had formed the government in Northern Ireland, took away almost all social, economic and political rights of the Catholics in order to keep them subdued. The fundamentalist Protestant leaders like Edward Carson and Charles Craig were instrumental in leading the tirade against Catholics in their speeches. However, in the 1960s, the emergence of moderate Protestant political leaders like Terrence O'Neill sought to reform the discriminatory and exclusionary political institutions and sought to mete out heavy economic benefits to the Catholics. As a result, several moderate groups among Catholics emerged that sought a rightful place for Catholics in Northern Ireland and gave up the hardcore stance of re-integration with Ireland. The public declarations of Protestant leaders like O'Neill gave rise to suspicions on the part of Protestants. Consequently, there was the rise of firebrand Protestant leaders like Ian Paisley who further aggravated the Catholic fears of the persecution at the hands of Protestants. This led to the belief among the Catholics that the armed revolution was the only alternative and there was a rise of more militant Catholic leaders and the rise of extremist political parties like Sinn Fein. The history of Northern Ireland from its creation in 1921 to the start of 'the Troubles' in 1968 till 1998 is thus marked by the exclusion of Catholics from the political and economic institutions. Unmanageable political conflict was created due to the taking away of the collective rights of the Catholics by Protestants. The conflict locked the two communities in an impasse and resulted in a civil war causing heavy casualties on both sides.

The conflict in Northern Ireland however saw its final resolution in 1998 when the Good Friday Agreement was signed. The agreement was signed at Belfast on April 10, 1998 between British and Irish governments and the main

political contenders from Northern Ireland: UUP, SDLP, Sinn Fein, Alliance Party, Progressive Unionist Party, the Northern Ireland Women's Coalition, the Ulster Democratic Party and the Labour Party. The agreement created institutions that have since become the base of democratic devolution in Northern Ireland. The Agreement consists of three strands that focus on the democratic institutions in Northern Ireland, the relationship between Northern Ireland and the Republic of Ireland, and the relationship between Britain and the Republic. The Agreement, in addition, has a list of recommendations regarding 'Rights, Safeguards and Equality of Opportunity' that establishes the liberal credentials of the Agreement. Besides this, the Agreement deals with the issues of concern like decommissioning of weapons, security, policing and justice, and prisoners. Further, the Agreement also establishes the procedures and rules for the validation and implementation of the new arrangements as also the review procedures necessary after the implementation of the Agreement.²¹ The three Strands of the Agreement deserve a detailed analysis as follows.

4.1 Strand One - Democratic Institutions in Northern Ireland

In this strand the institutions for Northern Ireland were established. The Assembly of 108 members, with legislative and executive functions, was established. The Assembly was to be elected by Proportional Representation (STV) from existing Westminster constituencies. The Assembly, according to the Agreement, shall be the primary source wherefrom all the authority will emanate in respect to all devolved institutions. Safeguards were built in the Agreement itself "to ensure that all sections of the community can participate and work together successfully in operation of these institutions....."²² Arrangements were made to ensure that important decisions are taken only after taking into confidence the communities involved. This was ensured by making these decisions subject to 'parallel consent' meaning majority of those present and voting, or by a 'weighted majority' that is, 60% of the members present and voting, including at least 40% of each of the nationalist and unionist designations present and voting. The key decisions requiring this procedure were to be listed in advance. Executive Authority was established which, the Agreement said, will be discharged by a First Minister and Deputy First Minister and up to ten Ministers. The First Minister and Deputy First Minister shall be elected by Assembly on a cross community basis. The Legislative authority of the Assembly was to legislate on matters devolved to it by the Agreement.

4.2 Strand Two - North/South Ministerial Council

This strand gave effect to the relationship of the Republic of Ireland with the Northern Ireland. It established a Council that would bring together the Executives of Northern Ireland and the Republic to develop consultation, cooperation and action within the island of Ireland. The decisions in the Council were to be by agreement between Northern Ireland and the Republic. The Council

was to meet: a) twice a year in plenary format, b) on regular basis in sectoral format, and c) in an appropriate format for considering institutional or cross-sectoral matters.

4.3 Strand Three - British-Irish Council

The Agreement also had the provisions of creating a Council to promote the ‘totality of relationships’ among the peoples of the two countries. The membership of this Council was exhaustive in that it would draw members from the Republic, the devolved institutions of Northern Ireland, Scotland and Wales apart from Britain itself. In similar fashion as NSMC, the BIC was to meet twice per year in summit format, on regular basis in sectoral format and in an appropriate format to consider sectoral matters. There was also the provision of the British-Irish Intergovernmental Conference that was to bring together the British and Irish Governments to promote bilateral cooperation. Section 5 declared that “there will be regular and frequent meetings of the Conference concerned with non-devolved Northern Ireland matters, on which the Irish Government may put forward views and proposals. These meetings, to be co-chaired by the Minister for Foreign Affairs and the Secretary of State for Northern Ireland, would also deal with all-island and cross border co-operation on non-devolved issues.”²³ The cooperation was declared to include such matters as security, justice, and prisons and policing in Northern Ireland until the period these matters are transferred to the devolved administration in Northern Ireland. The cooperation was also to include these matters having a cross-border aspect. The Conference was also to have the remit of keeping “under review the workings of the new British-Irish Agreement and the machinery and institutions established under it....” Due to the differing agendas and the conflicting positions of the parties involved, a lot of safeguards, and vetoes were adopted in the Agreement itself to insulate it from falling prey to earlier pattern of failure.

In clear and unambiguous terms, the Agreement put the status of Northern Ireland to rest - it was to be part of Britain as long as it was having the support of majority of the people of Northern Ireland. The acceptance of this proposition by British and Irish Governments was enough for the unionists to accept the power-sharing and cross-border cooperation. In essence there was a compromise from both sides. The unionists were able to end the IRA’s violent campaign and also were able to get Dublin’s formal recognition of Northern Ireland as a part of Britain. The Unionists however had to accept the entry of Sinn Fein in the mainstream political scene. Sinn Fein on its part accepted that the Agreement is not a prelude to the unification of Ireland, as they had previously been doing. They were content with the powerful cross-border institutions that were established by the Agreement. But they also had to accept the reality that the Republic had to give up the territorial claims upon Northern Ireland. The Republic modified the Articles 2 and 3 of the Irish Constitution to renounce the claims upon Northern Ireland.

5. Lessons for the Kashmir Conflict

The Good Friday Agreement was signed after the tortuous process of negotiations and talks between many parties and governments involved in the conflict that spawned twenty-two months starting in June 1996. As stated above, the Agreement involved Three Strands providing for the domestic, regional and intergovernmental institutions that accommodated the concerns of every party involved. Each party to the Agreement perceived itself as a winner and saw it as a fair deal. That technically is the first and foremost consideration of every party in every negotiation; the negotiation that involves loss of many substantial claims of one party is written off as a failure. Instead if each party has to compromise on one or more claims but see themselves gaining substantially from the negotiations is surely a success.

The Northern Irish process of peace and particularly the three strands of the Agreement of 1998 has a relevance for the conflict of Kashmir. The conflict in the state of Jammu and Kashmir as we have seen has the configuration that is comparable to the conflict in Northern Ireland, so its process of conflict resolution must also provide some clues for the resolution in the case of Kashmir. First and foremost, the usefulness of negotiations and dialogue even if it entails failures is brightly highlighted in the case of the peace process of Northern Ireland. Negotiations and dialogue have for sure taken place in the state of Jammu and Kashmir, but these have, besides being unable to take on board every shade of opinion, been shunned no sooner they were started due to the intransigence and rigidity of the positions established by the parties. The stands of the parties have always been so high that it seems impossible for the other to accept; compromise in this case is equated with the acceptance of defeat which in turn has locked the parties in what has been called the Mutually Hurting Stalemate (MHS). This stalemate in usual cases leads the parties to resolve the issue when it is hurting both the parties and when “they are in an uncomfortable and costly predicament. At that ripe moment, they grab on too proposals that usually have been in the air for a long time and that only now appear attractive.”²⁴ In the Northern Irish conflict, it led to the opening of unconditional dialogue by the British government, giving up of intransigent claims by the parties within Northern Ireland and the softening of the position of the Republic of Ireland that eventually resulted in the Agreement that sealed the fate of Northern Ireland in favour of peace. But in case of the state of Jammu and Kashmir, the hurting stalemate has not been translated to the start of the meaningful negotiations that could deliver the region from the intractability of this conflict. This is the primary lesson that has to be learnt by the parties involved in the conflict, that without compromises, nothing meaningful can ever be achieved. Then alone can other lessons be derived that might have a positive impact on the resolution of this conflict.

The second major lesson to be learnt is that of institutionalisation of the structures of negotiations which is quite absent in the case of Kashmir. In

Northern Ireland, negotiations were structured and institutionalised at all levels - between and among the parties within Northern Ireland, between Britain and Ireland as well as between Northern Ireland and the Republic of Ireland. This systematic structuring of negotiations has always eluded Kashmir resulting in either lopsided negotiations or none at all. Besides the lessons from the actual conflict resolution of Northern Ireland, there are some lessons to be learnt from what was happening behind the scenes. The role of diplomacy that was going on to convince the parties (even the violent ones) accept the proposal of negotiations. The Track II and back-channel diplomacy helped build that trust and confidence that eventually brought the opposing parties on a table of negotiations. In the case of Kashmir, Track II and secret diplomacy have not been quite unknown, but have not been completely taken into consideration by the governments to bring into the fold the violent and non-violent groups as well as those groups with diametrically opposite ideologies. Unless the opposite parties share the negotiating table, and are willing to shun the historical baggage, there can be no hope of any meaningful dialogue not to talk of resolution.

Without being exhaustive, the above discussion provides some of the lessons that one can draw from the Northern Irish conflict resolution process which have the potential to have a positive effect on any future resolution of the conflict in the state of Jammu and Kashmir. Northern Ireland has proven that any solution is possible only if the politicians are willing to make a difference, and that is where, as Karan Thapar argues, “ours have fallen short. For all their other skills they’ve lacked the vision and generosity to reach out and embrace Kashmiri citizens who feel alien and unwanted.”²⁵ India and Pakistan have become the prisoners of their own complexes from where they are unwilling to free themselves. They have squandered every opportunity to forge regional integration for their petty political agendas largely driven by domestic factors. The creation of SAARC was one such opportunity that has been trashed by both states, this regional platform could have become an institution with meaningful structures and mutually beneficial relationships. Among other things, it could have spared both states of the influence that the outside forces, USA for example, have on the region.

6. Conclusion

These obstinacies and the cross-grained political tempers have been disastrous to both the states and for the state of Jammu and Kashmir as well, even as the political circles remain gung-ho about any salvo (physical as well as metaphorical) that is fired across the border. The governments of both India and Pakistan “are usually inclined almost reflexively to a stance of zero-sum confrontation on the Kashmir dispute, and make a habit of promoting and articulating maximalist stances and uncompromising rhetoric on the question.”²⁶ The peace process of Northern Ireland on the other hand has been systematic and based upon reasonable calculations of interests. The states, although having different world-views and differing social/political systems and mores, did not

allow those differences to come in the way of reasonableness, and consequently of the process of conflict-resolution. The agreement on one side here is met by the disagreement on the other side, even if there is nothing substantive to disagree, disagree they must. For example, in 2006 when Musharraf as a part of his Four Point Formula for resolving the conflict of Kashmir suggested that Pakistan would be willing to give up its claims to Kashmir if India would be willing to grant the state meaningful and genuine autonomy and self-government,²⁷ that was met with the Indian, as well as Kashmiri separatist disapproval. Similarly, Vajpayee's try at resolving the conflict was trashed by Pakistan by its military offensive against India when the negotiation for the resolution of the conflict was at its height. If lock-downs, stone-throwing protests, and vague conceptions of autonomy or self-rule do not count as meaningful, there has been no serious solution that has come forth from Kashmir. Unlike Kashmir, Northern Ireland saw robust debates between different parties and the enormous amount of paper-work before the Agreement of 1998. Nothing of such proportion has ever happened in Kashmir, and it continues to be an open sore that has been detrimental to the progress of every party involved in this conflict.

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Size Class biases in the distribution of Bank Loan and Banking Reform in India

Akhilesh Mishra*

This paper analyzed trends in loans disbursed to the Small Borrowal Accounts (SBA), in pre and post-reform period. The small-sized deposit has immensely contributed to the business and profitability of the commercial banks as big loans were created through aggregation of the small-sized deposit collected from the commercial bank's branches even from the remotest locations. Bankers are keen on deposit mobilization from the small savers but do not show the same enthusiasm while extending loans to the small-sized borrowers at many pretexts. During social banking, the government acted as principal agents between commercial banks and borrowers and extended guarantees for the small loans. Under the liberal regime, the role of the state in banking gradually declined both in the vital decision related to the lending as well as in the distribution of the branches. Banking sector of the country has undergone into the massive transformation in orientation, focus, and functioning, on account of the adoption of the market-based instruments in the regulation and pursuant to growing use of latest information and communication technology in business. The Paper marks the relevance because after empirically examining the trend in the distribution of bank loans across the sizes, the study found, positive association between the extent of state control in banking and a bank loan to the SBA, in the country.

[**Keywords** : SBA, Financial liberalization thesis, Orthodox, Convergence, Social banking]

1. Introduction

The recognition of the 'finance as an independent discipline' has not been smooth; instead, it emerged from the intense discussions, deliberations and

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consistent persuasions. The early theoretical formulations advanced by the classical were skeptical about the power of finance in influencing the real macro-variables in the economy. They believed that finance is subservient to the change in the real sector (Arestis, 2005, Fry, 1997). Finance and banking accorded high priority in the theoretical formulation of the Schumpeter who brought the issue in the center of the discussion. Despite having a different point of view on methods and structures of the finance, the views of Keynesians and Monetarism seems converging that a robust financial system is essential for the stimulation of growth, inclusions, and stability of the economy (Aresits, 2005 McKinnon, 1973). In subsequent formulations, the finance not only acquired a central place in the discussion and deliberation of the researcher and policymakers. But, maintaining an independent monetary policy, in the era of the financially integrated world has emerged as the most difficult tasks to the central banks (Arestis, 2005; Ghosh, 2009; Reddy, 2002).

Debate and discussions continuum in economic literature, pertinently in regards to arriving at consensus on the mechanism that could ensure, participation of the large section of society into the financial markets on the one hand; and also stimulate the growth and diversification of the financial market, product on the other hands (Ghandrasekhar and Ghosh, 2002). The orthodox suggests that balancing of conflicting objectives of the growth and equality was smooth in the system where states have played a proactive role in the financial markets. On the contrary, the liberals perceived the excessive role of the state in finance as a source of the financial repressions and call for the financial liberalizations (IMF, 2017; Rangarajan, 1999).

Indian financial system has been cited as a fit case study of 'financial dualism'. The formal and informal systems of finance not only coexisted for the centuries; but, they have been working simultaneously without any conflicts and overlapping in the country (Bell, 1993; RBI, 1956). The 'informal financial markets' consists of the heterogeneous local players such as indigenous bankers, traders, landlords, professional moneylenders etc. These players had substantial control over the rural credit market because they evolved from the production and exchange relation of the country. They have been a source of the finance for the majority of the households especially for the people at lower strata of the economic and social pyramid, both in the rural and nonrural centers (RBI, 1956; Mishra, 2018).

The modern banking system in the country although was almost contemporary to their colonial masters whose presence can be traced to the late 17th century (RBI, 1970). The banks in the early days were established by the joint stock companies, owned and controlled by the British nationals. These banks were selective in the opening of the branches, and also had been very conservative, in lending to the Indians. The branches of the commercial banks during the colonial period remained concentrated in the few pockets of industrial and port towns of the

country. They had been involved in the financing of the limited activities and interested in serving the promoters, and peoples close to them. Nevertheless, many commercial banks, owned and managed by Indian were opened in the late 18th century; but they were not very different from the banks owned and managed by the British, both in the structure and functioning. Both, sets of the banks were carried with the colonial hangover of the elite mind-sets, and interested in maintaining the high street character, where common masses have almost no place in their business. At the eve of independence of the country, no major changes were realized in the structure, focus, orientation and conduct of banking industry despite the establishment of the RBI as a central bank in 1935 (Mishra, 2018; RBI, 1985; Bagchi, 1982).

After intense discussion and deliberations, planners did arrive at the conclusion that commercial banks must play a proactive role in development planning . The RBI Act 1949 was passed by the parliament while empowering the Reserve Bank of India (RBI) to regulate, control, and inspects the banks in India. The act also provided that no new bank or branch of an existing bank may be opened without a license from the RBI and no two banks could have common directors (RBI, 1985).

India inherited a peculiar system from its colonial pasts in which, an initial surplus household managed to get disproportionate loans and other services of the formal finance in comparisons to their need. On the contrary, initial deficit and credit-starved poor households had been denied their due share despite, willing to pay market interest and promise for the timely repayments. Many studies blame the system of the colonial banking system for the persistence and accentuation of inequality in society (Rawal, 2005; Bell, 1993). The states and monetary authorities initiated many steps aiming at, change in the perception of common masses about the banking industry; and also ensure greater participation of the lower rug of the society in banking (RBI, 1954). Consistent persuasion of the monetary authorities and state for two decades seems did not work. Thus policymakers realized that liberation of the poor from the clutches of money lenders would not be possible; unless a big push strategy is pursued in the banking sector. Besides many other objectives, one of the motivations behind the bank nationalization was to relinquish the dominance of exploitative moneylenders through creating more institutions in the rural and under-served locations of the country. As per promulgation statements ...to increases access of the baking services to erstwhile denied section of the people, the sectors, and regions (Rangarajan, 1999). To realize the goals of the 'social and inclusive banking' series of the steps were taken by the RBI and the governments. These include, differential interest rates policy, directed credit programme, lead bank scheme, periodic revision and the introduction of the measure in the branch licenses, the establishment of the Regional Rural Banks (hybrid banks having characteristics of cooperative and commercial banks) during the 1970s. Besides nationalization of

six private banks in 1980, National Bank for Agriculture and Rural Development (NABARD) as an apex agency for the monitoring and facilitation of the rural banking was the establishment in 1982. For the broadening and deepening of the banking services at the village level in time bound manner, the Service Area Approach (SAA) was introduced in 1989. The period between 1969 and 1991 is known as Social Banking Phase. The prime objectives of the social banking were to create an environment, where every household of the country can access banking services at their will irrespective of their place of living and business. The public sector bank branches were opened in remote locations to relinquish the dominance of the moneylenders and other exploitative players in rural areas by giving an alternative to the citizens. Notably, the private and foreign bank were allowed to coexist during this period; but their role was subservient to the public sector banks (Rangarajan, 1999; Mohan, 2006; Mishra, 2018; Mishra, 2019).

Banking sector entered into a markedly different phase when the government accepted most of the recommendations of the Committee on Financial Sector Reforms (henceforth 'CFSR') in 1991. The recommendations of the CFSR had been off the mark deviation in orientation, focus, and strategy, from those of the instruments and regulations executed during social banking. The CFSR recommendations were accepted with a view to; prepare the banking sector to meet the demand of the new age banking, to achieve the desired profitability, productivity, and efficiency; and synchronizing the instruments of banking with the real sector, and improve financial inclusion through product and institutional innovations. Most of the instruments used in this period had its genesis in the 'financial liberalization thesis. The main instruments used in this regard were: entry deregulation, branch rationalization, deregulation of interest rates, allowing public sector banks to raise equity from capital market for the diversifications of capital base and reserves, gradual reduction of statutory reserves (CRR and SLR), liberal entry of private and foreign banks etc. The period between 1992 and 2004 in this paper has been classified as 'Intense Reform Period. (Reddy, 2002; Chandrasekhar & Ray, 2005; Ghosh, 2008; Mishra and Sharma, 2017)

Besides many success, the accusation against the instrument used during the intense reform is that it led to: intensification of the urban orientation of branches, return of the 'high street character of the colonial banking, broadening of the priority sectors, asymmetric change in the access and availability of the banking services across the geographical locations, population groups, regions and occupation categories hence larger financial exclusions (Bagchi, 2005; Mishra, 2018; Mohan, 2004; Chandrasekhar and Ray, 2005; Chavan and Kumar, 2014).

Under the aforesaid circumstances, the RBI and government were forced to intervene in the ongoing mechanism and bring a workable mechanism that could create a conducive environment for the mass banking and ensure greater financial inclusions albeit within the framework of the liberalizations (NABARD, 2012; Rangarajan, 2007; RBI, 2009). Thus, the RBI decided to bring back the days of the

social banking initiative like adherence of demographic and backwardness criteria, in the branch authorization policy 2006; and stricter monitoring of the priority sector targets across all categories of the bank in the time bound manner (Mishra, 2018). To supplement the financial inclusion drive (2005-14), the product and institutional innovations enshrined with the available Information and Communication Technology (ICT) was promoted intensely across the categories of the banks in the country. It was expected that ICT in banking would intensify the widening and deepening of access, availability, and use of banking services in real time without much hassle and non-partitioned manner at one hand; and will help in monitoring of the transactions, at the lowest costs on the other hands (Mishra, 2019). Another feather in the banking regulation was added when groups lending and peer monitoring was brought at the place of individual lending through the initiatives such as Micro-finance, Joint Liability Groups (JLG) etc. The NDA government after assumed power in 2014 started many schemes like MUDRA (Micro Units Development and Refinance Agency), The Prime minister Jan Dhan Yojana (PMJDY), and DBT (Direct Benefit Transfer) based on the JAM (Jan Dhan, AADHAR, and Mobile) ternary etc. These schemes are intended to enhance the access of the poor in banking, achieve universal access at a faster pace, and ensure complete financial inclusions at mission mode and in time bound manner (Kumar and Chavan, 2014; Mishra, 2017; Economic Survey, 2018).

2. Research Question Data Source and Methodology

In view of the above discussion, the pertinent question arises, whether a change in banking regulation over the years had any visible impact on trends in access to banking services across the size class of loans in the country. Further, banking reform was able to reduce the persistence of the disparity across the size class of loans in banking.

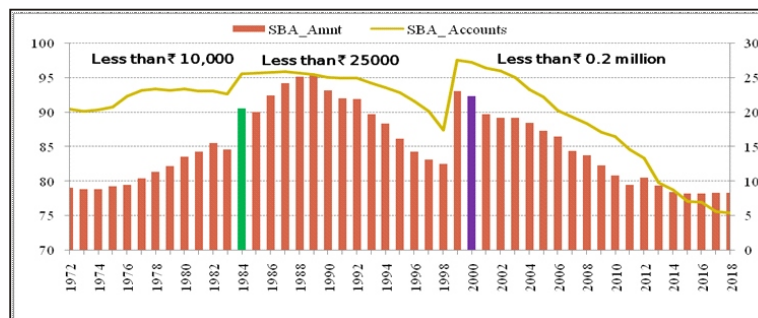
The study is based on the secondary data, collected from the Basic Statistical Return to Scheduled Commercial Banks (BSR) published by the RBI. The separate data of the Small Borrowal Accounts (Henceforth SBA) loan size with certain credit limits of various occupation groups is available since June 1972. The cut-off point of the credit limit was set at `10,000 at the time of inception in BSR in 1972. Thereafter, credit limit has been periodically been revised and raised to ` 25,000 in June 1984 and further increased to Rs. 0.2 million in March 1999 for other than Regional rural banks. For the Regional Rural Banks (RRBs) aforesaid credit limit for the SBA is effective from March 2002.

Ratio analysis has been used to assess the trends in composition change in the loan account and amount of the SCBs across the regimes. In addition to this, the study also uses the growth differential between SBA and Non-SBA of the account and amount over the different regimes covering the period between 1972 and 2018.

3. Result Analysis

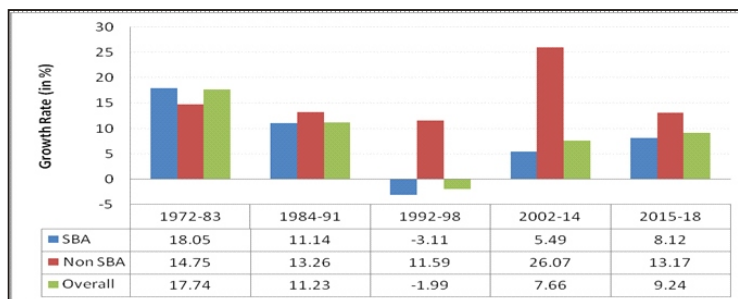
Figure-1 displays trends in the contribution of the SBA in total outstanding loan accounts and amounts of the SCBs between 1972 and 2018. From the figure, SBA constitutes about three fourth of the total accounts of the SCBs in 2018; despite a sustained decline since 2002. Although, Indian banking that had colonial character and had a strong bias against small borrowers in the country. The Rural orientation of the public sector branches during the Social banking regime unquestionably seems successful in connecting the low asset household to the banks in the country. For instance, the share of SBA (credit limit less than Rs, 10, 000) in total account increased from 90.2% in 1972 to about 93.2% in 1983. The contribution of the SBA in the total outstanding loan amount, also improved significantly i.e. from 9.5% in 1972 to about 15% in 1983. Moreover, the figure further points towards the continuation of momentum in favor of small-sized loan until the banking reform were introduced in the country in 1991. The further country witnessed a secular decline in the share of SBA in both, account as well as in amount during the post-reform. Besides, many other objectives the financial inclusion drive in early 2000 has been designed to correct the size class imbalance in lending by the banks. But sustain the decline in the share of the SBA, suggests banking sectors bias towards the small loans and favor for the Non-SBA accounts. Noticeably, the PMJDY was launched in October 2014 which seems successful in arresting the decline in the share of the SBA in outstanding amount but was not successful in the sustained dip of the share in accounts.

Figure-1 : SBA share in outstanding loan accounts and amount of the SCBs



Source : Based on the author's calculation from the BSR (RBI; Various issues).

Figure-2 and table therein shows Average Annual Growth Rate (AAGR) of the SBA and Non-SAB loan accounts, during the social banking (1972-91), intense reform (1992-99), inclusion drive (2002-14) and post-Jandhan regime (2015-18). It is learned from the figure that country witnessed substantially high growth of loan accounts both for the SBA and the non-SBA categories during 1972-83. However, expansion was much faster in case of former than that of the latter. In the subsequent period of the social banking (1984-91), the balance started shifting in the favor of the nation SBA forms the SBA, but country witnessed double-digit growth in the expansion of the loan accounts in SCBs.

Figure-2 : Annual growth of SBA and Non-SBA accounts of the SCBs

Source : Same as figure-1.

Banking sector reform initiated in 1991 was intended to create institutions and customization of the products suitable to the need and structure of the diversified society through the increased participation of the private and foreign banks, increased competition and introduction of prudent regulations. The disparity between the SBA and Non-SBA have widened during the 1992-98 because country observed negative growth for the SBA, and continuation of the high growth in favor of the nation SBA. Moreover, negative growth in SBA accounts and the overall account was arrested during the financial inclusion drive (2002-14). However, no convergence in inter-size disparity was noticed as a growth differential between SBA and Non-SBA remained very high. As discussed, the NDA II government after assuming power in May 2014 stressed upon achieving the complete financial inclusion in a time-bound manner. To realize the goal, more than 300 million savings accounts were opened under the Jandhan Scheme, in record time. Besides, massive loan drive targeting hitherto unbaked people was carried out under the Prime Minister Mudra Yojana (PMMY). The positive impact of these policies is clearly visible in the figure as the country witnessed higher growth in SBA accounts, from the earlier periods. The narrowing of the growth differentials between SBA and Non-SBA unquestionably show convergence during the 2014-15 and 2017-14.

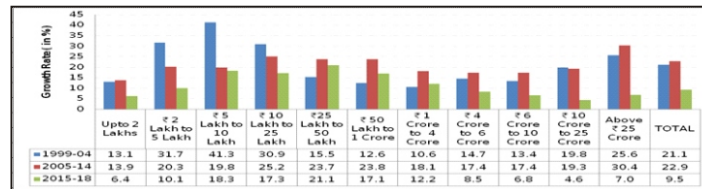
Figure-3 : Growth of loan amount (at 1993-94 prices) for the SBA and Non-SBA in SCBs

Source : Same as figure-1.

Figure-3 displays trends in annual growth of outstanding real loan amount (deflated through WPI at 1993-94 prices) of the SBA and Non-SBA from 1972 to 2018, spanning across the aforementioned sub-periods. The figure clearly indicates

relatively better allocation in favor of SBA than that of the Non-SBA under the social banking regime; and a contrasting trend during the intense reform. The size class of disparity in the loan is clearly noticed in figure-3. Because during the intense reform amount growth for the SBA was negative; while more than 7% annual growth was recorded for the Non-SBA category of the borrower (Figure-3). Nevertheless, revival in the outstanding loans for the SBA categories of borrowers is noticed, but due to relatively higher growth in favor of the Non-SBA, there has been a divergence in the size class disparity during 2002-14. Like accounts, there has been convergence in inter-size class disparity during the 2014-15 and 2017-18.

Figure-4 : Growth of bank loans amount across the size of credit limits (1999-2018)



Source : Same as figure-1.

Average annual growth of the loan amounts across the different size classes over the aforementioned three distinct time span has been shown in Figure-4. From the figure, the country witnessed the revival of loan across the size credit limit, during the financial inclusion drive at the national level. Noticeably, the regulations under the financial inclusion drive have been designed for the purpose of ensuring better allocation of bank loan in the favor of SBA, and also intended to improve the banking access of the poor through the eased norms. However, analysis noticed a typically low growth for the SBA and substantially high growth in case of the counterparts higher credit limit across the three-time spans mentioned in the figure. Sliding growth rate of the bank loan amount for the SBA during the 2014-15 and 2017-18 as shown in the figure is surprising because it occurred in the period when more than 330 million households were linked to the banks through the aforementioned initiatives. Study noticed no convergence in the size class disparity on account of asymmetric growth across the different class of the borrowers. Before jumping to any strong supposition, the study calls for further decomposition of the growth of account and amount across the occupation categories, population groups and states, and regions.

4 Conclusion and Policy Suggestions

The coexistence and simultaneous functioning of the formal and informal systems make the Indian financial sector a fit case study of the ‘financial dualism’. The advent of modern banking in the country had almost been contemporary to their colonial masters, whose footprint can be traced to the late 17th century. Despite having many centuries old well developed indigenous banking system, and more than 250 years of the history of the modern banking, the large segment of the population especially representing the bottom of the social and economic pyramid,

have been denied loan access in the country. In order to streamline the banking industry and also for the creation of an environment for mass banking, many changes had been brought into the banking regulation. Examination of trends in bank loans disbursed to borrowers of different size credit limit suggests that impacts of changes in regulation had varied across time and space. During social banking, the pertinent focus was on improving the outreach SBA in the banks while balance shifted in the favor of the Non-SBA categories during the intense reform period. During the financial inclusion drive banks undoubtedly, overcame from the tendency of lazy banking but it could not create any serious dent in the widening of the growth differentials between SBA and Non-SBA. Dip in the growth rate of the bank loan amount for the SBA during the 2014-15 and 2017-18 is surprising because it happened at the time when more than 330 million households were linked to the banks through the saving account and massive drive under the PM Mudra Yojna. Before jumping to any strong supposition on the basis of the national trend may not be appropriate hence study calls for further decomposition of the growth of account and amount across the occupation categories, population groups and states, and regions.

Footnotes

1. The Central banking in a planned economy can hardly be confined to the regulation of the overall supply of credit or to a somewhat negative regulation of the flow of bank credit. It would have to take on a direct active role, firstly, in creating or helping to create the machinery needed for financing developmental activities all over the country and secondly, ensuring that the finance available flows in the directions intended" (First Five Year Plans).
2. Committee was appointed in August 1991, with a view to look into the aspects of the structure, organization, function, and procedures of existing financial systems; and mandated to suggest the comprehensive measures regarding mechanism and tools through which, the health of banking system could be enhanced. The Committee recommended for the adoption of two pronged approach; improve the health of banks and b) attain the desired efficiency. The first approach required an introduction of international best practices in prudential regulation based on market mechanism and latter emphasizes on devising mechanism of the supervision in early reform cycle in order to increase competition in financial firms in phase manners.
3. Institutional innovations includes, Ultra small branches, Branchless banking, Business Correspondents (BCs), Mobile Banking, Local Area Banks etc.
4. Some prominent example of the ICT use in banking are ; MICR Technology, CTS (Cheque Truncation System), Electronic Clearing Services (ECS), Electronic Fund Transfer (EFT), Real Time Gross Settlement (RTGS), Core banking Solutions (CBS), Automated Teller Machine (ATM), Phone Banking, Tele Banking, Internet Banking, Mobile Banking, and Customer Relationship Management (CRM) which was not available at the time of social banking.

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Jammu and Kashmir Economy in Historical Perspective : Analysis of Food Crop Productivity in Agro-Climatic Zones of Jammu & Kashmir since 1981

Bilal Ahmad Khan*

The immemorial tradition in Kashmir treated all land as the property of the ruler cultivated it as his tenants, led to the creation of various intermediaries from ancient times down to the pre-reform period. The sole purpose was to collecting revenue from the tenants. The revenue administration and organization during medieval Kashmir was not different from that of earlier Hindu period. The system of collection of revenue remained unchanged. The development of landed aristocracy, absentee landlordism, concentration of land among few and alienation of land from small and petty owners to bigger landlords and increasing expropriation of the share of peasantry remained perpetually. The peasants who depended on the agricultural economy were at the mercy of the rapacious officials, who enacted the last bush of grain from their meagre produce. The process and pattern of economic development of post-1947 had been dependent upon its inherited pattern of underdevelopment. The British rule in India was very exploitative, leading to what Gunder Frank describes as the 'development of underdevelopment' however, and the magnitude of oppression and exploitation was more propelled by Dogra rulers. The main aim of the paper is to look into the economic background and economic legacy of the Jammu and Kashmir state. The work attempted to examine the trend of food crop productivity in agro-climatic zones of Jammu and Kashmir since 1981. For achieving these given objectives, the study is based on the secondary data. The onset of armed militancy in the Kashmir in 1989 has been attributed by many to a total sense of desperation and stumbling block for the overall development of state, thus wrecked state economy to a large extent.

[**Keywords** : Tenants, Intermediaries, Landlordism, Landlords, Underdevelopment, Oppression and exploitation]

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1. Introduction

Kashmir is perhaps, to possess an authentic account of its history from the very earliest period. This past account of Valley, its culture and traditions, rise and fall of various Kingdoms, victory and defeats of the people have been noted carefully, yet critically by the sons of its soil. Truly Kashmiri literature is very rich in information about Kashmir.

Jammu and Kashmir's economy is predominantly dependent on agriculture and allied activities. The Kashmir valley is also known for its sericulture and cold water fisheries. Wood from Kashmir is used to make high-quality cricket bats, popularly known as Kashmir Willow. Kashmiri saffron is also very famous and brings the state a handsome amount of foreign exchange. Agricultural exports from Jammu and Kashmir include apples, barley, cherries, corn, millet, oranges, rice, peaches, pears, saffron, sorghum, vegetables, and wheat, while manufactured exports include handicrafts, rugs, and shawls (J&K Economy Performance Analysis, Directorate of Economic and Statistic, 2007-08).

The agriculture and Horticulture are the important pillars of Kashmir economy. Eighty percent of people depend on agriculture for their livelihood. The state is basically Mono-cropped and rainy season economy. The major crops include rice, maize and wheat. The productivity level of paddy is about 40 quintals per hectare in Kashmir valley which is the highest in the country.

2. Methodology

The Government of India has been so keen to economically integrate Jammu and Kashmir with the rest of India. The state is one of the largest recipients of grants from New Delhi, totaling \$ 812 million per year. It has a mere 4% incidence of poverty, one of the lowest in the country.

Militancy in the whole Kashmir valley tries to destroy the unity and integrity of the nation. Militancy destroyed the beauty and glory of Kashmir.

The main aim of the paper is to look into the economic background and economic legacy of the Jammu and Kashmir state. The work attempted to examine the trend of food crop productivity in agro-climatic zones of Jammu and Kashmir since 1981. For achieving these given objectives, the study is based on the secondary data used under appropriate statistical techniques. The secondary data is collected from various sources like, books, published papers etc. The study also evaluate government reports and other related unpublished work related to state of economy and assess the trends attributed to turbulent conditions.

3. Discussion and Findings

Agriculture was an area of critical concern and agrarian economy of state exhibited all the characteristics of a feudal and stagnant agriculture. The immemorial tradition in Kashmir which treated all land as the property of the

ruler and those who cultivated it as his tenants, led to the creation of various intermediaries between the state and the cultivators from ancient times down to the pre-reform period (Ali, 1978). The organization of rural economy during the ancient period was directed towards the sole purpose of collecting revenue from the tenants. However, the best names remembered by the Kashmiris are Lalitaditya (697-738 AD, Karkota Dynasty) and Zain-ul-Abidin (1420-70). Lalitaditya was the best interest of cultivators. The most magnificent Muslim ruler, Zain-ul-Abidin was deservedly surnamed Budshah or the great king. The glorious aspect of his rule of about 52 years was promotion of learning, arts and crafts and, above all, tolerance towards the minority communities. He did not use official income for personal ends (J&K GSM, 2012-13).

The revenue administration and organization during medieval Kashmir (1339-1589) was not different from that of earlier Hindu period. The revenue demand during medieval period stood at 1/6th of the produce in the beginning and was later raised to one-third. The system of collection of revenue remained unchanged. During Mughal period (1586-1753) large chunks of land were granted as Jagirs and Muffis with proprietary rights to those who carried favours with the kings. The "Jagir" was a free grant of one or more villages from the ruler to the grantee as a reward for some conspicuous service, either military or otherwise. The people still enjoyed peace and orderly government during Mughal period. The Mughal introduced various reforms in the revenue industry and other areas that added progress. The constructions of splendid gardens and of the some public works are the hall mark of this period (Bamzai, 2008).

During the Afghan rule (1753-1819), the system of revenue collection did not differ in practice. In this period a portion of revenue was transferred to Afghan capital in Kabul.

During the Sikh rule (1819-1846) the miseries of the cultivators increased. The grant of land as Jagir and Maufi continued but without proprietary rights and large tracts of fertile land were reserved for royal households termed as "Khalis", which later assumed the corrupted nomenclature of "Khalsa", which gradually led to large scale revenue farming between the cultivator and the state. The land holding systems prevalent between 12th and 19th centuries give rise to a long chain of intermediaries between the state and the actual tillers. There was a Malik Ala, Malik Adna, the occupancy tenant of grade A, the occupancy tenant of grade B, and the Sub-tenant. On the top were the Jagirdar, and Maufidar and the Illaqadar. This resulted in the development of landed aristocracy, absentee landlordism, concentration of land among few and alienation of land from small and petty owners to bigger landlords and increasing expropriation of the share of peasantry. The peasants who depended on the agricultural economy were at the mercy of the rapacious officials, who enacted the "last bush of grain from their meagre produce" (Land Committee Report, J&K Govt., 1951-52).

The conquest of Kashmir by the Sikhs in 1819 AD resulted more trouble for the masses as the triumphant army resorted to loot and marauding. Most of the governors gave utmost priority to raising revenues. However, Mehan Singh (Sikh governor, 1834-1841 AD) is known to have toned up the administration by imposing discipline and accountability and by making food grains available at subsidized rates. On the defeat of the Sikhs by the British, the latter annexed and then sold Kashmir to the local feudatory Gulab Singh under the Treaty of Amritsar for a sum of Rupees 75 lakhs. Gulab Singh consolidated power and hence commenced the Dogra rule in Kashmir (Kalis & Shaheen, 2013).

Maharaja Gulab Singh restored law and order at the initial stage and introduced a system of rationing of rice for the people who did not possess agricultural land, particularly the city dwellers. However, peasants continued to suffer on account of defective system of land revenue and corrupt procedures for its collection. The incidence of land revenue was three times more than the amount demanded in the British districts of Punjab. The plight of the other classes was no better than the peasants. Shawl industry witnessed a general decline because high taxes levied on shawls. Muslims of the State were exorbitantly taxed by the government and subjected to every kind of extortion and oppression. Due to heavy taxes on cultivation no more than about 1/16 of cultivable land was cultivated. Under pressure from the British, the problems of the peasantry received some attention during Maharaja Hari Singh (last ruler) reign in 1926 AD. He granted certain concessions to the peasantry in terms of tenancy rights and a land settlement operation was launched, initially through an expert A. Wingate and, two years later, this task was entrusted to Sir W. R. Lawrence, who accomplished the assignment. The exercise undertaken by him represents a landmark in the land administration of the State (Schofield, 2001).

In the late 1940s, land was the main source of income for the state's citizens; it contributed 60 percent to the GSDP and employed 85 percent of the labour force. Although rice was the main crop and the staple food for the state's citizens, the area's abundant forests and animal husbandry provided important sources of income. Handicrafts, including woodworking and wool weaving, had a market not only among the tourists who visited the area but also all over British India. Thus two sectors-tourism and handicrafts-were important sources of external commerce for the state. These sectors were main "foreign exchange" earners for the area and gave Kashmir a reputation for beauty and dexterity. With abundance of water, it was natural that Kashmir would depend on agriculture for most of its income and for the livelihood of most of its population. For the same reason, horticulture was more prevalent in Kashmir (Burki, 2007).

Having gone through a period of extreme exploitation at the hands of the Dogra rulers, who were theoretically autonomous but in practice the stooges of the British imperialism, the population of the state in general and that of the valley in particular was living in the most abject conditions (Naik, 2011).

Furthermore, unlike India, which along with impoverished economy also inherited some useful assets in the form of national transport system and a good capitalistic base and entrepreneurial class (Vaidyanthan, 2005) from the British, the state of Jammu and Kashmir inherited nothing but an impoverished economy from the Dogras. During the Dogra rule, an overwhelming majority of the population of the state was dependent on agriculture. But in view of the archaic agrarian structure, the agriculturalists and the agricultural workers in Kashmir were not having a fair deal as they had to carry on their shoulders the burden of absentee landlordism (Gupta, 1967). In 1921, the Census Report noted :

“It would be observed that out of every 10,000 persons 8,173, i. e. about 82 per cent, are dependent on the exploitation of animals and vegetation. Or more properly speaking on pasture or agriculture.... Of the agricultural population more than 98 per cent are ordinary cultivators, 1.4 per cent are supported by the raising of farm stock, while the aggregate share of growers of special products and forestry does not exceed .4 per cent. 1,160 persons out of every 10,000, or 11 per cent of the population, were employed in industries of different kinds, the more notable among them being the industries of dress and toilet (30.4 per cent), textiles (23.1 per cent), wood (12.2 per cent), food industries (8 per cent), metals(6.4 per cent) and ceramic (6.1 per cent). For every 10,000 persons only 86 derive their livelihood from transport, which does not come up to 1 percent of the total population ... Only 3.3 per cent of the total population follow the calling of trade... Public force absorbs. 7 per cent of the population (Army 59 per cent, police 41 percent), while the corresponding share of public Administration works out at 1.08 per cent”.

There were very little changes in the economy of the state in 1941 as the Census Report stated :

“The Jammu and Kashmir state cannot compare with Great Britain, Bengal, and Bihar; it has a few industries but the more important of these- forest exploitation, sericulture, and fruit growing- are closely allied with agriculture and the state must be described as almost entirely agricultural”.

The economic policies of the state were concerned more with protecting and promoting the interests of the Raj (Dogras) and its collaborators (mostly Hindus) rather than welfare of the general masses (Wani, 2015). The administration’s primary preoccupation was to maintain law and order, streamline tax collection and ensure defence. The Dogra state, therefore, can be said to have represented framework for economic stagnation and social backwardness.

The legacy of such a kind of regressive policy-based on over-taxation, discrimination and apathy towards the development put the economy of the state in a vicious circle of poverty in 1947 characterized by one of the lowest per capita income and consumption levels among the states of the sub-continent (Malik, 2005). Low income levels resulted in low levels of savings and capital formation

and, therefore, low productivity and low levels of income and this whole vicious circle perpetuated poverty in the state.

It was against these policies of the state that a popular movement was launched under the leadership of Sheikh Mohammad Abdullah to establish a nation-state to put an end to the religious discrimination and economic exploitation. Later on, under the influence of Socialism, Sheikh Mohammad Abdullah advocated the abolition of landlordism and the distribution of land to the tiller.

Therefore, the process and pattern of economic development of post-1947 had been dependent upon its inherited pattern of underdevelopment. There is no denying the fact that the British rule in India was very exploitative, leading to what Gunder Frank describes as 'development of underdevelopment' but magnitude of oppression and exploitation was more propelled by Dogra rulers (Chandra, 2007).

It is worth mentioning here that the programme of the reconstruction of the state economy had been articulated by the political leadership since 1940s in the form of a manifesto called *Naya Kashmir* or *New Kashmir* in 1944 to emancipate them from the century's exploitation, oppression, backwardness, poverty and the like (Kanjwal, 2017). The programmes envisaged institutional and agrarian restructuring to liberate and unleash the productive forces from the shackles of parasitic landlordism and also to clear decks for rapid modernization and industrial growth. Absentee landlordism was abolished and the actual tillers were made the owners of land. This interventionist role of the state was not for the welfare of a selected few as had been tradition under Dogra rule but was meant to benefit the whole society. It is therefore, not for nothing that the state at this point of time was looked upon as a benevolent state.

Based on reform agenda contained in the document "*Naya Kashmir*" formulated by the National Conference in 1944, the peoples government which took over the reins of power from the Dogras in 1947, launched several measures aimed at ameliorating the conditions of the masses, especially the peasantry. The first radical land reform legislation, enacted in 1950, abolished the big landed estates without compensation of any kind, transferring the ownership to the actual tillers of land. Another law enacted by the new government ended the perpetual indebtedness from the rural population. These laws further refurbished by new Agrarian Reforms Act of 1976 responsible for providing an egalitarian base to land ownership (Rekhi, 1993).

In 1948 the attempt towards Jagirdari abolition was made through the enactment of Tenancy (Amendment) Act leading to the emancipation of peasantry by conferring protected tenancy rights in respect of land not exceeding 17 canals *Abi* or 33 canals *Khushki* in Kashmir province and 33 canals *Abi* and 65 canals *Khushki* in Jammu Division. However, this act was more tenurial-security-oriented rather than having a redistributive bias (Hassan, 2009).

On July 13, 1950, the Govt. under a historic decision of transferring land to the tiller passed the Big Landed Estates Abolition Act. The surplus land (above ceiling) was transferred to the tillers. The tiller was made the full owner of the land transferred to him. As a result of this about 900 land owners were expropriated without payment of compensation from the surplus land (above the ceiling) amounting to about 4.5 lakh acres out of which about 2.3 lakh acres were transferred to the tillers in ownership right free from any encumbrances. The feudal structure of agrarian economy in the mid - 1947 era made the peasants miserable victims of serfdom. These reforms reduced rural poverty but could not ensure self-sustained growth of agriculture because of a combination of political and economic factors (Ali, 1978).

In 1950, the state had a meager per-capita income of Rs 208 (at 1960-61 prices) and the rate of literacy was just about 5 percent against all India level of 18.33%. Agriculture the predominant sector of the economy was stagnant and the productivity of the land/worker was very low. Industrial development was almost negligible and the lack of infrastructure had crippled the economy and accentuated the poverty syndrome (Misri & Bhatt, 1994).

During the period of independence of India, there were three highways linking the state with the outside world. They were Jhelum Valley Road from Srinagar to Kohala via Baramulla and Domel; Banihal Road from Srinagar to Sialkot via Banihal and Jammu and Abbotabad Road from Domel to Abbotabad via Ramkot. All these highways connected the state with that part of Punjab which had become the part of Pakistan. Even the rivers provided the cheapest mode of transportation for the timber of Kashmiri forests and fast transportation of fruits, vegetables, woolen and silk materials, carpets, and pretty products of skilled Kashmiri artists and artisans to Pakistan (Joseph, 1992).

No doubt Abdullah was ideologically oriented towards the socialistic principles of the Indian State but the measures he took once in power clearly indicate that he wanted Jammu and Kashmir to be an economically independent state. To have a balanced budget his government preferred to broaden the tax base of the state than to be dependent on external financial assistance. In this regard his government remained adamant to continue with the custom barriers between Jammu and Kashmir and the rest of India and levied taxes on education as well. Through such measures the government no doubt could balance its budget and decrease the deficit, the budget deficit in 1952 had been only 7.11 lakh while as it had been 3.7 crore, 2.8 crore, 2.9 crore, 2.5 crore for the years 1948, 1949, 1950, 1951 respectively, but at the same time the cost of living in the state increased leading to the disenchantment of the people, a situation very well exploited by Ghulam Mohammad Bakshi later on.

Apart from that, Abdullah launched a vigorous campaign in favour of making the state self sufficient. Immediately after coming to power steps were taken to

increase the production of food grains and programmes such as 'Grow-More-Food Scheme' was launched under which new lands hitherto uncultivated were brought under cultivation. To secure the supply of food grains to the city people the infamous practice of Mujawaza - whereby peasants were called upon to deliver shali to government granaries in the city, so that it could be distributed to the city population- was reintroduced. Furthermore, to popularize the self sufficiency, Sheikh even told the people to consume potatoes than to be dependent on imports thus earning him the name of Aaloo Bab.

By 1953 the government of Kashmir was divided within itself, its members pull in different directions and proclaims different policies. There is a bit of controversy regarding the cause of the split within the national conference's leadership arose over the autonomy versus integration issue. As Sheikh Abdullah and Mirza Afzal Beg wanting the state government to have at least the powers granted in the Instrument of Accession (Balraj, 1981), while as other National Conference ministers Viz. Bakshi Ghulam Mohd, G.M Sadiq, D.P. Dhar, S. L. Sharif favouring greater integration with India. Consequently Abdullah was overthrown and Bakshi was invited to form the government.

After Abdullah's government was sacked, Bakshi Ghulam Mohammed became the prime minister of state with the support of Indian government. In order to quell discontent, the government of India proposed to step up the economic development in the region. The government of India realized that the only way the people of Kashmir could be kept under control and convinced of the merits of closer ties with India, was to provide the region with economic prosperity. Thus in 1953, the India's Planning Commission advanced a loan of \$14.9 million to the state government (Wajahat, 2004). Bakshi adopted a populist style, holding a Darbar (court) every Friday, where he used to hear the grievances of public (Ramachandra, 2008). A compulsory procurement of food grains, which had caused great hardship to the people, was abolished. Ration was subsidized to the consumers to the extent of 75 per cent of its cost and monopoly of cooperatives, which had become a symbol of tyranny was broken (Puri, 1981).

On April, 1954, the custom barriers between the State and rest of India were abolished. Notwithstanding that the abolition of custom duties decreased the cost of living in the state. The imported commodities from India were cheap and durable and enhanced the choice of the Kashmiri consumers, and greatly helped in reducing the burden of indirect taxation on masses and led to greater investments from India for the improvement of roads and communication to facilitate the exchange of goods, however, it flooded the Kashmiri markets with finished goods, exposed its indigenous industries. This had a long term impact on the development of indigenous industries in the state as the two key stimuli viz. import-substitution and growth of home market led to the development of industries in post-1947 (Drabu, 2004).

Although, the concept of planned development was introduced in Jammu and Kashmir, along with other states of India right from the First Plan in 1951 but planned development in the state in true sense started with the Second Five Year Plan (1956-61). This was so because of the fact that real emphasis towards the attainment of declared goals of development policy like rapid increase in living standards, full employment at adequate wages, reduction inequalities, was given by the introduction of the Second FYP. In the initial period (pre-1954), under the Article 370 of the Indian constitution, taxes, which in other cases were collected by the Union, remained exclusively under the state control and the Income Tax Department of the state remained free from the control of India (Report on Eco. Reforms of J&K, 1998). However, the change of government in the state leads drastic change in financial relations with the union.

Through different Acts since 1957, the state entered into financial arrangements with the centre government which brought it at par with other state with respect to financial matters including proportionate allocation of funds from the centre (Anand, 2006). The financial integration of Kashmir with the centre, which Sheikh had resisted and which was gladly accepted by Bakshi, brought great financial aid to the state.

The Second Five Year Plan aimed at securing a coordinated and balanced development of the economy of the state with a view to ensure better standard of living for its people. Unlike the first plan which had a limited character and gave main emphasis on agriculture, the 2nd plan was of a larger dimension. The 2nd state plan made it clear that the plan was designed to satisfy the objectives of opening up of new areas like, large and medium industries and extension of irrigation facilities on a large scale and the development of backward areas. The Third Plan (1961-62 to 1965-66) envisaged vital economic policies for the speedy achievement of a socialist pattern of society (J&K : A Review of Progress, 1969). The development schemes incorporated in the new Plan stressed on state income, power resources, industries and employment opportunities.

Besides the reorganization of rural economy by enlarging the scope of agriculture the plan gave top most priority to the development of power, setting up of industries and exploitation of untapped mineral wealth of the state (J&K: Review of Progress, 1969). During the Second and Third plan periods, which also coincide with the financial integration of the state with the Indian union, the rate of growth in the State Domestic Product was of the order of 8 per cent. Not surprisingly therefore, this phase (1956-1966) was one of the basic infrastructure building phase in the state. The amount of assistance increased from Rs. 10 crore during the First Plan to 62 crore at the end of the third plan. It is worth noting that financial assistance received by the state was the highest assistance received by any other state of the Indian union.

Notwithstanding that the government levied certain taxes for the first time during the Third plan viz. electricity duty (from April 1962), agricultural income tax (from September 1962), and passenger tax (July 1, 1963) and increased the scope of sales tax and per capita state tax to increase revenue and decrease the state's dependence on the centre, however, even in 1968-69 the per capita tax in Jammu & Kashmir State at Rs. 14 was very low against other states and the state's income through all its tapped sources was far less than its expenditure. Besides there had been a fast increase in expenditure on police, famine relief, food subsidies and debt services which had reduced the funds available for development. Therefore, the state continued depends on the centre for financial assistance (Bhattacharya, 1994). However, the generous financial assistance especially in the form of loan led to heavy indebtedness of the state and increased its dependence on centre. It was the policy adhocism at the central level which translated into a soft budget constraint for the government. This, in the long run, had proved detrimental and adverse impact on the culture of management of state finances (Ganguly & Bajpal, 1994).

Notwithstanding that with regard to raising revenue and minimizing expenditure, the state government had recommended, for the period between 1966 and 1975, that sales tax should be reviewed and tax on items which were not of mass consumption be enhanced and the coverage of tax should also be extended. The land revenue should be made more just and elastic by relating it to productivity and charging different rates according to the size of the holding. The non-developmental expenditure should be kept to the minimum and policy of food subsidy should be reviewed to reduce the burden on the expenditure.

In 1969, while devising the formula for sharing Central Assistance among states the Fifth Finance Commission, acting in line with the Gadgil Formula, had accorded special status to Jammu and Kashmir along with Assam and Nagaland. Besides historical and political reasons, the bases of declaring the three states as Special Category States were the harsh terrain, backwardness and social problems prevailing. However, after its inclusion in the Special Category States, the state of J&K was treated differently. The state was not provided with the facility of plan assistance at the rate of 90% in the form of grant-in-aid and 10% in the form of loan, which was bestowed to special category states (Jamwal. 1994).

The development of the state through planning received a new impetus with the introduction of Single Line Administration in 1976 by Sheikh Mohammad Abdullah. Through this process, which was a unique concept of decentralized planning (Review, J&K, 1998), decentralization was brought at the district level and district development boards were constituted for planning at the district level with the twin objective of making planning more reflective of the hopes and aspirations of the common man and ensuring speedy implementation of the programmes. The system of decentralized planning yielded considerable benefits

in terms of extending the impact of developmental programmes and in galvanizing public involvement as well as reducing regional disparities.

To make decentralized planning more effective larger freedom was given to the District Development Boards during the Ninth Plan for the fixation of priorities and inclusion of projects having local area relevance. The state's continued dependence on the centre finance transfers had been caused by various factors. Failure to mobilize enough resources within the state had been the foremost cause. Having ratified all post-1953 political changes in the state through the Accord of 1975, Sheikh Abdullah received Indian financial assistance as enthusiastically as Bakshi had (Eco. Review of J&K, 1984-85). However, the central plan assistance to the state did not take care of the resource gap in the non-plan budget up to the 7th Plan (1985-1990). It was because of this liberal financial assistance which the state received from the centre that the plan expenditure in aggregate and per capita terms since first five year plan, had increased over time- the per capita expenditure had gone up from a mere Rs. 34 in the First Plan to Rs. 556 in 1987-88 of 7th Plan and that the state could formulate developmental plans which besides agriculture gave thrust on the creation of adequate infrastructure like power, transport and provisions of social and community services in the form of schools, health centres, social welfare centres etc.

However, one major side effect of the policy of liberal funding was that it failed to give the state an impetus to mobilize its own resources for economic growth. The state continued to be among the poorest states of India and the impact of the plans in terms of developmental indicators had not been significant. Furthermore, most of the funds which the state received from centre for the economic development of the State were either siphoned off into the pockets of the ruling elite or were spent as Non-Plan Expenditure, important to mention that the central assistance to the state did not take care of the resource gap in the non-plan budget prior to the 7th plan (1985-1990). It is also worth to mention here that the discriminatory 70:30 formula regarding the devolution of funds between the centre and the state led to the indebtedness of the state to the centre as a result of which about 50 per cent of the state's expenditure began to comprise of debt and interest repayments (Malik, 2005).

It is revealed that in 1953-54 there were 4.76 lakh operational holdings in the rural sector of State, out of which 4.05 lakh (85 percent) were agricultural holdings. It increased to 5.31 lakh operational holdings in 1960-61 over an area 18.75 lakh acres. The average size of agricultural operational holding appreciably did not decline between 1953/54 to 1960/61. As per Agriculture Census, 1970-71 holdings below 5 acres constituted 88.60% of total holdings, against 77.31% in 1960 and 73.34% in 1950. The statistics regarding size, number and area under operational holdings during 1960-61 is presented on next page :

Table-1 : Size, Number and Area Operated in J&K State, 1960-61

Size of operational holdings (acres)	No. of operational holdings (1000 acres)	Percentage	Area (1000 acres)	Percentage
Up to 0.49	26	4.90	7	0.370
0.50-0.99	48	9.04	37	1.97
1.00-2.49	173	33.52	304	16.21
2.50-4.99	158	29.75	545	29.07
5.00-7.49	70	13.18	411	21.92
7.50-9.99	25	4.71	210	11.20
12.50-14.99	5	0.94	69	3.68
15.00-19.99	5	0.94	77	4.11
20.00 & above	3	0.57	23	4.16
Total	531	100	1875	100

Source : Agriculture census, 1970-71, J&K government, p.7.

As per agricultural census 2001, the average size of operational holdings reduced to 0.66 hectares and there are 8.46 lakh holdings below 0.5 hectares size comprising 1.99 lakh hectares operational area, being cultivated (operated) by 3.02 lakh of population. Another category of cultivating households is the size class of operational holding 0.5-1.0 hectare, operating 2.30 lakh hectares of operational area comprising 3.49 lakh. The worst situation emerges when look at sub marginal holdings, i.e, holdings less than 0.5 hectare size. These holdings accounted 58.64 percent as per Agricultural Census 2001 with average size 0.22 hectare comprising about 47 lakh persons. It means 4.7 million rural populations on an average have 4.4 kanal of land or less, far below the subsistence level thus having serious bottleneck to get two square meals from land.

The 8th Agriculture Census (2005-06) depicts operational holdings under different size classes. The total number of operational holders has been worked out to be 13.77 lakhs and average size of operational holding was found out to be 0.67 hectare. About 94% of operational holders fall in the category of Marginal and Small farmers. About 5% of operational holders fall in semi-medium category holding, only 1% of the operational holders fall in the Medium category holding and only 0.04% of the operational holders fall in the large category holding.

Till 1965-66, traditional agricultural practices were followed. After 1966 the farmers adopted new agricultural improved practices by using high yielding varieties of seeds (HYV) but limited to certain areas and some crops only as a humble beginning. A main factor responsible for adoption of this technology change was because of improved and assured irrigational facilities with high yielding crops. The benefits of technological changes accrued to only such areas and crops which enjoyed irrigation facilities and its impact on hilly agriculture was very low. Thus agricultural changes were area-specific and crop-specific.

3-1 Development through Decades

The development programmes in the state received a fillip with the introduction of 'Planning' in 1951. The launching of First FYP (1951-56) marked the elimination of age-old backwardness of State. The analysis of the table brings some interesting facts. First, no important changes have taken place in respective plan priorities. Irrigation, power, transport and social services continued to remain areas of focus from 1st to 8th plan. From 8th plan onwards, rural development seems to be added objective of the state planning. Secondly there has been huge gap between the plan outlay and actual expenditure. This is presented in column No. 4.

Table-2 : Outlay and Actual Expenditure during Plan Period (FYP) from 1950-51 to 2007-12 for Jammu & Kashmir State (Rs. In Crores)

Plan Period	FYP Outlay	Actual Expenditure	Gap (outlay & Expenditure)	Priority Sectors
1951-56-I	12.74	11.52	1.22	Irrigation, Power, Transport, Communication
1956-61-II	33.92	25.94	7.98	Agriculture, Irrigation, Transport, Communication & Social Services
1961-66-III	75.15	61.85	13.3	Irrigation, Social Service & Agriculture
1969-74-IV	158.40	162.84	4.44	Irrigation, Power, Social Service, Transport & Communication
1974-79-V	362.60	278.65	83.95	Irrigation, Power & Social Service
1980-85-VI	900.00	998.14	-98.14	Social Service, Irrigation, Power & Agriculture
1985-90-VII	1400.0	2006.23	606.23	Social Service, Irrigation, Power & Agriculture
1992-97-VIII	4000.0	4520.07	-520.07	Irrigation, Power & Social service
1997-02-IX	10000.0	7524.87	2475.13	Social service, Irrigation, Power, Agriculture & Rural Development
2002-07-X	14500.0	14172.47	327.53	Social service, Irrigation, Power, Agriculture & Rural Development
2007-12-XI	25834.0	21788.73	4045.27	Power, R&B, Education & Agriculture and Irrigation
2012-17-XII	43337.3	37163.85	6173.54	Agriculture, Infrastructure, Health, Education, Tourism

Source : State Finance Commission Report, Govt. of J&K/Indicators of Economic Development (J&K) -2015-16 (DES).

Thirdly, gap between actual expenditure and plan outlay indicates that either outlays have not been carefully worked out or actual execution of expenditure has remained faulty for reasons best known to planners and administrators whose activities are influenced by politicians.

The state continued to be the least industrialized among all states. A couple of factors, viz., high cost of production due to huge transportation expenses and expansive raw material, lack of good road network and lack of availability of power and violence also became disincentives for government to invest in the industry here. Furthermore, the absence of forward looking entrepreneurial elite in the state also acted as an impediment to the industrialization of the state.

Since the beginning of mid-1980s, the price has continuously risen. However, during the last quarter of financial year, 2008-09, the inflation rate started coming down mainly due to declining commodity prices and crude oil prices. The mild slowdown in the economy during 2000s resulted in production cuts over a wide spectrum of industries leading to unemployment. Then it is becomes necessary to ease money supply. The growth rate of National State Domestic Product viewed with inflation reflects positive correlation between NSDP and inflation in the State.

Table-3 : Growth and Inflation in the J&K Economy, Percent

Year	1980	1990	2000	2010
NSDP	2.44	3.54	4.27	6.06
Inflation Rate	4.4	7.8	14.2	11.36

Source : Digest of Economics, J&K, 2011, Various Issues.

Regression Method

NSDP	Linear	$Y = 0.272x - 534.8$	$R^2 = 0.683$
Inflation Rate	Linear	$Y = 0.115x - 227.1$	$R^2 = 0.968$

Calculated.

It supports Structuralists claimed that inflation is essential for economic growth, however, against monetarists who believe inflation as detrimental to economic progress. It is noticeable that Growth Rate of State Economy output is positively related to the total inflation rate of State Economy. The results of our regression models have clearly proved the Structuralist’s theory of inflation which expresses that inflation is essential for economic growth, and it refutes the monetarist’s view who believed that inflation is detrimental to economic progress.

The results of our regression models have also proved the Phillips Curve indirectly which explains the inverse relationship between inflation and unemployment. As know from the Phillips Curve that inflation and unemployment are negatively related whereas the relationship between inflation and growth rate is positive proved. Therefore, from it we can infer that the positive relationship between inflation and economic growth which indirectly represents the negative relationship between inflation and unemployment i.e. Phillips Curve. Therefore, our model indirectly represents negative relationship between inflation and unemployment if we assume that there exist a negative relationship between inflation and unemployment.

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3.2 Trend of Food Crop Productivity in Agro-Climatic Zones of Jammu and Kashmir, 1981-2011

Agricultural productivity is an important indicator of agricultural development. It depends both on the physical as well as socio-economic factors, viz, climate, soil, irrigation, per capita income, literacy, sex ratio and occupational structure etc. Since the productivity data is not available at agro-climatic zone level, therefore the productivity of districts has been used to generate the productivity database for agro-climatic zones by using the 'proportional weight age' method.

As per various reports of State Finance Commission, the productivity of all the major crops grown in the state has increased over the period of time and the trend of the major crops grown in different agro-climatic zones shows variation among themselves.

The temperature and precipitation regimes are different in the different parts of the state; therefore different types of crops are grown in different districts. Maize is dominant crop in the districts having more area under mountains like Kupwara, Rajouri, Poonch, Ramban, Doda, Kishtwar and Udhampur. Rice is dominant crop in all the districts of Kashmir valley except Kupwara and Srinagar. In Jammu province, Jammu district has substantial area under rice cultivation. In Ladakh province, millets, wheat and orchard cultivation is practiced.

The agricultural productivity varies from one region to another owing to the different soil types, climatic parameters etc. The productivity of paddy during 2011-12 is highly amounted in IJ (25/76 Q/ha) followed by 3J (22.99 Q/ha), maize is dominant crop in IJ (21.41 Q/ha) followed by 2J (18.97 Q/ha). And the productivity of wheat is maximum concentrated in L (19.39 Q/ha). Agro Climatic Zone L is bestowed with the productivity of wheat only, not paddy and maize.

It is observed that productivity of paddy is high in the areas of Jammu, Kathua, Samba districts in Jammu province and in Kashmir province, it is more in Jhelum valley floor (area on both sides of river Jhelum) including the areas of Anantnag, Kulgam, Pulwama, Srinagar, Baramulla, Bandipora and Kupwara districts.

It is evident that productivity of wheat is high in the Jammu and Ladakh division of the state. Kashmir Province has low to medium levels of productivity. The lowest productivity is found in Jhelum valley floor of Kashmir valley.

The productivity of paddy in the agro-climatic zones of Jammu and Kashmir has increased from 9.22 quintals/hectare to 21.97 quintals/hectare, thus implies a total increase of 12.50 quintals/hectare during these twenty eight years. The productivity has not increased much in the first fifteen years (1980-1995) and due to the use of improved seeds and fertilizers; it has increased at a fairly good rate in the last sixteen years (1995-2011). Three zones out of the total in the state have more productivity increase than state average (12.50 q/ha). The productivity of paddy (1981-2011) in the agro-climatic zones for the State is depicted in the table below.

Table-4 : Productivity of paddy in ago-climate zones of J&K State, 1981-2011

Zone	Productivity of paddy (Quintals/hectare)							
	1980-81	1985-86	1990-91	1995-96	2000-01	2005-06	2011-12	Change (q/ha)
1K	8.84	9.72	10.96	12.57	14.73	16.84	21.87	13.03
2K	9.96	10.96	12.37	14.18	16.62	19.00	20.58	10.62
IJ	10.66	11.90	13.10	15.49	18.32	22.73	25.76	15.10
2J	8.48	10.24	11.44	13.28	15.55	17.99	21.03	12.55
2'J	8.70	9.57	10.66	12.01	13.91	16.22	21.12	12.42
3J	9.28	10.83	12.04	14.01	16.40	19.50	22.99	13.71
3'J	8.80	10.26	11.17	12.86	15.08	17.29	20.38	11.58
4J	9.05	11.02	11.79	13.45	15.61	17.42	20.05	11.00
L	-	-	-	-	-	-	-	-
Mean	9.22	10.56	11.69	13.48	15.78	18.37	21.72	12.50

Source : Compiled by using data obtained from Financial Commissioner’s office, 2011

The highest productivity increase has been observed in zone 1J (15.10 q/ha), followed by 3J (13.71 q/ha) and 1k (13.03 q/ha), while as lowest increase is observed in zone 2k (10.62 q/ha) and 4J (11 q/ha). The productivity of rice is not possible in one zone of the state (zone L) because of the unfavorable geographical conditions for the growth of the crop.

The productivity of maize in all the agro-climatic zones of the state has increased. In absolute values, it has increased from 8.30 quintals/hectare in the year 1980 to 15.98 quintals/hectare 2011, thus implies a total increase of 7.67 quintals/hectare. Like paddy, the productivity has increased at a slower rate in the

first 15 years. The highest increase in productivity among various zones is recorded in 2J (10.87 q/ha) and 1J (10.29 q/ha), while the lowest is observed in 3'J (4.11 q/ha) and 3J (5.51 q/ha). The productivity of maize in agro-climatic zones is in the table below.

Table-5 : Productivity of maize in agro-climate zones of J&K State

Zone	Productivity of Maize (Quintals/hectare)							
	1980-81	1985-86	1990-91	1995-96	2000-01	2005-06	2011-12	Change (q/ha)
1K	5.71	6.08	6.88	7.88	8.94	10.26	12.9	7.19
2K	6.46	6.88	7.79	8.92	10.13	11.62	14.63	8.17
IJ	11.12	12.15	13.25	14.56	15.74	17.81	21.41	10.29
2J	8.1	9.18	10.45	11.93	13.54	15.36	18.97	10.87
2'J	8.53	9.75	10.87	12.77	14.94	17.7	17.03	8.5
3J	9.39	10.47	11.63	13.01	14.43	16.42	14.9	5.51
3'J	8.24	9.44	10.67	12.37	14.22	16.55	12.35	4.11
4J	8.86	10.09	11.30	12.52	14.08	16.51	15.61	6.75
L	–	–	–	–	–	–	–	–
Mean	8.30	9.26	10.36	11.74	13.25	15.28	15.98	7.67

Source : Compiled by using data obtained from Financial Commissioner's office, 2011.

The productivity of wheat in agro-climatic zones also shows significant increase.

Table-6 : Productivity of wheat in ago-climate zones of J&K State

Zone	Productivity of Wheat (Quintals/hectare)							
	1980-81	1985-86	1990-91	1995-96	2000-01	2005-06	2011-12	Change (q/ha)
1K	5	5.62	6.44	7.46	8.45	9.82	12.37	7.37
2K	5.67	6.37	7.31	8.46	9.58	11.12	14.01	8.34
IJ	10.51	11.83	13.36	14.72	14.97	16.43	18.91	8.40
2J	7.01	8.04	9.78	12.04	13.64	15.45	18.87	11.86
2'J	7.3	8.55	9.98	11.65	13.71	16.3	19.09	11.79
3J	8.22	9.4	11.03	12.97	14.07	15.81	18.42	10.2
3'J	7.61	8.78	10.05	11.65	13.25	15.6	19.10	11.49
4J	7.86	9.16	10.04	11.63	12.7	15.01	18.84	10.98
L	7.5	8.59	9.77	11.30	13.51	15.72	19.39	11.89
Mean	7.41	8.48	9.75	11.32	12.65	14.59	17.67	10.26

Source : Compiled by using data obtained from Financial Commissioner's office, 2011.

The productivity of wheat has increased from 7.41 quintals/hectare to 17.67 quintals/hectare, thus implies a total increase of 10.26 quintals/hectare. Like in case of paddy and maize, the productivity of wheat has also increased at a slower rate in the first fifteen years (1980-1995) than the last sixteen years (1995-2011) taken for the study. Regional variations in the increase in productivity are observed across different agro climatic zones of the study area. The highest increase is recorded in L (11.89 q/ha), followed by 2J (11.86 q/ha) and 2'J (11.79 q/ha), while the lowest is observed in 2k (8.34 q/ha) and 1k (7.37 q/ha).

3-3 Brief Description of Agro-Climatic Zones

Since all climatic zones are not feasible for agricultural crop growth because of high altitude. Therefore they have been designated as 'climatic zones' and not agro-climatic zones. The characteristics of both climatic and agro-climatic zones are highlighted in the below :

1. **Zone 1K** : This zone covers the Jhelum valley floor in Kashmir Valley. Therefore being fertile, it is devoted to rice, maize and mustard cultivation. It receives adequate precipitation and the temperature is favourable for crop cultivation. The productivity of rice is more in this zone than zone 2K.
2. **Zone 2K** : This zone lies between 1700-3000m and therefore besides rice and maize, orchard cultivation is dominant in this zone. The overall agricultural productivity in this zone is neither too low nor too high. It receives more precipitation but less temperature than zone 1K.
3. **Zone 3K and 3'K** : These two zones lie above 3000m and therefore crop cultivation is not possible. These zones receive more precipitation especially in the form of snow. These zones cover substantial area of Bandipora, Ganderbal, Anantnag and Budgam districts of Kashmir valley.
4. **Zone 1J** : This zone has the lowest altitude (below 500m) and is basically an extension of Northern plains of India. It is very fertile and is known for 'Basmati rice' cultivation. It receives sufficient rainfall and adequate in isolation, therefore has highest productivity among all the zones.
5. **Zone 2J** : This zone has an altitude of 500-1000m. It is adjacent to zone 1J and it includes the areas of Kathua and Udhampur. Maize is dominant crop in this zone followed by wheat and rice.
6. **Zone 2'J** : This zone occupies the areas of Rajouri and Samba districts. It is a productive zone and all the crops grown in this zone have high productivity. This zone receives sufficient rainfall and insolation.
7. **Zone 3J** : This zone lies between 1000-2000m and occupies the areas of Kathua, Jammu, Rajouri and Samba districts. It is agriculturally productive and also has substantial area (4131km²). Wheat, Rice and Maize are grown in this zone.
8. **Zone 3'J** : This zone occupies the areas of Udhampur, Reasi, Poonch, Rajouri, Ramban and Doda districts. It has an altitude of 1000-1700m and occupies an

area of 7732 km². It receives maximum annual precipitation than other zones (1592mm/annum).

9. **Zone 4J** : This zone lies on higher altitude and therefore receives comparatively less insolation. It includes the areas of Kathua, Doda, Kishtwar and Poonch districts.
10. **Zone L** : This zone occupies the areas of Leh and Kargil districts. It lies above 3000m. Millets, Barley and Wheat is grown. Besides, it is famous for apricot cultivation. It occupies highest area (93531 km²) among all the zones and being cold desert, it receives less precipitation (157mm/annum). The temperature is also low in this zone with mean maximum of 11.11^o C and mean minimum of -2.53^o C.
11. **Zone 3K, 3'K, 5J, 5'J, and 5''J** : These five zones lie above 3000m altitude. Therefore these zones are not suitable for crop cultivation and so have been designated as climatic zones and not agro-climatic zones. Zone 3K and 3'K occupy the parts of Ganderbal, Bandipora, Kupwara and Budgam districts, while as zones located in Jammu division (5J, 5'J, and 5''J) occupy the parts of Kishtwar and Doda districts.

3.4 Levels of Crop Productivity in Agro-Climatic Zones, 2011

The determination and measurement of spatial variation of agricultural productivity is of vital importance for agricultural planning and development. The crop productivity among different agro-climatic zones of J&K, the productivity of the three crops discussed above has been taken. The agricultural productivity (indicators) of three crops in agro-climate zones is depicted in the table below :

Table-7 : Agricultural productivity indicators in agro-climatic zones

Zone	Paddy (X ₁)	Wheat (X ₂)	Maize (X ₃)
1K	21.87	12.37	12.9
2K	20.58	14.01	14.63
IJ	25.76	18.91	21.41
2J	21.03	18.87	18.62
2'J	21.12	19.09	17.03
3J	22.99	18.42	14.9
3'J	20.38	19.10	12.35
4J	20.05	18.84	15.61
L	0	19.39	0
Total	173.78	159.01	127.45
Mean	21.72	17.67	15.93

Source : Compiled by using tables 1.20, 1.21, 1.22, 2011-12.

The indices for all the districts have also been calculated by taking state as 100 (for average composite index of 17.69) as given below :

Table-8 : Composite Index of Agricultural Development in J&K

Zone	Composite Index	Indices
IK	15.71	88
2K	16.40	92
IJ	21.96	123
2J	19.46	109
2'J	19.10	107
3J	18.75	105
3'J	17.32	97
4J	18.03	101
L	6.42	36
Average	18.39	103

Source : Compiled from by using table.

The range of composite indices varied across the agro-climatic zones from the minimum value of 36 in 'Zone L' including the areas of Leh and Kargil to the maximum of 123 in 'Zone 1J' including the areas of Jammu, Samba etc. which indicates that the former is highly advanced in the agricultural productivity and the latter is highly disadvantaged. The zones which perform well in agricultural productivity are IJ (indices value between 110 and 130). The other zones (2J, 2'J, 3J and 4J) are comparatively less developed and have the indices value below 100 to 110. The composite indices of agricultural productivity of different agro-climatic zones in the state are grouped into four categories which are produced in the table.

Table-9 : Ranking of Zones in respect of Agricultural productivity

Index Value	Above 110	100 to 110	90 -100	Below 90	Total
Category	High	Medium	Low	Very Low	
Name of Zones	IJ,	2J, 2'J, 3J, 4J	2K, 3'J	IK, L	
No. of Zones	01	04	02	02	09
Percentage area to zones total	11.1	44.4	22.2	22.2	100

Calculated

The lack of institutionalization of economy in the state has been cited as one of the major reasons for the discontent and political alienation in Kashmir. The onset of armed militancy in the Kashmir in 1989 has been attributed by many to a total sense of desperation and stumbling block for the overall development of state, thus wrecked state economy to a large extent.

The age-old economic ties of the people living in the state, particularly on its borders, with those living on the other side of the frontiers had been cut off, thereby

shattering the entire economic structure which was so laboriously and diligently built through centuries (TE Survey, 1969). With the closure of the highways for trade after 1947, cost of living increased. Blocking the historical routes of the state and cutting off the centuries old cultural and trade connections with the neighbouring countries retarded the economic development of the state in general and some of the hilly areas in particular (Dev. Strategies, 1960, ORF).

To analyze the conflict in its totality and to develop an approach towards conflict resolution, it is important to mention that the disastrous fallout of the fifty years of mismanagement get more exceeded by the inception of violence started since 1989. All economic sectors get daunted by the reverberation of armed militancy. The serious unemployment and economic downturn during the early phase of militancy, a large number of unemployed youth who belong to extremely poor sections of society joined militancy and also forced migration of Kashmiri Hindu and pundits took place due to fear. The economic sectors meanwhile failed to take off. The reason for this was not merely the land lock nature of state but the lack of capital investment and infrastructural resources destroyed by the ferocities exacerbated.

The distortion in the economy and the politics has led to a number of inner contradictions in the society of Kashmir, which due to prevailing political reasons, have remained generally unaddressed. More commonly the widows become economically dependent on the labour of their children with the result child labour trend increased and emerged in the state (Rather, 2013).

4. Conclusion

The economic wheel of the State of Jammu and Kashmir is stagnant and it has far reaching consequence if it is not handled with care right now. It is the need of the hour to reinstate political stability, peace and communal harmony for bringing about reconstruction of the State. The Government should without delay concentrate on infra-structural development and bringing unemployed youth (idle brains) in the loop of economic development. Further militancy and militarization (occupied large productive land area) has ruined the state and reconstruction of economic sector and education sector are the need of the hour.

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A Comparative Study of Agricultural Imports and Exports after Liberalization

Veer Virendra Singh*

Agriculture is the most important sector of Indian Economy. India is the world's largest producer of pulses, rice, wheat, spices and spice products. India is characterized by agrarian economies in which agriculture contributed and it's allied, on an average by about 20 percent or more of their GDP, beside the fact that most of countries are exporters and importers of agricultural commodity as major source of foreign currency and to fulfill their needs. Moreover, more than 60 percent of population in third world countries reside in rural areas and depend upon agriculture and related activities for their livelihood. Agricultural production therefore is directly linked with the economic and social development in rural areas. It has also been shown that exports of agricultural commodity have declined rapidly after implementation of liberalization policies.

[**Keywords** : Liberalization, Agriculture, Exports and Imports]

1. Introduction

Agriculture being in liberalization is of much concern to most of the developing countries because of its impact in most aspects such as food security, poverty alleviation, and employment, besides economic and social development in general. Agriculture has long been regarded as one of the most important areas blocking the way to the strengthening of a liberal trade system. It is argued that agricultural production and trade are highly distorted by large scale subsidies.

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Direct and indirect agricultural related subsidies manifest themselves in distorted world prices of agricultural commodities. By the same token, domestic and export and import subsidies, coupled with protective measures such as quotas, variable tariff levels and minimum export prices depressed and destabilized world prices. Therefore, the object of agriculture in the multilateral trading system is to limit those distortions and hopefully to completely eliminate them. It is worth mentioning that the protection and subsidies of agriculture sector were behind the inclusion of agriculture in Uruguay Round negotiation and eventually into the framework of WTO in 1995 with new set of rules guiding the international agricultural trade, which are expected to improve significantly the conditions to market access for agricultural commodity.

India's agri-exports can be divided into three broad categories, i.e. export of a) raw products, b) semi raw products c) processed and ready-to-eat products. Raw products exported are essentially of low value high volume nature, while semi processed products are of intermediate value and limited volume and processed ready-to-eat products are of high value but low volume nature. The major agri-exports of India are cereals (mostly rice - Basmati and non-Basmati), spices, cashew, oilcake/meals, and tobacco, tea, coffee and marine products.

Agri-imports constitute only a small proportion of the country's total imports. In recent years, edible oil has become the single largest agri-import accounting for more than 50 per cent of total agri-imports. India imports mainly pulses, oil seed, cashew nuts, fruits & nut, milk & cream.

2. Review of Literature

A study done by Dholakia (1997) showed that, however, agricultural sector is said to have benefitted indirectly from reforms. The most crucial impact of new economic policy reforms on agriculture is reported to be the significant reduction in the anti-agriculture bias through more degree of relative sectoral protection.

According to a study of Ashok Gulati, (2000) the board results are in line those of Parikh et. al. (1996) that agriculture liberalization per se has little impact on growth of agriculture, and thereby on the overall growth of the economy, but when this liberalization is combined with liberalization of the manufacturing sector, growth in agriculture is accelerated. Indeed, about 2/3 of the impact of sector. Opening up agriculture runs another danger of raising poverty levels in the short run. This happens especially when agricultural prices rise without commensurate increases in production in the tariffs on manufacturing helps in reducing poverty levels. From that perspectives, opening up the industrial sector first seems a logical choice.

A study done by Hoda and Gulati (2005), showed that there were sweeping reforms in exchange rate policies and a marked decline in industrial protection in 1991, but it was not until later in the decade that direct reforms began in

agriculture. Agricultural reforms started as the border, with the opening up of rice exports in 1994. In comparison, the reforms in the arena of domestic policy have been slow. These reforms have been to a large extent a consequence of unilateral policy initiatives rather than the results of reduction commitments required under the WTO.

Thomas (2011) stated that the emerging world demand for Indian agricultural commodities offers great opportunity. Indian agricultural exports have increased manifold. However, the contribution of agricultural export in the total export of the country has decline. This study has explores the growth performance of India's agricultural exports from 1991-92 to 2009-10, using compound annual growth rate and percentage share in total export of India as well as Gross Domestic Product. An in depth composition and structure analysis of the agricultural export is undertaken. The study has also examined the changing dynamics of the contribution of individual group of commodities in the basket of agricultural export.

R. Rajendran (2013) has investigated that the trade volume of India is increasing slowly. At present we are in the position to view seriously the impact of increased Indian foreign trade on three important and closely related areas that are Food security, water and environment. Study on the impact of foreign trade on these areas becomes need of the hour on the following grounds: Food security is severely threaten by stagnant food production; shrinking in food production area; slow down in yield of food crops; overall slowdown in the growth of agriculture; and, increase in absolute size of population and demand for food grains. Per capita water availability is decreasing sharply in the recent years; and, widespread water conflicts occur among water using sectors.

3. Objective

The main objective of this paper is to examine the impact of liberalization on agricultural exports and imports.

4. Hypothesis

Agricultural exports and imports are increased after implementation of liberalization policies.

5. Methodology and Data Sources

Agricultural exports and imports results are discussed by the comparative study in this paper. Keeping in view the objective of the present study, the secondary data have been taken from the repudiated sources. Notable among these are Handbook on Indian Economy, Reserve bank of India 2017, Agricultural Statistics at a glance (Various Issues, Ministry of Agriculture, GOI.), Economic Surveys (various issues), Ministry of Finance, GOI.

6. Presentation of Data

The following table depicts India's imports and exports of agricultural commodities from 1990-91 to 2016-17 :

Table-1 : India's Imports and Exports of Agricultural Commodities

(Value in ₹ Crores)

Year	Agricultural Imports	Total Imports	% share of Agricultural Imports in Total Imports	Agricultural Exports	Total Exports	% share of Agricultural Exports
Note : Commodities covered under agriculture sector have been revised after inter-Departmental consultation						
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1990-91	1205.86	43170.82	2.79	6012.76	32527.28	18.49
2000-01	12086.23	228306.64	5.29	28657.37	201356.45	14.23
2010-11	51073.97	1683466.96	3.03	113046.58	1136964.22	9.94
2011-12	70164.51	2345463.24	2.99	182801.00	1465959.31	12.47
2012-13	95718.89	2669161.96	3.59	227192.61	1634318.29	13.90
2013-14	85727.30	2715433.91	3.16	262778.54	1905011.00	13.79
2014-15	121319.02	2737086.58	4.43	239681.04	1896445.47	12.64
2015-16	140289.22	2490298.08	5.63	215396.55	1716378.05	12.55
2016-17 (P)	164726.83	2577665.59	6.39	226651.94	1849428.76	12.26

(P) : Provisional

Note : Commodities covered under agriculture sector have been revised after inter-Departmental consultation

Source : Directorate General of Commercial Intelligence & Statistics, D/o Commerce, Kolkata.

7. Conclusion

From the above study we can conclude that imports of agricultural commodities were 2.79 percent in 1990-91 and 6.39 percent in 2016-17 of total imports of India. We can say that imports of agricultural commodity have rapid growth rate after implementation of liberalization policies.

We can conclude that exports of agricultural commodities were 18.49 percent in 1990-91 and 12.26 percent in 2016-17 of total imports of India. Table shows the exports of agricultural commodity have declined rapidly after implementation of liberalization policies.

8. Suggestions

It is generally the policy that imports duties should be low for those sensitive essential products where there is a large domestic shortfall in production. Pulses are a typical example, where there is zero import duty. High tariff walls should be raised for many agricultural and allied products, such as rice, wheat, millets, sugar, milk powder, apple, chicken, edible oils etc. to allay the fears of large scale dumping of such products in Indian market in view of liberalization of import policy in respect of many such products.

India's agri-exports face certain constraints that arise from conflicting domestic policies relating to production, storage, distribution, food security, pricing concerns etc. Unwillingness to decide on basic minimum quantities for export makes Indian supply sources unreliable. Higher domestic prices in comparison to international prices of products of bulk exports like sugar, wheat, rice etc. make our exports commercially less competitive. Market intelligence and creating awareness in international market about quality of products need to be strengthened to boost agricultural exports.

Indian agriculture faces both opportunities and challenges with liberalization of domestic and global market. There is need to develop strategy for an agriculture sector. Appropriate measures are required to move away from the subsidy based region and build a productive and internationally competitive agriculture structure, promoting more rapid agriculture growth is important not only to achieve higher economic growth but also to lift large number of households in rural areas out of the poverty and unemployment circle. The most important suggestions are to increase public investment in agriculture with a view to reviving growth of agriculture. Experience should teach Indian policy makers that that public investment in rural infrastructure to be of paramount importance. It can be complemented but not fully replaced by private investment.

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Sex Ratio and Women's Autonomy : A Study based on Indian Districts

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The study examines the impact of sex ratio (defined as number of females over 1000 male population) of a district on the women autonomy. The Indian Human Development Survey - II (2011-12) and the Census of India data (2011) are used to analyze the unit level data, categorized locationally, to understand the differing magnitude of impact of variables over women bargaining power as sex ratio of the district changes. The districts with higher sex ratio (favorable to women) are expected to have relatively lower autonomy for women with respect to their decision making in the household and in child related matters, their mobility prospects and identity perspective. The location based approach to linkage between sex ratio and bargaining power is paramount here, making the study unique as it divides the districts into different categories of sex ratio and use ordinal logistic regression to analyze the behavior and impact of variables like caste, religion, type of residence, sex preference of extra child, status of natal family, closeness of natal family in terms of distance, relative age and education of wife with respect to her husband etc on women autonomy indices.

[**Keywords** : Autonomy, Bargaining power, Gender mainstreaming, Kinship system, Marriage market, Sex ratio, Women decision making]

1. Introduction

According to the Hindu dictum of Manu, a woman should be protected by the father in the childhood, by the husband in her adulthood and by the son during her old age and at no time in her life, she deserves to be free. The strong patriarchal structure of the Indian society characterizes a woman's life with restricted autonomy in decision making and movement while her identity is close to invisible.

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Perhaps the factors which can raise her status in the family are her fertility in terms of number of sons born and dowry and gifts from natal family.

The behavioral impact of the variables influencing the bargaining power of women in the household has been studied extensively. The sex ratio of the population (ratio of female to male population) has been of interest to scholars to note its impact on women empowerment. A lower sex ratio is observed to be associated with a higher percentage of women handling finances and the effect is more pronounced in the younger cohorts. Women are observed to have a stronger bargaining power in the household if they are scarce in the 'marriage market' (Bulte, et al). With sex ratio being unfavourable to women (lower sex ratio), the distribution of gains from marriage will largely accrue to her in terms of better bargaining power and in turn result in favorable intrahousehold decision making (Chiappori, 2002). Angrist (2002) finds that sex ratio favorable to women is associated with lower female labour force participation.

The sex ratio in India was 972 females per 1000 males in 1901 and has been falling each decade to reach 933 in 2001. In the 2011 Census data, the sex ratio showed an improvement with 943 females per 1000 males. The phenomenon of son preference in East and South Asia, China and India was noted a century ago. The kinship system in India is a major reason for son preference and sex selective abortions and neglect. This system has very effectively marginalized women and restricted her autonomy. There is a strong emphasis on patrilocal residence, status asymmetry between bride givers and bride takers and often there is curtailment of ties which a married woman can have with her natal kin (Agnihotri, 2000).

The status of woman is identified with exposure and interaction with outer world and her decision making ability which in turn depend on kinship/ marriage systems and women's economic productivity (Basu, 1992). The patriarchal districts with low sex ratios have higher crime rates against women and exhibit a culture of domestic violence (Dreze, 2000) whereas matrilineal residence tend to curtail husband's violence (Eswaran, 2009). Women with higher dowry are better off in their married life with higher decision making in the household (Eswaran, 2014) and treatment she receives at her marital home is found to be directly related to the amount of dowry she brings (Manandhar, 2014).

The present study attempts to analyze the comparative strength of the variables affecting women's autonomy as districts with different sex ratios are examined. The paper, in the next section discusses the methodology pertaining the analysis along with the description of the variables used. It is followed by presentation of results. The final section discusses the results and concludes the paper.

2. Methodology

The theory discusses that scarcity of women increases her bargaining power in the household. However, the present study goes further in analyzing the change

in the impact of the variables over women empowerment with change in the sex ratio of the district. The approach of the paper is to compare the Indian districts with low, moderate and above average sex ratios, and compare the bargaining power of married women across such districts. If women scarcity improves her decision making, mobility and identity prospects then, the districts with low sex ratios should evidently have higher women empowerment indices. The Indian Human Development Survey II data (2011-12) for 'Eligible Women' is used to study the differences in the intensity of factors affecting the bargaining power of married women with respect to sex ratio in the districts. The number of observations is 35287. The sex ratio in the present study is defined as number of females for 1000 male population. The Census data 2011 reveals the average sex ratio to be 943 females per 1000 males. The district level sex ratio is used for the analysis and the districts are divided in three categories: low sex ratio districts (sex ratio less than 850), moderate sex ratio districts (sex ratio between 850 and 943) and above average sex ratio districts (sex ratio above 943).

In analysis of intra-household bargaining and decision making, the age of husband and difference between age and education years of husband and wife are often observed as influence exerting factors on women's autonomy. Women's place in the society pivots around their reproductive capabilities, especially their ability to produce male kin to continue the patriline and provide old age security (Bloom, 2001). In order to test this impact on women's autonomy, number of sons is included as a variable. In a patriarchal society like India, woman after marriage is expected to remain largely in the confines of the household, directly under the authority of her husband and his family (Jejeebhoy, 2001). By placing restriction on marriageable partners, rule and descent and rules of residence (patrilocal or uxrilocal), kinship institutions define the nature of bargaining power of women in the household (Chakraborty, 2010). These kinship institutions also determine how economic status of and closeness to natal kin will affect women's bargaining power. It is observed that frequency of contact with natal kin after marriage is a powerful mediator to the extent of woman autonomy (Bloom, 2001) and marrying away from natal kin increases her powerlessness (Jejeebhoy, 2001). There is also a relationship observed between women autonomy and the economic status of her natal kin in the form of property ownership (Manandhar, 2014). Moreover, closer ties with natal kin increases her control over finances, decision making power and freedom of movement (Bloom, 2001). The present study analyses the role of natal family as one of the variables and studies it under the lens of sex ratio of the district which varies systematically by region, caste, language and religion in the country.

The bargaining power of women is a multidimensional concept and the factors which are instrumental for understanding the autonomy of women are clubbed in indices. Four indices are constructed namely, index for decision making in household, index for child related decision making, index for mobility and index

for identity. The construction and composition of these indices are discussed in the following Table :

Table-1 : Construction of Indices

Index	Composition
Decision making in the household index	<i>Taking average of following responses :</i>
	GR2A : Respondent decides purchasing an expensive item
	GR4A : Respondent decided what to do if she falls sick
	GR5A : Respondent decides whether to buy land/ property
	GR6A : Respondent decides wedding expense
Child related decision making Index	<i>Taking average of following responses :</i>
	GR3A : Respondent decides the number of children to have
	GR7A : Respondent decides what to do if child falls sick
	GR8A : Respondent decided whom a child should marry
Mobility Index	<i>Taking average of following responses :</i>
	GR9A : Asks permission to visit health centre
	GR10A : Asks permission to visit friends/ family
	GR11A : Asks permission to visit kirana store
	GR12A : Asks permission to go to a short distance by train/ bus
	GR13A : Been to a metro city in past 5 years
	GR16A : Been to another state in past 5 years
Identity Index	<i>Taking average of following responses :</i>
	GR18A : Are you a member of mahila mandal
	GR18B : Are you a member of self help group
	GR18C : Are you a member of Credit/ Saving group
	GR18D : Are you a member of a political organization
	GR27B : Respondent name on the bank account
	GR19 : Attended public meeting/ gram sabha in past year
	GR20 : Practice purdah

These indices are regressed using ordered logistic regression on a set of explanatory variables namely, sex ratio of the district in 2011, age of the husband, age difference between husband and wife (positive value indicates older husband), difference in education years of husband and wife (positive value indicates higher number of education years for husband), number of sons born, wealth status of natal family in comparison to husband's family (higher value of variable indicate that natal family is worse off as compared to husband's family) and closeness of natal home to husband's home in terms of distance (higher value of the variable indicates closeness).

3. Results

3.1 Index for Household Decision Making

The age of husband and closeness of natal family are positively related to increasing decision making of women in the household. The districts with low, moderate and above average sex ratio have significant odds ratio of 1.103, 1.047 and 1.044 respectively for the age of husband (refer to Table-2). This implies that for a higher age of husband, the odds of women household decision making increases by 10 percent, 4.7 percent and 4.4 percent respectively for three categories of districts. With closeness of natal family to husband's house, the odds for decision making increase by 48 percent, 23 percent and 15 percent respectively for districts with low, moderate and above average sex ratios. The other important variable which affects the decision making autonomy of women in the household is a higher wealth status of the husband's family in comparison to natal's family. As the husband's family economic status gets better than natal family, the odds ratios of decision making for women worsen.

Table-2 : Index for Household Decision Making - Ordered Logistic Regression Results, Odds Ratio

Independent Variables	Low sex ratio Districts	Moderate sex ratio Districts	Above Average sex ratio Districts
District Sex Ratio 2011	0.9968*	1.0009	1.001***
Spouse Age	1.103***	1.047***	1.044***
Relative Age	1.026	0.985**	0.972***
Relative Education	0.969	0.992*	0.9801***
Number of sons	1.009	1.053***	0.965*
Economic status of Husband's family vis-à-vis Natal family	1.156	0.88***	0.914***
Closeness of Natal family house	1.483**	1.239***	1.157***

***: significant at 0.01 level of significance

**: significant at 0.05 level of significance

*: significant at 0.1 level of significance

The ordered logistic regression results for three categories of districts reveal that the impact of the significant variables on the decision making of women move in the same direction with change in sex ratio but magnitude of the coefficient lessens with increase in the sex ratio of the district. In other words, the age of husband, closeness and wealth status of natal family can increase the decision making of women by a larger extent in the districts with low sex ratios as opposed to those with high sex ratios.

3-2 Index for Child Related Decision Making

For child related decisions, namely, number of children to have, what to do if the child falls sick and whom should the child marry, the age of husband is again an important variable which increases the decision making of the women for all categories of districts. However, with increase in the age of husband, the odds ratio increasing the women decision making gets smaller with higher sex ratio of the district. The odds ratio increases by 16 percent for low sex ratio districts and by 3 percent for moderate and above average sex ratio districts. The comparatively wealthier husband family decreases the odds ratio of decision making by 9 percent and 10 percent respectively for districts with moderate and above average sex ratios. The closeness of natal family increases the odds ratio by 27 percent and 41 percent respectively for districts with moderate and above average sex ratios (refer to Table-3). The relatively higher age and higher education levels of husband are also significant variables in reducing the decision making autonomy of women but with lower coefficients. For districts with above average sex ratios, a higher number of sons significantly lower the decision making of mother with odds ratio of 0.916.

Table-3 : Index for Child Related Decisions- Ordered Logistic Regression Results, Odds Ratio

Independent Variables	Low sex ratio Districts	Moderate sex ratio Districts	Above Average sex ratio Districts
District Sex Ratio 2011	0.996	1.0009	0.997***
Spouse Age	1.164***	1.034***	1.035***
Relative Age	0.883	0.983**	0.986*
Relative Education	0.961	0.984***	0.9706***
Number of sons	1.128	0.981	0.916***
Economic status of Husband's family vis-à-vis Natal family	1.051	0.912***	0.909***
Closeness of Natal family house	0.509	1.276***	1.414***

***: significant at 0.01 level of significance

**: significant at 0.05 level of significance

*: significant at 0.1 level of significance

3-3 Index for Mobility

The number of sons is negatively affecting the mobility of women in all the districts; however the reduction in odds by 8.7 percent and 9.3 percent for moderate and above average sex ratio districts respectively is significant. A comparatively wealthier husband's family decreases the odds of mobility by 5 percent and 13 percent respectively for districts with moderate and above average sex ratios (refer to Table-4). On the other hand, the closeness of the natal home to the husband's home negatively affects the mobility autonomy of women for districts with moderate sex ratios, though the variable is not significant in other two categories of districts.

Table-4 : Index for Mobility- Ordered Logistic Regression Results, Odds Ratio

Independent Variables	Low sex ratio Districts	Moderate sex ratio Districts	Above Average sex ratio Districts
District Sex Ratio 2011	0.998	0.986***	1.003***
Spouse Age	0.987	0.987***	0.997
Relative Age	0.993	1.007	0.995
Relative Education	0.981	0.999	0.998
Number of sons	0.915	0.913***	0.907***
Economic status of Husband's family vis-à-vis Natal family	1.024	0.95*	0.876***
Closeness of Natal family house	1.206	0.939*	0.984

***: significant at 0.01 level of significance

**: significant at 0.05 level of significance

*: significant at 0.1 level of significance

3-4 Index for Identity

The relative education of husband and wife is turning out to be significant in determining the self worth of a woman. The higher relative education years of husband reduces the identity index for women with reduced odds of magnitude 8 percent, 5 percent and 3.8 percent respectively for districts with low, moderate and above average sex ratios. The closeness of natal family significantly increases the index with odds increasing by 54 percent, 7.5 percent and 35 percent for the three categories of districts respectively. For districts with low sex ratio, a wealthier husband's family decreases the odds by 41 percent (refer to Table-5). The number of sons and higher age of husband significantly reduce the identity index for women for districts with moderate and above average sex ratios respectively.

Table-5 : Index for Identity- Ordered Logistic Regression Results, Odds Ratio

Independent Variables	Low sex ratio Districts	Moderate sex ratio Districts	Above Average sex ratio Districts
District Sex Ratio 2011	0.997**	1.005***	1.006***
Spouse Age	1.022**	1.054***	1.048***
Relative Age	0.993	0.988	0.961***
Relative Education	0.928***	0.958***	0.962***
Number of sons	1.153	0.931***	0.975
Economic status of Husband's family vis-à-vis Natal family	0.592***	1.005	0.99
Closeness of Natal family house	1.543***	1.072*	1.351***

***: significant at 0.01 level of significance

**: significant at 0.05 level of significance

*: significant at 0.1 level of significance

4. Discussion and Conclusion

The paper attempts to model the intra-household gender dynamics and how a variable like sex ratio, which has both qualitative and quantitative aspect, holds relevance for women autonomy. The age of husband has a significant positive impact on the decision making power of women as well as for her identity. On the other hand, high relative education of husband is negatively affecting the indices (though not significant for mobility index). Higher number of sons seems to reduce the value of indices and as a result, the autonomy of women is compromised. This finding is clearly indicative of the inherent patriarchal mind-set of the society wherein a woman has a lower level of intra-household autonomy vis-à-vis her father, husband as well as sons.

An important aspect which has emerged in the study is the role of natal family in women's autonomy. Higher economic status of husband's family in comparison to natal family has a negative impact on the indices of women bargaining power and identity. However, closeness of natal home to husband's home increases the decision making and identity indices and reduces the mobility index. The status and closeness of natal family seem to have long lasting impact on a woman's life. A wealthier natal family is expected to provide for better education of girls in the household and these girls are better equipped to participate in the household decision making even after marriage. Moreover, a wealthier natal family in comparison to husband's family can better fulfill the high financial expectation in relation to dowry culture in the country which in turns enhances the woman's bargaining power and identity perspectives.

The closeness of natal home can have multiple linkages to woman autonomy in terms of material and emotional support in times of distress, high frequency of visits, fear of scrutiny by natal family if in-laws treat the woman badly and frequent exchange of gifts and other items among families. These linkages tend to have a positive impact on the woman's autonomy. However, the data in present study reports that closeness of natal family is reducing the mobility index of women, though not significantly.

The results of the regression analysis are in conformance with the notion that scarcity of women increases her autonomy in the household. This result can be gauged from the fact that as we move from low sex ratio district to moderate and high sex ratio districts, the positive effects of the variables diminish in magnitude. In other words, more female in the district reduces their bargaining power in the household and identity matters. This result can be directly linked to the low bargaining power of women in the marriage market in the district with high sex ratio. The dynamics of kinship systems and marriage market collectively determine the autonomy enjoyed by women under the influence of sex ratio.

Sex ratio has a major conditioning role and exerts influence on the gender and behavioral norms manifested across different regions. A lower sex ratio is seemingly associated with the higher magnitude effect of the variables on the women empowerment. But with better bargaining power and autonomy of woman,

the sex ratios will increase - less sex selective abortions, neglect and infanticide. The study indicates that overtime sex ratios can improve with women gaining autonomy. However, the strategies to enhance women's autonomy have to go beyond education and employment related policies. The phenomenon of low status of women is intricately linked to the traditional kinship norms and social systems and any change in the scenario can only stem from challenging these systems. The self worth of a woman needs to be understood in terms of her capabilities and not through the economic status of her natal kin. The policies for women empowerment need to focus on increasing sex ratio through a check on mal-practices emanating from phenomenon of son preference, while balancing the falling bargaining power of women as sex ratio improves in a district.

The effect of sex ratio on women empowerment can be studied according to her age and the differences in the impact on younger and older cohorts could be analyzed. A clear regional divide net of individual characteristics is evident in almost every index of woman autonomy (Jejeebhoy, 2001) and therefore, future research in the area could focus on studying changing women's bargaining power with respect to different kinship and social systems across regions.

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A Study of India's Foreign Trade and its Changing Pattern

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Foreign trade includes all imports and exports to and from a country. The present paper focuses on the main features of India's foreign trade. This paper enriches us with some facts such as direction of India's foreign trade, composition of our exports, composition of our imports, India's services trade. Prior to the 1991, India was a closed economy as the average tariffs exceeding 200 percent and the extensive quantitative restrictions on imports were imposed. Foreign investment was strictly restricted to only Indian ownership of businesses. Since the liberalization, India's economy has improved mainly due to increased foreign trade. India's foreign trade has great significance for its Gross National Product (World Bank, 2011). In 1980-81, India's foreign trade constituted 12% of its GNP whereas in 2001-02 it increased to 23.4% of Gross National Product. After independence, there was change in the composition of India's export trade. Before independence, India used to export agricultural products and raw materials. Now on export side, various types of finished products have been added to the number of export commodities. In the post-independence era, composition of India's import has also undergone a change. Prior to independence, India's balance of trade was favourable. But soon after independence, it became unfavourable. Most of India's foreign trade is by sea routes. About 68% of India's trade is by sea. India has very little trade relations with neighboring countries like Nepal, Afghanistan, Burma, Sri Lanka etc. India's foreign trade depends mostly on foreign shipping companies, insurance companies and banks. After independence, government has been paying special attention towards these aspects of foreign trade.

[Keywords : Foreign Trade, Composition, Independence]

1. Introduction

Foreign trade plays an important role in the economic development of a country. It is said, "Foreign trade is not simply a device for achieving productive

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efficiency but is an engine of economic growth.” Many reasons certify this statement. Some of them are as follows :

- ▶ Nation can optimally use its resources.
- ▶ Technical know-how can be imported.
- ▶ Surplus production can be exported.
- ▶ Machinery and raw materials can be imported as and when needed.
- ▶ Food grains and necessary help can be imported during natural calamities like earthquake and flood etc.

In pre-independence period, India’s foreign trade was largely determined by the strategic needs of the British colonial powers. In 1947 like other colonies, India too was a supplier of raw materials and agricultural commodities to Britain and other industrial countries and it used to import the manufactured goods from Britain. The dependence of colonial India on Britain for manufactured goods hindered the process of industrialization and obliterated the indigenous handicraft and cottage industries.

It was only after independence that India’s trade patterns began to change in view of its developmental needs. India, being a newly independent country and in order to create new production capacity and to build infrastructure had to import equipment and machinery that could not be manufactured domestically. These imports were known as developmental imports. It had also to import intermediate goods and raw material so as to make maximum use of its production capacity, known as maintenance imports. Moreover, as a newly developing country and in order to curb inflationary pressures, it used to import consumer goods such as food grains that were in short supply domestically. Such heavy dependence on imports adversely influences a country’s Balance of Trade. It necessitates the need to expand exports to finance its imports.

Prior to the 1991, India was a closed economy due to the average tariffs exceeding 200 percent and the extensive quantitative restrictions on imports. Foreign investment was strictly restricted to only Indian ownership of businesses. Since the liberalization, India’s economy has improved mainly due to increased foreign trade.

2. Objectives of the Paper

The present research paper has the following objectives :

1. To study the volume and direction of India’s Foreign Trade.
2. To study the composition of India’s Foreign Trade i.e. Exports, Imports and Services Trade.

3. Research Methodology

The present study is mainly based on secondary data. The secondary data has been taken mainly from Economic Survey 2015-16 and RBI’s Handbook of Statics on Indian Economy.

4. Volume, Directions and Composition of India's Foreign Trade

Since 1990-91, volume of India's foreign trade has gone up. Similarly its directions of foreign trade, i.e. the countries with whom a country trades, have also changed.

4.1 Volume of the Foreign Trade

Since 1990-91, there has been a large increase in India's foreign trade. India's exports and imports have multiplied several times in value and volume. In 1990-91, total value of India's foreign trade was Rs 75,751 crore which rose to Rs 42,06,680 crore in 2015-16 (it includes exports worth Rs 17,16,380 crore and the imports Rs 24, 90,300 crore). Thus over a period of 24 years (1991-2015), volume of Indian foreign trade witnessed an increase about 55.5 times. In 1990-91, share of India's foreign trade (import-export) in Net National Income was 17 per cent which in 2006-07 rose to 25 per cent. In 2006-07 exports and imports as percentage of GDP were 14.0 per cent and 21 per cent respectively (Handbook of Statistics on Indian Economy). The volume of India's Exports and Imports during various years is depicted in the following table.

Table-1 shows that the exports which were 36.3 billion \$ in 1999 have increased to 275.8 billion \$ in 2017. Similarly imports have increased from 50.2 billion \$ to 384.3 billion \$ in 2017. Thus the table shows that there has been an increasing trend in exports and imports in last 18 years and imports have been more than exports in above period.

However, share of India's foreign trade in world trade has been declining. In 1950-51, India's share in total import trade of the world was 1.8 per cent and in export trade it was 2 per cent. According to World Trade Statistics, India's share in world trade has gone-up from 1.4 per cent in 2004 to 1.5 per cent in 2006 and estimated to be 2 per cent in 2009 (World Trade Statistics).

Table-1 : India's Exports and Imports (in billion \$)

Year	Export (in billion \$)	Import (in billion \$)	Year	Export (in billion \$)	Import (in billion \$)
1999	36.3	50.2	2009	168.2	274.3
2000	43.1	60.8	2010	201.1	327.0
2001	42.5	54.5	2011	299.4	461.4
2002	44.5	53.8	2012	298.4	500.4
2003	48.3	61.6	2013	313.2	467.5
2004	57.24	74.15	2014	318.2	462.9
2005	69.18	89.33	2015	310.3	447.9
2006	76.23	113.1	2016	262.3	381
2007	112.0	187.9	2017	275.8	384.3
2008	176.4	305.5			

Source : Economic Survey 2015-16 and RBI's Handbook of Statics on Indian Economy.

4.2 Direction of Foreign Trade

Most of India's trade is by sea route. India has very little trade relations with its neighboring countries like Nepal, Afghanistan, Myanmar, Sri Lanka, etc. Thus, 68 per cent of India's trade is oceanic trade. Share of these neighboring countries in our export trade was 21.8 per cent and 19.1 percent in import trade. For its foreign trade, India depends mostly on Mumbai, Kolkata, and Chennai ports. These ports are therefore, over-crowded. Recently, India has developed Kandla, Cochin, and Visakhapatnam ports to lessen the burden on former ports. The direction of foreign trade refers to the countries with whom a country trades. Main changes in the direction of foreign trade are as under:

In the year 1990, in exports, the maximum share i.e. 17.9 per cent was that of Eastern Europe i.e. Romania, East Germany, and U.S.S.R. etc. In import trade, maximum share, i.e., 16.5 per cent was that of OPEC i.e. Iran, Iraq, Saudi Arabia, Kuwait etc. In 2008-09, the largest share in India's foreign trade (both imports and exports) was that of European Union (EU) i.e. Germany, Belgium, France, U.K. etc. and developing countries. Now, U.A.E., China and U.S.A. have occupied important place in India's foreign trade. The importance of England, Russia etc. has declined. Direction of India's foreign trade during 2015-16 is depicted in the following table.

Table-2 : India's Foreign Trade with Partner Countries in 2015-16.

S.No.	Name of the Trade Partner	Direction of Exports (Percent)	Direction of Imports (Percent)
1.	UK	3.4	1.4
2.	USA	15.4	5.7
3.	Japan	1.8	2.6
4.	Russia	0.6	1.2
5.	Developing Countries	41.7	43.3
6.	UAE	11.6	5.1
7.	China	3.5	16.2

Source : Economic Survey 2015-16 and RBI's Handbook of Statics on Indian Economy.

Table-2 states that most of India's exports in 2015-16 have been with developing countries (41.7%) followed by USA and UAE. Similarly major imports in above period were from developing countries (43.3%) followed by China and USA.

4.3 Composition of India's Foreign Trade

Globalization and diversification mark the latest trend of India's foreign trade. India's foreign trade is no longer confined to a few goods or to a few countries. Presently, India exports approximately 7,500 items to about 190 countries and in its import-kitty, there are around 6,000 items imported from around 140

countries. It unveiled the changing pattern of India's foreign trade. There has been a vast change in composition of foreign trade since independence.

4.4 Change in the Composition of Exports

Since independence, composition of export trade of India has undergone a change. Prior to independence, India used to export agricultural products and raw materials, like jute, cotton, tea, oil seeds, leather, food grains, cashew nuts, and mineral products. It also exported manufactured goods. But now in its export kitty are included mostly manufactured items like, machines, ready-made garments, gems and jewellery, tea, jute manufactures, Cashew Kernels, electronic goods, especially hardware's and software's which occupy prime place in exports. Since independence, exports of agricultural product have been declining and the export of manufactured goods has been increasing. Among the exports of India, engineering goods, handicrafts and leather goods have assumed great importance. Exports of services are rising by 27.5 percent per annum. The main exports of India during 2015-16 are depicted in the following table :

Table-3 : India's Main Exports During 2015-16 (in Crore Rupees)

S.No.	Items	Exports (In Crore Rs.)
1.	Jute Product	3,690
2.	Tea	4,719
3.	Readymade garments	1,11,011
4.	Spices	16,374
5.	Leather and Leather Product	37,853
6.	Rice	37,800
7.	Gems and Jewelry	2,58,425
8.	Chemical and Allied Products	2,28,282
9.	Handicrafts	10,734

Source : Economic Survey 2015-16 and RBI's Handbook of Statics on Indian Economy.

Table-3 shows that India's major exported item (in rupees) was Gems and Jewellery followed by chemical and allied products and readymade garments at number 2 and 3 respectively.

4.5 Change in the Composition of Imports

Since Independence, composition of India's import trade has also witnessed a change. Prior to Independence, India used to import mostly consumption goods like medicines, cloth, motor vehicles, electrical goods, iron, steel, etc. Now it has been importing mostly petrol and petroleum products, machines, chemicals, fertilizers, oil seeds, raw materials, steel, edible oils, etc. The main imports during 2015-16 are depicted in table-4 on next page :

Table-4 : India's Main Imports During 2015-16

S.No.	Items	Imports (In croreRs.)
1.	Machinery	1,92,819
2.	Iron and steel	97,948
3.	Non Ferrous Metals and Metal Products	63,584
4.	Petrol and Petroleum Products	5,40,069
5.	Transport Equipment's	1,17,002
6.	Leather and Leather Products	52,345
7.	Cereals and Cereal Preparations	66,881
8.	Cashewnuts	20,810
9.	Paper	1,08,193
10.	Chemicals	64,890
11.	Edible Oils	1,31,410

Source : Economic Survey 2015-16 and RBI's Handbook of Statics on Indian Economy.

Table-4 states that main item imported by India during 2015-16 was 'Petrol and Petroleum Products' followed by machinery and Edible oils.

5. India's Foreign Trade Deficit

Since 1950-51, India's Balance of Trade has been continuously adverse except for two years viz. 1972-73 and 1976-77, besides it has been mounting year after year. In 1950-51 balance of trade was adverse to the tune of Rs. 2 crore and by 1990-1991 it rose to Rs. 16,933 crore. After the policy of liberalization, the country has witnessed a rapid increase in it. In 1999- 2000 it rose to Rs. 77,359 crore and in 2008-09 it amounted to 5,33,680 crore (Directorate General of Commerce, Intelligence and Statistics). Fast rise in the value of imports and slow rise in the value of exports accounted for this tremendous rise in Trade Deficit. The detail of India's Foreign Trade Deficit is given in the following table. Table-5 states that India's trade deficit has been increased from 13.9 billion \$ in 1999 to 108.5 billion \$ in 2017 which shows approximately 8 times increase in trade deficit in above period.

Table-5 : India's Trade Deficit (in billion \$)

Year	Trade Deficit (in billion \$)	Year	Trade Deficit (in billion \$)
1999	- 13.9	2009	- 106.1
2000	- 17.7	2010	- 125.9
2001	- 12.0	2011	- 162.0
2002	- 9.3	2012	- 202.0

2003	- 13.3	2013	- 154.3
2004	- 16.91	2014	- 144.7
2005	- 20.15	2015	- 137.6
2006	- 36.87	2016	- 118.7
2007	- 75.9	2017	- 108.5
2008	- 129.1		

Source : Economic Survey 2015-16 and RBI's Handbook of Statics on Indian Economy.

6. Conclusion

Thus India's exports and imports have multiplied several times in value and volume. The exports which were 36.3 billion \$ in 1999 have increased to 275.8 billion \$ in 2017. Similarly imports have increased from 50.2 billion \$ to 384.3 billion \$ in 2017. Most of India's trade is by sea route. The most of India's Exports in 2015-16 have been with developing countries (41.7%) followed by USA and UAE. Similarly major imports in above period were from developing countries (43.3%) followed by China and USA. There has been a vast change in composition of foreign trade since independence. Prior to independence, India used to export agricultural products and raw materials like jute, cotton, tea, oil seeds, leather, food grains, cashew nuts, and mineral products but now India's major exported item include Gems and Jewelry, chemical and allied products and readymade garments etc. Similarly the imports have also changed from consumption goods like medicines, cloth, motor vehicles, electrical goods, iron, steel etc. before independence to petrol and petroleum products, machines, chemicals, fertilizers, edible oils etc. at present. Main concern of India is that the trade deficit is regularly being increased. The steps should be taken to convert it into positive one.

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Stigma, Discrimination and Patients with Stigmatized Ailments : A Study in Human Rights Perspective in Health Care Setting

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Human Rights favour more egalitarian society with opposing exploitation and discrimination in socio-economic field such as racism, gender - based discrimination, caste based exploitation etc. some diseases with stigma and prejudices such as leprosy, TB, HIV/AIDS are also issue of human rights due to its repercussions on socio-economic life of the patients in the context of family, friends, relatives, work place as well as health care. Definite fear is found for the stigmatized diseases among medical personnel. Due to stigma and prejudices, in some instances patients are unable to get medical assistance of doctors that raise the issue of human rights and mitigate the social justice in health care setting. Thus keeping the above concerns in mind present study is an endeavour to access the discriminatory pattern experienced by patients with stigmatized ailments during availing health care services and its association with the issue of human rights and its violation. For the same purpose data have been collected from patients with different stigmatized ailments such as leprosy, TB, epilepsy, HIV/AIDS. Ninety patients of leprosy with different deformation level were purposively selected from 'The Leprosy Mission (TLM) hospital, Naini, Allahabad. Thirty patients with other stigmatized ailments such as HIV/AIDS, TB and epilepsy were selected from Tej Bahadur Sapru Govt. Hospital, Allahabad. Result of the study showed that implications of leprosy, TB, HIV/AIDS and epilepsy found in medical setting also. Due to biased and prejudiced attitude towards stigmatized ailments health

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providers showed their hesitation and discrimination in providing health care services. Thus role expectation of medical assistance in health setting is not fulfilled denied the patients from equal access of public services (Article 21 - 2 of UDHR). Unwillingness of medical personnel from providing medical assistance impedes them from basic rights of health and deprived the patients from Article 25 (1) of UDHR. Thus to eradicate the misconceptions and traditional prejudices associated to leprosy and other stigmatized ailments there is a need of health education and training programmes for medical personnel. Accurate knowledge about the causes and mode of transmission of leprosy and other stigmatized ailments help to make favourable perceptions and attitudes towards patients with different stigmatized ailments that is must for saving fundamental rights in health care setting.

[Keywords : Human Rights, Stigma, Discrimination]

1. Introduction

All human beings are entitled to certain basic rights from their birth to till death. Thus the issue of human rights is not a new while from the existence of human being. To protect human rights is to ensure that people receive some degree of decent, humane treatment. The Universal Declaration of Human Rights (UDHR) is a milestone document in the history of human rights drafted by representatives with different legal and cultural backgrounds from all regions of the world. UDHR came into existence after the Second World War due to exploitation and discrimination of a section of society throughout world since years aims to create more egalitarian society. It primarily concerned with exploitation in socio- economic field which include different spheres of discrimination in social life such as racism, gender discrimination, caste - based exploitation etc. When an individual fulfil their roles and responsibilities and receive reciprocate from the society it ensures of fulfilment of their basic rights of human beings. In general human right aims for equal distribution of social opportunities and privileges. Different revolutionary movement in the society were driven by social activists since years for equal distribution of social opportunities and social justice. Still in modern globalized society many instances may be seen where people have to face tough situation of discrimination and social injustice. Those who advocate issue of human rights are against to social exploitation and social discrimination. Discrimination on the basis of race, gender, caste, class, religion, ailments is violating the fundamental rights of human beings. Universal Declaration of Human Rights (UDHR) declared all human beings equal in dignity and rights and entitled to all the rights and freedom without any distinction of race, age, class, caste, sex, colour, religion or other status. Basic fundamental rights availed by human being ensures social justice and vice versa mitigate the prospects of social justice.

Some diseases associated with social stigma and prejudices such as leprosy, TB, HIV/AIDS are the issue of human rights due to its repercussions on socio-economic life of the patients. Thus TB, leprosy, HIV/AIDS and other stigmatized ailments are not a medical problem as well as social problem due to its socio-economic implications. Onset of HIV/AIDS, TB, and leprosy sometimes

excluded the patients in their socio-economic life. Discrimination in socio-economic life and unequal access of social resources by a section of society due to stigmatized attitudes and perceptions sometimes make patients as a secluded group. Though due to scientific advancement in medical science there is gradually decline in the prevalence rate of such type of ailments. For instance, AIDS related death has declined to 38% between 2005 and 2013 (UNAIDS, 2014) due to increase the number of people with HIV/AIDS on antiretroviral therapy which is reaching up to 17 million people in 2016 (UNAIDS, 2016). After the introduction of WHO and global spread of the cure medicine DOTS the mortality rate due to TB has been fallen to 47% since 1990 (WHO, 2015)a. In the same way due to successful introduction of MDT by WHO the global burden of leprosy decreased from 5 million cases in 1980s to 2,00,000 cases in 2015 (WHO, 2015)b. Even after gradually decline of global burden of leprosy, TB, HIV/AIDS different myths and misconceptions regarding the same ailments still persist, leads to discrimination and destitution of the patients' life that affects their family and community life (Singh, Bano & Pagare et al, 2002). Sometimes discrimination may be self emerged to avoid the gossips and comments made by the community members (Hurting, Porter & Orden, 1993). In many instances due to fear of being a subject of discrimination, patients with different stigmatized ailments do not want to disclose their ailment to the public (Thrope, Frieden & Laserson et al, 2004). Due to stigma and prejudices patients experience discrimination and destitution that weakened the dignified status of patients that violate the basic fundamental rights of a human being. Thus suffering from such type of ailments is also a matter of concern of human rights.

Stigma and prejudices associated to leprosy, TB, HIV/AIDS responsible for human rights violation and social injustice with a section of society is found in the context of family, friends, relatives, work place as well as health care setting (Mac Pherson et al, 2011). Discriminatory behaviours of health providers towards patients with stigmatized ailments sometimes increase the patients' avoidance from seeking treatment (Maimuna et al, 2012). In some instances health providers denied treatment and tests of patients with stigmatized ailments (Maimuna et al, 2012). Due to fear of discriminatory behaviour some of the patients do not want to disclose about their ailments from health providers, if possible (Mahendra et al, 2006). In a study in Nigeria in the early 80s it was found that about 2/3 (65%) of final nursing students said that leprosy is highly infectious and that deformities are inevitable in leprosy (Awofeso, 1992). Definite fear for the stigmatized disease among nursing personnel is found in general hospital (Scott, 2000). It was also found that patients with leprosy were satisfied with the treatment they received from the Missionary hospital (Scott, 2000). Even health workers considered leprosy, TB, HIV/AIDS as a incurable ailment (Briden & Maguire, 2003). Health providers have the perception that leprosy, TB, HIV/AIDS could be transmitted through touch and thus patients should be kept apart from other people (Briden &

Maguire, 2003). Besides Para Medical Staffs, doctors also at town and village levels are relatively had short of knowledge about leprosy and other stigmatized ailments (Zhou et al, 1998). Parsons defined 'sick-role' as the expectation of sick person from social responsibilities during sickness in his book 'The Social System' in 1951. During sickness patients exempted from normal roles and responsibilities and follow some necessary steps which help him/her to recover soon. To regain their health and social responsibilities he/she seek medical assistance and follow medical compliant behaviour. On the other hand due to stigma and prejudices in some instances patients are unable to get medical assistance of doctors that raise the issue of human rights and mitigate the social justice in health setting.

Keeping all concerns in mind present study is an endeavour to access the discriminatory pattern experienced by patients with stigmatized ailments during availing health care services and its association with the issue of human rights and its violation.

2. Method

The present study is an empirical effort. Descriptive cum exploratory research design is used in the present study. Data have been collected from various sources. Source of primary data was field visits, in - depth interviews along with observation. Government reports, books, articles, proceedings, internet sources and other research matter available on public and private portals were sources for collecting the secondary information in this research work. An interview schedule was constructed having open and closed ended questions covering all aspects concerning to the different barriers and problems associated to the patients with stigmatized ailments in availing health care services.

The stakeholders of the present study were as under :

1. Leprosy patients
2. Patients of other stigmatized diseases like TB, epilepsy and AIDS

Two hospitals 'The Leprosy Mission (TLM) hospital, Naini, Allahabad and Tej Bahadur Sapru Govt. Hospital were selected for data collection. TLM hospital was selected purposively for the present study to collect the information from deformed and non - deformed leprosy patients from outpatient department (OPD) and inpatient (IP) level in the hospital. For collecting information from other stigmatized illnesses such as HIV/AIDS, TB and epilepsy 'T B Sapru hospital' a government hospital was selected. Total registered patients found positive for HIV/AIDS, TB, leprosy and epilepsy in both the hospitals were 728 that constituted the universe size of the present study. Out of 728 patients, 90 patients of leprosy with different deformation level (30 Non-deformed leprosy patients, 30 deformed non-handicapped leprosy patients, 30 deformed leprosy patients) and 20 patients of other stigmatized illnesses such as HIV/AIDS, TB, epilepsy) were selected purposively for data collection.

The collected data from the field were arranged in tables to draw various interpretations and conclusions.

3. Results and Discussion

It is found from the study that different stigmatized diseases infect the person without any bar of age, religion and caste. From the educational status of the respondents, it was found that more than half of the respondents (60%) with stigmatized ailments were illiterate and most of them belong from rural area (72.7%). 53.6% of the respondents were living in *kuccha* household show their underprivileged status. When data were distributed among different categories of patients then it was found that about half of the respondents (45.5) were deformed leprosy patients and they belonged from rural area. Occupation of 49% of the respondents was associated to agriculture land and most of them (31.8%) had deformed body due to leprosy. It was also found that before the onset of ailment 21.8% were unmarried while 78.2% of the respondents were married. But after the onset of ailment 16.4% of the respondents were separated/divorced by their respective spouse. Stigma associated to different stigmatized diseases was found as major causative factor for their divorce/separation from their respective spouse.

Hesitation of health providers in providing their health services is shown in the following table :

Table-1 : Classification according to hesitation of health providers during the treatment of the respondents

S. No.	Health providers hesitate to treat the respondents	Leprosy Patients			Patients of other stigmatized illness	Total
		Non-Deformed	Deformed Non-Handicapped	Deformed-Handicapped		
1.	Most of the times	–	11 (10)	13 (11.8)	03 (2.7)	27 (24.5)
2.	Sometimes	04 (3.6)*	09 (8.2)	09 (8.2)	05 (4.5)	27 (24.5)
3.	Never	24 (21.8)	08 (7.3)	07 (6.4)	10 (9.1)	49 (44.5)
4.	Can't say	02 (1.8)	02 (1.8)	01 (0.9)	02 (1.8)	07 (6.4)
5.	Total	30 (27.2)	30 (27.3)	30 (27.3)	20 (18.1)	110 (100)

*percentage in parentheses

Analysis of data of Table-1 shows that health providers hesitate to treat the respondents most of the times experienced by 24.5% of the respondents (11.8% deformed handicapped leprosy patients, 10% deformed non-handicapped leprosy respondents and 2.7% patients of other stigmatized illness). On the other hand 24.5% of the respondents (8.2% deformed handicapped leprosy patients, 8.2% deformed non - handicapped leprosy patients, 4.5% patients with other stigmatized illness and 3.6% non-deformed leprosy patients) experienced the hesitation of health providers sometimes during providing their health services.

Table-2 : Distribution according to refusal of the health providers in giving the health services (ailment - wise)

S. No.	Health providers refuse to treat	Leprosy Patients			Patients of other stigmatized illness	Total
		Non-Deformed	Deformed Non-Handicapped	Deformed-Handicapped		
1.	Most of the times	02 (1.8)*	07 (6.4)	10 (9.1)	04 (3.6)	23 (20.9)
2.	Sometimes	06 (5.5)	10 (9.1)	12 (10.9)	07 (6.4)	35 (31.8)
3.	Never	22 (20)	11 (10)	07 (6.4)	07 (6.4)	47 (42.7)
4.	Can't say	–	02 (1.8)	01 (0.9)	02 (1.8)	05 (4.5)
5.	Total	30 (27.3)	30 (27.3)	30 (27.3)	20 (18.2)	110 (100)

*percentage in parentheses

Table-2 shows that 52.7% of the respondents experienced problems in receiving health services after awareness about the ailment. 20.9% of the respondents (9.1% deformed handicapped leprosy patients, 6.4% deformed non-handicapped leprosy patients, 3.6% patients of other stigmatized illnesses, 1.8% non-deformed leprosy patients) were refused by health providers in receiving the treatment most of the times. On the other hand 31.8% of the respondents (10.9% deformed handicapped leprosy patients, 9.1% deformed non-handicapped leprosy patients, 6.4% patients of other stigmatized illnesses, 5.5% non-deformed leprosy patients) experienced sometimes refusal of the doctors for providing their health services. Thus analysis of data of Table-1 and Table-2 show that the stigmatized illness also affects in receiving health care services from the health providers. The misconceptions and prejudices associated to diseases with stigma which is also prevalent among health providers hinder them to provide health care services to the patients with stigmatized illnesses.

Table-3 : Table according to the admissible response of the health providers during admission of the respondents in the hospital

S. No.	Health provider refuse to admit in the hospital	Leprosy Patients			Patients of other stigmatized illness	Total
		Non-Deformed	Deformed Non-Handicapped	Deformed-Handicapped		
1.	Yes	01 (0.9)*	05 (4.5)	07 (6.4)	05 (4.5)	18 (16.4)
2.	No	27 (24.5)	24 (21.8)	21 (19.1)	15 (13.6)	87 (79.1)
3.	Can't say	02 (1.8)	01 (0.9)	02 (1.8)	–	05 (4.5)
4.	Total	30 (27.2)	30 (27.2)	30 (27.3)	20 (18.2)	110 (100)

*percentage in parentheses

Due to stigma associated to leprosy, HIV/AIDS, TB etc 16.4% of the respondents (10.9% deformed leprosy patients, 4.5% patients of other stigmatized illness and 0.9% non-deformed leprosy patients) were refused by health providers to admit in the hospital as shown in Table - 3.

Table-4 : Distribution of data according to the treatment behaviour experienced by the respondents

S. No.	Bed of the respondent separated from the general ward	Leprosy Patients			Patients of other stigmatized illness	Total
		Non-Deformed	Deformed Non-Handicapped	Deformed-Handicapped		
1.	Yes	–	04 (3.6)	06 (5.5)	03 (2.7)	13 (11.8)
2.	No	30 (27.2)*	23 (20.9)	22 (20)	15 (13.6)	90 (81.8)
3.	Can't say	–	03 (2.7)	02 (1.8)	02 (1.8)	07 (6.4)
4.	Total	30 (27.2)	30 (27.2)	30 (27.3)	20 (18.1)	110 (100)

*percentage in parentheses

Respondents with different stigmatized illness also experience discriminatory behaviour during treatment or during hospitalization. 11.8% of the respondents (5.5% deformed handicapped leprosy patients & 3.6% deformed non-handicapped leprosy patients and 2.7% patients of other stigmatized illness) stated that their bed was separated from the ward of general patients during hospitalization (Table-4). Out of total respondents; 7.3% (2.7% deformed handicapped, 4.5% patients of other stigmatized illness) also informed that they were discharged from the hospital before time due to suffering with stigmatized ailments as shown in Table-5. On the other hand 12.7% of the respondents (6.4% deformed handicapped, 2.7% deformed non-handicapped leprosy patients and 3.6% patients of other stigmatized illness) reported that they were restricted to free wander in the hospital due to their ailment as depicted from Table-6.

Table-5 : Data according to the treatment behaviour experienced by the respondents during hospitalized condition

S. No.	Health providers discharge the respondents before time	Leprosy Patients			Patients of other stigmatized illness	Total
		Non-Deformed	Deformed Non-Handicapped	Deformed-Handicapped		
1.	Yes	-	-	03 (2.7)	05 (4.5)	08 (7.3)
2.	No	26 (23.6)*	29 (26.4)	25 (22.7)	13 (11.8)	93 (84.5)
3.	Can't say	04 (3.6)	01 (0.9)	02 (1.8)	02 (1.8)	09 (8.2)
4.	Total	30 (27.2)	30 (27.3)	30 (27.2)	20 (18.1)	110 (100)

*percentage in parentheses

Table-6 : Classification according to restrictions in free wandering of the respondents

S. No.	Respondents are restricted to free wander in the hospital	Leprosy Patients			Patients of other stigmatized illness	Total
		Non-Deformed	Deformed Non-Handicapped	Deformed-Handicapped		
1.	Yes	-	03 (2.7)	07 (6.4)	04 (3.6)	14 (12.7)

2.	No	29 (26.4)	25 (22.7)	22 (20)	15 (13.6)	91 (82.7)
3.	Can't say	01 (0.9)	02 (1.8)	01 (0.9)	01 (0.9)	05 (4.5)
4.	Total	30 (27.3)	30 (27.2)	30 (27.3)	20 (18.1)	110 (100)

*percentage in parentheses

4. Conclusion

Considering the issues of discrimination in health setting, provision of medical care with hesitancy and restrictions from the access of health care services make a section of patients as a marginalized and excluded group in health setting. Due to exclusion and marginalization of patients in the health setting some fundamental human rights declared by UDHR (Universal Declaration on Human Rights) are not observed in case of patients with different stigmatized ailments in general.

Due to deprivation from access of health care services and their discrimination by doctor, nurses and paramedical staffs denied them from the right of equal access to public services declared in Article 21 (2). Unwillingness of medical personnel from providing medical care deprived the patients with different stigmatized ailments from Article 25 (1) of UDHR) as Article 25 (1) includes - Everyone has the right to a standard of living adequate for the health and well-being of himself. Patient expect universalistic role - expectation from health providers in health setting but a section of patient experience particularistic approach of health providers due to traditional prejudices and stigma. Thus role expectation and obligation of patients in health setting are not fulfilled due to prejudiced attitude of health providers. Thus there is gap observed between role expectation of patients and role-fulfilment of doctors due to deprivation and discrimination of patients with stigmatized ailments in health setting which denied the patients from equal access of public services (Article 21 - 2). Traditional prejudices and stigma associated to different stigmatized ailments found among doctors, nurses and Para medical staffs debilitated the dignified status of the patients. Violation of fundamental rights of human beings impede from realization of social justice also. Social justice and human rights have shared a same goal of human dignity and equality for all. Violation of right to health of patients with stigmatized ailments is also a matter of concerns of social justice as both strongly favour for egalitarian norm. Thus diseases such as leprosy, TB, HIV/AIDS and epilepsy continue to be more than a disease. Even after advancement of medical sciences the ailments can be medically cured but social implications still remain at family, community and health service level. Due to fear of being a subject of gossip and discrimination patients with HIV/AIDS, leprosy and other stigmatized ailment do not want to disclose about their ailment in their family and community.

As present study covers a small section of patients with its implications in availing health care services but from the perspective of human rights should not be ignored. Issue of stigma and prejudices must require attention across the globe and require to attention all over. It is also found that patients get more favourable attitude of medical personnel in missionary hospital than the government hospitals. Thus there is a need of health education and training programmes for medical personnel that help to eradicate the misconceptions and traditional prejudices associated to leprosy and other stigmatized ailments. Accurate knowledge about the causes and mode of transmission of leprosy and other stigmatized ailments help to make favourable perceptions and attitudes towards patients with different stigmatized ailments that is must for saving fundamental rights in health care setting.

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Awareness of College Students for Textile Reutilization

Manjot Kaur* and Surabhi Mahajan**

In the growing concern for environment protection today, reutilization of old textiles is the need of hour. It not only save resources required to manufacture new products but also creates innovative products which can be put to many end uses. The present study was conducted to know about awareness of college students for textile reutilization. A sample of 90 respondents was selected randomly from three colleges of Ludhiana city and an interview schedule was constructed for collecting information regarding their awareness. The results of the investigation were interpreted using percentages and mean scores. The results of the collected data reveal that majority of the respondents were aware about reutilization of textiles but they did not indulge much in such activities due to shortage of time and lack of skills. The respondents possessed reutilized articles with them made at home from saris, dupattas, bed sheets, turbans etc. Hundred percent of the respondents showed inclination in learning techniques for reutilization of old textiles and also opined that reutilization helps in saving money for buying new products.

[**Keywords** : Awareness, Inclination, Reutilization, Skills, Techniques]

1. Introduction

The fashion industry is known for its unsustainability with rapid changing trends, high risk and planned obsolescence contributing millions of tons of waste clothing to landfill, destruction and dumping. (Anonymous, 2003). The old textiles are passed on to family members or friends, donated to charities and sometimes

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also given to domestic helpers. Huge amount of textile waste is generated, out of which maximum percentage can be re-used in one or the other form (Wadhawan, 2003). One solution to the textile waste problem is to reutilize the waste or discarded garments. (Shim,1995).To encourage the young generation for undertaking reutilization activities, it is important to explore their awareness and interest for such initiatives (Zamani, 2014). The present study is a humble attempt in this direction with the objective of exploring awareness of college students for textile reutilization.

2. Methodology

An interview schedule was made and data was collected from college going girls in three different colleges of Ludhiana city namely College of Home Science, PAU; Guru Nanak Girls College, Model Town and Khalsa College for Women, Ghumar Mandi. The randomly selected 90 respondents from three colleges were asked questions regarding their socio-personal traits and questions pertaining to their reutilization activities.

3. Results and Discussion

3.1 Socio-personal Background of the Respondents

The socio-personal background of the respondents focuses on the representation of various categories of economic and social status in data which led to the systematic understanding and interpretation of the results. The data in Table 1 deals with the socio-personal traits of the respondents and their families. It includes age, educational background of respondents, their family type, residential area and family income.

Table-1 : Distribution of respondents on the basis of their socio-personal background (n = 90)

General profile	No. of respondents	Percentage (%)
Age (in years)		
18-21	41	45.56
22-25	48	53.33
26-29	1	1.11
Education		
Graduate	82	91.11
Post graduate	8	8.89
Family Type		
Nuclear	61	67.78
Joint	29	32.22

Residential Area		
Rural	31	34.44
Urban	59	65.56
Annual Family Income (in ₹)		
Below 3,00,000	10	11.11
3,00,000 - 6,00,000	56	62.22
Above 6,00,000	24	26.67

The data indicated that more than half of the respondents were in the age group of 22 to 25 years followed by almost 46 percent who were in age group of 18-21 years. As far as education level was concerned, majority of the respondents were graduates. The data revealed that maximum percentage of respondents belonged to nuclear families. Further, it was observed that majority of the respondents were from urban areas. As far as the annual family income of the respondents was concerned, it was observed that the largest percentage (62%) of respondents had annual family income between ₹ 3,00,000 to 6,00,000.

3.2 Reutilization Practices of the Respondents

3.2.1 Distribution of Respondents on the basis of their Awareness and Liking towards Textile Reutilization.

It is apparent from Figure-1 that maximum percentage of respondents (78%) were aware and liked the idea of reutilization while 22 percent did not like textile reutilization for various reasons like lack of skills and shortage of time.

(n = 90)

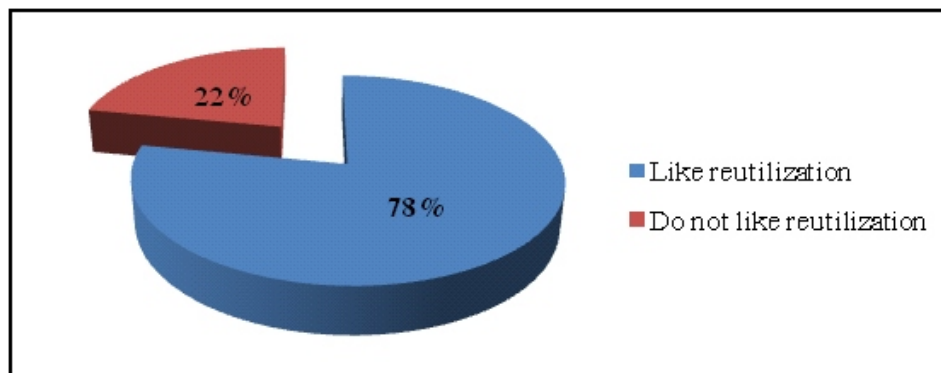


Figure-1 : Liking of respondents towards the idea of reutilization

3.2.2 Distribution of Respondents on the basis of Number of Reutilized Articles possessed by them

The respondents were asked about the number of utility articles possessed by them which had been made through reutilization of various textile products. It was observed that most of the respondents (47%) did not have any reutilized article

with them. Thirty three percent of the respondents had less than five reutilized articles followed by 19 percent who had five to ten reutilized articles. The articles that the respondents possessed were mostly made through reutilization of saris, dupattas, jeans, bed sheets, etc.

(n = 90)

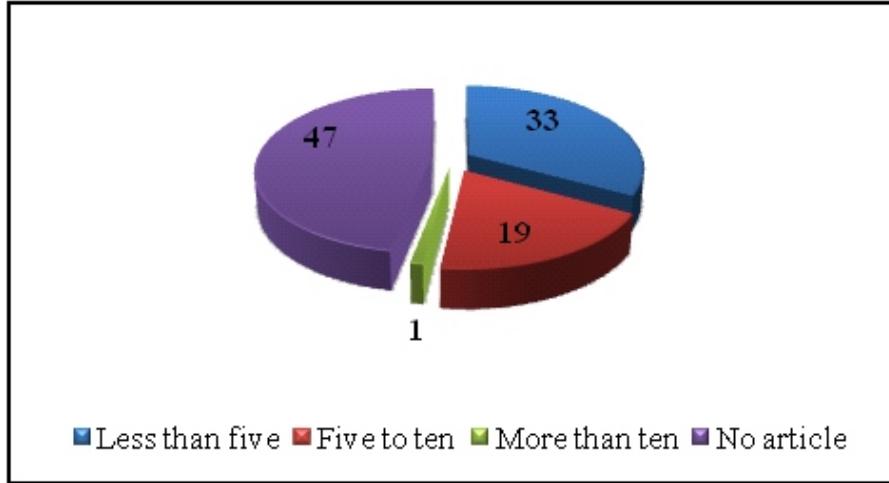


Figure-2 : Number of reutilized articles possessed by the respondents

3·2·3 Distribution of Respondents on the basis of their Source of obtaining Reutilized Articles

The respondents who possessed reutilized articles were asked about the source of obtaining them. The collected data revealed that 60 percent of the respondents did not source the reutilized products from anywhere. In-fact, they or their family members made it themselves at home. Equal percentages of respondents were observed to have sourced the reutilized articles from their friends and fairs. Very few respondents had sourced the reutilized products through exhibitions or from their relatives.

(n = 43)

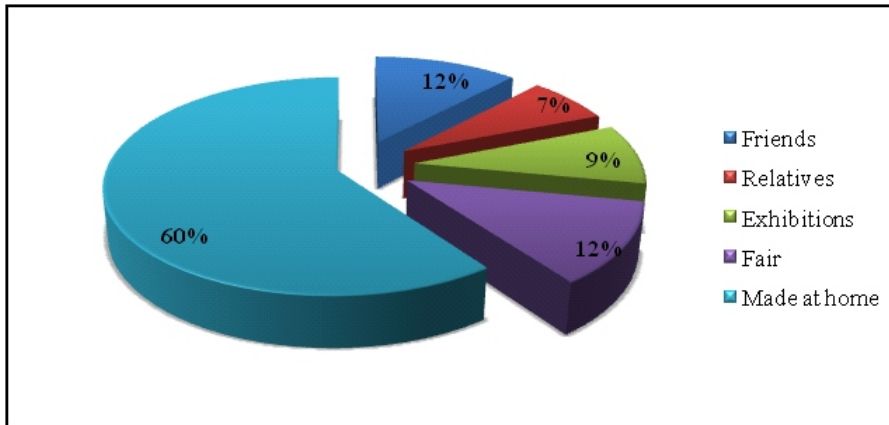


Figure-3 : Source of obtaining reutilized articles by the respondents

3·2·4 Benefits of Textile Reutilization according to the Respondents

Reuse or reutilization is one important 'R' in the '3-R' approach for saving the environment. It has many benefits apart from being an eco friendly process. The respondents were asked to rank the benefits of textile reutilization according to their preference.

Table-2 : Opinion of respondents on benefits of textile reutilization

(n = 90)

Benefits	Weighted mean score (WMS)	Rank
Saves money	3.47	I
Prevents textile wastage	3.27	II
Save resources required to manufacture new products	2.90	IV
Enhances creativity	3.19	III
Source of satisfaction and appreciation	2.24	V

It was observed that the majority of respondents opined that reutilization helps in saving money followed by those who were of the view that reutilization prevents textile wastage and enhances creativity of the individual who is involved in such activities. The last rank was given to the fact that reutilization acts as a source of satisfaction and appreciation for them.

3·2·5 Distribution of Respondents on the basis of their Willingness to learn Techniques of Reutilization

All the respondents wanted to learn reutilization techniques for textile products and were eager to make innovative products at home and earn appreciation for their creativity and effort. Thus, if tailor made training courses on textile reutilization are organized during hobby classes or vacations for the students in schools or government institutes, the young generation will be able to make value added products and contribute to the social need of minimizing textile wastage.

4. Conclusion

It can be inferred from the study that of 78 percent of the college going girls were aware about reutilization of textiles and liked the idea of reutilization of old textile products. But, they did not indulge much in such activities due to shortage of time and lack of requisite skills. The respondents possessed reutilized articles with them made at home from saris, bed sheets, turbans etc. Hundred percent of the respondents showed inclination in learning innovative techniques for reutilization and also opined that reutilization helps in saving money for buying new products. Thus, there is a dire need to organize training programs on reutilization for

engaging and equipping the young generation to contribute in the common cause of prevention of landfills and saving resources for manufacture of new products.

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Upliftment of Farmers in India through Skill Development : Strategic Interventions

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Since independence, agriculture has been playing an important role in the development of Indian economy. 54.6% of the population is engaged in agriculture and allied activities (Census 2011) and it contributes 17.4% to the country's Gross Value Added (GVA) for the year 2016-17 (at current prices). The Government has been launching a number of schemes in this direction which includes approval of National Policy for Farmers (NPF) in the year 2007. Many of the provisions of the NPF are being operationalized through various schemes and programmes that are being implemented by different Central Government Departments and Ministries. For the operationalization of the remaining provisions of the Policy, an Action Plan has been finalized and circulated to all the Ministries/Departments concerned, as well as to all States/UTs for necessary follow-up action. In order to ensure proper implementation of the action plan, an Inter-Ministerial Committee has also been constituted. This Committee identified 201 action points from NPF, 2007. 192 action points have already implemented out of these 201 identified. In addition to this, the Prime Minister of India has set a target before the country to double farmers' income by the year 2022 for which budgetary allocation has also been increased in the last five years from Rs. 121082 crores to Rs. 211694 crores. Important schemes launched for the welfare of the farmers include Soil Health Card Scheme, Paramparagat Krishi Vikas Yojana, Soil Health Management Plan, etc. In the present paper, the authors make an effort to present a

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detailed socio-economic profile of farmers in India; to analyze policy, procedures and measures formulated and implemented by the Government for the upliftment of the farmers; to propose interventions for training and development of farmers through skill development and competency enhancement programmes. The research paper concludes by examining the success and extent of outreach of these national schemes for addressing the challenges of the farmers and suggest a training and educational framework for the skill development and competency enhancement of the farmers.

[Keywords : Farmer, Cultivator, Growers, Agricultural innovations, Interventions, Policy formulation, Plan implementation, Action plan, Training and development, Education, Skill development]

1. Introduction

Agriculture is one of the most fundamental and critical components of development in India. 54.6% of the population is engaged in agriculture and allied activities (Census 2011) and it contributes 17.4% to the country's Gross Value Added (GVA) for the year 2016-17 (at current prices). Since sizeable population of the country is engaged in agriculture sector and they play a very important role in the overall socio-economic development, the Government of India has been consistently focusing on launching schemes as a part of various national and state level initiatives for giving impetus to the sustainable growth and improvement of the people who are engaged in this sector. The government not only focuses on advancing the agricultural techniques and procedures for enhancing the agricultural produce but it also concentrates on ameliorating the standards of living of this segment of people by implementing several socially relevant inclusive schemes. The number of measures introduced by the Government towards reducing discrimination and disparity against women in agricultural households is a vital step in this direction.

The numerous schemes launched in the last five years by the Ministry of Agriculture and Farmers Welfare, Government of India speaks volumes about the seriousness that is being attributed by the Government to this sector. This is reflected by several indicators, as for instance, 74.5% rise in budget allocation to agriculture and allied sector in the last five years (Rs.2,11,694 crores), apart from promotion of corpus fund in micro-irrigation scheme (Rs.5000 crores) and Rs.10,881 crores in initiating the scheme Dairy Processing and Infrastructure Development Fund in the year 2017-18. Another landmark development in this context has been in the year 2018 with the setting up of Animal Husbandry Infrastructure Development Fund (AHIDF) with an initial budgetary allocation of Rs. 2450 crores. It is expected that this initiative will enable the small & poor farmers and entrepreneurs, especially women, Self Help Groups, and weaker sections to avail latest infrastructure facilities and to get better remuneration for their produce, thus, ensuring development of infrastructure in animal husbandry sector, therefore contributing to the overall goal of doubling the income of farmers who form the backbone of Indian agriculture and economy.

The ensuing sections of the paper present a detailed socio-economic profile of farmers in India; delves on the major concerns and challenges faced by the cultivators in view of the various environmental factors impinging the productivity and livelihood; further elucidates the government interventions in terms of policy, procedures and measures formulated and implemented for the upliftment of the farmers, and finally, concludes by examining the success and extent of outreach of these national schemes which are being implemented for addressing the challenges of the farmers.

2. Socio-economic Profile of Farmers in India

In this section, an effort has been made to present a comprehensive socio-economic profile of farmers in India. The first section deals with analysis on agriculture and rural households in the country, which is followed by a detailed description of the status of Land Holdings of Agricultural Households in India including a study of their educational level, land holdings owned by women, and profiling of the land holders by their age group. In the next section, the source of income of agricultural households in India is deliberated upon in detail and the ensuing segment deals with an analysis of Expenditure on Agriculture and Allied Activities by Government of India.

2.1 Agricultural and Rural Households in India

As is evident from Table-1, there has been a continuous increase in rural population in terms of number in the country however the percentage of rural population to total population has been continuously decreasing since the year 1951. In the year 1951, the total population of the country was 361.1 million and the rural population was 298.6 million which was 82.7% of the total population. The total population has increased to 1210.9 million in 2011, out of which 833.7 million are in the rural areas which is 68.9% of the total population. Conversely, when we see the agricultural workers, there were a total of 97.2 million workers in the year 1951 which rose to 263.1 million in the year 2011 showing an increase of 270.57% in the last 60 years.

Table-1 : Population of Agricultural Workers (in Million)

Year	Total Population	Rural Population	Total Workers	Agricultural Workers		
				Cultivators	Agricultural Labourers	Total
1951	361.1	298.6 (82.7)	139.5	69.9 (71.9)	27.3 (28.1)	97.2 (69.7)
1961	439.2	360.3 (82.0)	188.7	99.6 (76.0)	31.5 (24.0)	131.1 (69.5)
1971	548.2	439.0 (80.1)	180.4	78.2 (62.2)	47.5 (37.8)	125.7 (69.7)

1981	683.3	525.6 (76.9)	244.6	92.5 (62.5)	55.5 (37.5)	148.0 (60.5)
1991	846.4	630.6 (74.5)	314.1	110.7 (59.7)	74.6 (40.3)	185.3 (59.0)
2001	1028.7	742.6 (72.2)	402.2	127.3 (54.4)	106.8 (45.6)	234.1 (58.2)
2011	1210.9	833.7 (68.9)	481.9	118.8 (45.1)	144.3 (54.9)	263.1 (54.6)

Source : Ministry of Agriculture and Farmers Welfare, “Pocket Book of Agricultural Statistics 2017”, p.14.

When the data on individual states of the country is analyzed in terms of households, it is seen that the state of Uttar Pradesh has highest number of agricultural households i.e. 18.05 million which is 20% of the total number of agricultural households in the country which is followed by Maharashtra where it is 7.10 million. This is evident from Table-2 below. However in the state of Rajasthan, the percentage of agricultural households is highest as percentage of rural households i.e. 78.4%.

Table-2 : Estimated number of agricultural households, its percentage share in rural households in the major States during the agricultural year July 2012-June 2013

State	Estimated no. of Agricultural households (00)	Estimated no. of rural households (00)**	Agricultural households as percentage of rural households (%)
Andhra Pradesh	35968	86763	41.5
Assam	34230	52494	65.2
Bihar	70943	140611	50.5
Chhattisgarh	25608	37472	68.3
Gujarat	39305	58719	66.9
Haryana	15693	25849	60.7
Jharkhand	22336	37516	59.5
Karnataka	42421	77430	54.8
Kerala	14043	51377	27.3
Madhya Pradesh	59950	84666	70.8
Maharashtra	70970	125182	56.7
Odisha	44935	78120	57.5
Punjab	14083	27552	51.1
Rajasthan	64835	82722	78.4
Tamil Nadu	32443	93607	34.7
Telangana	25389	49309	51.5

Uttar Pradesh	180486	241328	74.8
West Bengal	63624	141359	45.0
All India*	902011	1561442	57.8

* All India figures include all States and UTs which are not shown in the Statement.

** The estimate of rural households as per the results of the Land and Livestock Holding Survey of NSS 70th round.

Source : Key Indicators of Situation of Agricultural Households in India NSS 70th Round January - December 2013, December 2014, pp.9-10.

The Table-3 below portrays the social group-wise number of agricultural households and rural households in different states/Union Territories (UT) of the country. The highest number of agricultural and rural households has been reported in the state of Madhya Pradesh with 1848200 and 2654500 households respectively which is 15.25 % of the total number of agricultural households and 14.28% of the rural households in the country. The state of Uttar Pradesh has highest number of agricultural households as well as rural households in SC, OBC and other categories of social groups in the country.

Table-3 : Estimated number of agricultural households and rural households in the country during the agricultural year July 2012-13 for different social groups for different States/Group of UTs

State	ST	SC	OBC	Others	Total	ST	SC	OBC	Others	Total
	Andhra Pradesh	2763	7589	15407	10208	35968	5364	18968	34550	27881
Arunachal Pradesh	902	1	0	176	1080	1296	1	0	362	1659
Bihar	836	9542	48495	12070	70943	5247	22997	89829	22538	140611
Chhattisgarh	11828	2765	10477	538	25608	14355	3344	18593	1180	37472
Gujarat	10302	1527	19560	7915	39305	14480	4553	28738	10948	58719
Haryana	2	994	5660	9036	15693	31	4533	9122	12163	25849
Himachal Pradesh	482	2490	1457	4381	8811	659	3797	2116	6679	13251
Jammu & Kashmir	1319	943	1621	7400	11283	1706	1441	1687	8912	13746
Jharkhand	10125	1663	8141	2407	22336	15432	3309	15196	3579	37516
Karnataka	3096	7041	23809	8475	42421	4457	18503	37781	16689	77430
Kerala	234	726	7537	5547	14043	600	6925	31374	12478	51377
Madhya Pradesh	18482	7632	26802	7033	59950	26545	15527	31709	10886	84666
Maharashtra	8635	5075	28390	28870	70970	21742	11502	53727	38211	125182
Manipur	912	40	676	134	1762	1206	105	997	277	2584
Meghalaya	3402	0	24	118	3544	4415	0	1	305	4721
Mizoram	750	0	8	0	758	870	0	66	0	936

Nagaland	2609	0	1	12	2621	4084	18	15	10	4128
Odisha	12478	7657	17253	7547	44935	20953	15026	29312	12830	78120
Punjab	2	3721	1428	8932	14083	25	10979	5029	11519	27552
Rajasthan	11635	12797	31393	9011	64835	12497	20727	40026	9472	82722
Sikkim	307	3	364	0	674	429	32	623	65	1150
Tamil Nadu	340	7623	23469	1011	32443	661	25604	65067	2275	93607
Telangana	4095	3977	14169	3148	25389	4632	13332	27854	3491	49309
Tripura	1126	464	304	551	2445	2362	1234	1059	1980	6635
Uttarakhand	779	2044	1391	6394	10608	897	3479	1942	10180	16498
Uttar Pradesh	2610	41184	102174	34519	180486	1651	59491	136988	43198	241328
West Bengal	4755	16843	9998	32027	63624	10695	44443	18090	68131	141359
Group of UTs	346	30	238	105	718	407	284	1062	640	2394
All India*	121186	146681	409794	224350	902011	185936	314898	698086	362522	1561442

* Includes all the States and UTs.

** The estimate of number of rural households are as per the results of Land and Livestock Survey, NSS 70th round.

Source : Key Indicators of Situation of Agricultural Households in India NSS 70th Round January - December 2013, December 2014, p.A-1.

2.2 Land Holdings of Agricultural Households in India

This section discusses the position of distribution of agricultural households by type of land possessed. There are 926 agricultural households out of per 100 distribution of agricultural households that have homestead and other land types. There are 31.48 million agricultural households that possessed 0.41 to 1 hectare land for agriculture followed by 28.77 million with 0.01 to 0.40 hectare agricultural land.

Table-4 : Per 1000 distribution of agricultural households by type of land possessed and number per 1000 of agricultural households operated any land for agricultural activities for each size class of land possessed

Size class of land possessed (ha)	Per 1000 distribution of agricultural households by type of land possessed					Estd. No. of agricultural households (00)
	Home-stead only	Home-stead and other land	Other land only	No land	All (incl. nr)	
<0.01	703	233	11	24	1000	23890
0.01-0.40	100	895	5	0	1000	287663
0.41-1.00	29	965	5	0	1000	314811
1.01-2.00	20	976	1	0	1000	154577
2.01-4.00	19	974	6	0	1000	84345
4.01-10.00	20	972	9	0	1000	33019

10.00+	2	941	57	0	1000	3706
All sizes	67	926	5	1	1000	902011

Source : Key Indicators of Situation of Agricultural Households in India NSS 70th Round January - December 2013, December 2014, p.A-5.

When the data (Table-5) pertaining to possession of agricultural land by social groups is seen, it is found that 17.6% agricultural households belonging to ST social group possessed land in the size class of 1.01 to 2 hectare. Similarly in SC social group, it is 28% which possessed less than 0.01 hectare land and in OBC, this stands at 52.8% for size class of more than 10 hectare of agricultural land.

Table-5 : Per 1000 distribution of agricultural households by social group for each size class of land possessed

Size class of land possessed (ha)	Per 1000 distribution of agricultural households by type of land possessed					Estd. No. of agricultural households (00)
	ST	SC	OBC	Others	All	
<0.01	94	280	522	104	1000	23890
0.01-0.40	97	224	446	233	1000	287663
0.41-1.00	157	159	452	232	1000	314811
1.01-2.00	176	109	455	260	1000	154577
2.01-4.00	138	77	472	313	1000	84345
4.01-10.00	80	62	444	414	1000	33019
10.00+	32	29	528	411	1000	3706
All sizes	134	163	454	249	1000	902011

Source : Key Indicators of Situation of Agricultural Households in India NSS 70th Round January - December 2013, December 2014, p.12.

Women play an important role in agriculture and allied fields in India. As per the Census 2011, out of the total female main workers, 55% were agricultural labourers and 24% were cultivators. However, only 12.8 % of the operational holdings were owned by the women (Table-6) which shows gender disparity in ownership of land holdings in agriculture.

Table-6 : Percentage of operational land holdings owned by women in agriculture

Size Group (in ha)	2000-01	2005-06	2010-11
Less than 1.00	11.8	12.6	13.6
1.01-2.00	10.3	11.1	12.2
2.01-4.00	8.7	9.6	10.5
4.01-10.00	6.9	7.8	8.5
10.00+	5.2	6.0	6.8
All sizes	10.8	11.7	12.8

Source : Economic Survey 2017-18 (Agriculture Census 2010-11), p.103.

In order to reduce this disparity and increase the contribution of women in agriculture and allied activities and also ensure empowerment of women in rural agricultural households, the Government of India has undertaken following measures :

- ▶▶ Earmarking at least 30% of the budget allocation for women beneficiaries in all ongoing schemes, programs and development activities;
- ▶▶ Initiating women centric activities to ensure benefits of various schemes/programs reach them;
- ▶▶ Focusing on women Self Help Groups (SHG) to connect them to micro-credit through capacity building activities and to provide information and ensuring their representation in different decision making bodies; and
- ▶▶ Recognizing the critical role of women in agriculture, the Ministry of Agriculture and Farmers Welfare has declared 15th October of every year as Women Farmer's Day.

Table-7 : Percentage distribution of operational holders in each size groups by educational status

Size Group (in ha)	Total number (in %) of operational holders	Educational qualification of operational holders						
		Illiterate	Upto Class V	Middle	Secondary	Senior Secondary	Technical Diploma below degree level	Graduate & above
Less than 1.00	100	31.3	22.2	23.4	15.3	4.8	1.2	1.8
1.01-2.00	100	30.2	23	21.5	15.5	5.8	1.4	2.6
2.01-4.00	100	28.9	23.2	21.7	15.8	6.2	1.2	2.9
4.01-10.00	100	28.6	23.6	20.5	15.8	6.4	1.4	3.6
10.00+	100	31.1	22.5	18.8	15.4	6.1	1.6	4.6
All sizes	100	30.7	22.5	22.7	15.4	5.2	1.3	2.1

Note : Total may not tally due to rounding off.

Source : Ministry of Agriculture and Farmers Welfare, Government of India, "All India Report on Input Survey 2011-12", 2016, p.31.

As is seen from the data presented in Table-7, about 69.3 percent of the operational holders are literate, 22.5 percent studied up to class V, 22.7 percent up to middle class, 15.4 percent up to secondary, 5.2 percent up to senior secondary, 1.3 percent technical diploma holders below degree level and rest 2.1 percent has graduation and above.

Table-8 : Percentage distribution of number of operational holders into different age groups

Size Group (in ha)	Total number (in %) of operational holders	Upto 30 years	31 - 40 years	41 - 50 years	51 - 60 years	61 - 65 years	66 years and above	Average age (in years)
Less than 1.00	100	3.2	12.1	34.7	34.1	9.9	6	50.08
1.01-2.00	100	4.3	14.7	32.5	30.7	11.4	6.4	49.61
2.01-4.00	100	4.4	12.7	31.4	31.6	12.1	8.1	50.47
4.01-10.00	100	3.6	12	29.1	32.5	13.1	9.7	51.23
10.00+	100	2.8	9	27.5	33.6	14.3	12.7	52.72
All sizes	100	3.5	12.6	33.7	33.2	10.5	6.5	50.1

Note : (1) Total may not tally due to rounding off.

(2) Figures in Col.3 to 9 are percentages.

Source : Ministry of Agriculture and Farmers Welfare, Government of India, "All India Report on Input Survey 2011-12", 2016, p.31.

In the Table-8, the percentage distribution of number of operational holders into pre-defined age-groups may be seen. The average age of an operational holder was estimated at 50 years while maximum number of operational holders (33.7 percent) belonged to the age group (41 - 50) years, followed by (51 - 60) years (33.2 percent), (31 - 40) years (12.6 percent) etc., lowest being in age group - up to 30 years (3.5 percent).

2-3 Source of Income of Agricultural Households in India

The following table demonstrates the data related to the source of income of agricultural households in India.

Table-9 : Per 1000 distribution of agricultural households by principal source of income for major States

State	Per 1000 distribution of households by principal source of income							Estd. No. of agricultural households (00)
	Cultivation	Livestock	Other Agricultural Activity	Non-agricultur al enterprises	Wage/salaried employment	Others#	All	
Andhra Pradesh	592	46	16	35	280	31	1000	35968
Assam	767	42	16	23	128	24	1000	34230

Bihar	697	30	2	50	163	58	1000	70943
Chhattisgarh	805	0	6	15	168	7	1000	25608
Gujarat	584	90	7	37	267	14	1000	39305
Haryana	600	91	0	47	236	26	1000	15693
Jharkhand	725	1	8	46	186	35	1000	22336
Karnataka	694	40	31	24	193	17	1000	42421
Kerala	161	60	169	134	299	176	1000	14043
Madhya Pradesh	753	25	1	6	204	11	1000	59950
Maharashtra	717	27	5	49	180	22	1000	70970
Odisha	602	10	12	73	259	43	1000	44935
Punjab	456	92	8	51	319	74	1000	14083
Rajasthan	456	64	8	55	334	82	1000	64835
Tamil Nadu	548	102	11	23	293	23	1000	32443
Telangana	868	18	5	18	62	29	1000	25389
Uttar Pradesh	652	31	2	51	187	76	1000	180486
West Bengal	558	12	17	83	268	63	1000	63624
All India*	635	37	11	47	220	51	1000	902011

* Based on all States and UTs, including States and UTs not shown in this Table.

'Others' includes income from pension and remittance also.

Source : Key Indicators of Situation of Agricultural Households in India NSS 70th Round January - December 2013, December 2014, p.15.

As is seen from from the data presented in Table-9, the principal source of income of 63.5% of agricultural households is cultivation, followed by wage or salaried employment (22%) and the least being 1.1% from other agricultural activities. The state with the highest source of income coming from cultivation is Telangana with 86.8% which is followed by 80.5% in Chhattisgarh. Conversely, amongst wage and salaried category in all the states, the 33.4% agricultural households in Rajasthan draw their income from both wage and salaried employment.

2-4 Expenditure on Agriculture and Allied Activities by Government of India

This section delves on the expenditure by the Government of India on agriculture and allied activities. As is evident from Table-10 below, there has been a continuous increase in the outlay and expenditure in the Department of Agriculture and Research (DARE) in the last five years. However in the other two departments i.e. Department of Agriculture, Cooperation and Farmers' Welfare (DAC&FW) and Department of Animal Husbandry, Dairying and Fisheries (DAHD&F) there has been initially an increase in years 2013-14 and 2014-15, thereafter there has been a decline in both the outlay as well as expenditure in the year 2015-16, which again increased in the years 2016-17 and 2017-18.

Table-10 : Year-wise expenditure by Departments under Ministry of Agriculture & Farmers' Welfare (in Rs. Crore)

Year	DAC&FW		DARE		DAHD&F	
	Outlay	Actual Expenditure	Outlay	Actual Expenditure	Outlay	Actual Expenditure
2013-14	22358.57	19027.58	5729.20	4879.94	2561.25	2149.16
2014-15	22652.31	19513.58	6144.44	4840.03	2746.35	2215.67
2015-16	17007.22	15333.92	6320.03	6320.03	2140.67	1871.51
2016-17	48832.45	40626.92	6620.04	6620.04	2531.59	2376.30
2017-18	52667.96	46455.16	6992.03	6992.03	2921.08	2525.96

Source : Ministry of Agriculture & Farmers' Welfare, Accounts at a Glance 2017-18.

In the following section, the paper highlights the major concerns of the agriculture sector in the country while also focusing on the challenges experienced by the farmers and cultivators that impinge the agricultural productivity and livelihood of the farmers.

3. Principal Issues and Challenges concerning Farmers

The various studies and reports of the Government of India show that in spite of the number of schemes launched by the Government to promote the agricultural productivity in the country and to improve the conditions of the farmers, there still exists numerous concerns and serious challenges that hinder in the growth and development of this sector. Some of the major issues are as follows:

- 1. Natural Calamities :** Natural calamity is one of the most serious challenges experienced by the farmers of the country. The farmers face huge crop losses due to drought, floods, cyclones, storms/hailstorms/cloud bursts, fires, landslides, tsunami, and earthquakes whose frequency and intensity has increased in recent years. The devastating calamities in the last two decades like earthquake in Gujarat and Jammu & Kashmir, Tsunami in Tamil Nadu, Andhra Pradesh, Andaman & Nicobar Islands, etc, frequent floods in the states Bihar, Assam, Mizoram, Manipur, eastern Uttar Pradesh and Odisha has brought untold miseries to the people in the states and caused national disasters. The findings, released at the United Nations World Conference on Disaster Risk Reduction, say more than 22 per cent of the damages caused by natural hazards-such as drought, floods, storms or tsunamis-are accounted for by the agriculture sector. According to study, during drought period, agriculture absorbs up to 84 percent of all economic impacts. Within the agricultural sector, 42 per cent of assessed losses were that of crops.
- 2. Low productivity :** Indian agricultural system faces the challenge of low average productivity at the national level and high variation at the regional

level. According to OECD data, average yield of wheat in India was 3.1 tonnes/ha in the year 2017 which was below the world average of 3.4 tonnes/ha. Even in case of rice, soybean and maize production, the average yield of India is lower than the world average. Comparing the yield with major crop producers of the world (Table-11), it has been found that the crop yield in India is much less than that in US and China.

Table-11 : Crop Yield (tonnes/ha)

Country	Wheat	Maize	Rice	Soybean
USA	3.113981	11.08447	5.865637	3.300231
China	5.409337	6.089986	4.733717	6.089986
India	3.095686	2.708421	2.551487	2.708421
World Average	3.444181	5.830611	3.0871	5.830611

3. **Lack of Irrigation :** The need for use of lesser amount of water for irrigation is being felt by the farmers in general however in practice it is not so. It has been seen that the country is using twice to four times the water for producing one unit of major food crop in comparison to other agricultural countries like China, USA, etc. In India, some of the regions such as Vidharba, Marathwada, Bundelkhand, Rayalseema, South and north interior Karnataka and western Rajasthan, there is acute water shortage due to low and erratic rainfall. Adequate methods need to be devised so that these regions may be connected with other alternative source of water to ensure unhindered irrigation system.
4. **Low level of formal education and skills :** The table-7 in this paper shows that 30.7% operational land holders are illiterate, 22.5% have studied upto class 5 and only 5.2% and 2.1% have completed senior secondary level and graduate level studies respectively. This important aspect has serious implication on the level of awareness of these operational holders regarding bio-fertilizers, new agricultural technologies including the mobile apps, portals, farmers' websites, etc, marketing information, schemes of the government, funding agencies, social upliftment interventions, etc. Although as is seen in the following section, the government at the central as well as the state level, is introducing numerous programs, welfare measures and schemes for the farmers but due to their lack of awareness and low educational level, these interventions do not reach the end users.
5. **Depressed economy :** For small and marginal farmers, the dependency on informal sources of income / loan is largely prevalent. Although these farmers do not have very high agricultural productivity due to limited funds, they are forced to approach the informal sources of loans /credit/local money lenders, but they are unable to repay the loaned amount because of low output from generally small holdings.

6. **Low income** : The agricultural income is not sufficient to meet the household expenditure, leading to the farmers migrating from core farming as a vocation to allied activities.
7. **Crop destruction** : Crop destruction due to natural calamities, pest infestation, sudden climate changes is a common factor challenging the livelihood of Indian farmers. Lack of awareness towards the schemes related to crop insurance or delayed insurance of crops results in heavy losses which are to be borne by the farmers resulting in multifarious socio-economic problems such as farmers' suicide, indebtedness, migration to urban areas, exploring alternative avenues of livelihood thus leaving farming as a main occupation.
8. **Lack of basic amenities and requirements of daily life** : Often small and marginal in the country lack basic amenities in the rural areas which again affects their productivity. It also induces migratory tendency, child labour, seasonal unemployment, etc.

4. Key Government Interventions for the Upliftment of the Farmers

The Government of India has launched a number of schemes for the welfare of farmers and for promotion of research and development in the agricultural sector. The ensuing section highlights the major on-going schemes of the government and these have been classified on the basis of the three departments existing in the Ministry of Agriculture and Farmers Welfare.

4.1 Department of Agriculture, Cooperation and Farmers Welfare (DAC&FW)

Some of the important schemes launched by this Department are as follows :

- a. **Soil Health Card Scheme** : This national level scheme for soil health testing was launched 19th February 2015. Under this scheme, soil health card is being issued every two years to all the agriculture land holders with the objective to provide to the farmers crop specific nutrient recommendation
- b. **Soil Health Management Plan** : Under this scheme, the Ministry establishes various kinds of new soil testing laboratories along with strengthening the existing laboratories. This includes static, mobile and mini laboratories for the benefit of the farmers and in order to enhance the outreach of the scheme to the end users. The objective of this Scheme is to find out ways of enhancing the efficiency of the use of fertilizers by adding micro-nutrients.
- c. **Paramparagat Krishi Vikas Yojana** : This is the first nationwide scheme for the farmers in the country. The main objectives of this scheme are : to promote the use of natural resources based on integrated, sustainable and climate friendly farming practices; to reduce the dependence of the farmers

on external inputs, promotion of soil fertility, natural resources protection and nutrient recycling; reduce the cost of agricultural production of farmers; to promote use of cost effective farm friendly technologies; to empower the farmers through cluster formation for production, processing, value addition and standardization; to encourage the farmers to adopt organic farming through use of traditional resources, environment friendly low cost technologies, setting of vermin compost unit and labelling or brand marks on bio-products; to provide financial assistance of Rs. 50,000/- per cluster and to provide financial assistance of Rs. 1,20,000/- to each cluster for storage of organic products and transportation to the markets.

- d. **National Agriculture Market (e-NAM)** : This scheme was approved by Government of India on 1st July 2015 with initial fund allocation of Rs.200 crore to link 585 wholesale APMC (Agricultural Produce Market Committee) mandis across the country through a common e-platform. Another objective of this scheme is to facilitate assaying of commodities for trading on e-NAM. So far, common tradable parameters have been developed for 90 commodities. This portal is available as a mobile app also and can be accessed in a number of regional languages such as Bengali, Gujarati, Marathi, Telugu, Tamil and Odia, apart from English and Hindi.
- e. **Pradhan Mantri Fasal Bima Yojana** : This crop insurance scheme of the Government covers all risk of crop cycle, preventive sowing, risk to standing crops, and post harvest losses meant for all food grains, oil seeds and annual commercial/horticultural crops. It operates under one season-one rate model, covering all losses due to natural calamities such as hailstorm, landslides, inundation and assessment of yield losses at individual field level.
- f. **Pradhan Mantri Krishi Sinchayee Yojana - Micro Irrigation** : This scheme has two major components: to adopt and encourage use drip and sprinkler irrigation system; and development of small water resources. The Government has announced the establishment of Rs.5000 crores CorpusFund for the development of small irrigation with National Bank for Agriculture and Rural Development (NABARD). Funds are also being made available on low interest to the states for encouraging modern irrigation methods such as drip and sprinkler irrigation through public and private investment.
- g. **Horticulture Development Mission and Horticulture Development Board** : Under the Mission for Integrated Development of Horticulture for making the income of the farmers double, three main programs have been implemented by the Government and these are : supply of quality plant material, protected cultivation and proper management. This scheme covers fruits, vegetables, roots and tuber crops, mushrooms, spices, flowers, aromatic plants, cashews, coconut, and bamboo for the overall development of

horticulture sector. Under this scheme, a total of 60% to the total outlay is borne by the Central Government and remaining 40% is contributed by the State Government.

- h. Coconut Development Board :** This Board implements scheme such as reproduction and rejuvenation of coconut gardens wherein farmer producer organization growers are being involved for the implementation of the scheme.
- i. National Food Security Mission (NFSM) :** Several schemes have been launched for ensuring food security in the country. This includes several steps taken by the Government for increasing production of pulses. This includes initiating a special scheme under RKVY known as “Targeting Rice Fallow Areas in Eastern India for Pulses” in Rabi 2016. The year 2018-19 has been declared as Millet Year (Nutri Cereal). As a part of NFSM, the Government has launched the National Oilseeds and Oil Palm Mission (NMOOP).
- j. Agriculture Mechanization :** The need for providing support to small and marginal farmers for enhancing mechanization in the field of agriculture, the Government of India initiated a number of schemes. Thus more funds were allocated for this important function and more number of machines was distributed to the farmers in order to promote agricultural mechanization.
- k. Plant Protection :** This scheme under the Green Revolution comes under the Sub Mission for Plant Protection and Plant Quarantine has the goal of minimizing the loss of quality and yield of agricultural crops from various factors such as insects, diseases, weeds, etc. The main aim of this sub mission is to facilitate the export of Indian agricultural commodities to the countries abroad and to promote good agricultural practices towards plant protection strategies and technologies.
- l. Small Farmers’ Agribusiness Consortium :** Under this consortium, four initiatives have been taken by the Government, namely, Venture Capital Assistance Scheme (VCA), Equity Grant Scheme (ECS), Credit Guarantee Fund Scheme (CGFS), and setting up of Farmer Producer Organization (FPO). These schemes have been launched for setting up agribusiness projects for increasing rural income and employment.
- m. Sub Mission on Agro-forestry :** This sub-mission was started in the year 2016-17 with the goal to encourage tree plantation on farm land. Multipurpose tree species, fruits, fodder, medicinal and aromatics, small timber and long rotation timber are encouraged for providing periodic returns to the farmers.
- n. Model Contract Farming Act 2018 :** Under this Act, for the first time in the country, farmers and agriculture based industries have been linked. It is expected to generate employment opportunities in rural areas apart from

enhancing the income of the farmers from agricultural commodities. In order to organize the farmers, FPCs or FPOs will be encouraged.

- o. Model Agriculture Land Leasing Act 2016 :** This Act is important as it enables the land lords to legally lease the land with mutual consent for agriculture and allied activities. Besides, the lease holder can receive institutional loan, insurance and disaster relief which encourage them to invest more and more in agriculture sector.
- p. Use of latest Information Technology methods for Farmers :** A number of mobile apps for farmers have been launched such as Kisan Suvidha Mobile App (19th March 2016), Pusa Krishi Mobile App, Crop Insurance Mobile App, Agrimarket Mobile App, and CCE Agriculture Mobile App. In addition to these mobile apps, a number of portals, websites, and applications have also been launched by the IT Department of the Ministry in collaboration with National Informatics Centre, namely, M-Kisan, Seednet, Agri Market, RKVY, ATMA, NHM, NFSM, Crop Insurance Portal, Kisan Call Center (KCC), etc.
- q. Agricultural Extension and Kaushal Vikas in Agriculture :** A number of interventions have also been taken by the Ministry for skill development of rural people in agriculture sector. In this pursuit, workshops, seminars, and training programs have been organized. Besides, skill training centres have been established by Agricultural Skill Council of India (AKCI).
- r. Agri-Clinics and Agri-Business Centres Scheme (ACABC) :** This scheme has been launched with the objective of creating gainful self-employment opportunities for unemployed agricultural qualification holders; for transferring directly the benefits to farmers under ACABC scheme; for implementing public financial management system; for inclusion of Micro Units Development & Refinance Agency (MUDRA) loan under Pradhan Mantri MUDRA Yojana for Agri-Clinics and Agri Business Centres Scheme.
- s. Rashtriya Krishi Vikas Yojana (RKVY) :** A revised RKVY scheme was launched by the central Government with the objective to provide more flexibility to the states promoting investment and enhancing productivity in agriculture and allied sector.
- t. ATMA Yojana :** Agricultural Technology Management Agency (ATMA) was established under this Scheme in order to agricultural extension services to the farmers. A farmer friend was selected from every two villages in order to create synergy between farmers and extension workers.

4.2 Department of Animal Husbandry, Dairying and Fisheries (DAHD&F)

- a. Rashtriya Gokul Mission and National Mission on Bovine Productivity :** With the objective of providing breeding services at the

farmer's doorsteps for genetic improvement of cattle and buffaloes in the country and establishment of Multi-purpose Artificial Intelligence Technicians for Rural India (MAITRIs) and streamlining of liquid Nitrogen storage and distribution system, the scheme of Rashtriya Gokul Mission has been started by the Government of India. For this purpose, the budgetary allocation has also been increased significantly so as to ensure proper implementation and success of the aforesaid objectives. The Government of India has also launched National Mission on Bovine Productivity in the year 2016-17 for three years with a financial allocation of Rs.825 crores. The principle objective of this scheme, subsumed under the scheme of Rashtriya Gokul Mission, is to increase production of milk in the country and to make dairying a more remunerative opportunity for the farmers. Some of the main components of the scheme are Pashu Sanjivni (identification of milch animals and ensuring their good health by issuing health card); implementation of advanced breeding techniques for genetic improvement of bovines for milk production in the country; establishment of e-pashuhaat portal for connecting the best breeders for the indigenous bovine breeds and facilitate sale and purchase of cattle through this portal, besides providing all the information on germplasm, thus removing the involvement of middlemen in the sale of germplasm, and creation of e-market for bovine germplasm; and establishment of National Bovine Genomic Centre for indigenous breeds for faster genetic gain to enhance milk production and productivity in bovines.

- b. Dairy Development :** With the aim of doubling the income of dairy farmers and accelerating the efforts made under white revolution, the Dairy Processing and Infrastructure Development Fund (DIDF) scheme has been established in the year 2017-18 with a total fund of Rs.10,881 crores. Under this scheme, loan is provided at a subsidized rate of 6.5% per annum to the milk cooperative institutions through NABARD.
- c. National Livestock Mission :** National Livestock Mission (NLM) has commenced from the year 2014-15 with the objective of covering all the activities required to ensure quantitative and qualitative improvement in livestock production systems and capacity building of all stakeholders. The Mission covers everything germane to improvement of livestock productivity and support projects and initiatives required for that purpose subject. NLM is implemented in all States including Sikkim. It has four sub missions: Sub Mission on Fodder and Feed Development, Sub Mission on Livestock Development, Sub Mission on Pig Development in North-Eastern Region and Sub Mission on Skill Development, Technology Transfer and Extension.
- d. Animal Husbandry Infrastructure Development Fund :** The union budget has allocated Rs.2450 crores for establishment of Animal Husbandry Infrastructure Development Fund in the year 2018. Financial assistance under this fund will be provided to develop infrastructure in animal

husbandry sector, apart from promotion of entrepreneurship for small animals and poultry. Thus helping in doubling the income of the farmers of the country.

- e. **Fisheries - Blue Revolution** : Fisheries and Aquaculture comprise an important sector of food production in India, contributing not only to the nutritional component of the food basket but also helping in enhancing agricultural exports and providing better livelihood support to more than 14 million people who are engaged in fishing and allied activities. The vision of Blue Revolution is to create an enabling environment for integrated development of the fisheries sector coupled with an increase in the income of the fishermen and fish farmers. Under the Blue Revolution, the Department of Animal Husbandry, Dairying and Fisheries in the year 2018 has introduced a sub component “Assistance for Deep Sea Fishing” to promote capacity building in traditional fishermen for deep sea fishing and to support them by increasing their income. It is planned to accomplish this objective by introducing intermediate size deep sea fishing vessels to traditional fishermen for operating in the Indian Exclusive Economic Zone so as to harness fishery resources from the deep sea.

4.3 Department of Agricultural Research and Education (DARE)

This department is responsible for coordinating and promoting agricultural research & education in the country. It has the following four autonomous bodies under its administrative control: Indian Council of Agricultural Research (ICAR); Central Agricultural University (CAU), Imphal; Dr Rajendra Prasad Central Agricultural University, Pusa, Bihar; and Rani Laxmi Bai Central Agricultural University, Jhansi, UP. It provides the necessary government linkages for ICAR which is the premier research organization for co-ordinating, guiding and managing research and education in agriculture including horticulture, fisheries and animal sciences in the entire country. With over 97 ICAR institutes, 53 agricultural universities, 6 Bureaux, 18 National Research Centres, 25 Project Directorates, and 89 All India Coordinated Research Projects spread across the country; this is one of the largest national agricultural research systems in the world.

It is also the nodal agency for International Cooperation in the area of agricultural research and education in India. The Department liaises with foreign governments, UN, CGIAR and other multilateral agencies for cooperation in various areas of agricultural research. DARE also coordinates admissions of foreign students in various Indian agriculture universities/ ICAR Institutes.

A number of initiatives have been taken by ICAR to improve the farmers' income (Doubling of Farmers' Income) which includes development of new crop varieties and development of technologies for creation of wealth from agricultural waste.

5. Important Outcomes of Implementation of Government Interventions

The ensuing section examines the success and extent of outreach of these national schemes discussed in this paper which are being implemented for addressing the challenges of the farmers. These outcomes have been categorized based on the activities / functions undertaken by the departments of the Ministry of Agriculture and Farmers Welfare.

5.1 Department of Agriculture, Cooperation and Farmers Welfare

Some of the important schemes launched by this Department are as follows :

- a. Soil Health Card Scheme :** In this national level scheme, in the two cycles i.e. the years 2015-17 and 2017 onwards, 14.20 crore soil health cards were distributed to the farmers. In the first cycle, 7.27 crore farmers registered on the Health Card Portal of the Ministry of Agriculture and Farmers Welfare and 10.7 crore Soil Health Cards were distributed. In the second cycle, 3.5 crore farmers registered on the Health Card Portal and 2.33 crore Health Cards were distributed. For this scheme, Rs. 1234.97 crores was released by the Government during the last five years.
- b. Soil Health Management Plan :** In the last five years, 9243 such kind of laboratories have been established across the country for the farmers.
- c. Paramparagat Krishi Vikas Yojana :** In this scheme, so far 10,000 clusters have been approved and funds of Rs. 947 crores have been allocated by the Government for promotion of this Yojana during the last five years.
- d. National Agriculture Market (NAM) :** Under e-NAM, so far 585 mandis in 16 states and 2 union territories have been integrated with e-NAM. Till May 2018, 98,71,956 farmers, 1,09,725 traders and 61,220 commission agents have registered in this portal. It is expected to link additional 415 mandies with e-NAM in the next two years i.e. 2018-19 and 2019-20. During the last five years, a total trade on e-NAM has been valued at Rs.41,855 crores.
- e. Pradhan Mantri Fasal Bima Yojana :** In Kharif season, total farmers covered under loanee and non-loanee has increased by 63.88% whereas in Rabi season, this has increased by 38.76%. In Tamil Nadu and Uttar Pradesh, beneficiaries have benefitted under this scheme through payment of claims on damage to protected sowing whereas farmers in states like Chattisgarh, Gujarat, Haryana, Maharashtra, Madhya Pradesh, Rajasthan, Telengana, Tamil Nadu and Uttar Pradesh have benefitted through claims on account of mid-seasonal calamities. Farmers in Manipur and Rajasthan have also benefitted due to payment of claims on post-harvest losses.
- f. Pradhan Mantri Krishi Sinchayee Yojana - Micro Irrigation :** During the last five years, Rs.5460.12 crores have been given under this scheme to

the farmers. A total of 28.74 lakh hectare area has been covered under micro irrigation in the country which is an increase of 24.70% in the last five years.

- g. Horticulture Development Mission and Horticulture Development Board :** National Horticulture Development Board has assisted 3120 Cold Storage Projects across the country with storage capacity of 137.22 lakh MT. Rs. 710.22 crores have been allocated by the Government for commercial horticulture scheme which is an increase of 122.02% over the last 4 years and there has been a record production of horticulture crops which accounts to 305.4 million tonnes in the last four years.
- h. Coconut Development Board (CDB) :** CDB established 16 Nucleus Coconut Seed Gardens, 116 small coconut nurseries and 523 organic manure units. Under this scheme, 13117 hectare land has been brought under new plantation. Various coconut products were exported which is valued at Rs. 1602.38 crores. This also included establishment of a new coconut training centre at Patna (Bihar) for North and states of North East Region. This would serve as marketing hub for coconut products.
- i. National Food Security Mission (NFSM) :** Under the auspices of NFSM, a number of plans have been formulated and implemented such as conduct of 31366 cluster front line demonstrations through 549 Krishi Vikas Kendra (KVKs); 150 seed hubs setup in ICAR institutes/KVKs; 15% allocation of pulses component of NFSM is earmarked for production of quality seeds from Kharif 2017 onwards; 36.09% increase in pulses output; and increase of 90% of the area of oilseeds and pulses in the eastern region of the country.
- j. Agriculture Mechanization :** 25,69,184 machines were distributed to the farmers during the years 2014-18 with an increase in allocation of funds amounting to Rs.1553.88 crores which is an increase of 926.34% during this period. New mechanization scheme was also launched for management of residue of crops in Haryana, Punjab, Uttar Pradesh, and the adjoining areas of Delhi, with a budgetary allocation of Rs. 1151.80 crores from the year 2018-19 onwards.
- k. Plant Protection :** As a result of implementation of this scheme, four new plant quarantine stations have been established in Lucknow, Bagdogra, Goa and Port Blair. Mango exports have risen to 15,000 tonnes. Certain fruits have been exported to countries like Korea, Canada, in Europe, Ecuador, Chile, etc. Information technology is being used in large scale in this endeavour wherein issue of online plant health certificates has started from 15th July 2017 and registration of insecticides has been made completely online. The number of pesticide registration has also increased by 312% due to better monitoring and use of technology.
- l. Small Farmers' Agribusiness Consortium :** During last five years, Rs. 344.51 crores was allocated for Venture Capital Assistance Scheme (VCA)

and 1233 VCA projects were setup, and equity grants have been sanctioned to 254 Farmers Producer Companies (FPCS).

- m. Sub Mission on Agro-forestry :** In this sub-mission, more than one crore trees have been planted in 21,000 hectares of land. Besides, a number of nurseries have also been setup.
- n. Model Contract Farming Act 2018 :** This has increased farmer income, provided employment opportunities in rural areas and helped save post harvest losses.
- o. Model Agriculture Land Leasing Act 2016 :** Apart from protecting the land for the land lords, a provision has been made for “Special Land Tribunal” in the Civil Court for resolving the disputes between land lords and lease holders.
- p. Use of latest Information Technology methods for Farmers :** The Kisan Call Centre (KCC) has a toll free number for addressing the queries of the farmers across the country. So far 14 KCC have been setup and 2.64 crore farmers’ questions were responded during the last five years.
- q. Agricultural Extension and Kaushal Vikas in Agriculture :** So as to promote skill development amongst farmers, the Department of Agriculture, Cooperation and Farmers Welfare organized skill training program from RKVY funds in collaboration with Extension Division of ICAR and Agriculture Skill Council of India (ASCI). ASCI also accredited 100 KVKs and 8 Training Institutes during the year 2016-17. 206 and 116 skill training programs were conducted by ASCI during the years 2016-17 and 2017-18 respectively.
- r. Agri-Clinics and Agri-Business Centres Scheme :** Under this scheme, Rs. 7233.80 lakhs was released in the last five years and 2270 candidates were trained in agricultural activities, and 10434 agri-ventures were established by the trained professionals.
- s. Rashtriya Krishi Vikas Yojana (RKVY) :** A special scheme of RKVY was launched in the year 2016-17 which was a Sub-Scheme on targeting rice fallows for pulses and oil seeds. A fund of Rs.50 crore was allocated for this sub-scheme. The states of Maharashtra, Karnataka and Odisha have taken up 34 projects under public private partnership for integrated development of agriculture.
- t. ATMA Yojana :** For this scheme, the Government selected 13898 extension workers, 172256 “farmers friends” and conducted 4023147 training programs for the farmers, for which Rs. 1934.94 crores was allocated.

5-2 Department of Animal Husbandry, Dairying and Fisheries

- a. Rashtriya Gokul Mission and National Mission on Bovine Productivity :** Through the Pashu Sanjivni sub-scheme, so far 10.8 million

animals have been identified. Also 10 semen stations across the country are being established for sex sorted semen production and for which Global EOI have been floated. In addition to this, the e-pashuhaat has so far made available information on 6.6 crores frozen semen doses, 372 embryos, and 795334 live animals.

- b. Dairy Development :** With the various schemes, the income of dairy farmers has increased by 30.45%, with an increase in milk production to 643.03 million tonnes in the last five years. With this, the per capita availability of milk has also increased in the country which is at present 373 gram per day.
- c. National Livestock Mission :** Under this mission, the scope and coverage of livestock insurance is now in 716 districts in the country. The growth rate of egg production is now 6.3% at 342.98 billion in last five years, with a per capita availability of eggs at 69 eggs per annum.
- d. Fisheries - Blue Revolution :** Under this scheme, there has been a significant increase in fish production in the last five years which stands at 450.18 lakh tonnes in the year 2018. Central funding released for fisheries development has been increased by 72.41% and the estimated expenditure in the next five years including in the year 2018-19 would be Rs.7722 crores out of which Rs.7522 crores would be under Fisheries Infrastructure Development Fund.

5-3 Department of Agricultural Research and Education

Budgetary allocation for agricultural higher education has been increased by 55.20% in the last five years by the Government. New graduate level degree programmes have been introduced for enhancing professional acumen of the agriculture students. Funds of Rs.135 crores have been allocated for establishment of two new agricultural universities in Andhra Pradesh and Telangana respectively. Besides, 441 new agricultural experimental units have been opened in the agricultural universities with the objective of providing hands-on working experience besides providing training to the students.

As a part of initiatives taken by ICAR for doubling farmers income by the year 2022, 20 bio-fortified varieties of horticulture crops have been developed, 495 climate resilient crop varieties were released, extra early maturing and Bt cotton varieties were developed.

6. Rationale for Skill Development and Competency Enhancement in Agriculture

According to the NSDC Report on Human Resource Requirement and Skill Requirement in the Agriculture Sector, the state wise number of work force (per 10000 workforce) engaged in agriculture and allied activities (2012) is as below.

Table-12 : State wise number of work force (per 10000 workforce) engaged in agriculture and allied areas

State	Work Force (per 10000 workforce)
Andhra Pradesh	6398
Arunachal Pradesh	7111
Assam	5860
Bihar	6665
Chhattisgarh	8142
Gujarat	6992
Haryana	5050
Himachal Pradesh	3980
J & K	3590
Jharkhand	5215
Karnataka	6592
Kerala	2818
Madhya Pradesh	6901
Maharashtra	6947
Manipur	5594
Meghalaya	6080
Mizoram	7649
Nagaland	6872
Odisha	5926
Punjab	4354
Rajasthan	4991
Sikkim	6234
Tamil Nadu	5160
Tripura	3515
Uttarakhand	4196
Uttar Pradesh	5722
West Bengal	5685
All India*	5936

Source : <https://nsdcindia.org/sites/default/files/Agriculture.pdf>

From the Table-12, it is amply clear that in majority of states, more than 50% of total workforce, is engaged in agriculture and allied activities.

If we look at the percentage share of employment in agriculture sector, we find that 87.4% share of employment is concentrated in growing non-perennial crops followed by 5.7% in animal propagation. The projected employment in the

Agriculture by financial year 2022 is estimated at 2156 lakhs, out of which 1860 lakhs for growing non-perennial crops and 139 lakhs for animal production (NSDC, India). This calls for taking concrete steps towards developing training and skill development mechanism for the related workforce so that they are better equipped with latest advancements in agriculture techniques and process and link this skill development with education for employment and agriculture entrepreneurship.

7. Summary and Conclusion

1. In order to ensure sustainability in the growth and development of the agricultural sector and upliftment of Indian farmers, Government of India has launched a number of plans and schemes which include Soil Health Card Scheme, Paramparagat Krishi Vikas Yojana, National Agriculture Market, Pradhan Mantri Fasal Bima Yojana, Pradhan Mantri Krishi Sinchayee Yojana, etc. It is expected that these interventions will have positive implications on the livelihood of the farmers in particular and on the agriculture sector in general in India.
2. Besides, Government of India has increased the budgetary allocation towards boards/funds such as National Horticulture Board, Coconut Development Board, National Bee Board, National Oil Seeds and Oil Palm Mission, DIDF, AHIDF, etc for overall advancement and progression of agriculture and allied sectors. It is expected that with the launch and successful implementation of these interventions, the farmers will be able to better contribute towards increasing food productivity and make the National Food Security Mission a reality in the country. At the same time, this will assist in realizing the vision of doubling farmers income by 2022.
3. Educate cultivators on spoilage reduction, modernization of farming, trade and commercial aspects and encouraging for hybrid crops. Also encourage on the job training and apprenticeships in relevant value chain segments.
4. Development of entrepreneurial skills of the farmers for downstream market activities for enabling more consumption of the agriculture produce.
5. A grid framework of national open university and state open universities in collaboration with ICAR and agriculture sector skill council could be developed wherein recognition of prior learning (RPL) in the agriculture be linked for assigning credits earned and tailor made skill development programmes in agriculture could be offered by the Open Universities and vertical progression for the employment oriented higher education could be ensured.

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Stress, Therapy and Comic Relief

Neerja Deswal*

English Poet, Ella Wheeler Wilcox said- 'Laugh and the world laughs with you, weep and you weep alone.' Nothing can be closer to truth. All of us have work and family responsibilities, but stressing out too much will only bring grief and other maladies to our already overburdened life. Psychologists agree that every time a person laughs out loud, his body relaxes and stress automatically reduces. In my research paper, I propose to talk about alternative therapies used by psychologists. I will also try to trace the importance of intelligent humour in literary plays over the years and how, by engaging audience in light-hearted moments, laughter improved the quality of literature.

[Keywords : Humour, Stress, Laughter, Psychotherapy, Comic Relief]

Stress is the unavoidable reality of modern life. Regardless of who you are or what you do, chances are you spend a lot of time occupied in the routine of life, worrying about meeting the deadlines, slaving at getting everything done, and often, feeling out of control. We feel responsibilities and burdens which are both physical and mental and the involved anxiety, which can be quite draining, is not always noticeable to us. How many of us realize that bogged down by our work pressures, we forget to laugh or even smile during the course of the day. We occasionally talk (and read) about how much laughter improves our face value but it also needs to be remembered that laughter is also manna to our mind as it nourishes us from inside. Laughter has the power to mitigate stressful conditions, improve our skills of communication and strengthen relationships.

Stress occurs when our mind and body is not aligned with the world. It has been a part of human existence since the beginning although in the past, it did not control our existence to such an overwhelming degree. Most people don't handle

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their stress well. Unpleasant and unexpected things become the focus of their daily life. As early as 400 BCE, Sage Patanjali expounded Yoga Sutras to synthesize mind, body and spirit. In his book, he explained that a healthy combination of meditation and Yoga leads to the unification of 'Ananda' (Joy) and 'Asmita' (I-am-ness) which leads to peacefulness and self-realization. The mind-body exercises act on our psychological state, so that the body shapes healthy emotions instills noble thoughts, and help develop positive attitude. But, in the mad rush of day-to-day life, these words of wisdom have been side-tracked and stress has overtaken our life.

Psychotherapy is helpful in reducing stress and creating a sense of calm. It is a healthy combination of meditation and yoga. But, creative arts like music and painting and liberal arts like comedy or comic relief in literature are also great tools of psychotherapy. Music has proven to be an effective tool for music therapists through extensive research. It is beneficial for any individual, to reduce anxiety and for stress relief. It is high on the list of expressive therapies: "Music Therapy is the clinical and evidence-based use of music interventions to accomplish individualized goals within a therapeutic relationship by a credentialed professional."¹ Music is often associated with mood. A song has the power to make us feel happy, sad, energetic, or relaxed. It is known to have a direct impact on the physical, emotional, mental, rational and social aspects of a person's life. It can have such a strong impact on a person's mind set and well-being, that's why, guided use of music therapy has been studied for use in managing medical conditions. Ninth Century Islamic philosopher, Al-Farabi believed music to be a primary mode of therapy. He wrote a book titled *Kitab al-Musiq*a (The Book of Music), in which he presents philosophical principles about music, its cosmic qualities, its therapeutic influences and the joy that a person experiences on listening to good music. He also stressed upon the therapeutic effects of music on the soul in his treatise on the Meanings of the Intellect, which dealt with music therapy. Later, in the seventeenth century, Robert Burton, in his book *The Anatomy of Melancholy* elaborated upon the effectiveness of music and dance in treating the maladies of mind like melancholia.

Art therapy is another alternative mode of psychotherapy which became popular in the 20th century only. It focuses on the creative art-making process itself, where the fine art created becomes symbolic of a person's self-expression. The purpose of art therapy is essentially one of healing the mental and emotional wounds. It can be primarily applied to clients with physical, mental or emotional problems and disorders; and helps disseminate the symptoms by increasing awareness of the self. Any type of visual art and expressive art medium can be employed within the therapeutic process, including painting, drawing, sculpting, photography, and digital art.² It helps a depressed person to discover himself in new ways and in doing so, he gets relief from stress. It can also, help victims of emotional abuse.

Mindfulness meditation is another great way to increase focus, decrease stress, and stimulate your creativity. It is considered contemplative psycho-

therapy. It guides you to become peaceful and to pay attention to the present moment, without judgment. Inspired from the Buddhist tradition, mindfulness meditation is unique in that it is not directed toward getting us to be different from how we already are. Instead, it helps us become aware of what is the true moment. We could say that it teaches us how to be unconditionally present; that is, it helps us be present with whatever is happening, no matter what it is.³ Another popular way to relieve stress is through Laughter Yoga. This type of yoga is about exercising diaphragm, laughing on demand, infectious laughter. As the organization Laughter yoga explains, it is not based on humour or jokes, but is connected with breathing exercises. Thus, laughter in laughter yoga is not a spontaneous reaction to jokes but is in a way physiologically forced to create an outlet to suppressed feelings and relieve tension.⁴

Apart from yoga, Laughter Therapy is a very effective way to mitigate stress in our day to day life. It is often said that laughter is the best medicine. It is medically proven that a giggle or a guffaw releases endorphins which reduce stress hormones, lower blood pressure and produce a positive outlook on life.⁵ Therapists also concur with the doctors about the benefits of laughter. They believe that watching a comedy or reading a comic play can bring a general sense of well-being. Unlike other therapies, the importance of comedy or comic-relief in literature, in particular, and life, in general, was rarely emphasized. Great philosopher Aristotle elaborated the therapeutic value of tragedy and catharsis, but he did not touch upon the stress-busting properties of comedy. Humour or comic relief was considered frivolous and irrelevant.

During the Renaissance period, humour began to earn its due in literature and theatre. Shakespeare understood the therapeutic value of comic scenes. He was a master of comic relief and frequently incorporated comedic elements into his plays. He often used a clownish, bumbling type of fool to provide comic relief in his tragedies. He, also, scripted some great comedies. He gave a long rope to his 'fools' and jesters, who dispense wisdom and create light-hearted scenarios. Some of his most memorable comic characters are: Touchstone (from *As You Like It*), Feste (from *Twelfth Night*), Lear's Fool (from *King Lear*), Lance (from *The Two Gentlemen of Verona*), Bottom (from *A Midsummer Night's Dream*), and Dogberry (from *Much Ado About Nothing*).

Shakespeare's comic genius was evident even in his early comedies like *The Merchant of Venice*. We laughed at Portia's portrayal of her Scottish suitor and the way she compared him with her English suitor. In Act 1 Scene 1, when Antonio emphasized on the serious role that he is destined to play in life, his friend Gratiano lightens the mood with his quick wit :

“Let me play the fool.

With mirth and laughter let old wrinkles come.

And let my liver rather heat with wine

Than my heart cool with mortifying groans.”⁶⁽⁹⁾

Shakespeare's instinct for laughter is evident in his full-fledged comedies, as well. In *A Midsummer Night's Dream* provocation of laughter was his primary purpose. The dramatist made the fairy queen, Titania fall in love with Bottom, the donkey-headed weaver. Their blind love was irrational and created many funny scenes. The fights between Helena and Hermia created a lot of stress in the audience. They quarrelled and came to blows, but, the moon-lit night scene, featuring Titania and Bottom, relieved the audience of its stress.

In the late 18th century, Sheridan and Goldsmith brought wit, fun and laughter in the form of Comedy of Manners. Sheridan revived the anti-sentimental comedies with the freshness of his wit. *The Rivals*, *The School for Scandal* and *The Critic* bear a hallmark of his humour. He restored the spirit of laughter through his comedies. In *The Rivals*, Mrs. Malaprop and Bob Acres, exhaled through dialogues—the former by her wrong use of words and the latter by his expression of cowardice. Specially, the coward Bob Acres is a source of ceaseless laughter. He pretends to be inspired by the words of valour from Sir Lucius, and says, “Your words are a grenadier's march to my heart!”⁷⁽¹¹²⁾. But, at the sight of two approaching figures, he pales with fear and confides that his valour “oozing out as it were at the palms of my hands.” (176) The contrast in reality and pretention makes us burst into uncontrollable peals of laughter. Goldsmith, in *She Stoops to Conquer*, breathed the spirit of laughter through Tony Lumpkin who prevented his mother from materializing her wicked plot of misappropriating the jewels of Miss Neville. On the pretext of taking his mother, Mrs. Hardcastle to aunt Pedigree he drives her in a stage-bound coach round and round the house and finally, makes her alight at the bottom of horse-pond.

Many comedians use farce to enhance the element of laughter in their comedies and a study of the farcical elements in the comedies of G.B. Shaw and J. M. Synge makes healthy reading. In *Arms and The Man*, Shaw's primary object of satire is social criticism and it is brought about in the way he ridicules Sergius, the unconventional hero. The imposter in Sergius is mocked, when he flirts with the maid, Louka right after his romantic meeting with Raina. Dramatist Synge takes the figure of an imposter and makes him integral to his plays. In *The Playboy of the Western World*, the imposter or alazon is none other than Christy Mahon. Christy's bragging of the murder of his father is a big lie that spreads rapidly. As in all farces the lie explodes after reaching a point and the braggart is exposed. When the widow Quin finds Christy cowering on seeing his father come back, she bursts out laughing and the audience laughs with her too.

So, it is safe to say that Literary Comedies have great psychotherapeutic effect, notwithstanding Aristotle's inability to appreciate its nobler elements. Our bodies respond in a positive manner when we laugh whole-heartedly, and justify the saying, a sound mind in a sound body. Like yoga and meditation and other out-of-the-box therapies, a generous dose of laughter can be an important component of general mental health. Psychologist Rod Martin teaches his patients

how to use humour in everyday life. He emphasizes that healthy humour (i.e. non-aggressive, not self-deprecating) can be a useful treatment technique in the hands of psychotherapists. In his book, *The Psychology of Humour*, he mentions that experimental research supports the view that humour is a mechanism that regulates emotions. Short-term effects of humour include: increased positive feelings of euphoria and well-being with perception of control and control and reduction of negative feelings such as anxiety, depression and anger. He also suggests that it is possible that humorous interventions would be more profitable if they were to increase the frequency of humorous situations and laughs spontaneously during everyday interactions.⁸

Psychiatrist Nasr notes that humour and laughter are under-utilized and under-reported in therapy. If used wisely, humour can help the patient to see painful life events and situations from less threatening perspectives and can take the anxiety and guilt out of many difficult circumstances and incidents.⁹ Famous psychologist, Dr. William Fry, in an interview, termed laughter as “internal jogging.” He believed that a healthy dose of comedy has the same benefits for our mental fitness as jogging has for physical fitness.¹⁰

Thus, it can be concluded that laughter is an activity that has physiological and psychological energy. Healthy humour provides outlet to our pent up emotions, thus liberating us from negativity and depression. It mitigates anxiety and inculcates positive emotions. So, next time you feel stressed out, watch a comic play, read a funny story, listen to a good joke and laugh your tensions away!

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Youth in India : Demographic Dividend or Burden?

S. M. Sajid* and Khalid Mohammad Tabish**

The future of a nation depends on caliber of its youths. With largest pool of youth population in the world, India is apparently struggling to utilize their energies. Youth in India are neither homogeneous nor monolithic group of population throughout the country. Issues and challenges faced by them are also very diverse. Education and employment are central problem of Indian youths, leading to other accompanying problems. This paper is an attempt to investigate and understand issues of Indian youths particularly related to education and employment, and their repercussion for them and the society at large.

[Keywords : Youth, India, Education, Employment]

1. Introduction

Youth constitute the power house of a nation. Being enthusiastic, vibrant, innovative and dynamic in nature, youth are the most important section of population in any country. Affairs related to youths have present as well as future implications. Youths suffers from emotional insecurity arising out of their inexperience and innocence, however attitude of exuberance and feeling of invincibility makes them unique. Their passion, motivation and will power not only makes them a valuable human resource, but acts as catalyst for fostering economic, cultural and political development of a nation. In addition to this, their entrenched thrust for freedom, urge to progress, passion for innovation, desire to

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lead, dedication towards ethical and spiritual values mingled with idealism and creative fervor makes an ideal input for social transformation of a society.

Conventionally, the period ranging from adolescence to middle age is known as youth. Various agencies have taken age as the determining characteristic for defining Youth, but have prescribed different age categories to be considered as youth. There are regional and institutional differences in the definition of youth. United Nations (UN) consider “youth, as those persons between the ages of 15 and 24 years”(www.unesco.org). This definition of UN is similar for all countries of world for statistical purposes, but in no way, it denies the existence of other definitions of Member States like the African Youth Charter (adopted in July 2006), which defined youth as “person between the ages of 15 and 35 year” (African Union, African Youth Charter, 2006). Apart from regional differences, even in a same country, there exists one or more definitions of youth for specific reasons i.e. the National Youth Policy of India (NYP-2003) defined “youth as in the age group 13-35 years”. The working group constituted by Ministry of Youth Affairs & Sports (Government of India), for formulation of 12th Five Year Plan in its report on Adolescent and Youth Development recommended the age criterion of 18-30 years to be considered as Youth, and suggested that those in the age category 13 to 18 years should termed as adolescents. On this basis, the National Youth Policy (NYP-2014) modified and defined “youth as persons in the age group of 15-29 years.” The decennial census of India (2011) enumerated youth as those lying in the age group of 15-24 years. ‘Youth in India 2017’ report released by Ministry of Statistics & Programme Implementation, Government of India (in March 2017), although accepted the latest definition of NYP (2014) but adopted old definition of youth (15-34 years) in their report, in order to assess trend and changes in comparison to its earlier report.

The World Youth Report (2018) referred youths as torchbearers and an active player for implementing the 2030 Sustainable Development Goals Agenda, as partners, participants and beneficiaries of actions and policies. Mahatma Gandhi (1869-1948) viewed that youth have got the least vested interest of all. Swami Vivekanand (1863-1902) maintained that “supreme value of youth period is incalculable and indescribable” (quoted in Government of India report titled Youth in India: Profile and Programmes, 2006 : 3). Youths are regarded the future of a society and nation. Former UN Secretary General Mr. Kofi Annan (on 8th August 1998 in World Conference of Ministers Responsible for Youth, in Lisbon) said that “A Society that cuts itself off from its youth severs its lifeline, it is condemned to bleed to death.”

The National Youth Policy (2014) definition of youth is considered as the latest and standard one in India. Without getting trapped into anomalies of definition, we have followed NYP (2014) definition (15-29 years) along with decennial census of India (2011) definition (15-24 years) for our discussion about Indian youth. Decennial survey in India is the most authentic and recommended

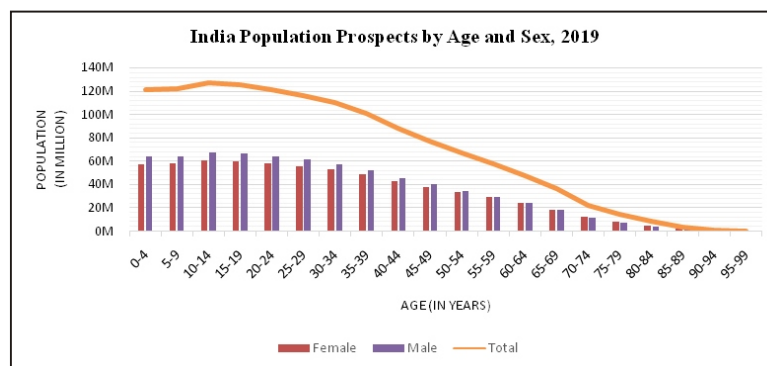
document pertaining to demographic and socioeconomic indicators, therefore neglecting the same will be a gross injustice with facts and figures. Another reason for additionally referring the census definition is its similarity with the definition of youth given by UN.

2. Size of Youth Population in India

India holds the distinction of having the largest youth population in world. The census of India (2011) enumerated that youth (15-24 years) constitute 19.2 per cent of India's population. In absolute numbers, it calculated presence of total 231.95 million youth in India (157.7 million or 68.2 per cent residing in rural and 74.2 million or 31.9 per cent in urban areas). If we go by gender-wise classification of youth, then male constituted total 121.56 million (52.4 per cent) and female constituted 110.38 million (47.6 per cent) population in 2011. The latest available revision of World Population Prospects, 2017 (by UN) projected presence of 247 million or 18 per cent (15-24 years) youth in India in 2019 (130.2 million male and 116.8 million female). However, if we follow the NYP-2014 age category (15-29 years), then the cohort of youth (for year 2019) in India reaches to 363 million or 26.5 per cent (191 million male and 172 million female). The population of youth (15-24 years) in India is bigger than the total population of Australia, Canada, Germany and United Kingdom. As projected by UN, presently 616.6 million (45 per cent) under 25 years people lives in India against total 1368.7 million population. Poonam, S. (2018) presented a similar figure and argued that more than half of India's population is under the age of 25 years, in numbers, they are approximately 600 million. The latest available Human Resource Data (190-2017) counted the of median age of India as 26.7 years (china 37 years, USA 37.6 years, UK 40.2 years, Germany 45.9 years) in 2015 (Median age signifies that half of the total population lies below median and the rest half lies above the median).

The projected population of India (for 2019) in different age category is as follows :

Figure-1 : India Population Prospects by Age and Sex, 2019



Source : United Nations, Department of Economic and Social Affairs, Population Division (2017). World Population Prospects: The 2017 Revision, custom data acquired via website.

Figure-1 depicts that age category of 10-14 years has the highest population as compared to other age categories (both for male and females) followed by 15-19 and then 20-24-year age category. The first five age categories (starting from 0-4 to 20-24 years) shows a higher concentration of population than others, and thus confirms that in coming years, a significant addition will be visible in the existing pool of youth in India.

3. Implication of such a large Population of Youth

There are advantages and disadvantages of having larger pool of youth population in any country. Based on different characteristics, following paragraphs will discuss the positive as well as negative implications of having a large youth population :

A large population with its striking diversity in terms of variety of skills, education, language, technology, creativity and adaptability is a demographic wealth for a nation. Today, India is having a larger, passionate, and energetic generation of youth ready to join the field of education and employment with an aim to take country to new heights of growth and development. But this demographic wealth can turn hostile if not provided with the required education and employment opportunities, and thus can create a heavy pool of population fighting for the limited resources, among whom some may adopt unfair means of achieving that. On a positive side, with large number of Indian population taking to education, India is producing higher number of engineers, doctors, science and non-science graduates. These young professionals are not just taking India to new heights, but also extending their services to different countries of world, and thus augmenting the foreign currency reserves. In recent years, India has emerged as one of leading provider of engineers, doctors, and IT professionals across the world. In terms of social benefits; having significant population of youth means increased number of people to take the burden of elderly and children, and more disposable income in a family due to higher number of working people. Thus, an increased investment on education and well-being.

On a challenging side, with a larger pool of population joining the world of education and employment, India needs more and more investment into these sectors, which has not been the case in recent times. For example, in education, government is still expending very little (less than 3 per cent of total GDP expenditure) despite repeated suggestions of at least 6 per cent of GDP expenditure required in the sector. With a rise in number of students, the per capita expenditure on education has actually seen a decline over the years. Institutions of learnings are suffering from low budget availability to meet even their basic requirements, and resulting in excessive fee hike, poor infrastructure, lack of teaching staffs, overcrowded classrooms and a poor teacher-pupil ratio. All of these, in turn are generating an ill-equipped pool of youth population entering into job market, who are either under-employed or unemployed, poorly paid or

vulnerably placed. Furthermore, the growth in population is putting an extra burden on existing infrastructure of health, housing, transportation, as well as environment, which collectively has compromised the quality of life for all. Today, the migration (rural to urban) of youths in search of better education and job opportunity is increasingly visible in India, that has led to an increased population density in urban areas particularly in urban slums with problems of sanitation and safe drinking water.

4. Diversity within Youth Population

Youth are not a monolithic group of population in India or elsewhere. There exists rural-urban, male-female, educated-uneducated, employed-unemployed, skilled-unskilled, married-unmarried, and other socioeconomic categorization among youth. These different categories of youth have diverse problems, some specific to a particular category or two, while many others which are universal. There is further division among youth of different categories, for example a female (youth) may belong to a rural area, having uneducated and low-income parents, however other female (youth) may belong to entirely different background i.e. educated and high-income parents living in an urban location. The problem of both females would be very different to each other. The first may struggle to find a good affordable college for pursuing her studies, however, the same may easily be available to latter. Likewise, there are different problems of male (youth) residing in different areas, having different socioeconomic background, employed in different settings (i.e. public, private, highly paid, low paid, vulnerably employed) or unemployed.

5. Major Problems of Indian Youth

In last few years, we have witnessed Indian youths of all categories struggling and fighting for their specific as well as common problems. Education and employment have been the leading problem of Indian youth over the years, which may be called as the central problem leading to several others like rural to urban migration, poor socioeconomic status, low work-life balance etc. The below paragraphs will discuss the problem of education and employment in relation to Indian youths, so to assess present and future implications of both on Indian society :

5-1 Education

Globally, education is central to development and well-being of youth. It has been accepted one of the priority area in 'World Program of Action for Youth' (2000). Education is a weapon to counter hunger and poverty; and promotes an inclusive and sustainable economic growth. Efforts to enhance accessibility, affordability and quality of education are vital global efforts of development. Despite its all positivity and strength, the status of education among Indian youth

has not been very promising, though there have been improvements over the years. The census of India (2011) reveals 86 per cent rate of literacy among age group of 15-24 years. The below table presents a detailed information of schooling of Indian youths :

Table-1 : Level of Schooling in India (gender wise classification)

Level of Schooling in India	Gender	
	Male (Age 15-24 Years)	Female (Age 15-24 years)
No schooling	5.2	10.4
<5 years completed	3.2	3.6
5-7 years completed	11.2	12.5
8-9 years completed	24.6	23.3
10-11 years completed	22.6	21.1
12 or more years completed	33.2	29.3
Literacy percentage	93.2	86.4

Source : National Family Health Survey (NFHS) 2015-16

The above table depicts that literacy and access to education is a major problem of Indian youths. Even within youths, there are differences among male and females in terms of educational attainment. 5.2 per cent male and 10.4 per cent female (age 15-24 years) have no formal schooling. 93.2 per cent male youth are reportedly literate, however for females, the same statistic is 86.4 per cent. 61.6 per cent of male and 60.5 per cent female youth have below 12 years of completed education, however 33.2 per cent male and 29.3 per cent female (age 15-24 years) have 12 or more years of completed education (NFHS, 2015-16). The transition from secondary to tertiary education is quite low in India. Gross enrolment ratio (GER) at secondary level was noted 75 per cent in 2016, which reduces to 27 per cent in tertiary education in the same year (Human Development Data 1990-2017). All India Survey of Higher Education (2017-18) measured GER in higher education (total enrolment in higher education from the pool of eligible population ages 18-23 years) as 25.8 per cent (26.3 per cent for male and 25.4 per cent for female) which shows that majority (74 per cent) of Indian population ages 18-23 years is still deprived of higher education. The gender disparity in attainment of education is one aspect of intra-differences among Indian youths, where females are lagging to their male counterparts. Similar differences in education exists among rural-urban, married-unmarried and other groups of Indian youths, which has not been widely discussed in this paper, as the purpose of paper is not to separately discuss all intra differences in education. We in this paper are more focused to discuss education as a major issue related to Indian youths. It is sad to note that a

significant proportion of Indian youth are still deprived of higher education, when the same is regarded as “the most powerful tool to build a knowledge-based society for the future. It provides people with an opportunity to reflect on the critical social, economic, cultural, moral and spiritual issues facing humanity and contributes to national development through dissemination of specialized knowledge and skills” (Annual report, MHRD 2014-15 : 84).

Another challenge faced by Indian youth is the quality of their education, and the mismatch between education and skills possessed and required. Gurukkal, R. (2015) estimated that in India, about 70 per cent undergraduate students residing in rural areas are unable to understand a full sentence in English and about 40 per cent of the postgraduate students cannot use English for higher cognition. About 60 per cent Indians (ages 22 to 35 years) belong to villages, where education is imparted in Indian languages. With respect to advanced sciences and other areas of emerging importance, the knowledge base of Indian languages is abysmally poor. In terms of quality and excellence, most of Indian universities stands much below the world standard. In terms of skill training, Chenoy, D. (2017) pointed that, a mere 10 per cent of Indian workforce have some formal or informal training. The National policy on skill development and entrepreneurship (2015) revealed that only 4.69 per cent of total India’s workforce have some sort of formal skill training, as compared to 68 per cent in UK, 75 per cent in Germany, 52 per cent in USA, 80 per cent in Japan and 96 per cent in South Korea (Government of India, 2015a). The India Skills report (2019) on basis of a survey of more than 100 employers and 0.30 million students, noted that 63 per cent employers across all sectors complained that only few or no job seekers possess the demanded skills and do not fit into their selection criteria, however other 37 per cent claimed that job seekers fit into their requirements. Equipped with poor skills, only 57 per cent per cent of engineering graduates; 36 per cent MBAs; 29 per cent Arts and 30 per cent commerce graduates are employable in India (India Skills report, 2019).

5.2 Employment

A decent job is a milestone towards independence and self-reliance. It helps youths in realizing their complete transition to adulthood. For those shackled in grim of poverty, it helps in attaining a better life. Poonam, S. (2018) explained that the current generation of “Indian youth are hitting adulthood with the cultural values of their grandparents—socially conservative, sexually timid, God-fearing—but the life goals of American teenagers: money and fame. They have the bleakest chance at a real opportunity.” Every month a million Indians enter in job market; however, perhaps 0.01 per cent of them find steady jobs. Indian youth today are the most desperate generation of Indians since Independence. 86 per cent of them feel ‘anxious’ about their future (Poonam, S. 2018). Let us understand the employment status of Indian youth in detail :

Table-2 : Age specific Labour force participation rate (LFPR) and Worker participation ratio (WPR) 2015-16

Characteristics	LFPR and WPR - 2015-16
Labour force participation rate, Total (age 18-29 years)	45.2
Worker participation ratio, Total (ages 18-29 years)	39.2
Labour force participation rate, Male (age 18-29 years)	66.8
Worker participation ratio, Male (ages 18-29 years)	59.3
Labour force participation rate, Female (age 18-29 years)	21.3
Worker participation ratio, Female (ages 18-29 years)	17.1

Source : NSSO Fifth Annual Employment - Unemployment Survey (2015-16)
Calculated through Usual Principal Status Approach

The above table presents an attractive labour force participation rate in India, but a comparatively poor worker participation ratio. As defined by NSSO (2015-16), “Labour Force Participation Rate (LFPR) is the proportion of the working age population that engages actively in the labour market, either by working or seeking for work.” However, “Worker Population Ratio (WPR) is the proportion of workers/employed persons in the total population of specific age group. This signifies the proportion of workers/employed persons in the total population of specific age group.” A good LFPR with a comparatively low WPR score (for age group of 18-29 years) indicates that India as a country has not been able to gainfully utilize the available energy and capacity to work of its entire young workforce.

Table-3 : Unemployment Total Vs Youth

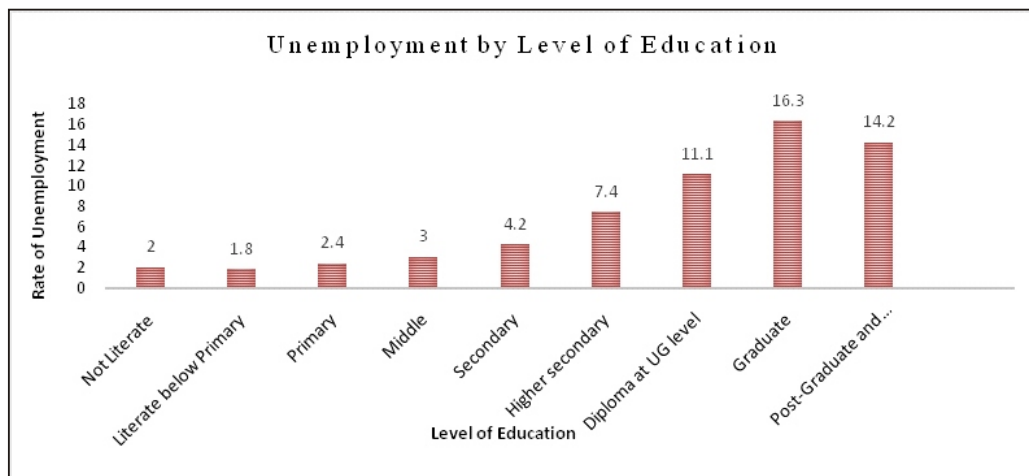
Characteristic	Modeled ILO estimate (2018)
Unemployment Total, (% of total labour force)	3.5
Unemployment Youth Total, (% of Total labour force ages 15-24 years)	10.6
Unemployment Male, (% of Male labour force)	3.3
Unemployment Youth Male, (% of Male labour force ages 15-24 years)	10.3
Unemployment Female, (% of Female labour force)	4.2
Unemployment Youth Female, (% of Female labour force ages 15-24 years)	11.5

Source : <https://data.worldbank.org>

Arranging productive employment opportunities for youths is essential for enabling them to contribute in economic development. A high rate of youth employment is of paramount importance in a young nation like India, which is on verge of a demographic dividend phase. Contrary to the requirement, rate of unemployment among Indian youth is higher than the rest of population (depicted by the Modeled ILO estimate, 2018 in Table-3, where unemployment rate among youth (male and female) ages 15-24 years have been found higher than total

unemployment rate of India. More disturbingly, this rate of unemployment among youths increases with the level of education (figure-2 confirms the argument by highlighting rate of unemployment for different level of education. As we move higher in education ladder, the rate of unemployment seemingly increases except for the post-graduates). The State of Working India report (2019) exposed that women are the worst sufferers of unemployment among overall population group as well as among educated. Against 6.0 per cent overall unemployment in 2018, men had 4.9 per cent rate of unemployment, however for women, the rate of unemployment was 14.2 per cent. Similarly, among educated (degree/diploma beyond class 12), the overall rate of unemployment was 12.7 per cent (9.7 per cent for males and 34.0 per cent for females).

Figure-2 : Unemployment by Level of Education



Source : State of Working India report 2019

5.2.1 Rural-Urban differences in unemployment by Qualification

Table-4 : Unemployed persons having graduate/post graduate level qualification aged 15 years & above by reasons of unemployment-All India, Rural-Urban differences (2015-16)

Reason of Unemployment	Qualification					
	Graduate			Post-graduate		
	Rural	Urban	Rural+ Urban	Rural	Urban	Rural+ Urban
Non availability of jobs matching with education/skill/experience	55.9	64	58.3	58.5	68.7	62.4
Non availability of adequate remuneration	25.1	17.5	22.8	24.8	16	21.5
family/personal problems	5.5	5	5.3	3.7	4	3.8
Others	13.5	13.5	13.5	13	11.3	12.4

Source : NSSO Fifth Annual Employment - Unemployment Survey (2015-16)

Table-4 highlights, “non-availability of jobs matching with education/skill/experience” as the dominant reason of unemployment common to graduate and post-graduate degree holders, both in rural as well as in urban settings. Interestingly, urban areas, which are considered as major producer of jobs comprises a comparatively higher number of unemployed youths (with graduate and post-graduate qualification) citing non-availability of suitable job matching to their education and experiences as prime reason of unemployment. This may be due to influx of educated rural youths in urban areas in search of better job opportunities matching to their education/skill/experience with an attractive pay. As non-availability of adequate payment is second dominant reason of unemployment among graduate and post-graduate youths, but this time the statistic of unemployment due to the same reason is higher in rural areas than urban, common to both degree holders. This shows that a higher number of rural youths are dissatisfied with the existing payment available at their location. And therefore, in anticipation of better remuneration, many of them migrate to urban areas. This creates an increased burden on existing jobs available in urban areas; and hence increases the problem of non-availability of a suitable job matching with qualification of a person seeking employment in urban area. Above all, non-availability of suitable jobs and inadequate remuneration are the leading factors of unemployment among educated youths (in rural and urban areas).

Desperation for employment and willingness even for under-employment can further be understood by following facts: In 2018, 2.12 crore people applied for 90,000 group C and D vacancies under railway recruitment board (Times of India, 31 May 2018). A total 7,000 applicant-mostly college graduates - applied for 13 waiter jobs at Maharashtra secretariat in 2018 (NDTV on 22 January 2019). In January 2017, the West Bengal Group-D Recruitment Board, for filling the 6000 group D positions received 25 lakh applications for the same. The story does not end here. The minimum eligibility requirement was class 7 completed, but they received large number of applications of graduates, postgraduates and even of Ph.D. holders (The India Today, 1 February 2017). Similarly, in 2015 for 368 posts of peon in the State Secretariat of Uttar Pradesh, over 23 lakh candidates applied, including 2.22 lakh engineers and 255 Ph.D. holders. What we need to learn here is the fact that the State of Uttar Pradesh is the largest populated state of India with a population of 21.5 crore. And if we go by the logic of numbers, we find that every 93rd person in the state applied for the post of peon, which along with perks, carried a salary of approximately 20,000 a month (The Hindu, 17 September 2015).

Widespread Gender disparity in employment of educated youths is another prevailing issue in India. India has a poor percentage of working women compared to other countries. 27 per cent of women in India belongs to working group of population, the figure is 56 per cent in USA, 57 per cent in Bangladesh, 63 per cent in China and 80 per cent in Nepal. 67 per cent of women graduates in rural India do not work, however among those working in urban areas, 68.3 per cent do not have paid jobs (India Skills Report, 2019).

6. Consequences of Youth related Problems

The World Programme of Action for Youth (2000) has well acknowledged the central role of education and has identified it as first priority area. Education is important as it helps an individual to escape poverty. However, there is a cyclic relationship between the two. "Poverty results in low levels of education which results in vulnerable employment, under-education and low wages of young workers and a subsequent lack of financial means to fund the education of the next generation of youth" (Sparreboom, T. & Staneva, A., 2014). As discussed earlier, lack of secondary and higher education is a major issue concerning Indian youth. Today, with the emergence of knowledge-based societies, higher level of education has become a prerequisite for a decent employment. "Attainment of the highest level of education (tertiary) serves as a fairly dependable guarantee towards securing a non-vulnerable job. Across all countries, the proportion of youth with less than primary or only primary education is greater in vulnerable employment, while those in non-vulnerable employment are more likely to have a secondary or tertiary level of qualification. Youth with post-secondary education living in middle and low-income countries have a much higher chance of finding a decent job than those with only secondary or primary education." (Sparreboom, T. & Staneva, A., 2014). However, "lack of higher education leaves millions of youth out of decent work in developing countries" (Sparreboom, T. & Staneva, A., 2014). Arguably, higher education helps a youth in avoiding vulnerability of employment. However, in India it has been witnessed that unemployment rises with the level of education (refer figure 5.2.1). There are studies that confirms that lack of education among youths promotes delinquent behavior, and increase their vulnerability towards crime. Hodges, J. Giuliotti, N. & Porpotage. F. (1994) argued that, "one recognized characteristic of juveniles incarcerated in correctional and detention facilities is their poor experience with elementary and secondary education." Steurer, S. (1996) suggested that though a direct correlation between lack of education and crime has not been verified, but description of prison population advocates that poor literacy skills and crime are inter-related. Similarly, if we study the educational background of under-trial prisoners and convicts of different cases in India, we find that a significant share of them belong to young age category with poor educational background. 48.4 per cent of total under-trial prisoners lodged in Indian jails are aged 18-30 years. 28.8 per cent of total under-trial prisoners are reportedly illiterate; 41.8 per cent having qualification below 10th standard; 20.5 per cent having above 10th but less than graduate qualification; 6.17 per cent graduates and 1.7 per cent post-graduates. This shows that with increasing level of qualification, number of under-trial prisoners decreases in India. Having almost half of under-trials belonging to age group of 18-30 years, it can be argued that poor educational background may be a factor leading to their delinquent behaviour. Similarly, if we investigate the age-wise educational profile of convicts, then we

find that 31.4 per cent total convicts belong to age group of 18-30 years, while other 50.2 per cent are aged 30 to 50 years. 27.2 per cent of total convicts are illiterate; 42.2 per cent having qualification below 10th standard, 22 per cent with above 10th but below graduate level of education; 5.2 per cent graduate and 1.7 per cent having post-graduate qualification. Again, it indicates a positive relationship between educational attainments and propensity to crime (National Crime Records Bureau data 2016, 2016).

After education, issues of unemployment are another major problem concerning Indian youth. Today, almost all studies and reports on employment-unemployment approves that youth unemployment is continuously rising in India. With an improved status of education, aspiration of an individual also rises, and he/she looks for a more decent job. This has been the problem in India. Earlier, we observed that higher number of post-graduate youth alleging non-availability of a suitable job matching to their education and skill than graduates. The problem with India is number of job creation. India has not been able to generate number of suitable jobs matching with the addition of the prospective workforce. The World Economic Forum (2012) highlighted the mismatch between job seekers and job availability in India and projected that in next ten years, nearly 2 billion (200 crore) young people will enter Indian labor market, but there will be only 300 million (30 crore) jobs waiting for them (world economic forum, 2012). On the other hand, as estimated by Centre for Monitoring Indian Economy (2019), 11 million jobs were lost in India during 2018 (9.1 million in rural India and 1.8 million in urban India).

Youth are a source of immense energy and drive, and considered as demographic dividend of a nation. But positively harnessing such large demographic dividend in a growing economy like India is the major challenge. The consequences of failure to this daunting task may prove grave for the Indian society. Lack of employment or unemployment of youths negatively impact social development of a country. It generates frustration and low self-esteem among youths and can lead to increased vulnerability among some like indulgence in drugs, disease and crime (Commission for Social Development, United Nations, Forty-fifth session, 2007). Ali, M. (2014) stresses that young people, who lack economic opportunities are more vulnerable than adults to participate in armed violence, crime, gangs, drug trafficking, and other illicit activities. Young people between the ages of 15 to 30 years, who are disproportionately affected in terms of employment and education; perpetuate violence and crime in cities. Widespread unemployment fuels extremism, piracy, political instability, and poverty among youth. Youth falls easier prey in the hands of extremist groups due to their disaffection and disillusionment arising out of unemployment. The instability and conflict arising out of youth unemployment poses significant barriers to development and negatively impacts economic activity of a country. For example, in 2007, criminal activities and violence cost Mexico over US\$ (United States

Dollars) 10 billion loss in investments, sales, and jobs. In 2012, South Africa spent US\$ 51.2 billion on violence containment alone (Ali, M. 2014). Azeng, T. F. & Yogo, T. U. (2015) contested that youth unemployment is associated with political violence and armed conflict in developing countries. Here, we also need to clarify ourselves with the dilemma that whether unemployment causes crime or crime causes unemployment or there is a third factors which causes both. Small, J. & Lewis, C. (1996) with the help of time-series techniques and Granger causality tests revealed that crime and unemployment are strongly linked to each other in some way and that unemployment more often causes crime than otherwise. Unemployment is significantly related with occurrence of dishonesty crimes that comprise economic crimes of theft, fraud, burglary etc. Thus, lack of employment opportunities for youth, must be considered as one of the greatest security and development challenge of India.

Involvement of Indian youth in crimes and social abuses like drug addiction etc. is the consequence of India's failure of arranging decent employment (13.1 per cent of the people involved in drug and substance abuse in India are below 20 years-Childline India; youth in the age group of 16-25 years constitute 30 per cent of total drug addicts in clinics of Post Graduate Institute of Medical Education and Research, Chandigarh -reported in "The Indian Express" 17 April 2016). Badel, A. & Greaney, B. (2013) argued that with the increase in unemployment, the number of drug user increases enormously. Similarly, Popovici, I. & French, M. T., (2013) presented that individual unemployment is a responsible factor for their unhealthy behavior like alcohol misuse. They showed a positive relationship between job loss (during last one year) and average ethanol consumption as well as the probability of alcohol abuse. Although these studies have been conducted in different countries of world, but the relationship between unemployment and drug addiction can practically not be ignored in India. The rate of juvenile delinquency in India is on a continuous rise over the years. From 33.6 per cent in 2001, it reached to 41.4 per cent in 2015. Furthermore, Melick, M. D., (2003) claimed that statistically unemployment is significantly related with the motor vehicle theft rate (MVTR). "For each percentage point increase in unemployment, there will be approximately twenty-two fewer stolen vehicles per 100,000 inhabitants" (Melick, M.D. 2003). Raphael, S. & Winter-Ebmer, R. (2001) maintained that economically motivated violent crime of robbery is positively affected by unemployment rates. Youths (18 and above but below 30 years) are one of the vulnerable groups resorting to suicides; with 33 per cent share of total suicides happening in India (Youth in India, Government of India, 2017). Though a significant population of youth is a boon for any nation, but the possibility of vice versa cannot be ignored. Highlighting this, Ali, M. (2014) analyzed 2.3 times higher possibility of civil strife in a country having more than 40 percent of its population aged 15 - 29 (years) against one with comparatively lower population.

7. Way Forward

The problem of education and employment is not unique to India only. Major economies of world are currently facing the same problem to varying degrees. In a scenario like the existing one, India needs a well thought out and grounded youth policy that addresses the educational and employment concerns of its youth. Additionally, it is high time for the policy makers to identify the common as well as specific issues, need and demand of youths, and then accordingly design most appropriate set of interventions. This may be a uniform as well as specific model of intervention for different categories of youths as required. Given the scale of challenge, innovative solutions that can leverage available resources and tools are required to empower youths, with a concerted effort of all stakeholders like central and state governments, civil society organizations, youth associations etc. Furthermore, there is a need to adopt following targeted measures for effectively addressing the issues of Indian youth.

1. According to National Youth Policy (2014) Government of India is currently spending approximately Rs. 2,710 on every young individual through various Ministries. Rs. 1,100 of this investment is spent through targeted programs. In education only, the latest available UNESCO data (available on www.data.uis.unesco.org) of India reveals that (in 2013) initial government funding per primary student was 141 US\$ (Australia 12,714; Germany 8168, UK 9726, USA 10,175 US\$), however per secondary student expenditure (in 2013) was noted 243 US\$ (Australia 11,432; Germany 10,789, UK 9498, USA 11,656 US\$). Similarly, per student expenditure in tertiary education was 711 US\$ in 2013 (Australia 15,187; Germany 17,336, UK 16,894, USA 10,533 US\$). India's expenditure per student at each level of education is negligible as compared to developed economies of the world, despite its position under top ten GDP economies of world (during 2012), that has upgraded to top 6 in 2017 (available at <https://databank.worldbank.org/data/download/GDP.pdf>). In order to capitalize the energies of youth, the government of India need to invest more in education of youth particularly in secondary and tertiary education, where with a higher drop-out rate the quality of education is also lagging. Similar addition in expenditure is needed across other priority areas like employment generation, skill development etc.
2. There is a need to improve the quality of education in India. In recent years, very few Indian universities have been seen finding place in the global top 200 institutes. Even institutions like Indian Institute of Technology, Indian Institute of Management and others ended with a lower position in the top global rankings. The Government of India initiative of extending autonomous status to 62 institutions of higher learnings and granting Institution of Eminence (IoE) status to six institutions is a welcome move. Similar more steps are needed to revitalize the Indian education system in terms of quality

and excellence. Special efforts should focus on degree colleges and state universities which constitutes the backbone of higher education system.

3. The educational policies in the country has failed to relate higher education to human resource requirements at the national and state level. Such a policy must be linked to future demand of skill and education required in each individual sector of Indian economy. This would help India in producing and thus supplying workforce as per the demands of various sectors. It will also effectively address educated underemployment and unemployment on one hand, and the paucity of qualified workforce in certain sectors. The Human Resource and Skill Requirement Reports (2013-17, 2017-22) estimated that by the end of 2022, 109.73 million additional skilled manpower would be demanded in India across 24 key sectors like agriculture, healthcare, security, tourism, retail, pharmaceuticals, information technology, food processing etc. As per available estimation, there are abundant workforce supply in some sectors of Indian economy, that is leading to unemployment in the given sector like engineering and management, however in sector like healthcare, there are shortage of trained professionals in India e.g. against total requirement of 23,236 there were only 20,308 Doctors present at Primary Health Centers (PHC) in 2006. Likewise, against total requirement of 3,346 surgeons at Community Health Centers (CHCs), there were 1,201 available; 1215 gynecologists against 3,346 required (at CHCs); 1,33,194 Auxiliary nurse and Midwives (ANM) available throughout India against requirement of 1,69,262; 17,708 Pharmacist available at CHC & PHCs against 26,582 required. Furthermore, by 2022, healthcare sector requirement in India is expected to grow from 35.9 lakh in 2013 to 74 lakh in 2022 (Human Resource and Skill Requirement Reports by - 2013-17, 2017-22, published by National Skill Development Corporation). It must be noted here that currently India is facing shortage of 6,00,000 doctors and 2 million nurses - reported by U.S.-based Center for Disease Dynamics, Economics & Policy (quoted in *The Hindu*, 14 April 2019). To avoid such a situation in upcoming years, India is supposed to produce more than double of its existing stock of healthcare professionals. Keeping in mind the poor positioning of India in terms of Healthcare Access and Quality index (as India ranked 145 in 2016 among total 195 countries of world, ranking released by *The Lancet* in May 2018), the requirement and hence need of strategic solution cannot be ignored. Additionally, this policy framework will also help in identifying and revitalizing sectors with poor performance in terms of job creation.
4. Mainstreaming and development of youths must be identified as a national priority. And therefore, there is need for coordination of various ministries of government of India to work for mainstreaming and development of youth. Ministry of Youth Affairs and Sports (MoYAS), which is entrusted to the task of youth development must not function in isolation and the cause of youth

development must not be limited to MoYAS. Rather ministries like human resource development, labour and employment, rural development, skill development and entrepreneurship must draft a joint action plan to address issues concerning youths. All these ministries must draft a youth connect strategy to periodically appraise, review and enquire the issues pertaining to youths.

5. Programmmes like National Service Scheme (NSS), Nehru Yuva Kendra Sanghathan (NYKS), National Youth Corps (NYC), Youth Clubs and Youth Hostels must strive to engage higher number of youths who are marginalized, uneducated and lagging in terms of development. Internet, mobile phone applications and social media platform must also be used to enhance the reach of programs targeted to youths.

8. Conclusion

A large proportion of youth population is double-edged sword for India. If utilized efficiently, this demographic dividend can bring higher economic growth and prosperity for the nation, however failure of the same may jeopardize the social and economic development. In an era of globalization, where knowledge is power, encouraging education particularly higher level of education is strongly recommended for youth. This will not only help Indian youths in securing a decent employment, but will make them a civilized workforce. Agiomirgianakis et al. (2002) highlighting the benefits of education argued that, in a long run education significantly effect on economic growth, which intensifies with increasing levels of education. Similarly, Human Development Report (HDR) 2016 noted that “exclusion from education lead to poverty and higher vulnerability to crime, including human trafficking.” However, inequality in access to education contributes to other inequalities like income and life expectancy. Likewise, inequality in the quality and quantity of education directly contributes to unequal income. Furthermore, differences in educational attainment centrally perpetuate socioeconomic stratification across generations.

The problem of unemployment for youth ages 15-24 years is more acute than the average rate of unemployment in India. This signifies that India is lagging in terms of job creation for its present and upcoming generations. Sparreboom, T. & Staneva, A. (2014) argued that the global jobs crisis has aggravated the vulnerability of young people in terms of higher unemployment and lower quality jobs among those who are fortunate to find work. In India, tale of unemployment is not very different. As a reformative measure, the Indian government adopted the policy of Liberalization, Privatization and Globalization (LPG) in 1990, that resulted large-scale privatization of many public sectors, and thus reduced employment in public sector. The emerged private sector was expected to compensate this loss of employment but failed to do so due to advent of efficient technologies. And hence, situation of unemployment emerged in an economy,

which was in grave need of job creation. Today, Indian youth are observed running pillar to post for a decent job opportunity. Majority of them are even ready to undertake jobs, that nowhere matches their academic credentials. These youth are anxious, stressed and pathless in the wake of situation. Resultingly over the years “large sections of young Indians in many Indian states have hit the streets rioting over job quotas. In Andhra Pradesh, they shut down road and rail networks. In Haryana, they cut off the flow of water to the country’s capital. In Gujarat, they locked down factories and were fired at by the police. In Maharashtra, they threatened annihilation of those covered under affirmative action. Things are going to get worse” (Poonam, S. 2018). Unemployment and subsequent frustration among Indian youth has a strong bearing behind rising cases of religious bigotry, rioting, lynch mobs, leaking question papers, peddling narcotics, stealing credit cards etc.

Apart from education and employment, India needs to standardize a uniform definition of youth for its own statistical purposes, so that a comprehensive data base of youth with their different needs can be prepared and updated in regular intervals. The anomalies in the definition of youth by the government itself appears an attempt to blur the contemporary developmental situation of youths. If we go by census of India (2011) categorization of youth, we find that an Indian youth is only eligible to vote (an Indian citizen ages 18 and above is granted the right to vote under the constitution), but not to contest election for state and national legislature (minimum age for contesting these elections is 25 years).

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Use of Tobacco among Carpet Factory Workers in Nepal : A Case Study of Different Carpet Factories in Kathmandu Valley

Ramesh Bahadur Thapa*

Tobacco is a product prepared from the leaves of the tobacco plant by curing them. It is mainly used for smoking in cigarettes, cigars, pipe tobacco, and so forth. Tobacco use is risks factor for many diseases especially those affecting the heart, liver, and lungs, as well as many cancers. This study is mainly concerned with the use of tobacco among carpet factory workers in Kathmandu valley, Nepal. It explores the facts that study population initiated tobacco use mostly at the period of adolescence and mainly due to peer pressure and imitation. Although carpet factory workers knew about the hazards of tobacco use and they had ever tried to quit, but there is no such provision that facilitates them for the cessation of tobacco use. Program such as parental counseling is one of the effective means of prevention of tobacco use to the children of carpet factory workers. Programs to protect every adolescent from being exposed to the tobacco use of others are necessary. Mobilization of tobacco non-users in motivating adolescent to prevent initiation and quitting tobacco use would help to create a supportive environment. Actions should be taken to make the work place free from tobacco use for the safety of the workers. It is the right of workers to work in the safe place where they could work without any harm to their health and lives. Thus, workplace safety is the main issue and the law of banning tobacco use in public places should be executed properly.

[Keywords : Tobacco use, Diseases, Counseling, Workplace safety, Save life]

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1. Introduction

Tobacco is a product prepared from the leaves of the tobacco plant by curing them. It is mainly used for smoking in cigarettes, cigars, pipe tobacco, and so forth. The history of using tobacco starts among the Native Americans who used it for ceremonial purposes in 5000 years BC. Christopher Columbus first brought tobacco to Europe from the West Indies in 1492. From the beginning, it was used for medical purposes and in history; it is mentioned when the Queen of France, Catherine of Medici, was cured from stomach pains by tobacco. She got the tobacco from Jean Nicot and named it “Nicotiana”. Soldiers during the great European wars spread the use of tobacco, mostly used as snuff or smoked in pipes. It was not until the Crimean War, in the middle of 19th century, that cigarettes became more common (Simen-Kapeu, 2005).

Tobacco products are products made entirely or partly of leaf tobacco as raw material, which is intended to be smoked, sucked, chewed or snuffed. The tobacco epidemic is one of the biggest public health threats the world has ever faced, killing nearly six million people a year. More than five million of those deaths are the result of direct tobacco use while more than 600,000 are the result of non-smokers being exposed to second-hand smoke. Nearly 80% of the more than one billion smokers worldwide live in low- and middle-income countries, where the burden of tobacco-related illness and death is heaviest (WHO, 2013).

According to the World Health Organization (WHO, 2013), 35.5% of men and 15% of women smoked tobacco products and 31.2% of men and 4.6% of women used smokeless tobacco in Nepal. The prevalence of smoking among adult females in Nepal is one of the highest in the South-East Asia Region.

The National Demographic Health Survey conducted in 2006 reveals that nearly one third of males (32.5%) and while 15.2% of females smoke cigarettes in Nepal. Nearly four in ten (38.2%) males use tobacco products other than cigarettes. Use of tobacco products other than cigarettes was reportedly low among females (5%).

Unlike the situation in several neighboring countries carpet production in Nepal is concentrated in carpet factories almost all centrally located in the Kathmandu valley. Unlike other countries, the handmade carpet industry in Nepal did not grow from an existing craft tradition. The industry in Nepal really started during the late 1950s and early 1960s by Tibetan refugees. The first carpet-making workplaces were established at the three largest camps for Tibetan refugees, and the workers were refugees from the camps. The first exports of hand-knotted wool carpets from Nepal were in 1964. As international demand grew, the camp-based producers began hiring Nepali workers; Nepali entrepreneurs became involved; and more manufacturing workplaces were started outside the refugee camps. From 1975 to 1976, the volume of exports tripled, and the industry continued to grow during the 1980s and early 1990s. The carpet sector became a leading industry in export production and employment in Nepal (KC et al, 2002).

Many studies (Burchfiel, 1989; and Goodman, 1995) show that the use of tobacco is influenced by a variety of factors, including individual attitudes and beliefs, social norms and acceptability, availability, and advertising campaigns. There are many misperceptions with regard to tobacco use, for example that it aids concentration, suppresses appetite, reduces anxiety and tension, causes skeletal muscle relaxation, and induces feelings of pleasure. Partly because of these perceived benefits, tobacco consumption is highest in the labor classes and among those from a low socioeconomic status. Studies have also shown that tobacco use is higher among the less educated or illiterate, and the poor and marginalized groups.

Over the past 30 years, mostly in the industrialized countries tobacco consumption has fallen substantially because of increasing awareness of the hazards of tobacco use and the implementation of aggressive and effective tobacco control policies. However, in the same period developing nations are consuming the greatest share of the world's cigarette production (WHO, 2013).

In case of Nepal, research on carpet factory related to labor has been done but tobacco consumption among the carpet industry workers has not been conducted. Thus, this study aims to determine the magnitude of tobacco use (both smoked and smokeless tobacco products) among weaving workers in carpet factory of Kathmandu and to identify the factors that influence in taking tobacco. Study population was the carpet factory workers of Kathmandu Valley including Kathmandu, Lalitpur and Bhaktapur district, Nepal.

2. Research Objectives and Methodology

The general objective of the study was to determine the magnitude of tobacco use (both smoked and smokeless tobacco products) among workers in carpet factory of Kathmandu Valley and to identify the factors that influence in consuming tobacco products. The study was the cross-sectional descriptive study carried out among the workers working in the carpet factory of Kathmandu Valley. Fifteen Carpet factories were selected purposively and the workers were selected randomly in proportion to the number working there. Altogether 96 sample size was estimated using prevalence of 52% tobacco use with 5% allowable error using formula $n = z^2pq/d^2$. Data collection was carried out from January to April in 2019.

3. Data Presentation and Analysis

Table-1 : Educational Status of Study population

Education	Frequency	Percentage
Illiterate	31	32.2
Literate	30	31.3
Primary	28	29.2
Secondary	3	3.1
Higher Secondary	4	4.2

Source : Field Survey, 2019

Table-2 : Frequency of Tobacco use

Frequency of tobacco use	Frequency	Percentage
Regular	24	49
Occasional	18	36.7
Past User	7	14.3

Source : Field Survey, 2019

Table-3 : Reasons for using Tobacco by Study Population

Reasons	Frequency	Percentage
Peer influence	25	51
Imitation	14	28.6
Curiosity	6	12.2
Stress	2	4.1
Others	2	4.1

Source : Field Survey, 2019

Table-4 : First Tobacco Use after Wake up

Tobacco Use within	Frequency	Percentage
5 minutes	3	6.1
6-30 minutes	20	41.8
31-60 minutes	10	20.4
More than 60 minutes	16	32.7

Source : Field Survey, 2019

Table-5 : Quit attempts among Tobacco user

Ever tried quitting	Frequency	Percentage
Yes	30	61.2
No	19	38.8

Source : Field Survey, 2019

Table-6 : Reason for Quit

Reason	Frequency	Percentage
Problems in health	9	30
Dislike	3	10
Health Workers advice	3	10
Dislike by family	12	40
Others	3	10

Source : Field Survey, 2019

Table-7 : Frequency of Tobacco Use by Family Members and Friends

Frequency of tobacco use	Frequency	Percentage
Parents	32	33.4
Regular	21	21.9
Occasional	7	7.3
Past User	4	4.2
Siblings	27	28.1
Regular	24	25
Occasional	3	3.1
Spouse	24	25
Regular	19	19.8
Occasional	3	3.1
Past User	2	2.1
Friends	58	59.4
Regular	49	51
Occasional	8	8.4
Past User	1	1

Source : Field Survey, 2019

Table-8 : Exposure to Second Hand Smoke

Exposed Place	Frequency	Percentage
Home	55	57.3
Regular	26	27.1
Occasional	29	30.2
Work	88	91.67
Regular	47	49
Occasional	41	42.7
Public Place	92	95.83
Regular	9	9.4
Occasional	83	86.5

Source : Field Survey, 2019

Table-9 : Analysis of Demographic Variables with Tobacco Use

Variables	Ever user	Never user	Chi-square value	p-value
Sex			9.863	0.02
Male	28 (29.2%)	12 (12.5%)		
Female	21 (21.9%)	35 (36.5%)		

Ethnicity			8.175	0.04
Disadvantage group	35 (36.5%)	20 (20.8%)		
Advantage Group	14 (14.6%)	27 (28.1%)	2.786	0.073
Education				
Illiterate	12 (12.5%)	19 (19.8%)		
Literate	37 (38.5%)	28 (29.2%)		

Source : Field Survey, 2019

4. Findings and Conclusion

- ▶▶ More than half (51%) of the study population ever used tobacco products. Among them 86% were current user and 14% were past user. The mean age at initiation of tobacco use was 16.1429 ± 15 (SD) years.
- ▶▶ The main reasons for using tobacco were peer influence, imitation, and curiosity during adolescence period.
- ▶▶ Generally, tobacco was used within half an hour after wake up in morning. More than two third (61%) of the study population had ever tried to quit tobacco use. Everyone of the study population knew about the health effects caused by the use of tobacco might it be from smoking or chewing the smokeless tobacco.
- ▶▶ More than one-third of the study population had ever used tobacco, with 28% of siblings and 25% of spouse. Two-third of the study population's friend was using tobacco.
- ▶▶ About two-third of the study population had their perception that tobacco users have many friends but three-fourth refused tobacco users are attractive.
- ▶▶ Everyone had their view that smoking should be banned in public places and around 97% perceived second hand smoke effects the people.
- ▶▶ Significant proportions (96%) of study population were exposed to secondhand smoke in public places. Similarly, in work place, 92% were exposed and around two-thirds were exposed inside home.
- ▶▶ The mean of daily expenditure on tobacco was 18.4419 ± 22.791 . Out of the study population, 40% were exposed to pro-tobacco advertisement whereas 60% were not exposed.
- ▶▶ There was no statistical significance among the tobacco use and other variables like sex, ethnicity, and education.

Tobacco epidemic is one of the biggest public health threats the world has ever faced, killing nearly six million people a year. Tobacco consumption is the single most important avoidable risk factor in the development of non-communicable disease all over the world. This study on tobacco use among the

carpet factory workers in Kathmandu valley revealed the use of tobacco among workers and factors influencing it. The fact that more than half of the carpet factory workers were using the tobacco indicates high percentage of tobacco use as similar to the Nepal Demographic Health Survey 2016. Mostly the tobacco use had initiated during the adolescence period. Although the Government of Nepal had put the issue of tobacco in school curriculum, these factory workers comes from those group of people who are drop outs from school or were never been to schools.

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Effect of Larger Borrowers on Non Performing Assets in India

Vineet Kaushik*

NPA is always a great challenge to banking system and from last two years the stress on Indian banking system has rapidly increased due to steadily increase in non-performing assets (NPA) from under 3% to over 13% of total asset. NPAs adversely affect the profitability, liquidity and solvency of the banks. Loan-loss provisioning for NPAs has seriously eroded the capital base of several banks, limiting their ability to make further loans. There is general consensus that the state of Indian banking is among the biggest challenges facing the country in accelerating investments and growth. This paper is an attempt to find out the reasons of NPA and to understand the growth of NPA with the changes in Indian banking system and highlights the policies pursued by the banks to tackle the NPAs and suggests a multi-pronged strategy for speedy recovery of NPAs in banking sector.

[**Keywords :** Larger borrowers, Non performing assets, Banking system, Policies]

1. Introduction

Money or Assets provided by banks to companies as loans sometimes remain unpaid by borrowers. This late or non-payment of loans is defined as Non Performing Assets (NPA). They are also termed as bad assets. In India, the RBI monitors the entire banking system and, as defined by the country's central bank, if for a period of more than 90 days, the interest or installment amount is overdue then that loan account can be termed as a Non Performing Asset.

In other words, a loan asset becomes a Non Performing Asset (NPA) when it ceases to generate income, i.e. interest, fees, commission or any other dues for the

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bank for more than 90 days. A NPA is an advance where payment of interest or repayment of installment on principal or both remains unpaid for a period of two quarters or more and if they have become 'past due'. Non-performing asset (NPA) is not only non-performing but also makes the banker and the bank non-performing as it :

- ▶ Prevents or delays recycling of funds.
- ▶ Denies income from the asset by way of interest
- ▶ Erodes profit by way of provisions.

NPA is a disorder resulting in non-performance of a portion of loan portfolio leading to no recovery or less recovery / income to the lender. NPAs represent the quantified "Credit Risk". It also plays havoc on the mental make-up of the banker where in the banker tries to go slow on lending, fearing future NPAs, it may lead to delay and denial of credit resulting in low off- take of lendable funds. NPAs are an inevitable burden on the banking industry. Hence, the success of a bank depends upon the methods of managing NPAs and keeping them within tolerance level.

Narasimham Committee mandated identification and reduction of NPAs to be treated as a national priority because NPA direct toward credit risk that bank faces and its efficiency in allocating resources. Profitability and earnings of banks are affected due to NPA numbers.

The increase in non-performing assets in Indian banks follows the recognition standards being pursued by the banks after the RBI highlighted it in the Asset Quality Review (AQR). Though the NPA issue has received considerable attention in the post reform period, academic work on the subject is not adequate.

This paper attempts to provide an overview of the NPA problem in India concentrating on the various dimensions involved.

2. Literature Review

Many published articles are available in the area of non-performing assets and a large number of researchers have studied the issue of NPA in banking industry. A review of the relevant literature has been described. Most academicians have examined NPA determinants and these determinants are a topic of substantial importance for academia concerned with understanding a banks management. Researchers has investigated determinants of NPAs that focused on a bank's efficiency (representing operational capability of a bank). The banks' efficiency is studied using a number of bank operational ratios such as operational costs in relation to interest income, net interest income to total assets and others. These ratios indicated how well the bank used the available resources to generate income and studies found empirical evidence that lower efficiency and NPAs have a positive relation. Some researchers examined loan growth (representing business development capacity of a bank) and its effect on non-performing assets and found empirical evidence that higher loan growth leads

to higher NPAs. These academicians explored that when a bank undertakes aggressive loan growth it may overlook the credit risk undertaken and these loans may turn into NPAs in the future. A few other authors suggested that bank profitability affected NPAs and found that NPAs and bank profitability had a negative relationship. However, operational capability, business development capacity and bank profits are not the only three aspects that affect bank NPAs. A bank's capital, solvency and liquidity also affect NPAs. Singh (2013) in his paper entitled Recovery of NPAs in Indian commercial banks says that the origin of the problem of burgeoning NPA's lies in the system of credit risk management by the banks. Banks are required to have adequate preventive measures in fixing pre-sanctioning appraisal responsibility and an effective post-disbursement supervision. Banks should continuously monitor loans to identify accounts that have potential to become non- performing.

Gupta (2012) in her study A Comparative Study of Non-Performing Assets of SBI & Associates & Other Public Sector Banks had concluded that each bank should have its own independence credit rating agency which should evaluate the financial capacity of the borrower before credit facility and credit rating agencies should regularly evaluate the financial condition of the clients.

Rai (2012) in her study on Study on performance of NPAs of Indian commercial banks find out that corporate borrowers even after defaulting continuously never had the fear of bank taking action to recover their dues. This is because there was no legal framework to safeguard the real interest of banks.

Chatterjee C., Mukherjee J. and Das (2012) in their study on Management of non-performing assets - a current scenario has concluded that banks should find out the original reasons/purposes of the loan required by the borrower. Proper identification of the guarantor should be checked by the bank including scrutiny of his/her wealth.

Kaur K. and Singh B. (2011) in their study on Non-performing assets of public and private sector banks (a comparative study) studied that NPAs are considered as an important parameter to judge the performance and financial health of banks. The level of NPAs is one of the drivers of financial stability and growth of the banking sector.

Chaudhary K. and Sharma M. (2011) in their research stated that An efficient management information system should be developed. The bank staff involved in sanctioning the advances should be trained about the proper documentation and charge of securities and motivated to take measures in preventing advances turning into NPA.

Karunakar (2008), in his study Are Non-Performing Assets Gloomy or Greedy from Indian Perspective, has highlighted problem of losses and lower profitability of Non- Performing Assets (NPA) and liability mismatch in Banks and financial sector depend on how various risks are managed in their business. The lasting solution to the problem of NPAs can be achieved only with proper credit assessment and risk management mechanism.

3. Objectives of the Study

The objectives of this study are as follows :

1. To study the impact of larger borrower on NPA.
2. To study the factor causing NPAs.
3. To study the trend of Non Performing Assets of Indian Scheduled Commercial Banks in India.
4. To study gross net NPA as a percentage of gross advances and net advances.
5. Gross and net NPA as a percentage to total assets.
6. To suggest measures for the banks to avoid future NPAs & to reduce existing NPAs.

4. Limitation of the Study

The entire research is based on secondary data due to which availability of the data is the main hurdle. The basis for identifying non-performing assets is taken from the Reserve Bank of India Publications. NPAs are changing with the time. The study is done in the present environment without foreseeing future developments.

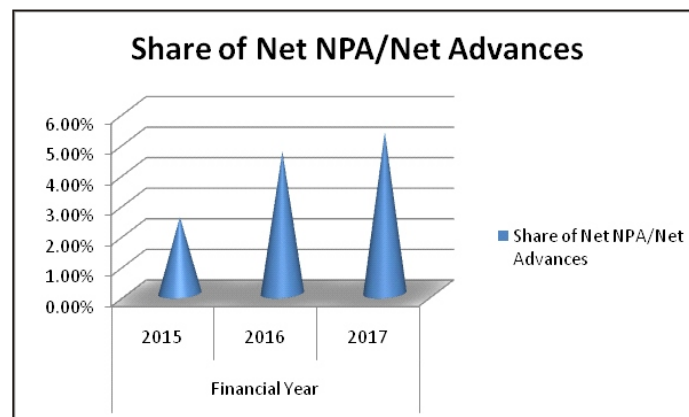
5. Methodology of Study

The study will be based on secondary data .Several reputed research journal including research paper and articles have been used by the researchers. Moreover, RBI Report on Trend and Progress of Banking in India for various years, websites and a book on banking has been referred during the study.

6. Trends in NPAs

Share of net non-performing assets (NPA) or net advances across banks in India from FY 2015 to FY 2017 is shown in the following figure :

Figure-1 : Share of net non-performing assets (NPA) or net advances across banks in India from FY 2015 to FY 2017



The statistic depicted in figure-1 illustrates the share of net non-performing assets (NPA) or net advances across banks in India from fiscal year 2015 to fiscal year 2017. The share of net NPA or net advances across banks in India was approximately 5.3 percent in fiscal year 2017, up from a share of about 4.65 percent across the country in fiscal year 2016.

7. GDP Growth Rate Versus Credit Growth Percentage of Scheduled Commercial Bank

During the growth period before 2008, credit growth in Indian banking sector was higher as compared to the period after 2008, Table-1 indicate That with the decrease in the economic growth there is a downfall in the credit growth. It also shows that the economic growth is proportional to sustainable credit growth in the country.

Table-1 : GDP Growth Rate Versus Credit Growth Percentage of Scheduled Commercial Bank

Year	GDP	Credit Growth
2004-05	7.00	30.90
2005-06	9.50	30.80
2006-07	9.60	28.10
2007-08	9.30	22.30
2008-09	6.70	17.50
2009-10	8.40	16.90
2010-11	8.40	21.50
2011-12	6.50	17.00
2012-13	4.50	15.10
2013-14	4.90	13.80

Source : Report on Trend and Progress of Banking in India, RBI

The data contained in table above show that with increase in the GDP growth rate, there is negative impact on the level of NPA as the possibility of realizing assets increase. In the time of higher GDP, the Probability of assets becoming stressed assets is reduced and the impact of the credit given in high growth period is visible. Therefore, there is always a time lag between occurrence of GDP, its impact on the credit growth and its resultant effect on NPA.

8. Share of Larger Borrowers in NPA

RBI's December 2017 Financial Stability Report report shows that more than four-fifths of NPAs of banks are on account of large borrowers.

In 2012, the State Bank of India (SBI) declared Kingfisher airlines a non-performing asset (NPA). SBI had the highest exposure of Rs. 1458 crore among the consortium of banks which had loaned money to the airline.

Kingfisher's total debt amounted to Rs. 6000 crore then. The task of recovering loans given to the company and prosecuting those who were involved in wrongdoing is still a work in progress. RBI's December 2017 Financial Stability Report (FSR) says that "there will be a complete erosion of the profits of the banking sector under the scenario of a default by the topmost 3 borrowers of each bank".

The report also shows that more than four-fifths of NPAs of banks are on account of large borrowers. A large borrower is defined as a borrower that has aggregate fund-based and non-fund based exposure of Rs. 5 crore and more for the Scheduled Commercial Banks (SCBs).

Large borrowers account for more than 80% of NPAs is shown in Figure-2 below :

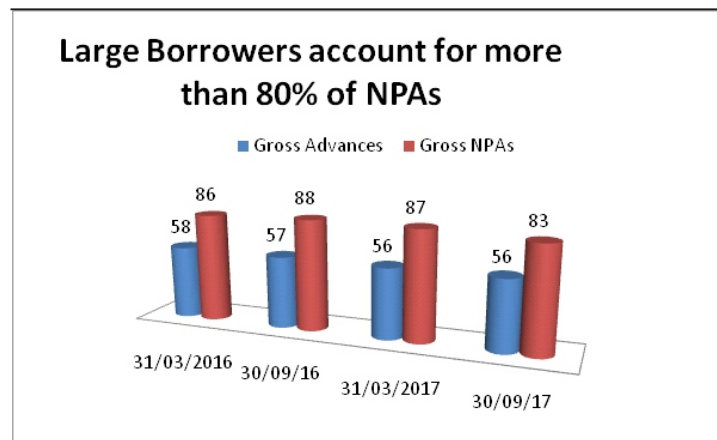


Chart : Roshan Kishore **Source :** Financial Stability Report, December 2017, RBI

A large borrower is defined as a borrower that has aggregate fund-based and non-fund based exposure of Rs 5 crore and more for the Scheduled Commercial Banks (SCBs)

These are two disparate facts about the current banking crisis in India. But they raise two similar questions. Would it have been possible for any person to borrow Rs. 6000 crore to start an airline like Vijay Mallya could? Will the government sit back and watch if banks face a potential collapse due to default of their large borrowers? The answer to both questions is a definite no. Irrespective of whether or not malfeasance has led to the crisis of borrowers or lenders, their sheer size is bound to have played/play a role in their access/potential access to credit/bail-out. Banks gave out big-ticket loans because big borrowers inspired confidence that they would be able to pay back. Now that they cannot pay back, the government would have to infuse capital in banks and save them.

In 2017, the government announced a recapitalization plan involving Rs. 2.11 trillion for state-owned banks. While Rs .1.35 trillion out of this amount was to be raised by issuing recapitalization bonds, the rest is to come from budgetary allocations and fund raising from markets.

The short point is the principle of too big to fail is both the cause and result of India's banking crisis. This argument gains even more strength when we look at how banks reacted when the NPA crisis started developing. Bad debt started mounting in India's banking sector since the beginning of this decade itself. However, this was hidden through statistical jugglery. Instead of recognizing their bad debts as NPAs, banks put them under the category of restructured loans. Things changed drastically when RBI forced an asset quality review (AQR) in the second half of 2015. While total share of bad loans have continued to increase at the same pace, most restructured loans joined the category of NPAs.

According to the Reserve Bank of India (RBI), the gross non performing assets in Indian banks, specifically in public sector banks, are valued at around Rs. 400,000 crore (~US\$61.5 billion), which represents 90% of the total NPA in India, with private sector banks accounting for the remainder.

9. Reasons for the Rise in NPA levels

Many reasons are responsible for the rise in NPA levels. Some of them are as follows :

1. During this period Indian economy was at rising trend and bank started lending to companies with free hands, special the public sector bank as the monitoring system of public sector bank is not so effective or rigorous.
2. Willful default is also one of the reason of rising NPA in India, some of the borrower are quite competent to pay their loans but they become willful defaulter due to the liberal recovery system.
3. Especially to the big corporate houses bank adopts relaxed lending norms, foregoing analysis of their financials and their credit ratings.
4. Inappropriate project handling, ineffective management, lack of adequate resources, lack of advance technology, day to day changing govt. Policies produce industrial sickness. Therefore the banks that finance those industries ultimately end up with a low recovery of their loans reducing their profit and liquidity.
5. The ratio of NPAs of big borrowers is very high a tightened mechanism should be formed in respect to sanctioning of loan and monitoring system of repayment.

10. Recent Developments and Ways to Tackle NPA

Recent developments and ways to tackle NPA are as under :

1. **Disbursement of Loans should be tightened** : Pre-disbursement stage, appraisal techniques of bank need to be sharpened. Projects on which the loan is to be sanctioned should be assessed in realistic way. The amount sanction should not be more than the actual requirement.

2. **Tightening Credit Monitoring** : A proper and effective Management Information System (MIS) needs to be implemented to monitor warnings. the monitoring on disbursed loan should be tightened regarding the proper utilization of disbursed amount.
3. **More “Hair-cut” for Banks** : For quite some time, PSU lenders have started putting aside a large portion of their profits for provisions and losses because of NPA. The situation is so serious that the RBI may ask them to create a bigger reserve and thus, report lower profits.
4. **Stricter NPA recovery** : Laws need to be amended in respect to the recovery system of loan and more power should be given to banks to recover NPA. Speedy tribunal system to be formed.
5. **Accountability** : Accountability of NPAs should be formed on higher executive as the big loans are sanctioned by the senior level. Hence, it becomes very important to make senior executives accountable if Indian banks are to tackle the problem of NPAs.

The banks should also consider “raising capital” to address the problem of NPA :

1. **Using unclaimed deposits** : Similar to provisions for unclaimed dividends, the government may also create a provision and transfer unclaimed deposits to its account. These funds in return can be transferred to banks as capital.
2. **Monetization of assets held by Banks** : In this case, banks with retail franchisees should create value by auctioning a bank assurance association rather than running it themselves as an insurance company. The current set-up blocks capital inflows and doesn't generate much wealth for the owners.
3. **Make Cash Reserve Ratio (CRR) attractive** : At present, the RBI asks Indian banks to maintain a certain limit on CRR on which the RBI doesn't pay interest and hence, banks lose out a lot on interest earnings. If the CRR is made more financially rewarding for banks, it can reduce capital requirements.
4. **Refinancing from the Central Bank** : The US Federal Reserve spent \$700 billion to purchase stressed assets in 2008-09 under the “Troubled Asset Relief Program.” Indian banks can adopt a similar arrangement by involving the RBI directly or through the creation of a Special Purpose Vehicle (SPV).
5. **Structural change to involve private capital** : The compensation structure and accountability of banks create a problem for the market. Banks should be governed by a board while aiming to reduce the government's stake and making the financial institutions attractive to private investors.

With the potential solutions above, the problem of NPAs in Indian banks can be effectively monitored and controlled, thus allowing the banks to achieve a clean balance sheet.

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Environmental Problems and Role of Enforcement Institutions : An Analytical Study of Allahabad

Bhavana Trivedi*

Pollution of air, water, noise, deforestation, erosion of soil and biodiversity posed serious threats to the lives of human beings. The entire globe is severely affected by environmental degradation and ecological disastrous today. This is unfortunate that the policies and programmes of sustainable development and use of renewable energy resources are still not in the focused agenda of world governments. In India, growing urbanization, lack of urban planning and unplanned development of cities, irresponsible bureaucracy, sedentary enforcement institutions and lack of citizenship responsibility have accumulated the danger of environment pollution in cities at alarming level. The present paper is an attempt to investigate and analyze the environmental problems of Allahabad and the attitude and role of enforcement institution in this regard. The research paper is based on field study conducted in Allahabad.

[**Keywords :** Pollution, Municipal Corporation, Corporators, Enforcement institutions]

1. Introduction

Allahabad presently known as Prayagraj is one of the most sacred places of Uttar Pradesh. The city is surrounded by the holy river Ganga and Yamuna in three directions i.e. north, south and east. The river Ganga in Allahabad flows along the north and east area of the old city while the river Yamuna flows along the southern part of the old city. The ecological dynamics of the city is distinctive, as it is the confluence of the rivers Ganga, Yamuna and Sarswati.

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Allahabad was the capital of united province of Agra and Awadh during the British period. Vidhan Sabha and High Court were established in the decade of 1860-70. The Indian freedom struggle was very much centered in Allahabad and the non-violence movement was proposed here only by Mahatma Gandhi. The political significance of Allahabad may be seen in the fact that the city has given four prime ministers Pt. Jawaharlal Nehru, Smt. Indira Gandhi, Rajiv Gandhi and Vishwanath Pratap Singh. There are 12 Vidhan Sabha constituencies in Allahabad which is highest in the state. The political leadership of Allahabad has also been a large share in the government at state level. Presently, in the Aditya Nath Yogi government, there are Keshav Prasad Maurya (Deputy Chief Minister), Siddharth Nath Singh (Health Minister) and Nand Gopal Gupta (Revenue Minister).

2. Environmental Problems of Allahabad

In spite of a vital share in government at central and state level, the city has been negligent in many areas including environmental aspect. Like other big cities of the state, Allahabad is also facing air, water, soil and noise pollution at large scale. The supply of polluted water in the city, ground water pollution and pollution of the rivers Ganga and Yamuna are the main challenges. There are four main sources of water pollution in Allahabad- domestic sewage, solid waste of city, waste generated by animals, fertilizers and pesticides used in agriculture, and industrial waste.

The industrial waste in upstream river from Kanpur, Bareilly, Muradabad, Aligarh, Bijnor, Unnao and the industrial waste of Uttarakhand cause serious problems for Allahabad. Since, the city is surrounded by the rivers the Ganga and the Yamuna on three sides, therefore availability of water for the city is not a problem. The city supplies 360 MLD of water, majority of which is lifted by tube wells (280 MLD) and the rest 80 MLD is being supplied from the Yamuna river. Along with this, the total storage capacity of Allahabad is of 22.5 MLD. (Report: JalKal: 2017-18).

There are 12 water supply zones and over 1.51 lacs household, commercial and industrial water supply connections in Allahabad city.

There is one water treatment plant in Allahabad established at Khusroobagh, with capacity of 135 MLD water treatment and serves 35% need of clean water (Report: JalKal: 2017-18).

It was observed during the field study of Allahabad, that water supply system of Allahabad has many problematic issues such as-unequal water supply in many areas, problems in maintenance of tube wells, increasing pollution in ground water resources, poor water quality and damaged pipelines, negligent approach towards ground water recharging and resulting water table declining and non-metered water supply, insufficient sewage treatment plants, inadequate storage capacity particularly in the annexed areas of the city, lack of direct water supply

connections in slum areas, high non-revenue water supply (about 30%), deficit of finances of JalKal department with low collection efficiency and cost recovery etc.

Further, there are problems of leakages in pipelines, loss of water and low pressure in water supply. It is noticeable here that, in 2017, the water supply loss was counted as very high as 108 MLD (Report : Jalkal, 2017-18).

The key area of concern in Allahabad city is the quality of potable water. Even the posh areas like George Town and Civil Lines face issues of water quality. In this connection a few examples may be cited here- On 13th April, 2017 a complaint was registered on the online portal of Jal Nigam regarding the supply of sand mixed water, similarly on 15th July, 2017 a complaint was registered regarding non-supply of water in Jhunsi area. Likewise on 26th June 2017 a complaint of poor quality of supply water in Sohabatia Bagh and on 18th October, 2017 another complaint regarding non-supply of water in Govindpur area were also registered on the online portal of Jal Nigam (www.complaintboard.in/Jalnigamallahabad.html).

It is clear by the above mentioned complaints that the availability of potable water is a challenging issue in Allahabad city. The accountable agencies are unsuccessful in providing potable water.

3. Sewerage and Sanitation System of Allahabad City

In 1910, the sewerage system in Allahabad city was introduced. Allahabad city generates an estimate of 275 MLD sewage, while the total treatment capacity against it is 268 MLD through 6 STPs, namely NumahaDahi (53 MLD), Rajapur (85 MLD), Naini (54 MLD), Kodra (32 MLD), Ponghat (6 MLD), Salori (43 MLD) installed in Allahabad (Report : River Pollution Abatement work at Allahabad). It is observed that the capacity of the wastewater treatment plants in Allahabad does not cater the need of the city. It is also seen that STP has lesser capacity in comparison to the amount of waste water discharge. Consequently, it is increasing pollution in the river.

As it is published in the River Pollution Abatement work at Allahabad, at present, 995 km of the city is covered by sewer network and divided into 7 sewer zones having 44,000 sewerage connections (Report : River Pollution Abatement work at Allahabad). Due to the absence of proper sewerage system in many areas, the sewage water is unlined and open which is creating serious health issues and polluting the rivers also.

Maintenance of sewer is another big problem in the city. Due to the blockage and damage in some sections of trunk sewers, sewage is generally overflowing from manholes to surface drains during peak flowing period and leading to unhygienic conditions in the city (www.complaintboard.in/Jalnigamallahabad.html).

Apart from the above mentioned problems other major problems are- poor maintenance of STPs, lack of proper sewer network in the city, bureaucratic hazards in different government departments etc.

In September, 1999 the construction of STP of 60 MLD capacity at Nainiwas done under Ganga Action Plan-I. Further, under Ganga Action Plan-II Chacharnala SPS, tapping of Salorinala, a sewage pumping station and Salori STP (29 MLD) were built to cater the need of the city. Furthermore, under NGBRA, three STPs at Naini (20 MLD), NumayaDahi (50 MLD) and at Ponghat (10MLD) were installed in December 2012, accordingly, one STP was installed at Kodra (25 MLD) in January 2013 and one at Salori with capacity 14 MLD was constructed in September 2016. Under JNNURM, two STPs with capacity of 30 MLD each were installed at Rajapur in January 2016 and in March 2016 (Report : JalKal, 2017-18).

The pollution of the rivers Ganga and Yamuna is also a matter of immense concern in Allahabad city. The basic reasons for the pollution in the Ganga in Allahabad may be cited as- The drain water of the city flows into big drains which goes towards Ganga in Rasulabad, Rajapur and Daraganj. The religious ritual waste, eatables, polythene bags also cause pollution in the Ganga.

Table-1 : River Water Quality Allahabad (Ganga & Yamuna)

(Februray, 2018)

S. No.	Regional office	District	River	Code No.	Sample Collection point	D.O.	B.O.D.	M.P.N.	Water quality index
1	Allahabad	Allahabad	Ganga	2487	Kaddha Ghat	9.10	4.5	31000	US
2	Allahabad	Allahabad	Ganga	1046	Up stream Allahabad	9.50	4.1	28000	US
3	Allahabad	Allahabad	Ganga	1049	Down stream Allahabad	9.00	4.0	23000	US
4	Allahabad	Allahabad	Yamuna	1069	Yamuna Allahabad	8.80	2.10	11000	US

Source : www.uppcb.com

4. Solid Waste Management

Allahabad Municipal Corporation is the main institution responsible for solid waste management in Allahabad. In order to complete this task properly, Allahabad Municipal Corporation, in 2011 signed an agreement with SPML regarding solid waste management and the user charge collection but due to some differences this could not be proceed further (http://allahabadmc.gov.in/heritage_city.htmlNagarNigam Allahabad).

Solid waste management is also a major problem of Allahabad city. The Nagar Nigam activity report 2017-18 highlighted the fact that 480 mt. of solid waste is generated daily in Allahabad. Most of the waste generated in Allahabad comprises food and other waste materials like paper, plastic, metal, and bio-medical waste etc. (Report : Nagar Nigam, 2017-18).

The Municipal Corporation, Allahabad performs the tasks relating to road and sweeping of streets and drain cleaning along with the solid waste disposal with the help of around two thousand sanitation staff. They collect the waste and dispose-off it at nearby open dumps which is an unhealthy practice and it causes pollution also (Report : Nagar Nigam, 2017-18).

5. Air Pollution in Allahabad

The major sources of air pollution in Allahabad city are-vehicles, construction work, burning of municipal solid waste and the industrial discharge. There are industries in Allahabad and a few of them mentioned as Reliance industries limited, Naini etc. Apart from this, Silika, sand stone, sand mining and brick kilns cause air pollution. Vehicle generated pollution is a big problem of Allahabad. Continuous digging work in many regions also causes air pollution. UPPCB has established five instruments to check the air quality of the Allahabad city.

The ambient air quality in the city was found to be higher than the prescribed norms, particularly with respect to Particulate Matters (PM10) at most of the areas of the city. However, Allahabad is an industrially backward area and does not have any most polluting Industry like Sugar, Tannery, Paper mill etc. but, sand mining is done at very large scale due to the high availability of sand and sand stone in the city (http://allahabadmc.gov.in/heritage_city.html).

Table-2 : River Water Quality Allahabad (Ganga & Yamuna)

S. No.	Name of City	Place/ Area	Class	Qty. (Microgram)			
				PM 10	SO 2	NO2	AQI
January, 2018							
1.	Allahabad	Crossing Maha Laxmi Cinema	Commercial	296.0	3.0	34.7	246
2.		Bharat Yantra Nigam	Residential	231.0	2.5	31.8	187
3.		Sewage Pumping Station, Alopibagh	Commercial	239.82	5.21	69.93	193
4.		Corporative Bank, Johnson Ganj	Commercial	251.25	4.97	74.98	201
5.		Parag Dairy, Rambagh	Commercial	206.22	3.82	57.86	171

February, 2018							
1.	Allahabad	Crossing MahaLaxmi Cinema	Commercial	220.0	4.1	45.50	180
2.		Bharat Yantra Nigam	Residential	183.0	3.3	35.9	155
3.		Sewage Pumping Station, Alopibagh	Commercial	258.17	3.51	62.85	208
4.		Corporative Bank, Johnson Ganj	Commercial	259.46	3.69	61.09	209
5.		Parag Dairy, Rambagh	Commercial	213.97	2.21	50.88	176

Source : http://www.uppcb.com/ambient_quality.htm

6. Noise Pollution in Allahabad

The level of noise pollution in Allahabad city is also an area of concern. The major reasons for the high level of noise pollution are the sound of vehicles in high traffic, pressure horn and the commercial activities on the roads (<http://allahabaddpr2041.in>).

7. Role of Enforcement Institutions

7.1 Allahabad Municipal Corporation

With the objective to work for cleanliness, sewerage and sanitation, drinking water, solid waste management, lighting of streets and roads etc., the Municipal Corporation Allahabad was constituted in 1960 under the act of UP Municipal Corporation, 1959. There are 5 zones and 80 wards in Allahabad. The Municipal Corporation is the elected body of councilors of eighty wards of the city (http://allahabadmc.gov.in/know_services.html).

Further, to ensure, provide and maintain water supply and sewerage services, Jalkal department was established under UP Water Supply and Sewerage Act, 1975.

The main functions of the Jalkal department may be mentioned in following manner- Supply of potable water in Allahabad and for this purpose water is drawn from the river Yamuna and tube wells, work related to operation and maintenance of water supply and sewerage network, building of new water supply and sewer lines, if required, installation of tube wells and hand pumps, collection of taxes and user charges etc. with the help of MP and MLA funds. It also works for redressal of complaints regarding its services.

7.2 Regional Office, UP Pollution Control Board, Allahabad

Regional Pollution Control Board, Allahabad was established in February 1982. It is the regional office of Uttar Pradesh Pollution Control Board. The main

functions of Regional Pollution Control Board, Allahabad may be mentioned as under :

1. Monitoring pollution levels of all types of pollution of the district.
2. Investigation of industrial units to ensure conformity with and compliance of industrial units with prescribed pollution level standards and uses of pollution abating equipment. Issuing notices to industries in case, found guilty. Disciplinary actions are being taken on the basis of directives issued by head office, Lucknow or the orders given by the courts.
3. Setting up of standards for pollution levels.
4. Collection of water cess and sending it to the head office.
5. Developing economic, sustainable and environment-friendly waste/effluent disposal methods.
6. Promoting research and training in the field of pollution control etc.

The Regional Pollution Control Board, Allahabad is entrusted with the task of only monitoring the pollution level and has no powers regarding the enforcement of laws. It is just involved in making the framework of the mitigation of pollution but its implementation is beyond its jurisdiction.

8. Observations of the Field Study of Thirty Wards of Allahabad

In order to know the environmental problems of Allahabad city ward wise and to examine the attitude, role and the level of sensitivity of the local government i.e. Municipal Corporation, Allahabad, district administration and monitoring agency like Regional Pollution Control Board, a field study of Allahabad city was conducted. For this purpose, random sampling method was adopted and thirty out of eighty corporators from Allahabad east, west, north, south and centrally located ward have been interviewed. The observation of the field study in Allahabad may be mentioned in the following manner :

Tanle-3 : Ward wise Problems of Allahabad city

S.No.	Name of Corporator of Allahabad	Problems of the Ward	Suggestions to resolve the problems
1.	Nikki Kumari, Bahujan Samajwadi Party, Rajapur, Ward No. 02	Insufficient sewer lines, and damaged Naale, water pipelines and roads. Problem of flood in rainy season is very common in the ward.	Corruption of Nagar Nigam should be checked. Budget and staff of Nagar Nigam should be increased.
2.	Akash Sonkar, Bhartiya Janta Party, Medical College area, Ward No.55	Insufficient sewer lines and damaged roads. Damaged water pipe lines and polluted water supply. Unclean ward	Number of cleaning staff should be increased. Accountability of the officers needed. Tube well should be established in the ward.

3.	Azad Ahmed, Samajwadi Party, Karaillabagh, Ward No.63	Severe Problem of drinking water due to damaged tube wells, Damaged roads and unclean ward.	Private Contract system should be abolished. Corruption of Nagar Nigam should be checked. Budget and number of staff should be increased. Corporators should be given some rights.
4.	Kamlesh Tiwari, Bhartiya Janta Party, Shivkuti, Ward No. 20	Polluted drinking water supply and damaged water and sewer pipe lines. Unclean ward.	Corruption of Nagar Nigam and JalKal should be checked. Staffs and funds of Nagar Nigam should be increased. Private Contract system should be abolished.
5.	Name Kumar Yadav, Samajwadi Party, Narayan Singh Nagar, Ward No.72	Polluted water supply and insufficient sewer lines. Damaged roads and Naalas, Negligent approach of the officers towards the complaints of Corporators.	Corporators should be given some financial rights. Staffs and funds of Nagar Nigam should be increased. Corruption of Nagar Nigam and JalKal should be checked.
6.	Rohit Malaviya, Samajwadi Party, Karailli, Ward No.80	Poor condition of cleanliness in the ward, Insufficient and choked sewer lines. Damaged roads and Naalas. Irresponsible attitude of contractors.	Increase in cleaning staff, Corruption should be checked. 74 th Constitutional amendment should be implemented.
7.	Manjeet Kumar, Congress Party, Salori, Ward No.12	Polluted drinking water supply in the ward. Damaged roads and Naalas and uncleanliness in the ward. Lack of cleaning staff.	Cleaning of drainage and Naalas needed. Increase in Staffs and funds of Nagar Nigam
8.	Snehlata Upadhyay, Independent, Bhardwajpuram, Ward No. 42	Less flow of drinking water supply. Damaged roads and Naalas. Daily garbage collection is not done.	Increase in cleaning staffs needed. 74 th Constitutional amendment should be implemented.
9.	Rinki Yadav, Samajwadi Party, Phaphamau, Ward No. 17	Insufficient sewer line and polluted drinking water supply. Door to door garbage collection is improper due to lack of staff. Irresponsible approach of officers of the Nagar Nigam.	Corruption of Nagar Nigam and JalKal should be checked. 74 th Constitutional amendment should be implemented. Increase in Fund and staff.
10.	Mumtaj Ansari, Congress, Atarsuiya, Ward No.73	Polluted and interrupted water supply. Damaged roads. Unaccountable approach of Nagar Nigam and JalKal.	Strengthening Nagar Nigam required. 74 th Constitutional amendment should be implemented.

11.	Saraswati Devi, Bhartiya Janta Party, Beniganj, Ward No. 56	Unclean ward. Damaged roads and Naalas.	Increase in Fund and staff of Nagar Nigam and JalKal. Contract system should be abolished. 74 th Constitutional amendment should be implemented.
12.	Ruchi Gupta, Bhartiya Janta Party, Mutthiganj, Ward No. 60	Supply of Polluted drinking water, damaged water and sewer pipe lines. Dictatorship of contractors.	Contract system should be abolished. Corporators should be given some financial rights.
13.	Shabnam Begum, Congress, Guru TegBahadur Nagar, Ward No. 74	Damaged water pipe lines and polluted water supply. Corruption of Nagar Nigam and JalKal. Contractors are non-cooperative.	Number of cleaning staffs in the ward should be increased. Corruption in Nagar Nigam and JalKal should be checked. 74 th Constitutional amendment should be implemented.
14.	Gausia Samad, Bahujan Samajwadi Party, Sultanpur Bhava, Ward No. 68	Inadequate water supply. No action on the complaints of the corporators by the Nagar Nigam.	Corporators should be given some financial rights.
15.	Mohinuddin, Samajwadi Party, Atala, Ward No. 71	Dirtiness, damaged roads, Polluted water supply due to damaged pipe line. Unaccountable approach of the officers of Nagar Nigam.	Contract system should be stopped. Corporators should be assigned with some financial rights. Political discrimination should be stopped.
16.	Nitin Yadav, Bhartiya Janta Party, Allenganj, Ward No. 35	Choked drains, Naalas, unclean ward. Contractual system of Nagar Nigam.	Staff should be increased. 74 th Constitutional amendment should be implemented.
17.	Anand Agrawal, Bhartiya Janta Party, Katra, Ward No. 38	Problems of cleanliness and drinking water. Lack of cleaning staffs. Choked sewer.	Corruption of Nagar Nigam and JalKal should be checked. Increase in Staff of Nagar Nigam and JalKal. Corporators should have some rights.
18.	Anand Ghildiyal, Bhartiya Janta Party, Conolganj, Ward No. 38	Unclean ward. Irresponsible officers of Nagar Nigam. Dictatorship of contractors.	Corruption of Nagar Nigam and JalKal should be checked. Increase in Funds and staff . 74 th Amendment should be implemented.
19.	Neelam, Congress, Govindpur, Ward No. 46	Damaged water, sewer lines and polluted water supply and unclean ward. Corruption of Nagar Nigam and JalKal. Contract System of Nagar Nigam.	Fund and staff of Nagar Nigam should be increased. 74 th Amendment should be implemented.

20.	Anita Nisaad, Bahujan Samajwadi Party, Daraganj, Ward No. 51	Poor water quality is the main problem of the ward. Damaged roads and Naale.	Corruption of Nagar Nigam and JalKal should be checked. Contract system should be abolished.
21.	Urmila Yadav, Samajwadi Party, Prayag Ghat, Ward No. 52	Improper cleaning of drains and naalas. Garbage collection is not done daily.	Nagar Nigam and JalKal should listen to the complaints of the corporators seriously. Fund and staff of Nagar Nigam should be increased. 74 th Amendment should be implemented.
22.	Sonu Patel, Bhartiya Janta Party, Baghambari, Ward No. 18	Damaged roads, unclean ward. Lack of cleaning staff. Insufficient sewer line.	Contract system should be abolished. 74 th Amendment should be implemented. Fund and staff should be increased.
23.	Kamlesh Singh, Bhartiya Janta Party, Alopibagh, Ward No. 23	Uncleanliness due to lack of staff. Polluted water supply and damaged water pipe lines. Lack of coordination between Jalkal and Nagar Nigam.	Corporators' right should be increased and 74 th Amendment should be implemented.
24.	Jayendra Kumar, Bhartiya Janta Party, Mevraabad, Ward No. 8	Choked sewer lines, Damaged cleanliness system Negligent approach of the contractors.	Coordination between the Nagar Nigam and JalKal is required. 74 th Amendment should be implemented.
25.	Nand Lal, Bhartiya Janta Party, University area, Ward No. 15	Unclean ward. Frequent traffic jams. Negligent approach of the contractors.	Budget of Nagar Nigam and Jal Nigam should be increased. Coordination among various government departments required. 74 th Amendment should be implemented.
26.	Dharmendra Pajapati, Congress, Teliyar Ganj, Ward No. 32	Polluted drinking water supply. Irresponsible approach of the cleaning staffs. Damaged roads and improper lighting arrangements.	Increase in Fund and staff of Nagar Nigam and Jalkal. Corporators should be given financial rights.
27.	Taslimuddin, Samajwadi Party, Minhazpur, Ward No. 69	Polluted drinking water supply and insufficient sewer line. Irresponsible officers of Nagar Nigam.	74 th Amendment should be implemented. Political discrimination should be stopped.
28.	Om Prakash Dwivedi, Congress, Malviya Nagar, Ward No. 62	Corruption of Nagar Nigam and JalKal. Lack of cleaning staff, Polluted water supply and choked sewer line.	Responsible approach of Officers of the Nagar Nigam and JalKalis needed. 74 th Amendment should be implemented.

29.	Jiya Ubaid, Bahujan Samajwadi Party, Saraighari, Ward No. 43	Polluted water supply, damaged pipe line, poor condition of JalKal and Nagar Nigam, lack of staff, contract system are main problems. Collapsed cleanliness system.	Corruption should be checked and accountability should be ensured. 74 th Amendment should be implemented.
30.	Ajara, Samajwadi Party, Neemsarai, Ward No. 61	Chocked sewage, garbage, damaged pipe line.	All round reform required from funds to increasing staff and insurance of accountability.

The findings of the study indicated that in Allahabad, supply of potable water, chronic pollution of the rivers Ganga and Yamuna, open drainage and intolerant situation of sound and air pollution are most challenging issues adversely affecting human health. In this connection while giving an interview in the present study, the then City Health Officer Vijay Pratap Singh said that the administration is doing arrangement for waste disposal, cleanness, repairing of damaged roads, electricity etc. The schemes of the central government for urban development like Namami Gange Plan 2014, Clean India Mission, Hriday Yojana 2015, Smart City Mission 2015 and Amrit Yojana 2016 are being implemented by the Municipal Corporation of Allahabad.

The Municipal Corporation of Allahabad like Varanasi is facing lack of staff and funds. There are 2579 posts sanctioned for cleaning staff while presently 1579 are filled and 423 staff has been appointed on contractual basis. Under the door to door collection of garbage by Nagar Nigam, 480 mt municipal solid waste is generated in the city, but the arrangement for disposal is for 330 mt solid waste only.

Allahabad city is also facing lack of coordination in different government departments just as Jalkal, electricity department, telephone and Nagar Nigam. All these factors put question mark on the environmental governance of the city. Under Amrit plan, since 2016, it was said by the then City Health Officer, Vijay Pratap Singh, that out of 48693 water connection 21568 has been given by Amrit Mission.

Similarly, most of the corporators said about the polluted water supply in their respective wards. Replying to this problem, in an interview conducted in the present study, the then Secretary of Jalkal department Radhey Shayam Yadav informed that 360 MLD water supply is being done in the city while the necessity is of 220 MLD. 108 MLD of water supply wastes due to damaged water pipe lines. He further said, we are trying to check the supply of polluted water in some wards. In 360 MLD water supply, the department supplies 280 MLD water from tubewell, 18 MLD water is being supplied by Yamuna river. The pipe lines in the city is 1294 km and there are 15 compensation 257 tubewell, 306 mini tubewell, 2660 hand pumps are there.

On the question of increasing air pollution and sound pollution in Allahabad city, the then Regional Officer, Pollution Control Board, R.C. Mishra said that

increasing number of vehicles, construction of roads, garbage burning by Nagar Nigam are main reasons for pollution. He further said that we cannot take disciplinary actions against guilty person or institution. We can take action only after receiving of order by the court. There are five places Mahalaxmi Takeez, Bharat Yantra Nigam, Alopibagh, Jansen Ganj, Ram Bagh areas where air pollution monitoring instrument have been installed. The regional office of UP pollution control board, Allahabad sends data of air pollution and sound pollution to head office for analysis.

On the issues of river Ganga and Yamuna, it is observed in the study that the main source of pollution of the rivers at Allahabad is the municipal waste water which is flowing directly into the rivers. The Allahabad has less problem of industrial waste. There is no major industry in the city but the industrial waste coming from Muradabad, Kanpur, Unnao causes river pollution in the city.

To conclude, it may be suggested that to meet the challenges of environmental problems of Allahabad city-strict enforcement of laws, empowerment, accountability and coordination among concerned government departments like Municipal Corporation, Regional Pollution Control Board, JalKal department, Jal Nigam etc. is needed. The sensitivity of the government- central, state and local is the utmost requirement.

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‘Stream Choice’ and Aspirations in Higher Secondary Education : A Study of Students in Delhi

Priyambada Shah*

The paper makes an attempt to comprehend the decision making process regarding ‘stream choice’ in higher secondary stage. Right to Education Act in India has made primary education free and compulsory to children between the age group of 6-14 years. With this more students are entering secondary education from classes that were earlier not participating in education and these constitute mostly students from lower middle and lower class families. This is a new stage for them So, how they are deciding which stream to choose and what are their aspirations regarding higher education and career are important to study. To understand this, an exploratory study was conducted in Delhi. The study showed that place of residence has a significant role in the decision making process and also influenced the aspirations of students and parents.

[**Keywords** : ‘Stream choice’, Secondary education, Aspirations, Locality, Decision making]

1. Introduction

The intermediary stage between elementary and higher education is Secondary Education. In India, Right to Education Act has made primary education free and compulsory for children between 6-14 years of age. Thus, primary education is accessible to every child. In 2009 Government of India started Rashtriya Madhyamik Shiksha Abhiyan (RMSA) wherein the objective is to provide universal access to education for all children between 15-16 years of age.

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As a result the demand for secondary education has increased. The secondary education is divided into two parts- secondary and higher secondary education. Classes IX and X comprise the secondary schooling wherein the age for entering is broadly 14-16 years, and classes XI and XII is the higher secondary school and the age for entering is 16-18 years. This is a crucial phase for a child's future. At this juncture, the students are in a transformative phase (teenage years) along with the concern for entering new atmosphere where they are required to adjust and make new friends. Further, they undergo pressure from the family, relatives, and surrounding to perform well in the class. Secondary and higher secondary education is an important stage as it opens up the door for education and for future employment opportunities.

Streams in higher secondary are categorized into two fold- academic and vocational. Under academic curriculum, there are three streams, namely- science, commerce, and arts/ humanities. The students have to choose any one stream of the three streams. Whereas, vocational stream is oriented towards the labor market. The choice of stream by students at this stage decides their educational opportunities in higher education and vocational opportunities in the labour market (Chanana, 2001; Pinxten et al., 2012). The focus of the present study is on the academic curriculum and the choice of stream (grouping of subjects is known as stream) is addressed to as 'stream choice'. However, there are certain subject combinations within stream and students choose subjects depending on their ability.

The crucial decisions around the choice of streams and subjects are made in class XI. Nowadays there is a growing number of students from lower middle and lower class families, often, the first generation in their families to enter secondary education. How do students in these families 'choose' streams in class XI? What are student's aspirations for further education and career? What are parents' aspirations and families' strategies for support? How they aspire to become part of the emerging 'knowledge economy'? How schools may play role in shaping the decisions making around choice of streams by students. The complex processes of decision making within family and how they are influenced by economic and social factors, networks, aspirations and struggles of parents, gender differentiation in society. These are some of the questions which the study closely looked at in the context of role of class, gender, family, and school in the educational choices that students among the lower middle and lower class families make in higher secondary education.

2. Methodology

For the purpose of the study Kendriya Vidyalaya (KV) school, situated in Jawaharlal Nehru University (JNU), Delhi was chosen. From there 50 students were identified who were studying in class XI through convenience sampling, so that around 15-20 students in each stream could form part of the sample. KV is a

co-educational school affiliated to Central Board of Secondary Education (CBSE). These 50 students belonged to families where parents were engaged in lower professional, routine manual work, skilled manual work, and semi-unskilled manual work. These constitute lower middle and lower class. Vaid's (2012) classification of occupation has been used. Out of 50 students, 15 are in science stream, 20 in commerce stream and 15 in arts stream. There are 22 girls and 28 boys. Through these students their families were approached. These students are referred to as 'respondents' in the study.

The students in KV which is located in the Jawaharlal Nehru University (JNU) Campus were mainly residing in and around the two university campuses- JNU and Indian Institute of Technology (IIT- Delhi). These are prestigious universities and provide residential facilities to its staff. Out of 50 respondents, 30 were residing in JNU, 15 in IIT and 5 in Munirka (situated just opposite to JNU). The study offered an opportunity to explore the role of location/ neighbourhood in stream choices of students.

For the purpose of the study qualitative method was used. 50 respondents were interviewed. Along with respondents their parents were also interviewed. The data was collected in two stages. In the first stage respondents identified were asked few questions to gather information on few variables like streams taken by them, CGPA in Class X, age, family background, educational qualifications of parents and siblings, etc.

After gathering the basic information, the second stage of interview started. In-depth interviews were carried out. In this stage semi-structured interview schedule was used with questions on the choice of stream and consultation. Further the respondents and their parents were asked questions on a range of themes around aspirations, choice of streams and subjects combinations, gendered nature of stream and subjects, role of the teachers, influence of locality, and future planning. The study was conducted in 2014- 15.

The respondents also informed that the school (KV) offer three streams and subject combinations within each stream as mentioned in table 1:

Table-1 : Stream and subjects offered by the school under each stream

Streams	Compulsory subjects	Optional subjects
Science	Physics, Chemistry, and English	Mathematics, Biotechnology, Biology, Hindi, and Computer Science
Commerce	Accountancy, Business Studies, Economics, and English	Hindi, Mathematics, and Information Practices
Arts/ Humanities	History, Geography, English, and Hindi	Economics, Sociology, and Political Science

Source : primary data

The school offers compulsory and optional subjects under each stream as mentioned in above table. It is important to note that along with compulsory subjects, students are required to choose optional subjects as prescribed by the school norms. Science students are required to choose any two optional subjects whereas, commerce and arts students have to choose any one. However, students are not permitted to take subjects from other stream and thus, inter stream subject combinations are not allowed. Even the students cannot take subjects more from optional or less from compulsory.

3. Results and Discussion

The decision making process around the choice of a stream in class XI is a complex one. The present paper is an attempt to understand the manner in which the family and school mediate the choice of stream. It also explores how the family's class background, its residential location in or around academic institutions cast an influence on the made decisions.

3.1 Influence of Locality

The neighbourhood appears to influence the decision making and aspirations of parents and the respondents. As mentioned, 30 families stayed in JNU. Of these, 14 belonged to the lower middle class background and the remaining (16) were from the lower class background. In IIT campus, 15 families resided of which 10 were from the lower middle class background and the rest (5) from the lower class background. 5 families were in Munirka, with one from the lower middle class background and the rest (4) from the lower class background.

Staying in university campuses influenced the decision making regarding stream and subject for many families. Fathers residing in JNU and IIT campus were found to be interacting and consulting acquaintances in the campus in making the decision about the 'stream choice' of their children. These included interactions both with faculty and students. As one parent shared :

I work in JNU library. Mostly my duty is in the social science section. There are innumerable social science books in the library. I see students and faculty sitting in library for long hours. I usually talk to students and they informed me about the scope in social science and increasing opportunities. I am so much influenced that I explained these things to my daughter regularly and encouraged her to take arts and do well.

However, the frequency of consultation made by the parents varied along the class background. It was more of the fathers from the lower middle class (9) background who were found to be engaging in consultations more than those from the lower class (7) background.

Another aspect that was striking was that the nature of the academic campuses in terms of the disciplines offered, impacted the choice of stream made.

In IIT the parents and the respondents made the decision in favour of sciences, while in JNU it was arts that was decided upon.

However, where father do not know about streams, respondents (6) themselves took help from neighbour and locality. Their parents supported them. As Ankit narrated :

My father does not know about the streams. So I discussed about which stream to take with an uncle staying in my neighbourhood. He is working in IIT in administration. He suggested me science and explained me some of its scope. Also some of the students living in my neighbourhood had taken science. So I took science.

Therefore, neighbourhood had an impact on the respondents and their parents. The respondents got motivation to do well in their studies and in many cases wanted to 'be a part of the institution'. Accordingly they chose the streams. As Durvesh said :

I am staying in IIT campus from my childhood. I used to go to my father's office and see my father's colleagues and faculty members working. Many a times I have seen classes happening. My father always encouraged me to study well and become a student of IIT. I myself am influenced by the environment. Gradually I became so fascinated by the idea of becoming a student of IIT that I decided to take science stream.

But in the case of Munirka, the locality did not play an important role in influencing the decision making of parents and respondents. As these parents were not well educated and were mostly engaged in lower class occupations, They were not in a position to help the respondents in choosing streams. No father helped the respondents in the decision making process regarding stream as they were ignorant about the streams and its scopes. Further, these parents were not staying inside the campus and lack interactions and connections with people from the academic milieu, and this act as a barrier. However, one father in Munirka encouraged the respondent to take science but he was not aware about the streams. Since most of his (father) friend's children have taken science, so he wanted the respondent to take science.

Hence, it can be noticed that there is variation within lower class. Lower class parents who were staying in Munirka were more helpless and vulnerable in comparison to lower class parents in JNU and IIT campus. Similarly, Woods (1976) found that working class parents are unaware of wide career opportunities. There is an impact of academic surrounding among the lower class parents in JNU and IIT Campus. As they were in constant contact with the academic milieu and were themselves taking help and consulting others and thus, helped the respondents in decision making. Whereas, parents in Munirka were not engaged in the decision making process as they lack the knowledge regarding streams and its importance, so majority of the respondents (4) took commerce. The respondents from Munirka

were of the view that arts stream is 'very easy' and science stream is 'tough', and commerce is a midway. However, one respondent took arts stream because he scored less CGPA in class X and hence, was not eligible for taking any other stream.

It is interesting to note that gender does not appear significantly to mediate the decision making in these families. Parents were giving equal opportunities to both boys and girls and wanted both to 'perform well'. There were instances where parent encouraged boy child to take arts and girl child to take science against the construction of streams (Thomas, 1990; Naugah, 2011), where science is considered 'boyish' and arts as 'girlish' stream. This is because of the influence of place of residence which made them to think beyond these gendered construction and encouraged their child to do well.

3.2 Gendered Construction of Streams

In-depth interviews with the respondents and parents revealed that the science stream was regarded as 'hard', 'difficult' and 'tough'; arts was seen as 'less hard' or 'easy'; whereas commerce was regarded 'neither too hard' nor 'less hard'. It was said by respondents that *mehnnati* (hard working) students take science and only *kamzor* (weak) students take arts. Commerce was believed to be taken by those who did not want science or arts.

Streams were considered as 'masculine' and 'feminine' depending on their construction as 'hard' and 'easy'. 'Hard' stream (science) is considered as 'masculine' or 'boyish' while 'easy' stream (arts) as 'feminine' or 'girlish'. Further, science is said to be 'suitable for boys' as it is considered as 'hard' whereas arts is 'suitable for girls' since it is considered as 'easy', although, commerce is thought to be 'suitable for both girls and boys' because it is considered as 'not so hard' and 'not easy'. Some respondents felt that boys are also seen as having 'natural capacity to perform well' in science. Boys were seen as performing well in science because they have "...inborn scientific ability and they can think more, which is absent in girls" (Ankit). Another respondent suggested that boys have the 'power' due to which they can understand maths, physics, and computer science more easily than girls.

'Societal constraint' that restricts the development of mind and thinking capacity especially of girls was highlighted by five respondents. The girls are 'not allowed to go outside', 'do not interact more with outside world' and 'do not talk much with outside people'. This further affects their performance, due to which girls are not performing well in mathematics and Physics. As Suman mentioned :

Girls are not allowed to interact more with outside world... this reflect in their performance due to which they cannot think more and cannot solve mathematical questions easily... as maths need to think more and required imagination which lacks in girls. However girls are good in biology.

There are a few students (8) who does not believe in the gendered construction of streams. They said both girls and boys can take science, commerce

and arts stream because all are 'equal' and ability matters in choosing streams. Also, both gender are 'doing good in these streams' and these streams has 'scope and lead to respectable jobs'.

From the foregoing discussion it is evident that based on abilities of boys and girls the streams are labelled as 'girlish' and 'boyish'. Science was seen as 'boyish' streams and arts is seen as 'girlish' while commerce is considered both. However, the perception about boys doing better in science and girls not doing good is changing as few respondents inform that ability is more important in selection of stream.

3-3 The School and 'Stream Choice'

The personnel within the school like teachers, counsellors and peers are likely to act as mediators in influencing the choice of streams among the respondents. For the purpose of the study students' perception and experiences are taken into consideration.

3-4 Perceptions of Ability and Access to Streams

Respondents informed that perception of the teachers about streams varied. The teachers viewed science stream as 'difficult', 'demands hard work' and requires "study of at least 6-7 hours daily" (Naveen); arts as 'easy', 'make school life easy', 'do not require study all the time'; and commerce as 'good' stream, 'neither too hard nor too easy', 'need good ability in maths'. The teachers' suggestions were based on the students' performance in the earlier classes. So, science was suggested by teachers to hard working students. Commerce was suggested to students who were good in maths. However, teachers suggested arts to 'weak', 'indisciplined' and 'rowdy' students. Respondents said that arts is often used as a threat with boys. An English teacher was reported to have 'told' boys who were 'weak' and 'making noise' in class that they will get only 'arts' because they were not taking their studies seriously (Gaurav). So, the teachers regarded arts not to be a 'good' stream and meant for 'indisciplined' and 'rowdy' students who do not get any other stream of their interest. Thus, the teachers were reinforcing the social construction of streams/subjects. As noted by Oakes (1985), Woods (1979) and Hargreaves (1967) that students in non-academic (non-examination) class are considered as weak, indisciplined and troublemakers. In the present study, arts stream students are also attributed with some of these qualities as arts is constructed as a stream which weak students take.

However, not all teachers appear to have similar perceptions of the arts stream. Respondents (27) spoke about a Hindi teacher who considered arts as 'good' stream and said 'intelligent' students also take arts and "...arts increases one's general knowledge" (Abhishek). Three respondents argued that their teacher said 'it depend on the students- if the student study arts with interest then they will like it but if students studies without any interest then they will not like the arts stream'. It was because of specific teachers who did not hold biased views

about arts stream/subjects and in fact were able to suggest the positive views and scope. Therefore, some students took arts.

Teachers appeared concerned about 'peer pressure' and cautioned in relation to 'stream choice'. Respondents (8) said that teachers cautioned against 'peer pressure' and told respondents to take any stream of 'your' (student) 'interest' and 'not to take stream because your friends are taking it' and 'to decide' the stream carefully based on their 'interest'.

From the above discussion it can be noticed that the teachers' perception about the streams had an important impact on the students' decision while choosing a stream.

3-5 Peer Group and 'Stream Choice'

Majority (42) of the respondents said they were not influenced by the stream taken by their peer group while opting for the stream. They all have different 'interest' and were more influenced by 'guidance from home'. There were three cases where the peers had influence over stream preference but the family decision was followed. Three girl respondents informed that the stream their friends were taking influenced them to the extent that they were willing to take that stream only. However, they finally opted for streams suggested by their family and relatives.

There were five respondents who had already decided on the stream to take. However, while discussing with their peers regarding the stream they noticed similarity of opinion. This encouraged them further to stick with their choices. While they were not influenced by their friends as they had decided beforehand regarding the choice of stream, rather they got boost to move ahead in it because their friends would be with them in the new class. Thus, the respondents were not influenced by their peer groups. It was the family decision regarding choice of streams which overshadowed the peer pressure.

3-6 Counselling

School arranged for counselling sessions when respondents were in class X. A free period is set aside so as to ensure that the teaching is not affected. However, counselling session was not regular. Students were counselled in groups and some interacted personally as well. The counsellor suggested them about how to study, how to manage time in exam, tips on how to study. Some respondents (8) felt that the counsellor was not helpful in letting them know about future scope in the stream. The counsellor suggested them to take stream of their interest.

4. Future Aspirations : Higher Education and Careers

4-1 Higher Education

All the respondents wanted to pursue higher education. Although they come from different social class but they hold high aspirations. The higher education

meant graduation and diploma courses to the respondents. Majority of the respondents (37) were determined to do graduation and have even decided the subjects which they will take in graduation. While some respondents (11) wanted to study further but were confused whether to pursue graduation or diploma, and focussed on their class XII marks as they said everything depend on class XII board marks. Further, the study found that there were some respondents (3) who want to become economically independent after class XII and were interested in doing part time job along with higher education. When the respondents were asked why they want to do job, they stated that '...want to help parents' as they do not want to be burden on their parents and want to take care of their expenses. Although the respondents were not clear about the 'kind of job' they want to do, but they pointed out that they 'prefer' any job that can 'adjust' with their 'studies'.

The influence of surrounding campus environment was also seen wherein some (10) respondents who wanted to pursue higher education there. Those respondents who had taken science (non-biology) wanted to appear for IIT entrance while those staying in JNU wanted to appear for JNU language entrance.

There were respondents who had consulted their parents, siblings, counsellor, relatives and tutor for further education. However some (2) have searched in social media regarding the subject to pursue in higher education. As Vidya stated "I read in newspaper that there is more scope of computer science and in future there will be more need of computer engineers. So I have decided that I will do my graduation in computer science".

4.2 Occupational Aspirations

There is varied opinion on the issue of occupation or job the respondents are interested in. Out of 50 respondents, some (27) have their 'occupational aspirations' in mind while others (23) are not clear what they want to do.

These respondents have consulted their elder siblings and relatives for the occupation. Two respondents have searched in social media regarding job prospects in their respective streams. In two cases (1 girl, 1 boy- both are from science stream and JNU resident) fathers were 'involved' with the respondents regarding their future job. These 2 respondents' parents have consulted in their office regarding the future occupation for their child (respondent). As Aniket's father from JNU said "I consulted the professors with regard to good occupation for my child. They suggested doing Computer Science from Delhi University (DU) and then doing MCA from JNU would be best option. After this my son can become a computer engineer. Both my son and I thought this to be best". It is interesting to know that majority (28) of the parents and respondents showed their inclination towards government job.

Due to the interaction with the knowledgeable people from the academic background, the aspirations of parents and respondents were mounting. Their aspirations also became similar to the people of neighbourhood. They have the

examples in front of them and they aspire for high and as respondent said '*acha karke dikhate hain*' (I will show that I also can do well) and also '*bada banne mein madad milegi*' (it will help me in becoming a successful person). Aarti said "I stay in IIT campus for a long time. My father is working here. In the evening I go for walk. I see the faculty walking and whenever the staff or students meet them on the way, giving them respect. I am so much influenced by their personality that I want to become like them". Hence it provides a lot of exposure to equip them to catch up the academic community.

From the above discussion it is evident that all parents and respondents had occupational aspirations. The locality had an influence on the choice of future occupations. These lower middle and lower class respondents have high aspirations as they constantly come in contact with high officials, faculty and students. Since they come from family where the parents have not completed higher education, nonetheless they hold high aspirations in relation to family. So there are constraints yet they are aspiring high.

5. Conclusion

It is in the higher secondary school that students are confronted with the issue of choice of stream. The students have to choose any one out of the three streams offered by the school- science, commerce or arts. The social and educational background of the parents constrained their involvement in the decision making regarding 'stream choice'. In the case of parents' involvement, the place of residence played an important role. The place of residence inside academic institutions broadened the awareness of parents and respondents regarding the streams. Due to their interaction with faculty, colleagues, and students of the institutions, the fathers were getting to know about the streams and its importance.

The school through its teachers helped the students in choosing stream. Teachers' suggestions were based on the students' performance in the earlier classes. Science was suggested by teachers to hard working students. Teachers convey science as difficult stream demanding hard work. Commerce was suggested to students who were good in maths. However, teachers suggested arts to 'weak', 'indisciplined' and 'rowdy' students. Also, arts was used as a 'threat' by the teachers to maintain discipline in the class. So, the teachers regarded arts not to be a 'good' stream and meant for 'indisciplined' and 'rowdy' students who do not get any other stream of their interest. The role of the teacher hence needs to be highlighted as they can influence the perceptions and choices that students have about different subjects and enable them to make stream/subject choices based on their own interests.

The study showed the high aspirations that respondents and parents had regarding higher education and future careers. Even the respondents living in unaware social structure hold they do have a high aspiration but the problems

emanate at the beginning when they have to choose the stream right after class X, respondents living in unaware social structure are hardly able to rationalize their choice of stream- due to their background and they get influenced either by parents, peer group or school teachers. Although they do not get much guidance at home but are encouraged by their parents to achieve high goals and participate in the emerging knowledge economies. The neighbourhood played a significant role as they reside in and around academic institutions. The respondents were motivated to become like the faculty. However, the respondents and parents residing in Munirka were vulnerable as compared to respondents residing in IIT and JNU because they were not directly engaged with the academic environment and also lack interaction with knowledgeable people, which became hindrance in decision making. Thus, class restricted the scope and awareness among the respondents and their parents but locality widened their horizon especially in JNU and IIT.

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Changing Trends in India's Policy Shift towards Israel and the Question of Palestine

Mohd. Javed* and Farooque Alam*

*India and Palestine have had a common history of being colonized by the same colonial power. Although, brief but Britain's imperium in Palestine had the same harsh effects which India had to endure during and after its withdrawal nearly two hundred years of colonization. Nevertheless, a sense of solidarity prevailed between the two after the re-colonization of Palestine by Israel in 1948. India recognized the Palestinian Liberation Organization as the representative of Palestinian people and established full diplomatic relations with it during the 1980's. After the OSLO Accords were signed in 1993, India also opened a representative office in Gaza two years later. India had also expressed its willingness in helping to resolve all major and minor issues between Israel and Palestine, and had ardently supported the two state solution. However, after the rise of the "Hindu Nationalist government," the Bharatiya Janata Party, in the center, India has changed its stance altogether on the Israel-Palestine issue. India dumped Palestine at the United Nations in 2016 while abstaining "on resolutions exposing the barbarities of the Israeli establishment" (Mani Shankar Aiyar, *The Indian Express*, November 29, 2016), which include the regular violations of "the United Nations charter and the laws of war to attack people" (Siddharth Varadarajan, *The Wire*, October 19, 2016). The paper aims to explicate the current policy of India towards Israel and Palestine, and what had led to this shift.*

[**Keywords** : Policy shift, Israel, Palestine, British colonization]

1. The Beginning

There is a shift in India's foreign policy from non-alignment to alignment; from the goal of creating a multipolar world to endorsing the US concept of a

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unipolar world. The strategic environment is being altered by a slew of agreementsThe shifts are also evident with changes in India's foreign policy conceptualizations and relations with traditional allies.¹

January 29, 2017 marked the twenty fifth year of diplomatic relations between India and Israel. "For decades until 1992, India had abstained out of principle from having close relations with Israel, a state seen as a colonial and apartheid power."² The normalization of "relations with India was a prize for Israel [as] India remains an influential country in the Global South and Israel hoped that India's entry into the ledger on its side would break apart the Global South's solidarity with the Palestinian people."³

Nevertheless, since the establishment of ties for the first time in 1992, Israel and India have entered in to an intimate relationship where cooperation had reached from agriculture to defense. "Based on Israel's unique expertise in Agriculture, India and Israel...signed [an] Agreement for Agricultural Cooperation in 2006,"⁴ and a "17,000-crore deal [was] approved by [Indian] Cabinet Committee on Security ahead of [Indian Prime Minister] Modi's likely visit to Tel Aviv in June [2017].....India and Israel have stepped up their defence relations since Mr. Modi came to power."⁵

Nonetheless, since the new government took over in 2014 at the center in India an altogether different approach was employed for rapprochement with Israel based on the "previous BJP-led government, which was in power from 1999 to 2004, [and] was similarly seen to have initiated a recalibration of New Delhi's policy toward Israel. [The then] Israeli Prime Minister Ariel Sharon's landmark visit to Delhi in 2003 appeared to represent a sharp turn in New Delhi, but that momentum was short lived."⁶ Presently, "India's new government, led by Prime Minister Narendra Modi and the right-wing Bharatiya Janata Party (BJP), is partly recalibrating New Delhi's approach toward Israel, development that will no doubt be welcome[d] by Israeli Prime Minister Benjamin Netanyahu."⁷

2. Background

India's recognition of Israel came in September 1950, two years after the newly established State was created in 1948. Israel had been established on the Palestinian land that was colonized by Britain, following the end of the First World War, in 1920 and created via a partition plan by the United Nations in November 1947 after Britain relinquished the Palestinian matter to it. Palestine and India have had a common history of being colonized by the same colonial power Britain and its treatment of both the colonies, however, hasn't been satisfying. On the one hand, "the British colonization of Palestine was a disaster"⁸ as "Palestine would be transformed into the Jewish National Homeland,"⁹ which created a catastrophe or "the Naqba, which is how all Palestinians have come to remember the forced expulsion from their homeland of 750,000"¹⁰ while on the other, "the slaughter that

followed Mountbatten's hasty partition of Pakistan and India"¹¹ had left over a million people dead and fifteen million displaced.¹²

Nevertheless, the feeling of being a colonized people and enduring the worst during the occupation generated a sympathetic feeling among the Indian establishment for the Palestinians who, after the creation of Israel, had lost both their land and identity. India aligned itself with its historical companions; the Arabs rather than with Israel.

India's solidarity with the Palestinian people and its attitude to the Palestinian question was given voice during [its] freedom struggle by Mahatma Gandhi. Since then, empathy with the Palestinian cause and friendship with the people of Palestine ha[d] become an integral part of India's foreign policy. India was the first Non-Arab State to recognize PLO as sole and legitimate representative of the Palestinian people in 1974. India was one of the first countries to recognize the State of Palestine in 1988. In 1996, India opened its Representative Office to the Palestine Authority in Gaza, which later was shifted to Ramallah in 2003.¹³

India had "wholeheartedly endorsed and embraced the Arab viewpoint. It accepted the Arab contention that they were at war with Israel..."¹⁴ which was evident from their growing relationship. "Indo-Arab trade was growing, but India's bilateral trade with Israel was meager and negligible."¹⁵ Indian and Israeli relationship "at the time of assassination of Prime Minister Indira Gandhi in 1984...were at rock bottom" however, "by the end of the 1990s, Israel had emerged as India's fourth-largest trading partner in the wider Middle East."¹⁶ With the rise of the new Bharatiya Janata Party (BJP) led National Democratic Alliance (NDA) government at the Centre, India maintained this stance after it was replaced by the Congress led United Progressive Alliance (UPA) in 2004.

Under the two UPA regimes led by Manmohan Singh, the strategic relations between the two countries remained as close as before. So much so that the Congress-led government in 2010 did not allow party MP Mani Shankar Aiyar to ask questions about the India-Israel defence relationship in Parliament on the grounds that it pertained to a 'state secret'. In fact, in the wake of the 26 November, 2009 attacks on Mumbai, India's defence purchases from Israel increased so much that the latter replaced Russia briefly as New Delhi's largest defence supplier in 2009. . . . [U]nlike the BJP government that openly justifies its deepening of ties with Israel, the Congress did so 'privately' and took every care not to be seen publicly with Israeli leaders and officials. That explains why there were not many interactions during the UPA years, apart from then external affairs minister SM Krishna's visit to Israel in 2012. So much so that then defence minister AK Antony not only first postponed - and then cancelled - his scheduled visit to Israel, but also urged Tel Aviv to defer a visit by the Israeli defence minister (Ehud Barak) to India in 2008. And this despite the fact that Israel

by then had become [India's] second-largest supplier of military hardware after Russia.¹⁷

Nevertheless, Indo-Israel relations began to move in a positive direction and “accelerated under governments run by the right-wing Hindu nationalist Bharatiya Janata Party (BJP), which governed from 1998-2004 and returned to power under Modi in 2014.”¹⁸ Previously, India had been “under the notion that open and transparent ties with Israel will adversely affect India’s relations with the Islamic Arab world, including Palestine whose cause has India’s ‘principled support’. And more important, sharing platforms with the ‘racist Zionists’ who rule Israel, will antagonize the Indian Left and Muslims.”¹⁹ Though, there were “plenty of indications over the past two years that India was headed down this road” which became evident as the Indian Prime Minister’s trip in mid-2017 is scheduled to “Israel without a complementary visit to Palestine, as has been the custom in the past. Modi is not the first Indian leader to do this: Home Minister Rajnath Singh visited Israel in November 2014 without stopping in Palestine.”²⁰ Nevertheless, Indian Prime Minister’s visit to Israel later this year to mark the silver jubilee of the relationship “without a stopover in Palestine shows shift in New Delhi’s foreign policy.”²¹

3. Policy Shift

Soon after its independence in 1947, the Indian Prime Minister “Jawaharlal Nehru received a letter from Albert Einstein. It was a request, ahead of a crucial vote in the UN, for India’s support for a resolution proposing the partition of Palestine.”²² The then Indian Prime Minister replied in a negative since, “India could not support this and cited reasons of national interest. Perhaps he was influenced by India’s own experience of partition. He strongly favoured a federation of two states, with a special regime for Jerusalem for.....10 years, to be followed by a referendum.....That set the template for India’s line on the Israel-Palestine conflict”²³ which continued until 1992.

Shortly, before the opening of diplomatic relations with Israel, India received the Palestinian Liberation Organization (PLO) leader Yasser Arafat in January 1992. The former Prime Minister of India Narsimha Rao welcomed him and in the speech marking his visit demanded that “Israel withdraw from all occupied territories.”²⁴ Opening diplomatic relations with Israel meant that “India was not abandoning an old friend” and “Rao told Arafat that India could only put pressure on the Israeli’s if it had an ambassador in Tel Aviv,” and Arafat in a press conference at the same venue said “the exchange of ambassadors and recognition are acts of sovereignty on which I cannot interfere.....I respect any choice of the Indian government.”²⁵ Nonetheless, the collapse of the Soviet Union in 1991 had: symbolized the end of the old order and the change in the international balance of power, and the emergence of a unipolar world led by the US. Hostility toward Israel constituted an obstacle to India’s relations with the US; a public change in policy

became easier when negotiations between Israel and the Palestinians began, following the Madrid Conference.²⁶ Nevertheless, since then;

No assessment of the changes in Indian foreign policy concerning the Palestinian question can ignore the changes in relations between Israel and India. The closer ties are reflected in a number of aspects: security, diplomatic visits, the change in the public's perception, and the pattern of voting in the UN. In recent years, Israel has strengthened its security ties with India, and has made the Indian subcontinent one of its major export destinations, primarily in military procurement. Israel is the fourth largest weapons supplier to India. Diplomatic visits between the countries have gradually increased since relations were established. In September 2014, during the UN General Assembly, Modi and Prime Minister Benjamin Netanyahu discussed both the Iranian nuclear program and extending cooperation between their two countries. In addition, the President of India made an historic visit to Israel in October 2015. One example of the tightening political alliance occurred during Operation Protective Edge, when Modi's government exerted pressure in order prevent a condemnation of Israel by the Indian parliament, an act that most sources believe was highly gratifying to Jerusalem.²⁷

On the other hand, within the local populace in India opinion was slanting in favour of Israel. As one blogger wrote on the social networking platform; "with Israel, India shares a common bond that goes into ancient history. India can relate better with a modern democracy that is doing wonders in technology and entrepreneurship. Israel is also a part of the three-way relationship with the US."²⁸ Nevertheless, "the newly elected government led by Prime Minister Narendra Modi's Hindu nationalist Bharatiya Janata Party (BJP)" which had "blocked parliamentary votes to condemn Israeli actions" was seen "to suggest publicly what many officials already acknowledge privately: A burgeoning strategic partnership with Israel matters more to India than reflexive solidarity with the Palestinian cause."²⁹ In July 2015, "India abstained on a United Nations Human Rights Council (UNHRC) resolution condemning Israel over a UN report into the alleged war crimes committed during the 2014 Gaza conflict - marking a significant change in India's stance," to which Israel responded with appreciation and a vote of thanks, and wrote, "We appreciate votes by members of UNHRC including India, who did not support yet another anti-Israel bashing resolution. We thank them."³⁰

Israeli press was full of appreciation for India on its changed stance on Israel-Palestine issue and one of the leading Israeli dailies wrote : "The fact that India abstained reflects a significant policy change by Delhi; traditionally, India voted in favour of all anti-Israel resolutions in UN institutions. [This] abstention was another sign of warming ties between India and Israel since the election of Prime Minister Narendra Modi in 2014."³¹ While on the other hand, India's abstention had been shocking for Palestinians which was reflected in an interview

to an Indian newspaper *The Hindu*, the Palestinian Ambassador to India, Adnan Abu Alhaija statement who had said, "India's decision has been 'affected' by its 'burgeoning military relationship with Israel'. 'We were shocked....the voting of India has broken our happiness.'"³² Nevertheless, this act of the Indian establishment was a clear hint of "India's forgotten solidarity with Palestine." As Priyamvada Gopal writes;

From 1947, the year of its own independence from Britain, until 1992 when full diplomatic relations with Israel were assumed, India formally adhered to a policy of support for the 'inalienable rights' of Palestinians as a sovereign people engaged in a struggle against colonial occupation much like the one that led to its own hard-won independence. A postage stamp I remember from my childhood showed the Indian and Palestinian flags interlocked with the caption, 'Solidarity with the Palestinian People'. Now mocked as outdated 'Third Worldism' by right-wing commentators (for whom anti-colonialism has dwindled into cultural supremacist chest-thumping), this policy was rooted in the principle that nations which had emerged from under the yoke of European colonialism ought to support others fighting the same fight. Some pro-Israel academics parlay the peculiar notion that Israel and India 'won' their independence from Britain at the same time, coolly overlooking the fact that Israel was itself an explicitly colonial creation and that its founders were allies of the British Empire.³³

4. India and the Question of Palestine

On November 27, 1947, the Zionist leader Dr. Chaim Weizmann dispatched a personal telegram to late Prime Minister of India Jawaharlal Nehru which was a last minute Jewish appeal to vote in favour of the UN partition plan. The letter read;

I solemnly appeal to you at the most critical hour of two thousand years of Jewish History. I cannot believe that India wishes to participate in responsibility for tragic disappointment, which our national memory could never forget. Defeat of proposal means invitations to Palestine of Arabs led by the Mufti to attack Palestine Jewry since it involves abdication of the United Nations from control and abandonment of Palestine to free conflict. The acceptance of the proposed decision involves independence for the majority of both Arabs and Jews, the termination of the Mandate and good conditions for an immediate Arab Jewish understanding. Immediately after positive Assembly recommendation friends and myself would seek contacts with Arab leaders and discuss harmonious independent development in Western Asia. But this can only follow international decision for the establishment of Jewish and Arab states. I solemnly ask you not to dispel such great prospects in anarchy [that would ensue] from United Nations inaction. I call your attention [to the] support, [of] United States, the Soviet Union and all

progressive Europe to scheme [for] equal Jewish and Arab independence in Palestine. I cannot understand how India can wish to obstruct such settlement. May sense of historic responsibility and the peace of Asia guide your country's action.³⁴

However, Nehru didn't take his appeal into account and the Indian ambassador to the UN was "instructed by Nehru to vote against partition."³⁵

Nevertheless, nearly seven decades later, India's stand on the Palestinian issue had changed completely. "It all started with a tweet by Indian Prime Minister Narendra Modi wishing the Jewish people a happy Chanukah in Hebrew at the...end of a tumultuous 2014, which registered approximately 2,200 Palestinian fatalities and over 11,000 injuries due to no-holds-barred Israeli aggression."³⁶ India also "abstained from the Palestine-sponsored resolution which support[d] a probe by the International Criminal Court against Israel for war crimes during its last Gaza offensive" in 2014.³⁷ Speaking on an occasion, the Indian Prime Minister "Modi appeared to compare the Indian army's targeted action along the LoC [Line of Control] to the Israeli policy of targeted assassinations and full-fledged aggression against the people of Palestine..."³⁸ As Siddharth Varadarajan writes: Modi's remarks may be poorly conceived but they come from the reflexive adulation the Sangh parivar drills into its cadres about Israel. It is not surprising that the RSS's skewed worldview should find expression elsewhere too...the Ministry of External Affairs changed its stand on an important UN resolution condemning Israeli violations of international humanitarian law in the Occupied Territories, particularly East Jerusalem and Gaza.³⁹

The Indian Minister of external affairs in 2014 declared that, "there is absolutely no change in India's policy towards Palestine, which is that we fully support the Palestinian cause while maintaining good relations with Israel,"⁴⁰ however: India's policy on Palestine has slowly changed over time, from one of solidarity with the cause and a distinct position in line with the non-aligned movement, to the present state of equivocation over Israel's actions. . . The sudden change in stance must therefore be attributed to a conversation between Prime Minister Benjamin Netanyahu and Prime Minister Narendra Modi. . . for this shift...[in] strategic relations between the two countries.⁴¹

Historically, the Palestinian cause had always stroked "a chord because it has parallels with India. Just as India was dismembered and partitioned after World War II, England's Balfour Declaration of 1917 had already advanced a policy for handing over Palestine to the Jews."⁴² As Rajeev Dhavan writes; "India too has much to be ashamed about. . . It is time to act on our principles and once again lend our voices and support to the people of Palestine."⁴³

5. Summary

India and Palestine have had a same colonial past of being colonized by the same colonial power, Britain. Whereas, the colonization of India stretched to

nearly two hundred years, Britain's imperium in Palestine was brief. However, both had to endure the same harsh effects during and after Britain's withdrawal. This had led to a sense of solidarity that prevailed among the two after the re-colonization of Palestine by Israel in 1948. India became the first Non-Arab State to recognize the Palestinian Liberation Organization as sole and legitimate representative of the Palestinian people in 1974, and one of the first countries to recognize the State of Palestine in 1988. India opened its Representative Office to the Palestine Authority in Gaza in 1996, which was shifted later to Ramallah in 2003. However, India's policy began to change over time, from one of solidarity with the cause and a distinct position in line with the non-aligned movement, to the present state of equivocation over Israel's actions.

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Consumer Acceptance and Commercial Viability of Long Panelled Dresses prepared by using Machine Embroidery

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The present study was undertaken to study the consumer acceptance and commercial viability of long panelled dresses using machine embroidery. The study was conducted on college going girls in college of Home Science, Punjab Agricultural University, Ludhiana. An interview schedule was prepared for collecting data from thirty respondents regarding consumer acceptance for prepared long dresses on the basis of colour combination, machine embroidery, and overall appeal. The results were interpreted using weighted mean score. Most of the dresses were found commercially viable. The results were analyzed by using frequency, percentage and weighted mean score.

[**Keywords** : Consumer acceptance, Commercial viability, Long panelled dresses, Machine embroidery]

1. Introduction

As consumers are becoming more aware about fashion and selective for their dresses, they expect something new in their wardrobes for different activities. Increased level of awareness on costumes among people has encouraged the manufacturers to develop designs and styles that are required for their life style.

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While they need comfortable clothes for casual wear, their choice for formal dresses is more focused toward the colour and design due to theme parties. The colour and the design keep on adapting to the changing tastes and fashion as individuals aesthetic sense motivates them to introduce grace and elegance into the monotony and drabness which leads gradually to new designs (Thomas, 1998). Art is the product of man's natural admiration for beauty awakened by what he sees feels and experiences. There are various forms of art that involve utilization of imagination and creativity. These forms require certain skills to create a work of art. Since ages, man has been decorating textiles using different techniques like printing, dyeing, painting, embroidery etc. These embellishments add interest to the textile product. Among these techniques, embroidery is fascinating cloth art that involves the use of needle and thread (Bailey 2005). It can be a comforting and satisfying hobby, allowing one to create beautiful, uniquely decorated garments, accessories or items for the home.

2. Methodology

Long panelled dresses using machine embroidery were made using five most favoured designs of long panelled dresses. An interview schedule was framed for collecting the preference of the respondents and source of information, factors were taken into account for selection of fabrics, and various constructional features. Large size [round bust 36" (91.44 cm)] was used for production of the garments. Prepared long panelled dresses were presented to the sub-sample of the thirty respondents from Punjab Agricultural University, Ludhiana for evaluation of the dresses and assessing their opinion on various parameters. The cost and quoted price of the prepared dresses were calculated to evaluate the cost efficiency. Then, value of each article, known as quoted price, was calculated by increasing the cost price of each dress by twenty to thirty per cent profit. Views of the respondents on quoted price have been recorded. The results were analyzed by using frequency, percentage and weighted mean score. The prepared dresses were shown to the six retailers to study their commercial viability.

3. Results and Discussion

The results obtained from the present study are discussed below :

Long Dresses prepared with Machine Embroidery



Detail of the prepared long panelled dresses are as under :

3.1 Dress D₅

Design D₅ was a flared dress in light and dark shades of green with round neck and cut sleeves. The gabardine silk fabric is used for dress with additional upper layer of satin georgette on the skirt. Upper skirt in satin georgette was first cut as a base fabric and panels were attached and then machine embroidery was done using developed designs from Mughal motif. The developed design was embroidered in the centre of satin skirt. The dress was done then stitched to its complete look by attaching supporting material in three layers i.e. in the order of taffeta, cane and again taffeta.

3.2 Dress D₇

Design D₇ is a floor length flared dress of silk base fabric in maroon colour. The round neckline, buttoned back and quarter sleeves make it an appealing design. Design was developed using floral Mughal motifs with machine embroidery on neckline, border of sleeves and on vertically. Bottom of skirt was embroidered with mustard yellow, green and cream colour thread.

3.3 Dress D₉

Design D₉ is an off shoulder dress with combination of satin skirt in parrot green colour and raw silk bodice in maroon colour. Design was developed by using floral Mughal motif with machine embroidered at neckline, waistline and border of skirt in threads of pink, maroon and green colour. Maroon coloured facing was used to finish the bottom of the dress.

3.4 Dress D₁₃

Design D₁₃ is a high low dress made out of gabardine base fabric in peach colour. Round neckline and cap sleeves best suited the dress. Design was developed by using floral Mughal motif in peach and green thread with machine embroidery on the bottom of skirt and front neckline. The back deep neck was embellished by adding latkan. The neckline, sleeves and bottom of the dress has green piping which gives dress a fine finishing.

3.5 Dress D₁₅

Design D₁₅ is a floor length dress made from combination of crepe and tissue as base fabric in black and golden colour, respectively. This round necked dress with an oval opening and bell shape sleeves is perfect combination of elegance and grace. Design was developed by using floral Mughal motif with machine embroidery on the bodice of the dress. The zip closure is used on the side of bodice to make it easy to wear dress. The dress was embellished by pasting golden coloured stones all over the dress except the bottom golden layer.

Table-1 : Cost and quoted price of the prepared long panelled dresses

Design	Raw material cost (₹)					
	Fabric			Accessories		
	Raw material	Cane net	Lining (Taffeta)	Zipper	Buttons	Piping
D ₅	1000	400	350	50	05	–
D ₇	600	400	400	50	100	–
D ₉	1000	450	400	50	–	–
D ₁₃	650	450	400	50	–	200
D ₁₅	1000	450	400	50	–	–

Design	Raw material cost (₹)		Calculated cost and quoted price (₹)		
	Fabric		Accessories		
	Embroidery	CMT cost	Cost price (₹)	Profit margin (20%-30%)	Quoted price (₹)
D ₅	3000	3700	8500.00	20 (1700.00)	10200.00
D ₇	4000	2250	7800.00	25 (1950.00)	9750.00
D ₉	2000	2200	6200.00	30 (1860.00)	8060.00
D ₁₃	6500	2200	10450.00	30 (3135.00)	13585.00
D ₁₅	2000	2100	6000.00	20 (1200.00)	7200.00

On the basis of overall appeal of the machine embroidery of long panelled dresses, it was found that the dress design was D₁₃ (weighted mean score 4.03) was highly preferred followed by design D₁₅ dress (weighted mean score 3.66) which obtained second rank. Third preference was given to the design of D₉ dress (weighted mean score 3.23). Design of D₇ dress (weighted mean score 2.3) was awarded fourth rank by the respondents. Least preferred design was dress D₅ (weighted mean score 1.7).

Table-2 : Assessment of long panelled dresses on the basis of appeal of machine embroidery adapted by using floral Mughal motifs (n=30)

Design	WMS	Rank
D ₅	1.7	V
D ₇	2.3	IV
D ₉	3.23	III
D ₁₃	4.03	I
D ₁₅	3.66	II

WMS = Weighted mean score

First rank was awarded to dress D13 with weighted mean score 3.9 for colour combination of the prepared dress (Table-3) followed by D₉ (weighted mean score 3.6) on second rank. Third and fourth rank was scored by dress D₇ with weighted mean score of 3.4 and D₁₅ (weighted mean score 2.1). Among all, the colour combination of D₅ (weighted mean score 1.9) was least preferred.

Table-3 : Assessment of long panelled dresses according to colour combination
(n=30)

Design	WMS	Rank
D ₅	1.9	V
D ₇	3.4	III
D ₉	3.6	II
D ₁₃	3.9	I
D ₁₅	2.1	IV

WMS = Weighted mean score

The data pertaining to the overall appearance of the prepared long panelled dresses in the Table-4 revealed that the most preferred dress was D₁₅ (weighted mean score 3.96) and awarded first rank by the respondents followed by design D₉ with weighted mean score 3.43 which obtained second rank. The college-going girls awarded third rank to D₁₃ with weighted mean score 3.3. However the least preferred dress was D₇ (weighted mean score 1.7).

Table-4 Assessment of prepared long panelled dresses for overall appearance
(n=30)

Design	WMS	Rank
D ₅	2.53	IV
D ₇	1.7	V
D ₉	3.43	II
D ₁₃	3.3	III
D ₁₅	3.96	I

WMS = Weighted mean score

The opinion of the respondents regarding the prepared long panelled dresses was taken. The dresses were to be adjudged on the basis of three categories-very good, good and fair. The data in the Table-5 revealed that majority of the respondents (93.33%) considered D₁₃ as 'very good' whereas 6.67 per cent considered it as 'good'. Mostly the dress was liked by the respondents because of the innovative look, its colour combination and placement of Mughal motif used in the dress.

Around 90.00 per cent of the respondents graded both D₁₅ and D₉ as 'very good' while 10.00 per cent of the respondents graded them as 'good'. The respondents found them attractive due to their colours and placement of motifs.

Table-5 : Opinion of respondents towards the prepared long panelled dresses
(n=30)

Design	Very good		Good		Fair	
	F	%	F	%	F	%
D ₅	3	10.00	15	50.00	12	40.00
D ₇	15	50.00	15	50.00	0	–
D ₉	27	90.00	3	10.00	0	–
D ₁₃	28	93.33	2	06.67	0	–
D ₁₅	27	90.00	3	10.00	0	–

f = frequency

About 77 per cent of respondents found that quoted selling price of prepared dresses D₉ and D₁₅ as adequate. Besides, 20.00 per cent and 16.67 per cent respondents found quoted price as lower than the one they had expected (Table-6). 73.33 per cent of respondents considered quoted price of D₇ and D₁₃ as adequate. Also, 13.33 per cent and 10.00 per cent respondents considered quoted price of D₇ and D₁₃ as low. But 26.67 per cent respondents considered quoted price of D₅ as more as compared to their expectation.

Table-6 : Opinion of respondents regarding suitability of price of long panelled dresses
(n=30)

Design	Quoted price (₹)	Respondents					
		High		Adequate		Low	
		F	%	F	%	F	%
D ₅	10200.00	8	26.67	21	70.00	1	3.33
D ₇	9750.00	4	13.33	22	73.33	4	13.33
D ₉	8060.00	1	3.33	23	76.67	6	20.00
D ₁₃	13585.00	5	16.67	22	73.33	3	10.00
D ₁₅	7200.00	2	6.67	23	76.67	5	16.67

f = frequency

The data presented in Table-7 reveals that dress D₁₃ and D₁₅ were found to be the most marketable dress by the retailers followed by dress D₅ and D₇ while dress D₅ was found not marketable by 16.67 % of the retailers.

Table-7 : Commercial assessment of developed long panelled dresses (n=6) by the retailers

Design	Retailers					
	Most marketable		Somewhat marketable		Not marketable	
	F	%	F	%	F	%
D ₅	4	66.67	1	16.67	1	16.67
D ₇	4	66.67	2	33.33	–	–
D ₉	3	50.00	3	50.00	–	–
D ₁₃	5	83.33	1	16.67	–	–
D ₁₅	5	83.33	1	16.67	–	–

f = frequency

4. Conclusion

The study reveals that the developed long panelled dresses were liked and appreciated by the respondents and has good sale potential. The study would inspire the designers to create innovative designs for dresses and add variety in the field of apparel designing.

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Distribution Pattern of Income among Farm and Non-Farm Households in Hoshiarpur District of Rural Punjab

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In this present paper, an attempt has been made to examine the levels, pattern and distribution of household income among the 200 rural farm and non-farm sampled households in Hoshiarpur district of Punjab during 2017-18. The results of study pointed out that the average household income and per capita income of farm household is directly associated with the farm-sizes. As the majority of agricultural labourers, non-agricultural labourers and artisan households are landless; they have no other option instead to sell their labour power in agricultural and non-agricultural activities for their survival and their income is deplorably low. They are failed to meet their basic requirements due to low income earnings. Overall, the top 10 per cent households enjoyed the 31.69 per cent of the total income while, the share of bottom 10 per cent households is only 2.11 per cent. The study concluded that there is high level of disparities in the distribution of income among different farm and non-farm households. The study suggests that the income inequalities among farm and non-farm households could be reduced by the commercialization and diversification of agriculture sector, establishment of agro based industries, cooperative farming, gainful employment opportunities in non-agricultural sector, proper implementation of MGNREGS and the development of subsidiary occupation such as poultry, dairy, fishery etc.

[**Keywords** : Income, Inequality, Per household, Per capita, Farm and non-farm households]

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1. Introduction

Inequality has been an important issue in the development debates. Development can't be discussed without talking about inequality. Ricardo characterizes income distribution as the principal problem of economics (Dev, 2018). India is a very diverse nation regarding socio-economic conditions as result great deal to inequalities between identity groups as well as inequalities across households. Income inequality in India is very complex and diversified. The overall trends in inequality in income show that India is a most unequal country among the world (Weisskopf, 2011). At the macro level, various studies have found that income inequality has an adverse impact on economic growth (Alesina & Rodrik, 1994; Sarma, Saha & Jayakumar, 2017).

During the last six decades, inequalities in income and consumption expenditure of households have been increasing in both rural as well as urban India. In the pre-reform period, the inequality seems to have declined a bit within rural areas from the late 1950s to the early 1990s; it then rose considerably in the post-reform period and has been still rising (Das, 2012; Pal & Gosh, 2017). The Indian economy is one of the fastest growing economies in the world. The welfare of the population is however dependent not only on the growth of the economy but also on its distributional outcomes. In the context of fastest growing economy, income inequality in India is major concern. The value of Gini-coefficient for household income in India has gone up from 0.53 in 2004-05 to 0.55 in 2011-12, which puts India among the high inequality countries. In India, the growth rate in income of top 1 per cent was 13 times higher than bottom 50 per cent between 1980 and 2014. The top 1 percent of Indian population accounted for 22 percent of income in 2016 (India Inequality Report, 2018; Piketty & Chancel, 2017). A large part of SCs, STs and other socio-religious groups in rural India have been suffered from uncertainty about earnings because they have been involved in casual, less skilled and low paid jobs which led to increase in income inequality among the different socio-religious groups (Mehta & Shree, 2017).

In his most famous book 'The Great Divide' Joseph Stiglitz has argued that the top of 1 per cent of the world billionaires has as much wealth as the bottom half of its population. The level of inequality is not the result of inexorable laws of economics. It is the cumulative result of unjust policies and misguided priorities (Stiglitz, 2015). Punjab is one of the productive states of the India and predominantly an agrarian economy in which agricultural sector still plays vital role as a large chunk of working population directly or indirectly depends upon agriculture for their livelihood. In the context of Punjab, income inequalities among different farm and non-farm households increased since mid-sixties. From green revolution few large farmers were more benefitted as compared to small and marginal farmers thus results increase income inequalities between large and marginal farmers (Saini, 1976). Inequalities in the distribution of productive assets lead disparities in the household's income and consumption expenditure

(Ghadoliya, 1986). The rural household income in Punjab has been found to follow a highly skewed distribution. The incomes from crops and dairying have been observed highly unequally distributed, perhaps due to their strong association with the size of landholdings (Vatta, Garg & Sidhu, 2008). Agricultural workers constitute the most neglected and suppressed class in rural Punjab. Agriculture labourers have the lowest share in the national income. The impact of the agrarian crisis on peasants in Punjab is more widely known, but it has had a severe impact on agricultural as well as non-agricultural labourers. Though, the Land Reforms, Green Revolution and New Economic Policy in India may have benefitted to some sections of the society, but nothing had done for the improvement of the conditions of artisans, agricultural and non-agricultural labourers (Singh & Singh, 2015).

2. A Brief Review of Related Literature

In this section, few studies related to the levels, pattern and distribution of income have been reviewed. Dhanagare (1987) studied the impact of green revolution on income inequalities in rural India. He observed that few large farmers were benefitted from green revolution than small and marginal farmers thus increased income inequalities among farm households. Purfield (2006) attempted to analyze the disparities in income across different states of India during 1970-2004. The study highlighted that the gap in levels of income between rich and poor states has increased during this period. Pal & Ghosh (2007) found that income inequalities were sharply increased in rural India after 1990's. Azam and Shariff (2011) investigated the various sources of income inequality in rural India from 1993 to 2005. The study pointed out that farm income continued to be the most important source of income as well as income inequality in rural India. The study also found that income inequality in rural India has risen from 0.46 to 0.50 in the period of study. Desai and Dubey (2011) examined that caste disparities continued persistence in income, occupation, education, land ownership and social network. Majority of scheduled castes and scheduled tribes have low income earnings and without any gainful employment opportunities. Singh and Singh (2015) found that agriculture labourers are the victims of social, economic and political exploitation. Their earnings are very low to meet the basic needs for living in rural Punjab. Singh & Kaur (2014) and Kaur, Singh & Singh (2016) analyse the levels, pattern and distribution of income among farm households in rural Punjab. Both these study pointed out that farm business income is the most significant component of the income of all the farm households. The average household and per capita income is directly related with farm-sizes. Singh et al. (2019) in their study reported that the annual income of agricultural labourers, marginal, and small farmers are significantly lower than the medium and large farmers in rural Punjab. Similar findings have been observed by Kaur and Singh (2014) & Kaur, Singh, Sharma, Kingra and Arora (2018), in their empirical studies conducted in the rural areas of Punjab.

It has been observed from the available literature that there is high degree of inequalities in the levels, pattern and distribution of household income among rural households in Punjab. Almost all the studies that have attempted to measure income inequality in Punjab have found that the levels of income of agricultural labourers, marginal, and small farmers are very low as compared to large farm households. The average per household and per capita income is positively associated with farm-sizes.

Rural households earn their incomes from numerous sources comprising cultivation, livestock, agricultural wage labour and other non-farm professions. Income from agriculture is mainly associated to land possession and since land distribution is highly unequal in Punjab as caused there is high level of inequalities in the income among rural farm households. Moreover, unequal access to non-farm economic opportunities is the main reason of income inequality of rural non-farm households (Ranganathan et. al., 2016).

3. Objectives of this Study

The present study is an empirical analysis of the income inequality among rural farm and non-farm households in Hoshiarpur district of Punjab. The specific objectives of the present study are :

1. To analyze the levels and pattern of household income among farm and non-farm sampled households.
2. To examine the distribution of household income among farm and non-farm sampled households.
3. To give suggestions for reducing the income inequalities among farm and non-farm households.

4. Research Methodology

The present paper is based on the primary data has been collected with the help of schedule from selected households with the help of multistage sampling technique. In the first stage, Hoshiarpur district has been selected purposively. In the second stage, out of 10 development blocks of Hoshiarpur district only three development blocks have been selected on the basis of geographical conditions. At the third stage, one village has been selected at each development block and in totality three villages have been selected. At the last stage of sampling, 200 households have been selected from the selected villages, which constitute 90 farm and 110 non-farm sampled households. The present study relates to the period 2017-18. The different statistical tools such as averages, percentages and Gini-Coefficient have been used for analyzing the results of present study.

5. Results and Discussion

This section deals with levels, pattern and distribution of household income among farm and non-farm households in the rural area of Hoshiarpur district of Punjab.

5-1 Pattern of Household Income among Farm Households

The mean value of income earned from different sources by the farm sampled households is given in Table-1. The results showed that an average sampled farm household earned Rs. 2,63,786 per annum and out of the total income, Rs. 2,19,278 earns from the agricultural and allied activities and the remaining amount Rs. 44,508 from non-agricultural activities in the rural area of Hoshiarpur district of Punjab. The result highlights that out of the total income, an average farm sampled household received more than 83.13 per cent of their income from agricultural activities and 16.87 per cent from non-agricultural activities which shows their highly dependence on agricultural activities in the rural area of Hoshiarpur district of Punjab.

The table further shows that an average annual household income is the highest (Rs. 9,83,333) among large farm households followed by medium (Rs. 5,11,467), semi-medium (Rs. 3,18,563), small (Rs. 1,84,407) and marginal farm households (Rs. 1,04,922). The data clearly showed that as the farm size increases, the average value of income of farm households also increases. The study conducted by Kaur and Singh, (2014) also supported the result of our study that as the farm-size increases, the average income of the farm households also increases.

The results further highlight that among farm households, farm business income is the most important source of farm income (Rs.1,23,867) followed by income from horticulture and vegetables (Rs.52,056), milk and milk products (Rs.22,978), salaries (Rs.13,111) and pensions (Rs.9,589). Farm business income is the highest (Rs.4,33,333) for large farm households followed by medium, semi-medium, small and marginal farm households with the respective value of Rs.2,40,000, Rs.1,45,563, Rs.91,667 and Rs.49,793.

Table-1 : Per Household Average Income of Farm Sampled Households

(In Rs. Per Annum)

Sources of Income	Marginal Farmers	Small Farmers	Semi-Medium Farmers	Medium Farmers	Large Farmers	All Farm Sampled Households
Agricultural						
Farm business	49793 (47.46)	91667 (49.71)	145563 (45.69)	240000 (46.92)	433333 (44.07)	123867 (46.96)
Milk & milk product	12586 (12.00)	17333 (9.40)	30938 (9.71)	40667 (7.95)	43333 (4.41)	22978 (8.71)
Horticulture	6207 (5.92)	31667 (17.17)	65625 (20.6)	116667 (22.81)	283333 (28.81)	52056 (19.73)
Forestry	1724 (1.64)	5667 (3.07)	12188 (3.83)	14667 (2.87)	26667 (2.71)	7756 (2.94)
Sale of livestock	1759 (1.68)	1296 (0.7)	3000 (0.94)	8800 (1.72)	3333 (0.34)	3067 (1.16)

Rent from Leased out Land	862 (0.82)	5000 (2.71)	12500 (3.92)	26667 (5.21)	30000 (3.05)	9444 (3.58)
Hiring out Agrl. Labour	345 (0.33)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	111 (0.04)
Sub total	73276 (69.84)	152630 (82.77)	269813 (84.7)	447467 (87.49)	820000 (83.39)	219278 (83.13)
Non-agricultural						
Govt. Services	9655 (9.2)	8889 (4.82)	15000 (4.71)	34000 (6.65)	60000 (6.1)	16111 (6.11)
Private services	6897 (6.57)	6296 (3.41)	8750 (2.75)	8000 (1.56)	0 (0.00)	7000 (2.65)
Artisan work	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)
Wage work	2069 (1.97)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	667 (0.25)
Remittances	2931 (2.79)	7778 (4.22)	8125 (2.55)	11333 (2.22)	60000 (6.1)	8611 (3.26)
Pensions	8448 (8.05)	5111 (2.77)	15000 (4.71)	8000 (1.56)	40000 (4.07)	9589 (3.64)
MGNREGS	77 (0.07)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	25 (0.01)
Traders work	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)
Others*	1569 (1.5)	3704 (2.01)	1875 (0.59)	2667 (0.52)	3333 (0.34)	2506 (0.95)
Sub Total	31646 (30.16)	31778 (17.23)	48750 (15.3)	64000 (12.51)	163333 (16.61)	44508 (16.87)
Total	104922 (100)	184407 (100)	318563 (100)	511467 (100)	983333 (100)	263786 (100)

Source : Field Survey, 2017-18.

Note : Figures given in parentheses represent percentages.

*Others include Religious work, Sales and Exchange of assets, Income from commercial vehicles etc.

The salaries, pensions and remittances are the other important sources of non-agricultural income of the farm households and their relative share in the total non-agricultural income stand at, 6.11, 3.64 and 3.26 per cent respectively. The share of other sources such as income from artisan's work, wage work, MGNREGS and others are almost near about only 1 per cent. The results concluded that farm business and horticulture and vegetables are major components of income from agricultural activities whereas, salaries, pensions and remittances are in case of non-agricultural activities among sampled farm households in the rural areas of Hoshiarpur district.

Income earned from horticulture and vegetables is the second important source of income for farm households. The income from other sources such as

forestry, rent from leased-out land and sale of livestock also contribute in the income of farm households. It has been observed from the field survey that members of some farm households also migrate to other countries for employment and the external remittances also become an important source of income for those farm households. The average value of income earned from remittances is Rs. 8,611 for all farm households. This amount is the highest (Rs. 60,000) in the case of large farm households whereas, it is the lowest (Rs. 2,931) for marginal farm households. The results further showed that farm households expect marginal farmers do not show their tendency to do wage work because they consider wage work their social status.

Farm business income and income earned from horticulture & vegetables are the major part of income of the farmers. The marginal, small, semi-medium, medium and large farm households have earned 53.38, 61.88, 66.29, 69.73 and 72.88 per cent of their average household income from farm business income and horticulture & vegetables which shows an increasing tendency with an increase in the size of land holdings. Income earned from milk and milk products is next important source of agricultural income which accounts for 8.71 per cent of the total income of farm households. It is the highest (12.00 per cent) in the case marginal farm households whereas, it is the lowest (4.41 per cent) for large farm households. Out of the total income, the share of other sources such as income from forestry, rent from leased-out land and sale of livestock found to be 2.94, 3.58 and 1.16 per cent respectively. The table further shows that farm households are earned 16.87 per cent of their total income from non-agricultural activities.

The annual income of average large farm households is 9.37 times greater than the annual income of the marginal farm households. It is 5.33 times greater than the annual income of small farm households. The results prove that there is wide range of income inequalities among different categories of sampled farm households in the rural areas of Hoshiarpur district of Punjab.

5-2 Pattern of Household Income among Non-Farm households

The average value of income earned from different sources by the non-farm sampled households is given in Table-2. The results of the study revealed that an average sampled non-farm households earned Rs.1,57,421 per annum and out of the total income, Rs.1,47,151 earned from non-agricultural activities and Rs.10,270 earned from agricultural activities. There are wide inequalities in the levels of income among different categories of non-farm households. The average annual income is Rs.82,000, Rs.68,472, Rs.70,064, Rs.83,667, Rs.4,40,160 and Rs.1,99,867 among the artisans, agricultural labourers, non-agricultural labourers, trader, government employees and other households respectively. The results further reveal that an average sampled non-farm household received 93.48 per cent of their income from non-agricultural activities and the remaining 6.52 per cent from agricultural activities which shows their less dependence on agricultural sources in the rural areas of Hoshiarpur district of Punjab. The results highlighted that artisans, non-agricultural labour, petty traders, government employed and

other non-farm households are earning a very large proportion of their annual income, i.e., 98.54, 90.17, 100, 98.07 and 98.57 per cent from non-agricultural sources respectively.

As the majority of agricultural labourers, non-agricultural labourers and artisan households are landless, they have no other option instead to sell their labour power in agricultural and non-agricultural sectors for their survival. The income level of agricultural and non-agricultural labour households is very low as compared to other categories of non-farm households. Singh & Singh, (2015) in their study pointed out that the level of income of agricultural labourers was so low and they failed to meet their basic requirements for livings.

The income from other sources such as MGNREGS, pensions, private work and artisan's work, accounted very small share in the total income of agricultural and non-agricultural labour households. Income earned from MGNREGS is the highest (Rs. 2,186) for non-agricultural labour households followed by agricultural labour and other households (Rs. 1179) and artisans (Rs. 410). The results further revealed that relative share of income earned from MGNREGS is the highest (3.12 per cent) for non-agricultural labour households followed by agricultural labour and other households with the respective shares of 1.72 and 0.23 per cent. An average sampled artisan household earned Rs. 64,000 from artisan's work followed by Rs. 5,200, Rs. 4,000 and Rs. 3,600 from wage work, salaries and pensions respectively. Out of the total income, trader household got Rs. 52,500 from their shops and trading activities.

Table-2 : Per Household Average Income of Non-Farm Sampled Households
(In Rs. Per Annum)

Sources of income	Artisans	Agricultural Labourers	Non-Agricultural Labourers	Petty Traders	Govt. Employee	Others	Non-farm Sampled Households
Agricultural							
Farm business	0 (0.00)	0 (0.00)	513 (0.73)	0 (0.00)	5060 (1.15)	2333 (1.17)	1420 (0.90)
Milk & milk product	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)
Horticulture	0 (0.00)	0 (0.00)	641 (0.91)	0 (0.00)	1900 (0.43)	0 (0.00)	573 (0.36)
Forestry	0 (0.00)	643 (0.94)	128 (0.18)	0 (0.00)	150 (0.03)	0 (0.00)	155 (0.10)
Sale of livestock	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)
Rent from Leased out Land	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	1200 (0.27)	0 (0.00)	218 (0.14)

Hiring out Agrl. Labour	1200 (1.46)	44786 (65.41)	5603 (8.00)	0 (0.00)	200 (0.05)	533 (0.27)	7905 (5.02)
Sub total	1200 (1.46)	45429 (66.35)	6885 (9.83)	0 (0.00)	8510 (1.93)	2867 (1.43)	10270 (6.52)
Non-agricultural							
Govt. Services	0 (0.00)	0 (0.00)	0 (0.00)	5000 (5.98)	339500 (77.13)	12000 (6.00)	63909 (40.6)
Private services	4000 (4.88)	0 (0.00)	0 (0.00)	0 (0.00)	10500 (2.39)	139000 (69.55)	21227 (13.48)
Artisan work	64000 (78.05)	0 (0.00)	3718 (5.31)	0 (0.00)	0 (0.00)	0 (0.00)	7136 (4.53)
Wage work	5200 (6.34)	8929 (13.04)	47179 (67.34)	1667 (1.99)	1500 (0.34)	5000 (2.50)	19473 (12.37)
Remittances	2000 (2.44)	1429 (2.09)	1538 (2.20)	2083 (2.49)	8150 (1.85)	6000 (3.00)	3436 (2.18)
Pensions	3600 (4.39)	5143 (7.51)	5103 (7.28)	20750 (24.8)	69500 (15.79)	26400 (13.21)	21291 (13.52)
MGNREGS	410 (0.50)	1179 (1.72)	2186 (3.12)	0 (0.00)	0 (0.00)	467 (0.23)	1026 (0.65)
Traders work	0 (0.00)	2143 (3.13)	897 (1.28)	52500 (62.75)	0 (0.00)	0 (0.00)	6318 (4.01)
Others*	1590 (1.94)	4221 (6.17)	2557 (3.65)	1667 (1.99)	2500 (0.57)	8133 (4.07)	3334 (2.12)
Sub Total	80800 (98.54)	23043 (33.65)	63180 (90.17)	83667 (100)	431650 (98.07)	197001 (98.57)	147151 (93.48)
Total	82000 (100)	68472 (100)	70064 (100)	83667 (100)	440160 (100)	199867 (100)	157421 (100)

Source : Field Survey, 2017-18.

Note : Figures given in parentheses represent percentages.

The result further elaborates that average agricultural and non-agricultural labourer household receives 65.41 and 67.34 per cent of their income from contractual work in agriculture and non-agriculture activities respectively. Whereas, income earned from artisan's work and trading related activities accounted for 78.05 and 62.75 per cent of total income of artisan gets 77.13 per cent of their total income from salaries followed by 15.79, 1.85 and 1.15 per cent from pensions, remittances and farm business respectively. An average non-farm household earned 40.60 per cent of their total income from salaries. The other sources such as income from wage work, artisans work, trader's work and remittances accounted for 12.37, 4.53, 4.01 and 2.18 per cent respectively.

The result of the study concluded that almost all the artisans, petty traders, agricultural and non-agricultural labour households are landless. They have no land for cultivation this is the main reason of their less dependence on agricultural sources. So they have no other choice than to do contractual work or sell their labour power for earning their livelihood. The Income level of agricultural and

non-agricultural labour households is very low as compared to other categories of non-farm households. It has been observed from the field survey that various social, economic and political factors are responsible for their vulnerable conditions such as higher illiteracy and low levels of education and skills, lack of gainful employment opportunities, unequal distribution of resources and lack of social security etc. The average income of government employee households is 6.42 times more than the average income of agricultural labour households. There is high degree of income disparities among different categories of non-farm sampled households.

5.3 Distribution Pattern of Per Capita Household Income

The level of per capita income of farm and non-farm sampled households have been presented in Table-3. The family-size of an average farm sampled household is 5.38. However, the family-size across the farm households varies; it becomes relevant to look into the per capita income levels among farm households.

The average farm household received per capita income of Rs. 48,950 annually in the rural area of Hoshiarpur district of Punjab. Whereas, the average per capita income is the highest (Rs. 1,34,091) in case of large farm households followed by medium (Rs. 95,900), semi medium (Rs. 63,713), marginal (Rs. 31,119) and small farm households (Rs. 21,278). It has been observed that as farm size increases, family size and per capita income of various farm households are also increases. On the one hand, the per capita income of the large farm households is 6.30 times of the per capita income of marginal farm households. On the other hand, it is 4.30 times of the per capita income of small farm households, which clearly showed that there is high degree of inequality exists across large, small and marginal farm households.

Table-3 : Per Capita Income of Different Categories Farm and Non-Farm Households (in Rs. Per Annum)

Per Capita Annual Income of Different Categories of Farm Households						
Marginal Farmers	Small Farmers	Semi-Medium Farmers	Medium Farmers	Large Farmers	All Farm Sampled Households	
21278	31119	63713	95900	134091	48950	
Per Capita Annual Income of Different Categories of Non-Farm Households						
Artisans	Agri-cultural Labourers	Non-Agri-cultural Labourers	Petty Traders	Govt. Employee	Others	Non-farm Sampled Households
18636	13893	16764	17614	79308	36121	32858

Source : Field Survey, 2017-18.

On an average non-farm households earns per capita income of Rs.32,858 annually in the rural area of Hoshiarpur district of Punjab. The table further shows that the average household per capita income is the highest (Rs.79,308) in the government employee households whereas, it is the lowest (Rs.13,893) in the agricultural labour households. This figures are Rs.18,636, Rs.16,764, Rs.17,614 and Rs.36,121 for artisans, non-agricultural labourer, trader and other households respectively. The average per capita income earned by government employee households is 5.70 times of the per capita income of agricultural labour households, whereas it is 4.73 times of the per capita income earned by non-agricultural labourer households.

5.4 Per Household and Per Capita Annual Income of Farm and Non- Farm Sampled Households

The per household and per capita annual income of farm and non-farm sampled households is demonstrated in Table-4. The results showed that an average sampled household earned Rs. 2,05,285 per annum and out of the total income, Rs. 1,04,324 earns from the agricultural activities and the remaining amount Rs. 1,00,962 from non-agricultural activities in the rural area of Hoshiarpur district of Punjab, whereas, an average sampled farm and non-farm household earned Rs. 2,63,786 and Rs. 1,57,421 per annum respectively.

The annual income of average farm households is 1.67 times greater than the annual income of the non-farm households. The distribution of income is unequal and highly skewed among farm and non-farm households. Farm business income is the most important source of farm household's income and it is positive associated with the farm sizes. The annual farm business income of average farm households is 20 times more than the annual income of the non-farm households. The main reason is behind that the majority of non-farm households are landless and few have uneconomic size of land holdings.

Table-4 : Per Household and Per Capita Income of Farm and Non-Farm Sampled Households (In Rs. Per Annum)

Sources of Income	Per Household Income			Per Capita Income		
	Farm Households	Non-Farm Households	All Sampled Households	Farm Households	Non-Farm Households	All Sampled Households
Agricultural						
Farm business	123867	1420	56521	22986	296	11170
Milk & milk product	22978	0	10340	4264	0	2043
Horticulture	52056	573	23740	9660	120	4692

Forestry	7756	155	3575	1439	32	707
Sale of livestock	3067	0	1380	569	0	273
Rent from Leased out Land	9444	218	4370	1753	46	864
Hiring out Agrl. Labour	111	7905	4398	21	1650	869
Sub total	219278	10270	104324	40691	2144	20617
Non-agricultural						
Govt. Services	16111	63909	42400	2990	13340	8379
Private services	7000	21227	14825	1299	4431	2930
Artisan work	0	7136	3925	0	1490	776
Wage work	667	19473	11010	124	4065	2176
Remittances	8611	3436	5765	1598	717	1139
Pensions	9589	21291	16025	1779	4444	3167
MGNREGS	25	1026	576	5	214	114
Traders work	0	6318	3475	0	1319	687
Others*	2506	3334	2961	465	696	585
Sub Total	44508	147151	100962	8259	30715	19953
Total	263786	157421	205285	48950	32858	40570

Source : Field Survey, 2017-18.

The results further showed that an average sampled household earns per capita income of Rs. 40,570 annually. There are disparities in the levels of per capita income between farm and non-farm sampled households. The average farm household per capita income is Rs.48,950, whereas the average per capita income of non-farm households comes to be Rs. 32,858. The results of the study revealed that the per capita income earned by farm households is 1.48 times more than the per capita income of non-farm households.

5.5 Distribution of Household Income in Different Ranges among Farm and Non-Farm Sampled Households

The distribution of income by different ranges of income per annum earned by sampled households has been present in Table-5. The results show that the income of 45 per cent sampled households is found to be less than one lakh. There are disparities in the range of income earned by farm and non-farm households. The share of non-farm households is the highest (63.63 per cent) whereas, it is only 22.22 per cent for farm sampled households. It shows that the majority of non-farm households earn income below one lakh per annum whereas the farm households which range between one to two lakh constitute the 32.22 per cent of the total farm

households. In terms of annually income, almost 20.5 per cent of the households have an income between one lakh to two lakh.

Table-5 : Distribution of Household Income in Different Ranges among Farm and Non-Farm Sampled Households

Annual Income (In Rs.)	Farm Households	Non-Farm Households	Total Households
Below 1 lakh	20 (22.22)	70 (63.63)	90 (45.00)
100000-200000	29 (32.22)	12 (10.90)	41 (20.5)
200000-300000	13 (14.44)	10 (9.09)	23 (11.5)
300000-400000	10 (11.11)	7 (6.36)	17 (8.5)
400000-500000	9 (10.00)	5 (4.54)	14 (7.00)
500000-600000	4 (4.44)	4 (3.63)	8 (4.00)
600000-700000	3 (3.33)	2 (1.81)	5 (2.5)
Above 7 lakh	2 (2.22)	0 (0.00)	2 (1.00)
Total	90 (100)	110 (100)	200 (100)

Source : Field Survey, 2017-18.

Note : Figures given in parentheses represent percentages.

As per the data given in the above table shows that only one per cent of sampled households are getting more than Rs.7 lakh per annum, whereas this percentage for farm households comes to be 2.22 per cent. It is important to mention here that not even a single household is found having income more than Rs.7 lakh in case of non-farm households. The results of the study concluded that majority of farm households are belonged to high range of income as compared to non-farm sampled households

Distribution of per capita income of farm and non-farm households in different ranges has been shown in Table-6. It is clear from the table that there is high level of disparities in the frequency distribution of per capita income among different farm and non-farm households. Overall, 42.00 per cent sampled household having income up to Rs. 20,000, lie at the bottom level. Whereas, this share is the highest (56.36 per cent) for non-farm sampled households and it is 24.44 per cent in the case of farm households. Out of total sampled households, 23.50 per cent households are below the per capita income of Rs. 40,000. The same percentage of farm households is found to be 28.89 whereas, it is only 19.09 in case

of non-farm households. Only 2 per cent of the sampled households having per capita income above Rs. 1,20,000 lies at the top level. This share is the highest (3.33 per cent) in case of farm households as compared to the non-farm households (0.91 per cent).

Table-6 : Distribution of Per Capita Income in Different Ranges among Farm and Non-Farm Households

Annual per capita income (in Rs.)	Farm Households	Non-farm Households	All Sampled Households
Below 20000	22 (24.44)	62 (56.36)	84 (42.00)
20000-40000	26 (28.89)	21 (19.09)	47 (23.50)
40000-60000	14 (15.56)	10 (9.09)	24 (12.00)
60000-80000	12 (13.33)	8 (7.27)	20 (10.00)
80000-100000	8 (8.89)	5 (4.55)	13 (6.50)
100000-120000	5 (5.56)	3 (2.73)	8 (4.00)
above 120000	3 (3.33)	1 (0.91)	4 (2.00)
Total	90 (100)	110 (100)	200 (100)

Source : Field Survey, 2017-18.

Note : Figures given in parentheses represent percentages.

The study highlights the fact that the majority (56.36 per cent) of non-farm households belongs to the frequency of per capita income below Rs. 20,000 whereas, the share of farm households in this range is 24.44 per cent. This shows that distribution of per capita income among the various farm and non-farm households is uneven. It is also observed that there is inverse relationship between the frequency of per capita income and the share of sampled households. As frequency of per capita income increases, the share of farm and non-farm households decreases.

5.6 Inequalities in the Distribution of Income across the Farm and Non-Farm Sampled Households

Table-7 explains the inequalities in the distribution of total income across the farm and non-farm sampled households in the rural area of Hoshiarpur district. Gini coefficient ratio is a tool mainly used to measure the degree of inequalities. The value of Gini coefficient is 0.4595 for non-farm households whereas, it is 0.3937 for farm households. The overall value of Gini coefficient for all sampled

households is stood at 0.4472 which shows a highly unequal distribution of income among sampled households. The value of Gini coefficient is the highest in the non-farm households whereas; it is the lowest in the farm households. The result of the study highlights that inequalities in the distribution of income are the highest within the non-farm households as compared to farm households.

Table-7 : Distribution of Per Household Income among Farm and Non-Farm Sampled Households

Cumulative Percentage	Farm Households	Non-Farm Households	All Sampled Households
10	2.45	2.46	2.11
20	5.69	5.77	5.19
30	10.01	9.84	8.85
40	15.63	14.36	12.98
50	22.51	19.36	18.09
60	30.59	24.95	25.65
70	40.61	32.15	35.94
80	54.25	46.00	49.29
90	71.42	65.34	68.31
100	100.00	100.00	100.00
Gini-coefficient	0.3937	0.4595	0.4472

Source : Field Survey, 2017-18.

The analysis highlights that large scale disparities exist in the farm and non-farm household's income distribution. Overall top 10 per cent sampled households enjoyed 31.69 per cent of the total income, while, the top 10 per cent farm and non-farm households received 28.58 and 34.66 per cent of total income respectively. On the contrary side, the bottom 10 per cent share is only 2.11 per cent of total income earned by the all sampled households whereas the share of bottom 10 per cent farm and non-farm households is 2.45 and 2.46 per cent respectively.

Table-8 elaborates the disparities in the distribution of per capita income across the farm and non-farm sampled households. The overall value of Gini coefficient for all sampled households is 0.44 whereas, it is the highest (0.4641) for non-farm households and the lowest (0.3980) in case of farm sampled households which shows a highly skewed distribution of income. On the one hand, the top 10 per cent sampled households enjoyed the 31.16 per cent of the per capita income whereas, the farm and non-farm households receive 28.88 and 34.50 per cent of per capita income respectively. On the contrary side, overall, the bottom 10 per cent share is only 2.17 per cent whereas the farm and non-farm households stood at 2.48 and 2.45 per cent respectively.

Table-8 : Distribution of Per Capita Income among Farm and Non-Farm Sampled Households

Cumulative Percentage of Households	Farm Households	Non-Farm Households	All Sampled Households
10	2.48	2.45	2.17
20	5.70	5.58	5.23
30	9.93	9.43	8.80
40	15.76	13.72	12.90
50	22.37	18.40	18.38
60	30.34	23.81	26.13
70	39.74	32.23	36.08
80	53.58	45.86	49.23
90	71.12	65.50	68.84
100	100.00	100.00	100.00
Gini-coefficient	0.3980	0.4661	0.4445

Source : Field Survey, 2017-18.

The results concluded that the percentage share of per capita income of top 10 per cent is almost 14.35 times higher than the income earned by the bottom 10 per cent sampled households whereas, it is 11.64 and 14.08 times among farm and non-farm households respectively. Thus, high levels of disparities exist in the distribution of per capita of income among farm and non-farm households in the rural areas of Hoshiarpur district.

6. Conclusions and Policy Implications

It is concluded from the above analysis that there is high degree of income inequality among farm and non-farm households in Hoshiarpur district of Punjab. On an average sampled household earned Rs. 2,05,285 per annum whereas, an average sampled farm and non-farm household earned Rs. 2,63,786 and Rs. 1,57,421 per annum respectively. The annual income of average large farm households is 9.37 times greater than the annual income of the marginal farm households and it is 5.33 times greater than the annual income of small farm households. On an average sampled household earned per capita income of Rs. 40,570 whereas, an average sampled farm and non-farm household earned Rs.48,950 and Rs.32,858 per annum respectively. The Income level of agricultural and non-agricultural labour households is very low because various social, economic and political factors are responsible for their vulnerable conditions such as lack of education and skills, low level of education, lack of ownership of land, lack of gainful employment opportunities, lack of social security etc. The average income of government employee households is 6.42 times more than the average income of agricultural labour households. The analysis of the distribution of per household

income throws light on the fact that the share of the top 10 per cent of sampled household is 15.01 times the share of the bottom 10 per cent thus indicates a high degree of disparities in the distribution of per household income.

Income inequalities are the basic outcome unequal distribution of productive assets mainly land among rural households. Inequalities in the distribution of productive assets, mainly land lead to disparities in the income and consumption expenditure levels which requires that every rural landless and near to landless households should get viable piece of land for their livelihood survival. Thus, serious efforts are needed for increasing the levels of income of marginal farmers, small farmers, artisans, agricultural and non-agricultural labour households by providing them gainful employment opportunities, loan at low or zero rates of interest and free education to their wards upto higher education levels including professional and technical education. Along with these measures, agro-based industries should be established in the rural areas for generating employment opportunities and also providing remunerative prices to farm households for their produce. The development of subsidiary occupation such as poultry, dairy fishery can also generate gainful employment and additional income to these poor households. Government should allocate more funds for proper implementation of MGNREGS in order to ensure 100 days guaranteed employment to every needy and poor household in the rural areas of Punjab for raising their levels of living.

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Administrators' Response to Political Pressure : A Study of Chamba and Una Districts of Himachal Pradesh

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Administrators and politicians play crucial role in development, social welfare and national building. There are some situations where conflicts among both arise on certain issues. The federal system cannot run smoothly if they are not sincere to each other. There are some situations when conflict between politicians and administrators arises. In some cases administrators face political pressure, keeping in view this aspect, the present study is conducted in Himachal Pradesh to analyze the response administrators to the political pressure.

[**Keywords** : Administrators' response, Higher authority, Political group, Political pressure]

I. Introduction

An administrator is consequently one who directs, co-ordinates and controls the activities of others. It is a dynamic art, taking the human and physical resources available in a system of administration and bending them to achievement of some required goals (Barthwal, 1993). The administrator is primarily concerned with what is called "output" function of the political system. It should however, be noted that output functions have a great bearing on input functions because they determine, to a great extent, public orientation towards the government, the expectations that the public has from the government and the demands that are channeled into the political process (Kothari and Roy, 1969).

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The role of administration is important in the field of policy formulation though politics plays a pivotal role in the policy in the modern democracies, the distinction between politics and administration is not water-tight, is in fact often overlapping, even though the two processes, political and administrative have different roles to play in a governmental system, despite inter locking and interfering of politics and administration, they do retain their separate values and styles (Prashar, 2003). The present study attempts to analyze administrators' response to the political pressure and opinion of politician and administrators of various vital issues.

2. Methodology

The present study was based on the primary data. The data was collected through a sample survey. For the collection of primary data well prepared schedules, which consisted of both open-ended and close-ended questions, were administered to the respondents selected through sampling method. For the collection of first hand data in the present study multi stage random-cum-purposive sampling was adopted. At the first stage, two districts (Chamba and Una) were selected to represent Himachal Pradesh. At the second stage, two blocks, one from each district, namely Chamba (Chamba district) and Haroli (Una district) were selected purposively. At the third stage, panchayats were selected. There were 39 gram panchayats in Chamba block, out of these 39 panchayats; 10 gram panchayats (25 per cent of the total gram panchayats) were selected. In Haroli block, out of total 43 gram panchayats, 11 gram panchayats (25 per cent of the total gram panchayats) were selected. At the last stage, a total 116 politician (58 from Chamba district and 58 from Una district) and 104 administrators (51 from Chamba district and 53 from Una district) were selected.

3. Result and Discussion

It is clear that politicians put various kinds of pressures on the administrators to get their demand fulfilled. These pressures make the working difficult for administrators. These pressures may deflect administrators from what they consider right and proper course of conduct. These pressures result in various kinds of conflicting situations. If administrators give way to the pressures they may find that they only encourage the politicians to take more advantage of them. If, on the other hand, they resist politicians' pressures they may face certain retaliatory measures taken by the politicians. In this conflict, administrators are bound to feel insecure and must find ways and means to counteract politicians' pressures.

One of the possible courses of action for administration is to mobilize counter forces against the politicians who put pressures on them. It is essentially a measure of counter-attack intended to immobilize the moves made by a politician. Table-1(a) and Table-1(b) depicts whether or not administrators take recourse to

such measure. And also discusses politicians' perception of administrators' adoption of such counter-measures.

Table-1(a) : Administrators' Response to Politicians' Pressures

Items	Respondents	Chamba			Una		
		Frequently	Sometime	Never	Frequently	Sometime	Never
Seek help of other local leaders and prominent citizens	AD	2 (3.92)	16 (31.37)	33 (64.71)	4 (7.55)	17 (32.08)	32 (60.37)
	PL	18 (31.03)	25 (43.10)	15 (25.87)	16 (27.59)	26 (44.82)	16 (27.59)
Seek support from another competing political groups	AD	0 (0.00)	9 (17.65)	42 (82.35)	0 (0.00)	10 (18.87)	43 (81.13)
	PL	14 (24.14)	20 (34.48)	24 (41.38)	13 (22.41)	24 (41.38)	21 (36.21)
Try to deal with the situation himself but by seeking the support of higher level administration	AD	24 (47.06)	21 (41.18)	6 (11.76)	21 (39.62)	25 (47.17)	7 (13.21)
	PL	20 (34.49)	25 (43.10)	13 (22.41)	19 (32.76)	26 (44.83)	13 (22.41)
Try to deal with situation himself but by seeking support of higher level politicians	AD	5 (9.80)	16 (31.38)	30 (58.82)	3 (5.66)	13 (24.53)	37 (69.81)
	PL	22 (37.93)	27 (46.55)	9 (15.52)	19 (32.76)	26 (44.83)	13 (22.41)

Note : i) Figures in Parentheses represent percentage.

ii) 'AD' represents Administrators and 'PL' represents Politicians.

Table-1(b) : Administrators' Response to Politicians' Pressures

Items	Respondents	Grand Total (Chamba + Una)			Total
		Frequently	Sometime	Never	
Seek help of other local leaders and prominent citizens	AD	6 (5.77)	33 (31.73)	65 (62.50)	104 (100.00)
	PL	34 (29.31)	51 (43.97)	31 (26.72)	116 (100.00)
Seek support from another competing political groups	AD	0 (0.00)	19 (18.27)	85 (81.73)	104 (100.00)
	PL	27 (23.28)	44 (37.93)	45 (38.79)	116 (100.00)

Try to deal with the situation himself but by seeking the support of higher level administration	AD	45 (43.27)	46 (44.23)	13 (12.50)	104 (100.00)
	PL	39 (33.62)	51 (43.97)	26 (22.41)	116 (100.00)
Try to deal with situation himself but by seeking support of higher level politicians	AD	8 (7.69)	29 (27.89)	67 (64.42)	104 (100.00)
	PL	41 (35.34)	53 (45.69)	22 (18.97)	116 (100.00)

Note : i) Figures in Parentheses represent percentage.

ii) 'AD' represents Administrators and 'PL' represents Politicians.

Data in Tables reveal that very few administrators take recourse to seek help of other local politicians and prominent citizens, as 5.77 per cent of administrator in overall sample frequently and 31.73 per cent of administrators in overall sample sometime take recourse to this measure. While majority of politicians were of the opinion that administrators either frequently (29.31 per cent in overall sample) or sometime (43.97 per cent in overall sample) seek help of other local leaders and prominent citizens. District-wise data also reveals that politicians felt that administrators seeking help of other local leaders and prominent citizens while, majority of administrators were not doing so.

With regard to seeking help from other competing political groups, data reveals that 82.35 per cent of administrators in Chamba district, 81.13 per cent of administrators in Una district and 81.73 per cent of administrators in overall sample were of the opinion that administrators never seek support from other competing political groups. On the other hand, about 58 per cent of politicians in Chamba district, about 63 per cent of politicians in Una district and about 61 per cent of politicians in overall sample felt that administrators either frequently or sometime seek support from other competing political groups.

Two other measures, which can be employed by the administrators as counter-attack, are 'try to deal with the situation himself but by seeking the support of higher level administrators' and 'try to deal with the situation himself but by seeking support of higher level politicians'. With regard to first one there seems to be consensus between both the groups, that is, administrators and politicians. Tables reveal that 47.06 per cent of administrators and 34.49 per cent of politicians in Chamba district, 39.62 per cent of administrators and 32.76 per cent of politicians in Una district and 43.27 per cent of administrators and 33.62 per cent of politicians in overall sample were of the opinion that administrators frequently try to deal with the situation himself but by seeking the support of higher level administrator.

While, 41.18 per cent of administrators and 43.10 per cent of politicians in Chamba district, 47.17 per cent of administrators and 44.83 per cent of politicians in Una district and 44.23 per cent of administrators and 43.97 per cent of

politicians in overall sample were of the opinion that administrators sometime try to deal with the situation himself but by seeking the support of higher level administrator.

With regard to the second one, it was found that majority of administrators in both the districts (that is, 58.82 per cent in Chamba district, 69.81 per cent in Una district and 64.42 per cent in overall sample) never try to deal with the situation himself by taking support of higher level politicians. According to them if they seek help from the higher level politicians, it further deteriorates the situation. In other words it would result in administrators' compliance with the demands (either right or wrong) of higher level politicians. On the other hand majority of politicians were of the opinion that administrators either frequently (37.93 per cent in Chamba district, 32.76 per cent in Una district and 35.69 per cent in overall sample) or sometime (46.55 per cent in Chamba district, 44.83 per cent in Una district and 45.69 per cent in overall sample) try to deal with the situation himself but by seeking support of higher level politicians.

In addition to mobilizing support in their favour, administrators may take recourse to two other alternatives, they may either talk reason to the politicians and persuade them to give up their demands or try to escape from cross-pressures by seeking transfers elsewhere, deferring decision. In this respect data has been presented in Table-2(a) and Table-2(b).

Tables reveal that majority of administrators as well as politicians believe that while politicians exerted pressure on administrators they attempted to explain limitations due to rules, regulations and directives. In this regard, 76.47 per cent of administrators in Chamba district, 77.36 per cent of administrators in Una district and 76.92 per cent of politicians in overall sample frequently attempted to respond in this way. On the other hand, 75.86 per cent of politicians in Chamba district, 68.97 per cent of politicians in Una district and 72.41 per cent of politicians in overall sample felt that administrators attempted to explain limitations of rules and regulations.

Further, figures in Tables depicts that about 70 per cent of administrators in Chamba district, about 69 per cent of administrators in Una district and about 70 per cent of administrators in overall sample either frequently or sometime refer the matter to higher authorities. This is supported by the responses of politicians, as about 83 per cent of politicians in Chamba district, about 87 per cent of politicians in Una district and about 86 per cent of politicians were found agreed with this.

Responses to next item show that 21.15 per cent of administrators and 60.34 per cent of politicians in overall sample opined that administrators frequently postpone decision till favourable situations arise. While, 50.00 per cent of administrators and 25.00 per cent of politicians were of the opinion that administrators sometime do it. District-wise data also shows the same thing.

Table-2(a) : Administrators' Response to Politicians' Pressures

Items	Respondents	Chamba			Una		
		Frequently	Sometime	Never	Frequently	Sometime	Never
Explain limitations due to rules, regulations and directives	AD	39 (76.47)	10 (19.61)	2 (3.92)	41 (77.36)	9 (16.98)	3 (5.66)
	PL	44 (75.86)	12 (20.69)	2 (3.45)	40 (68.97)	15 (25.86)	3 (5.17)
Appeal to politicians reason and good sense	AD	34 (66.67)	14 (27.45)	3 (5.88)	36 (67.92)	13 (24.53)	4 (7.55)
	PL	30 (51.72)	19 (32.76)	9 (15.52)	26 (44.83)	20 (34.48)	12 (20.69)
Refer the matter to higher authority	AD	11 (21.57)	25 (49.02)	15 (29.41)	10 (18.87)	27 (50.94)	16 (30.19)
	PL	30 (51.72)	19 (32.76)	9 (15.52)	34 (58.62)	17 (29.31)	7 (12.07)
Postpone decision till favourable situations arise	AD	12 (23.53)	25 (49.02)	14 (27.45)	10 (18.87)	27 (50.94)	16 (30.19)
	PL	34 (58.62)	16 (27.59)	8 (13.79)	36 (62.07)	13 (22.41)	9 (15.52)
Seek transfer to some other place	AD	7 (13.73)	15 (29.41)	29 (56.86)	4 (7.55)	12 (22.64)	37 (69.81)
	PL	21 (36.21)	22 (37.93)	15 (25.86)	18 (31.03)	26 (44.83)	14 (24.14)

Note : i) Figures in Parentheses represent percentage.

ii) 'AD' represents Administrators and 'PL' represents Politicians.

Table-2(b) : Administrators' Response to Politicians' Pressures

Items	Respondents	Grand Total (Chamba + Una)			Total
		Frequently	Sometime	Never	
Explain limitations due to rules, regulations and directives.	AD	80 (76.92)	19 (18.27)	5 (4.81)	104 (100.00)
	PL	84 (72.41)	27 (23.28)	5 (4.31)	116 (100.00)
Appeal to politicians reason and good sense	AD	70 (67.31)	27 (25.96)	7 (6.73)	104 (100.00)
	PL	56 (48.28)	39 (33.62)	21 (18.10)	116 (100.00)

Refer the matter to higher authority	AD	21 (20.19)	52 (50.00)	31 (29.81)	104 (100.00)
	PL	64 (55.17)	36 (31.04)	16 (13.79)	116 (100.00)
Postpone decision till favourable situations arise	AD	22 (21.15)	52 (50.00)	30 (28.85)	104 (100.00)
	PL	70 (60.34)	29 (25.00)	17 (14.66)	116 (100.00)
Seek transfer to some other place	AD	11 (10.58)	27 (25.96)	66 (63.46)	104 (100.00)
	PL	39 (33.62)	48 (41.38)	29 (25.00)	116 (100.00)

Note : i) Figures in Parentheses represent percentage.

ii) 'AD' represents Administrators and 'PL' represents Politicians.

With regard to the item that 'administrators seek transfer to some other place', there was a lack of consensus between administrators and politicians. As 63.46 per cent of administrators never seek transfer to some other place in response to the pressure exerted by the politicians. While 33.62 per cent of politicians opined that administrators frequently adopt this strategy and 41.38 per cent of politicians opined that administrators sometime adopted it.

4. Conclusion

On the basis of above discussion it can be concluded that administrators responded in different ways to the politicians pressures exerted on them. What the administrators usually tend to do when confronted by mounting pressures by politicians is to seek the help of their own superior officers and sometimes they do use to seek help from other competing political groups as well. It can be concluded that as and when administrators feel pressures from the politicians they try to talk reason to the politicians, refer the matter to higher authority, postpone decisions and sometimes seek transfer to some other place. It shows that administrators try to escape from cross pressures.

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