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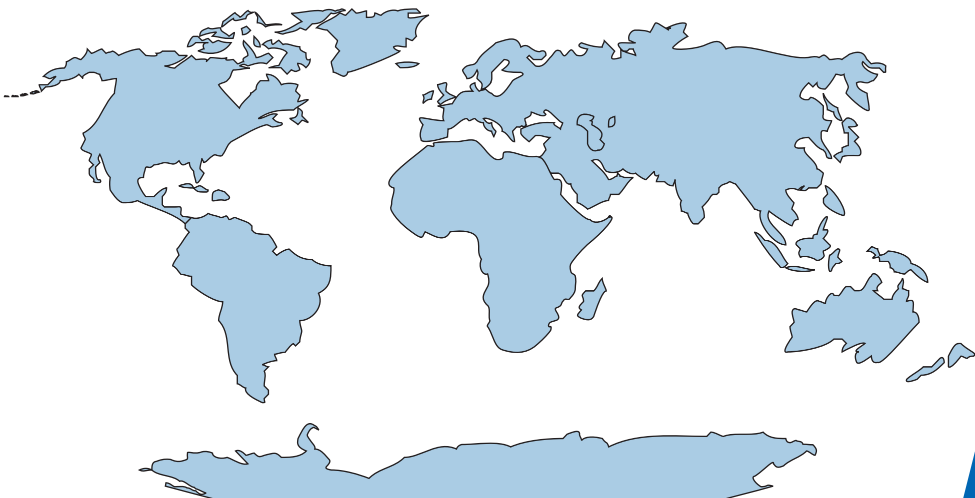

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Research Papers

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A STUDY ON PSYCHOMETRIC ANALYSIS OF SOCIAL ENTERPRISE ECO-SYSTEM WITH SPECIAL REFERENCE TO BANGALORE

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ABSTRACT

Background of study: Silicon valley of India, multicultural, fast-phased and now Bangalore is adding one more feather in its cap as the start-up capital of India accounting for 28% of start-ups many of them having social conscientiousness and expands its wings in social arena. Social enterprises are business where maximization of profits is done for the benefits of the society rather than individual benefits. Eco-system is the study of the association of a unit with its environment. The study of psychometric analysis of eco-system of social enterprises in Bangalore is to understand the psychological factors in the ecosystem which makes it possible for social enterprises to start grow and nourish in this city.

Need for the study: This study is needed to identify to the favourable psychometric Eco-system of social enterprises in Bangalore.

Research Methodology: The researcher would like to explore the various psychometric components of eco-system through the descriptive qualitative study method.

*Keywords**:** Culture, Eco-system, Human capital, psychometric analysis, Social Entrepreneurship*

1. INTRODUCTION

Bangalore start-ups didn't miss a chance to be at the top list of businesses at Tata Social Enterprise Challenge in association with Indian Institute of Management Calcutta (IIM-C) for last five years thrice being the winner and twice as the runner-up. Bangalore didn't failed to mark its presence in South Asia fellowship by Ashoka South Asia foundations for the year 2017 by acquiring 50%, 6 social enterprises out of 12 chosen from all over India (Smarter Dharma, Centre for Teacher Accreditation – CENTA, Diksha, Logistimo, Citizen Matters, Ondede). Indications of the above data reveal the presence of a positive eco-system in this region. The essence of this paper is to study the psychological components of the eco-system which helps the social enterprises to which helps in the development and intensification of the social enterprises.

1.1 Social Enterprise

A social enterprise is an organization which concentrates on maximization of social welfare than profit expansion. The main aim is to increase the social and environmental well-being and may use the commercial strategies in achieving these goals. These enterprises struggle to find out the solution for societal problems, and helps in implementing the solution for the sake of the social interest. A social enterprise may take various structures as discussed below:

- Financial Institutions
- Trading Enterprises
- Community Organizations
- Non-Government Organization (NGOs) and Charities

1.2 Eco-System

In general, Eco-system is the study of the association of a unit with its environment. An entity follows a network of interactions within itself and also with others and with the environment. The study of all these interactions is called as eco-system. In our social enterprise context we are going to find out the psychological factors which help in the interaction of these enterprises among themselves and also with their environment.

2. REVIEW OF LITERATURE

2.1. Hemantkumar P. Bulsara, Shailesh Gandhi, Jyoti Chandwani in their paper "Social entrepreneurship in India: an exploratory study" explained that Social Entrepreneurship is an all-encompassing nomenclature, used for depicting the process of, bringing about social change on a major and impactful scale compared to a traditional Non-Governmental Organization (NGO).

2.2. Mahesh U. Daru, Ashok Gaur, in their paper "social entrepreneurship - a way to bring social change" said that the emerging trends of social entrepreneurship in developing countries like Indian and its future prospects and challenges. Work of Yunus and Grameen become motivating factor for modern day social entrepreneurs that emphasize the enormous synergies and benefits when business principles are unified with social ventures.

In countries like India, Pakistan Bangladesh and others countries still there are many challenges for the development of social entrepreneurs.

2.3. Joyce Koe Hwee Nga, Gomathi Shamuganathan in their paper "The Influence of Personality Traits and Demographic Factors on Social Entrepreneurship Start up Intentions" said that. Social entrepreneurs present such a proposition through their deep commitment towards the social vision, appreciation of sustainable practices, innovativeness, and ability to build social networks and also generate viable financial returns. It could be expected that social entrepreneurs often possess certain distinct personality characteristics which define their behaviors/actions.

3. RESEARCH METHODOLOGY

3.1. Purpose

The purpose of the study is to psychometrically analyze the factors of the eco system and how it is related with the social enterprise which in turn leads to the growth of such enterprises especially in Bangalore.

3.2. Scope

The geographical scope of the study is to find out the eco-system prevailing at the geographical scope of Bangalore. The functional scope of the study is to study the psychological factors of the eco-system supporting the growth of the social enterprises.

3.3. Objective

❖ To conceptualise the psychological factors of eco system of social enterprises.

❖ To study the impact of these factors in growth of social enterprise.

❖ To identify the future opportunities of studying these factors in an elaborate way.

3.4. Problem Statement

The problem undertaken is to study the elements of psychological environment which facilitate the social enterprises to cherish in Bangalore.

3.5. Research Design

The researcher considers the explorative study to analyse above the stated problem.

3.6 Limitation

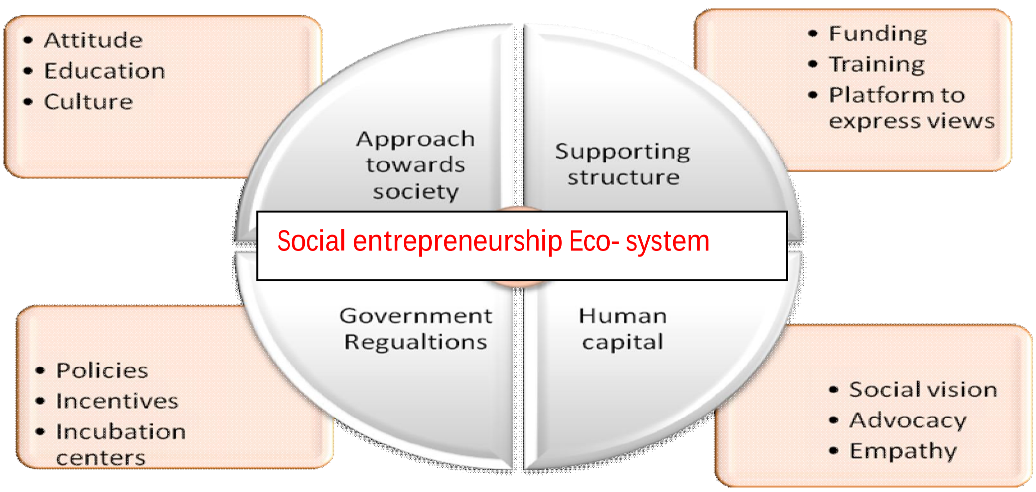
This study faces some limitations such as

- The study is based on the information from various secondary sources.
- Researcher may conduct an in-depth analysis using the primary data in future.
- Time constraint prevented the researchers to conduct the study in an elaborate manner.

4. DATA ANALYSIS

Four Pillars of Eco-System

The four pillars of the Eco-system and the factors contributing to each pillar are diagrammatically depicted here:



Among the above said four pillars of the eco-system, this paper concentrates on two pillars which constitute the psychological factors of eco-system.

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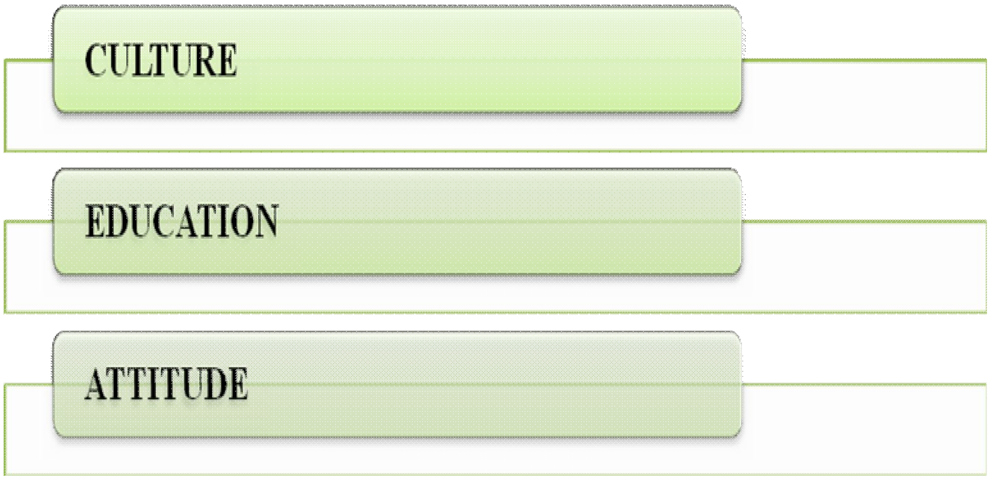
4.1. Approach towards Society

The first and basic pillar for the growth of social enterprises in Bangalore is the peoples approach towards the society. This pillar is concerned about how an individual as part of the society views the problems prevailing in that and approaches to understand the problems and means of finding out the solution for the problem. The above said elements put together in one common pillar called as approach towards society which is again characterized by various factors to understand their way of thinking. The factors include:



4.1.1. Culture

It is no wonder in calling Bangalore as the ethnic hub, because it acts as the melting pot of cultures with its 62% of population are from various parts of the country making the city more ethnically diverse and vibrant with varied cultures and traditions. Being the technical hub called as Silicon Valley of India it invites the people from various places to settle here so that they can contribute their part for the multicultural environment. Old ethnicity is still close to the heart at the same time pushing the boundaries by urbanization brings in new notes. The old and new traditions form a perfect fusion of customs which adds to the vibrancy of the city culture. This fusion of cultures paves way for the new age thinking of approaching the problems of the society in an innovative way of mixing modern as well as traditional approaches.

4.1.2. Education

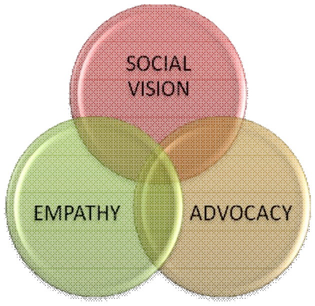
Change is the only thing which never changes. Bangalore's educational system is also not a omitted part of this change. It has seen vast changes from running the system by the religious groups to becoming the educational hub of the state. Few places take the credit for the introduction of western system of education at early stages which Bangalore also didn't miss. The city is having the second place in the literacy level when compared with other Indian metros with 83%, Mumbai being first. Bangalore is also abode to some of the leading Professional institutions in India such as International Institute of Information Technology, Bangalore (IIIT-B), National Institute of Design (NID), National Law School of India University (NLSIU), the Indian Institute of Management, Bangalore (IIM-B) and the Indian Statistical Institute. The high standard of education and quality infrastructure that the educational institutes offer attracts huge number of students from outside India. Openness of education system to foreign students and the varied courses and premier institutions available to provide these courses brings the new wave of ideas to look into the problems of society.

4.1.3. Attitude of people

Whenever we talk about the attitude of the people of a specific region, it is the sum total of the personality traits of the people belongs to that region. Though the innate nurturing is an important factor of personality trait, the major contribution is from the education system and the culture in which they are brought up. Multi culture and diverse education stream helps the people to have dominant personality traits of openness and agreeableness which is responsible for risk taking, innovation, social vision, friendliness and acceptance to new ideas. Hence the attitude of the people gives new ways of approaching the social problems and supports social entrepreneurship.

4.2. HUMAN CAPITAL

Human capital refers to the employees, volunteers and other associates who are willing to unite themselves with the organization for the benefits of the society. The success of any social enterprise depends on the dedication and commitment of the people who are associated with the organization. Hence human capital is considered as the fourth pillar of ecosystem which contains the following elements which are interrelated.



4.2.1. Social vision

Social vision is creating a common vision for the well-being of our community by bringing together various aspects of our lives which includes income, health and prosperity. Multicultural civilization and diverse education insist the idea of social vision in each individual in the city which is reflected through the number of various volunteering groups and activities carried on by them.

4.2.2. Empathy

Empathy is a learned skill or attitude of being, which can be used in the attempt to relate to, communicate with and understand others, the situations in which they live and the experiences and feelings they have. It is often described as 'the ability to see the world from another person's shoes', which implies that it is simply about the developed ability to imagine what one might feel like in a given situation. It is about the attempt to understand, to experience, to feel things as another human person understands, experiences and feels them. The personality traits which concludes the attitude of the people itself is supporting the empathetic nature of the public.

4.2.3. Advocacy

The act of supporting a need, idea, person or group is called as advocacy. Social advocates take public action to engender fair treatment or further the cause of people in need who can't speak for themselves. People who are empathetic, social visionaries accounts for the advocacy nature which is evident from above statements.

5. CONCLUSION

The factors such as approach towards society which is again contributed by the components such as culture, education and attitude towards society and the human capital with its constituents social vision, empathy and advocacy helps in the formation of positive psychological eco-system which helps the social enterprises to start, nurture and grow in Bangalore. Bangalore is a place where the seeds of social enterprises should be planted to nurture the business in a healthy eco-system and to reap higher benefits.

6. PROSPECTS OF FUTURE RESEARCH

- Each pillar can be taken separately further exploratory study can be done.
- Comparative study between the social enterprises eco-system among various metropolitan cities.
- Comparative study between the various pillars of the eco-system.

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AN IMPACT OF CUSTOMER RELATIONSHIP MANAGEMENT (CRM) VARIABLES ON CUSTOMER SATISFACTION IN THE MID-MARKET SEGMENT OF HOTEL SECTOR IN THE STATE OF JHARKHAND

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ABSTRACT

Customer satisfaction with Hotel products and services has become key to success and everlasting competitiveness. Due to fierce competition in the Hotel industry it is essential to build and maintain strong relationship to ensure long term customer satisfaction. The importance of relationship with customer is realized by many hotels. For a specialised hotel enterprise, implementation of effective Customer Relationship Management (CRM) provides a conducive opportunity to enhance customer satisfaction and creates a defined path to systematically acquire and retain customers. The purpose of this research is to investigate and devise a framework for customer satisfaction through CRM in the hotel sectors of mid- market segment to ensure high quality service through relationship management in hotel services. A CRM framework based on relationship model is introduced in order to identify the various dimension from a customer perspective. From the responses of the surveyed hotels in Jharkhand, the principle of CRM is conceptualized to develop the relationship strategies for the successful hotel business and lays down a platform to enable an insight view on the present and future positions related tosix dimensions of the relationship model.

This study investigated the effectiveness of (CRM) components on customer-satisfaction in the mid segment hotel sectors of Jharkhand state. The findings of the research conclude that all the variables are highly and positively correlated with customer satisfaction in mid-market segment of hotel sector.

Keywords: Customer relationship Management, customer satisfaction, Hospitality management, Relation management, service quality.

1.0 INTRODUCTION

In recent years most of the business organisation wishes to develop and manage strong and frequent interaction with their customers in order to maximize customer equity. It involves building and managing effective customer relationship to achieve customer satisfaction. This philosophy becomes more significant and imperative in the sectors of Hotel industry, as the whole concept of business is based on guest satisfaction through relationship management. The Philosophy of Hotel business is entirely based on guest is always right and guest is like god (AthitiDevoBhava). In order to follow the above philosophy establishing a strong foundation of relationship becomes the need of the hour.

The goal of CRM is to increase profitability through customer satisfaction. There is a paradigm shift in the way relationship is created and maintained between the potential customer and hotel establishment. The marketing strategy has shifted from transactional approach to relationship approach of marketing (Gronroos, 1994; Sheth&Parvatiyar 1994). In various study, satisfaction has been treated as an important parameter for customer loyalty and retention and therefore it occupies leading significance in the movement of relationship marketing approach (Rust&Zahorik, 1993). According to Kotler, 1994 the key to customer retention is customer satisfaction.

Customer Relationship Management (CRM) is a strategy facilitating an organisation to provide customised service individually leading to intimacy development that fosters personal relationship. The personalised service create a sense of belongingness as the customer perceives he is being cared of, and thus creates a new opening for marketing strategy based on taste and preferences, likes and dislikes and history of the customer through effective interaction (Pepper, Rogers and Dorf, 1999). CRM integrates human resource, business processes and technology to meet the expectation of the customer efficiently and improving business and customer relationship. It is more of a customer-centric business approach, all the activities of the organisations are aimed at achieving customer satisfaction. It is convenient and less expensive to sell to retained customer than to a new customer who has encountered for the first time. Organisations are now devising strategies to achieve customer satisfaction and customer retention by adopting customer focussed service-oriented practices (Mohsan et.al 2011).

2.0 PROBLEM STATEMENT

New market conditions in the 21st century has given rise to sharp competition and CRM is playing a critical role in the entire business environment including the hotel business. As service occupies the priority in the hotel business, Relationship marketing significantly facilitates improved and customised service quality. CRM has emerged as an effective tool and innovative way for improved service, an effective CRM strategy will lead to better customer satisfaction by devising innovative ways to create value addition for the enterprise and their customers. The hotels can move closer to their customer through effective CRM practices and henceforth meeting the ever-changing needs and demands of the customer leading to better customer satisfaction and gaining competitive advantage in the market. Therefore, CRM can facilitate managing customer relationship effectively for long term association through customer satisfaction. Although, previous studies have attempted to investigate the relationship between CRM and customer satisfaction in various sectors like automobile, banking, manufacturing, telecom and agriculture but there is no research in the hotel sector particularly North-East states of India like Jharkhand and its neighbouring states which are hub of tourist destination where every year there is huge growth in domestic and foreign tourist arrival. Therefore, it is evident that there was need to carry out investigation to establish whether customer relationship management influences customer satisfaction in the mid-market segment hotels like in the hotel sector of Jharkhand state.

Hence, the research problem is to investigate and analyse the effect of six CRM components identified on customer satisfaction for attaining more efficiency in relationship with customers in the hotels of Jharkhand.

3.0 RESEARCH OBJECTIVE

It is assumed that CRM is an overall philosophy, strategy and programme that enables hotel organisations to effectively manage relationships with their customers. The reason for significant role of CRM is due to advent of ever growing sophisticated information technology and changing market condition leading to change in taste and preferences of customers.

1. To explore CRM key elements from customer’s perspective.
2. To identify dimensions related to effectiveness of CRM in customer satisfaction.
3. To propose a suitable and effective model of CRM for customer satisfaction.

4.0 SCOPE OF THE STUDY

- The study will enable to understand the significance of CRM effectiveness on customer satisfaction.
- The study will facilitate the importance of various components contributing to customer satisfaction in the hotel sectors of mid-market segment.
- The study will also enable the management of the hotel in devising effective business and marketing strategies for improved customer satisfaction and ultimately benefitting the customer as well as the management.

5.1. CUSTOMER SATISFACTION

Hotel industry widely measures customer satisfaction as the end result of quality of products, service and relationship. According to Cardozo (1975) customer satisfaction is positively related with frequency of purchase behaviour. Later on (Homburg & Annette, 2001) stated customer satisfaction can as the emotional response of customer differentiating between the assessment of the original expectation and perceived quality. It was supported by the definition of (Skogland&Siguaw, 2004) defined satisfaction as “an overall evaluation of performance compared to all prior experiences with the service provider”. The probability of customer satisfaction is more if a customer meets his expectation in a hotel or receives the service of same level or beyond expectation. (Bowen & Shoemaker, 1998). Customer satisfaction in the hotel involves many elements like hospitality of the service provider (Choi & Chu, 2001), superior service quality (Barsky & Labagh, 1992; Choi & Chu, 2001).

5.2. HOSPITALITY MANAGEMENT AND CUSTOMER SATISFACTION

Hospitality is conveying a message of welcome, creating a atmosphere of a complete family of the hotel. It is a deliberate, planned and sustained effort to lay the foundation of mutual understanding and relationship between the Hotel and its customer (Bhatnagar, S.K. 2008, p. 38). According to the oxford dictionary Hospitality is defined as “reception and entertainment of guest”. An important distinction between the hospitality in hotel and other business establishment is that hospitality plays important role in guest satisfaction, an intangible product which can be only experienced and realised (Walker, 2006). The definition was further extended to the need to greet, assist guest on various movement of the guest. Hospitality is a human relationship factor and silently contribute to overall satisfaction and repeat visit in hotel industries (Yuksel&Yuksel, 2000). Hospitality is a significant and essential indicator of customer satisfaction in the hotel and is an antecedents of customer satisfaction (Bitner, 1992).

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5.3. INTERACTION MANAGEMENT AND CUSTOMER SATISFACTION

Interaction management involves in the process of contact initiation with customer. It may result from face to face or any other modes.According to (Brown and Gulez, 2002) any organisation that wishes to make long and continuous relationship, options of various modesare available to interact including interaction at various touch points and distribution channels. Various contact points should be utilised for marketing products and services available at their disposal througheffective communication with the potential customers (Peppers & Rogers, 1997). The important issue is to identify the situation, time and the process of interaction with the customers (Prahalad & Ramaswamy, 2004). The process of interaction management has direct influence on the customer by the customer service representative (CSR). The practice of optimising the effect of interaction by the contact centres may ensure the best service to their customer through interaction. The service representative has many roles to play like front office manager, service manager, support technician and often a sales representative. The CSR has the responsibility to nurture relationship. There are various ways to develop interaction management system to influence the customer by assessing the requirements and responding appropriately. It can be introduced by adopting few methods like acquiring customer feedback and increase frequency of interaction with customer by making it more interesting and attractive such as various social sights (Lindgreen et. al. 2006 and Peppers et. al. 1999).

5.4. EFFECTIVE INFORMATION TECHNOLOGY AND CUSTOMER SATISFACTION

We live in a world where everything is changing day by day. The hotel sector has gone through a massive change due to globalisation and the effect of information technology. One cannot imagine a life without it. Information technology has not only influenced the personal life but also the total economic system. Customer Relationship Management supported by information technology is significant tool for hotels in improving quality of hospitality services and relationship management. The feedback from the website of the hotel or through mail from the customers, generated by means of automated questionnaire may be used as suggestion or improvement of the service in the hotels forcustomer satisfaction (Ali et al. 2011). The work culture and business style is changing very fastin the service industry around the world due to emergence of information technology and innovative communication mode enables the establishment to provide the real time service as per customer need (Fartash et al. 2012)

The effectiveness of IT system and success of business firms is measured from the customer satisfaction and retention point of view of view. They have emerged as a key matrices for sustainable growth of the business firms and market share increase (Agarwal et al. 2002; Anderson et al. 2004; Chen et al. 2002; Fornell et al. 1988). The IT tools are best used to enhance customer satisfaction by the business enterprise by applying technology in the process and constantly tracking the degree of improvement in customer satisfaction.This is a key reason why priority is given for IT investments in customer relationship management (CRM) implementation (El Sawy et al. 1997; Srinivasan et al. 2002). As customer satisfaction is a significant indicator of successful business performance (Ittner et al. 1998), it is imperative to realise the importance of IT in improving customer satisfaction. Thus, the role of IT becomes significant in getting insight of the customer and providing customised service for customer satisfaction.

5.5. EMPLOYEE BEHAVIOUR AND CUSTOMER SATISFACTION

As employee being integral part of the service process, it makes the employee-customer encounter more significant for customer satisfaction in the hotel. The encounter between employee and customer is mutual interaction leading to familiarisation and information input and customized output generation (Hartline and Ferrel, 1996). Behaviour of an employee creates a moment of interpersonal relationship extended and expressed by mutual behaviour at the time of interaction. High performance is significant for customer satisfaction by exceeding the customer expectation (Emery & Fredendell, 2002). Hanley (2008) and Coulter (2002), concluded that the impact of positive behaviour of the employees can be assessed by the promptness of response, friendly and respectful behaviour of the employee towards customer. An employee aligning his behaviour with respect to hotel values is most likely to strengthen the relationship.

5.6 SERVICE QUALITY AND CUSTOMER SATISFACTION

In the context of hospitality industry, service quality is defined as the activity and process of focussing on fulfilling the needs and requirements of customers' and the degree of success achieved in meeting the expectations of the customer by the service delivered (Lewis and Booms, 1983). Service quality is measured from two perspective: technical quality, signifying actual benefits the customer receives from the service; and functional quality, emphasising on the service delivery process (Gronross, 1984). Studies suggest that service quality is positively associated with customer satisfaction that has significant impact on the loyalty and profitability of the organisation (Gee et. al. 2008). Many service provider are in the view that service quality is

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predecessor to customer satisfaction Caruana*et al.* (2000) and customer customer is positively related and leads to loyalty (Vanacore and Erto, 2002). Empirical studies, suggested that service delivery process, emphasize central and relational service quality, are related to general service quality and customer satisfaction (Dimitriades, 2006). He identified two important aspects of the general service quality, consisting of central and relational quality and the two aspects are interlinked to customer satisfaction. Service quality may be defined from the customer satisfaction point of view as level of conformity between expectations of customer and their perceptions about service (Gronross, 1984 and Parasuraman, Zeithaml and Berry, 1985)

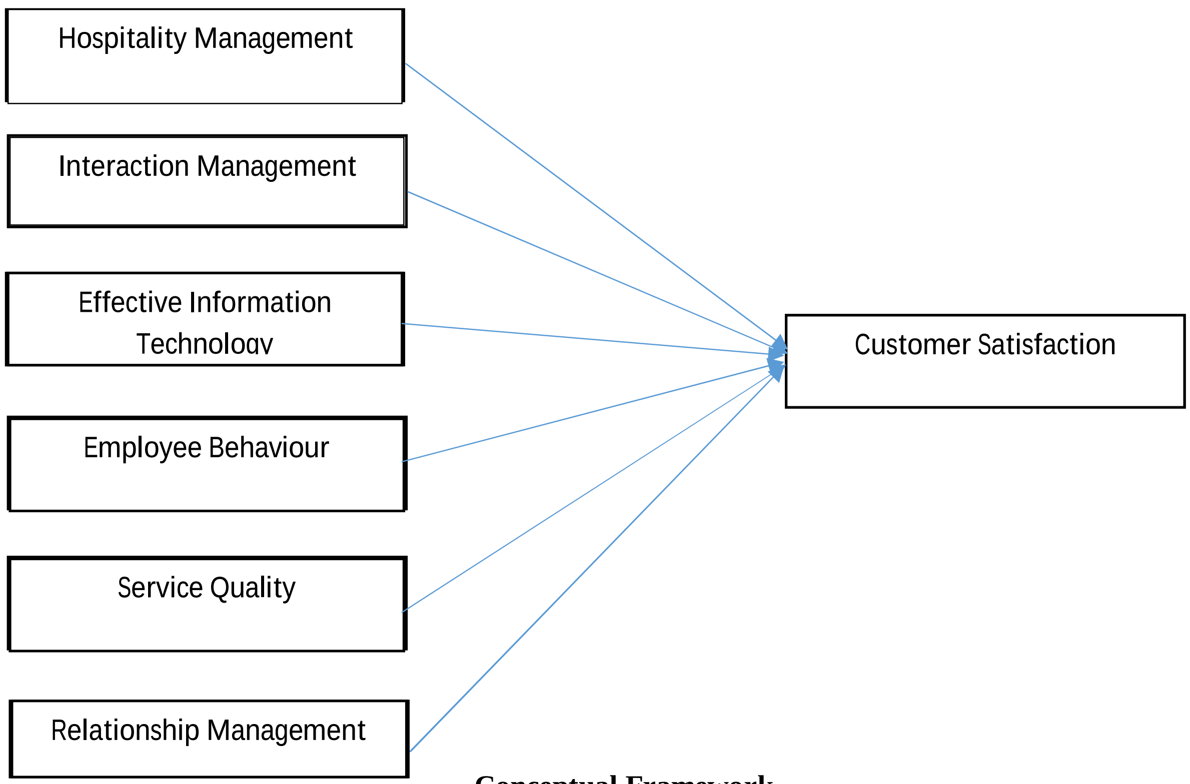
5.7. RELATIONSHIP MANAGEMENT AND CUSTOMER SATISFACTION

CRM is basically implemented in the form of technology solution and is expressed as 'information supported relationship marketing' (Ryals&Poyne, 2001). It originates its root from relationship marketing with an objective of maintaining long term profitability by effective management of relationship (Christopher, Payen&Ballantyne, 1991). According to (Payne and Frow, 2005), the philosophy of CRM has its base in relationship marketing enabling to create, develop and improve customer value, organisation profitability and shareholder value. Relationship development starts with interaction between two parties. It is initiated through commitment to create confidence and customers interest is taken care of to ensure the service provider is serious in their business (Hanely, 2008 &Lindgreen, 2006). The most essential activity of relationship management is monitoring the process of service delivery and grievance handling procedure (Brown and Gulyez, 2002).

The organisation view relationship marketing as an asset for itself that can be managed with investment. The importance of relationship management lies in the fact thatis costs five times more in attracting new customer than retaining the existing customer (Christopher et al., 1991; Filiatrault&Lapierre, 1997). Thus, RM should be an important dimension of CRME as its spirit is based on Relationship marketing. Studies reflected customer satisfaction as consequence of RM like (Guenzi& Pelloni, 2004; Hennig-Thurau et al., 2002). These studies also suggest success of CRM depends more on relationship management. This study is carried out with reference to Gronroos (2000) and define relationship management as the activity directed towards acquiring, maintaining and enhancing relationship with customers by rendering better service and accomplishing commitment.

6.0. CONCEPTUAL FRAMEWORK

Considering the facts mentioned in above literature review, the following conceptual model is constructed to analyse the effectiveness of customer relationship management (CRM) elements on customer satisfaction



Conceptual Framework

6.1. HYPOTHESIS OF THE STUDY

The following hypotheses were developed for testing based on the above causal relationship depicted in the conceptual framework.

1. Ho: Hospitality Management is not dependent on customer satisfaction in hotel industry in the state of Jharkhand.

   H1: Hospitality Management is dependent on customer satisfaction in hotel industry in the state of Jharkhand.

2. Ho: Service quality staff is not dependent on customer satisfaction in hotel sector of Jharkhand state.

   H1: Service quality staff is dependent on customer satisfaction in hotel sector of Jharkhand state.

3. Ho: Relationship Management is not dependent on customer satisfaction in hotel sector of Jharkhand state.

   H1: Relationship Management is dependent on customer satisfaction in hotel sector of Jharkhand state.

4. Ho: Employee Behaviour is not dependent on customer satisfaction in hotel sector of Jharkhand state.

   H1: Employee Behaviour is dependent on customer satisfaction in hotel sector of Jharkhand state.

5. Ho: Interaction Management is not dependent on customer satisfaction in hotel sector of Jharkhand state.

   H1: Interaction Management is dependent on customer satisfaction in hotel sector of Jharkhand state.

6. Ho: Effective Information Technology is not dependent on customer satisfaction in hotel sector of Jharkhand state.

   H1: Effective Information technology is dependent on customer satisfaction in hotel sector of Jharkhand.

7.0 RESEARCH METHODOLOGY

Methodology adopted in the present study includes both exploratory as well as descriptive research design. The primary objective of exploratory studies is to formulate a problem for more précised investigation from an operational point of view. Exploratory studies is more emphasized to discover better understanding of ideas and insights of the subjects. The present study is exploratory in nature as it develops identification and formulation of a problem that has not yet manifested itself conscientiously and prominently but in all probabilities is lying dormant in context of the present research problem. This study involves building and managing effective customer relationship to achieve customer satisfaction. The methods adopted for exploratory purposes are to explore the possibilities of survey based experiment in the field of customer relationship management and its impact on customer satisfaction that was carried out to formulate the basic framework of this present research. Primary data are obtained by framing questionnaires; whereas Secondary data was obtained from relevant books, journals and company documents.

7.1 RESEARCH DESIGN

Methodology adopted in the present study is exploratory followed by descriptive research design. The objective of exploratory studies was to formulate a problem statement for more précised in-depth view from an operational perspective. Major emphasis in exploratory studies was undertaken to discover detailed and specific ideas and insights about the problem. The initial survey was exploratory in nature as it developed identification and formulation of a problem that has not yet manifested itself conscientiously and prominently but in all probabilities, is lying dormant in context of the present research problem. This study involves building and managing effective customer relationship to achieve customer satisfaction. This philosophy becomes more significant and imperative in the sectors of Hotel industry, as the whole concept of business is based on guest satisfaction through relationship management. The methods adopted for exploratory purposes are to explore the possibilities of survey based experiment in the field of customer relationship to achieve customer satisfaction that was carried out to formulate the basic framework of this present research. Primary data are obtained by framing questionnaires; whereas Secondary data was obtained from relevant books, journals and company documents.

In order to gain a practical insight to the problem, experienced personnel working in hotel industries were interviewed. Descriptive research studies are surveys conducted for enquiring the facts required to describe the existence of current status. It is concerned with the specific predictions and narration of facts and characteristics of individuals, groups, or situations.

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7.2 SAMPLE DESIGN

The field of study comprised at a various Hotels of Ranchi, Jamshedpur, Bokaro, and Dhanbad city of Jharkhand. The chosen method for collecting data in this study is

- Questionnaire Method
- Personal Interaction
- Sample Size is 124

The questionnaire was hand-delivered to the participants to ensure highest possible response rate. The response was to be marked on the LIKERT Scale from 1 to 5 where the respondents were to rate on a scale of Strongly Disagree to Strongly agree.

Data Sources: The source of data used in the present study was both Primary and secondary. Primary data are collected through the questionnaire and personal interaction whereas, Secondary data are collected from books, magazines, journals, reports, internet, etc.

8.0 ANALYSIS AND INTERPRETATION

1. Ho: Hospitality Management is not dependent on customer satisfaction in hotel sector of Jharkhand state.

   H1: Hospitality Management is dependent on customer satisfaction in the hotel sector of Jharkhand.

Model Summary				
Model	**R**	**R Square**	**Adjusted R Square**	**Std. Error of the Estimate**
1	.731[a]	.535	.515	.34395
a. Predictors: (Constant), HM5, HM3, HM4, HM1, HM2				

As the value of R Square is more than 0.5 so we can conclude that the model is a good fit. Hence, we accept the alternate hypothesis and reject the null hypothesis.

2. Ho: Service quality is not dependent on customer satisfaction in the hotel sector of Jharkhand state.

   H1: Service quality is dependent on customer satisfaction in hotel sector of Jharkhand state.

Model Summary				
Model	**R**	**R Square**	**Adjusted R Square**	**Std. Error of the Estimate**
1	.739[a]	.542	.531	.34375
a. Predictors: (Constant), HM1, HM2, HM3, HM4, HM5				

As the value of R Square is more than 0.5 so we can conclude that the model is a good fit. Hence, we accept the alternate hypothesis and reject the null hypothesis.

3. Ho: Relationship Management is not dependent on customer satisfaction in hotel sector of Jharkhand state.

   H1: Relationship Management is dependent on customer satisfaction in hotel sector of Jharkhand state.

Model Summary				
Model	**R**	**R Square**	**Adjusted R Square**	**Std. Error of the Estimate**
1	.736[a]	.528	.531	.34312
a. Predictors: (Constant), HM4, HM3, HM1, HM5, HM2				

As the value of R Square is more than 0.5 so we can conclude that the model is a good fit. Hence, we accept the alternate hypothesis and reject the null hypothesis.

4. Ho: Employee Behaviour is not dependent on customer satisfaction in hotel sector of Jharkhand state.

   H1: Employee Behaviour is dependent on customer satisfaction in hotel sector of Jharkhand state.

Model Summary				
Model	**R**	**R Square**	**Adjusted R Square**	**Std. Error of the Estimate**
1	.771[a]	.571	.551	.34431
a. Predictors: (Constant), HM2, HM3, HM4, HM5, HM1				

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As the value of R Square is more than 0.5 so we can conclude that the model is a good fit. Hence, we accept the alternate hypothesis and reject the null hypothesis.

5. Ho: Interaction Management is not dependent on customer satisfaction in hotel sector of Jharkhand state.

   H1: Interaction Management is dependent on customer satisfaction in hotel sector of Jharkhand state.

Model Summary				
Model	**R**	**R Square**	**Adjusted R Square**	**Std. Error of the Estimate**
1	.767[a]	.569	.566	.34418
a. Predictors: (Constant), HM5, HM3, HM4, HM1, HM2				

6. Ho: Effective Information Technology is not dependent on customer satisfaction in hotel sector of Jharkhand state.

   H1: Effective Information technology is dependent on customer satisfaction in hotel sector of Jharkhand state.

Model Summary				
Model	**R**	**R Square**	**Adjusted R Square**	**Std. Error of the Estimate**
1	.789[a]	.611	.591	.34512
a. Predictors: (Constant), HM3, HM5, HM4, HM1, HM2				

As the value of R Square is more than 0.5 so we can conclude that the model is a good fit. Hence, we accept the alternate hypothesis and reject the null hypothesis.

Descriptive Statistics					
	N	**Minimum**	**Maximum**	**Mean**	**Std. Deviation**
HM1	124	3.00	5.00	4.5806	.51160
HM2	124	3.00	5.00	4.4274	.54360
HM3	124	4.00	5.00	4.4355	.49783
HM4	124	3.00	5.00	4.1935	.60724
HM5	124	3.00	5.00	4.4677	.51696
CS1	124	3.00	5.00	4.5726	.51282
CS2	124	3.00	5.00	4.2419	.60312
CS3	124	3.00	5.00	4.3226	.57803
CS4	124	3.00	5.00	4.3871	.55156
CS5	124	4.00	5.00	4.4113	.49406
CS6	124	3.00	5.00	4.4032	.55465
CS7	124	3.00	5.00	4.2984	.61127
Valid N (listwise)	124				

9. 1FINDINGS

The empirical study reveals that the various elements of CRM i.e. Hospitality management, Interaction management, Effective information technology, Employee behaviour, Service quality and Relationship management all play a significant and effective role on customer satisfaction in the mid segment market of Hotel sector. The various element of CRM not only develops marketing strategy but integrated approach of six elements sets a culture of Customer Relationship Management useful in long term and continuing relationship for better customer satisfaction.

9.2 CONCLUSIONS

Customer relationship management is a business philosophy to facilitate hotel enterprise know and anticipate the needs of a hotel’s current and prospective customers. It is high time to realise and pay attention to gather customer information and provide customised service to achieve customer satisfaction. If these hotels implement customer relationship management effectively and manage successfully customer satisfaction, they can penetrate the marketplace more effectively. Henceforth, turn around in business performance. Though the

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respondents have a largely emphasised behavioural aspect, it is important to create mutual relationship and strengthen a sense of belongingness to engage themselves. However, hotel enterprises in the state of Jharkhand can further maximize their profitability by focussing more on customised service by increasing their share of resources to strengthen the value of relationships. This study collects the information about CRM from the customers of reputed hotel enterprises of the Jharkhand state, which in turn enable the hotels to improve customer satisfaction and create value for customers. The outcomes will create opportunities, for further quality improvement leading to improved customer satisfaction. It is further argued that by effective implementation of CRM strategies there will be creation of customer’s value, quality improvement, high customer satisfaction and significant contribution in the pursuit of business excellence. In spite of its unavoidable importance, most of the hotels in Jharkhand are yet to squeeze maximum benefits of CRM implementation.

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DEVELOPING TEACHER'S SOCIAL-EMOTIONAL COMPETENCY FOR OPTIMUM CLASSROOM PARTICIPATION

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ABSTRACT
Teachers' Social-Emotional Competency plays an important role in teaching-learning situation and influence the personal competency of a teacher. At time when teaching in the twenty-first century is rated as one of the most stressful professions (Nash, 2005) there is an urgent need to focus more on the role of Social-Emotional Competency in sustaining teachers' positive qualities and strengths. A socially and emotionally competent teacher possesses high self-awareness, social awareness, and exhibit interrelationship values. When teachers experience mastery over these social and emotional challenges, teaching becomes more enjoyable, and they feel more efficacious and know how to manage their emotions, relationships with students and creating a conducive classroom environment. This paper will focus on how to develop the teacher's social emotional competency which is important for classroom participation. It will bring forth the criteria for teacher's social emotional competency and how they are expected to influence classroom participation.

Keywords: Social-Emotional Competency, classroom participation

INTRODUCTION
Teaching is an activity, which contributes to the natural development of an individual. The ultimate aim of teaching is imparting knowledge and bringing about desire modification in the learner's behaviour. Teachers as mediators are the pivot that regulates the learning situation in the classroom. The main purpose of teachers is to induce effective learning for successful classroom outcomes. However, teachers' interest, self-concept, skills and instructional abilities only would not bring sufficient knowledge of effective teaching. In order to create healthy learning classroom, teachers' social and emotional competencies are necessary. Teaching effectiveness and successful relationship between teachers and students are shaped and modified by the level of behavioral competence of teachers. Therefore, Social-Emotional Competency affects and influence both teaching and learning situation in classroom.

IMPORTANCE OF TEACHERS' SOCIAL-EMOTIONAL COMPETENCE
In the teaching-learning situation students' perceptions of teacher support have a direct effect on their interest and motivation (Wentzel, 1998*)*. The teacher student relationship determines the performance of the students. Usually, teachers who have high-quality relationships with their students have fewer behavior problems over the course of a school year than teachers who did not (Marzano, Marzano, J. S. & Pickering, 2003) and students performed better as they are motivated to do their best. Moreover, teachers pleasant approach they provide students with a sense of connectedness with the school environment and the sense of security to explore new ideas and take risks both fundamental to learning (Mitchell-Copeland, Denham & DeMulder, 1997 and Watson, 2003). It is often observed that the emotion of a person affects the mental health of the person. A person who is mentally healthy is emotionally well balanced as well. Thus, teachers with positive emotions may be more resilient (Fredrickson, 2001) that is they have the ability to withstand and recover quickly from a difficult condition. In fact they are more intrinsically motivated, and better able to cope with the complex demands of teaching (Sutton & Wheatley, 2003) than those with negative emotions. Teachers' negative emotion affects not only their teaching process but also affects students learning. Thus, teachers caring relationship with students is the cornerstone of good classroom behaviour which plays an important role in determining teaching success.

Classroom behaviour refers to the result out of classroom activities which include teacher-students relationship, teacher classroom management and teacher's effectiveness in creating a healthy learning environment. Interaction is the major activities in classroom situation. It depends mostly on the level of the emotion and sociable characteristic of a teacher. Students appreciate when their teachers actively listened and encouraged them, as well as provided a fun and support, yet challenging environment where the entire class could learn. Students seemed to be much more concerned with the behaviors and treatment from their teachers than with the physical appearance of their teachers (Knoel, 2012). Effective teachers maintained their management system by monitoring and providing prompt feedback, pacing class activities to keep them moving, and by consistently applying classroom procedures and consequences (Emmer & Stough, 2001). A positive classroom environment is essential in keeping behavior problems to a minimum. It also provides the students with an opportunity to think and behave in a positive manner (Wilson-Fleming & Younger, 2012). Evidence suggests that there is a relationship between teacher emotional exhaustion and classroom climate (Byrne, 1994) and a teacher's warmth

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and sensitivity contribute to healthy teacher-student relationships and classroom climate (Pianta, La Paro, Payne, Cox, & Bradley, 2002).

Thus, teacher-students relationship plays an important role in healthy school and classroom climate and students' connection to school (Abbott, et al. 1998). A teacher's support and sensitive reactions to their challenging behaviors may have lasting positive effects on the students' social and emotional development, especially in the early grades (Lynch & Cicchetti, 1992). However, when teachers lack the resources to effectively manage the social and emotional challenges within the particular context of their school and classroom, children show lower levels of on-task behavior and performance (Marzano, Marzano, J.S & Pickering, 2003). Therefore there is a need to develop teachers' social-emotional competency so they may be able to influence a student's classroom participation.

CRITERIA OF TEACHERS' SOCIAL-EMOTIONAL COMPETENCY

A socially and emotionally competent teacher possesses high self-awareness, social awareness, and exhibit interrelationship values. When teachers experience mastery over these social and emotional challenges, teaching becomes more enjoyable, and they feel more efficacious and know how to manage their emotions, their behaviour and also how to manage relationships with students (Goddard, Hoy & Woolfolk, 2004). A Socially and emotionally competent teacher is culturally sensitive, understand that others may have different perspectives than they do, and take this into account in their relationship with others. Thus, the knowledge of social and emotional competency helps teachers in bringing effective teaching and healthy classroom behaviour. The term '*teachers' social-emotional competency*' may be defined as '*the ability of the teachers to socially and emotionally adapt and adjust themselves to the classroom environment*'.

There are certain criteria which enable teachers to be socially and emotionally competent. These criteria are:

1. Self-awareness: Social-emotional competent teachers have high self-awareness. They have the realistic understanding of their own capabilities and recognize their emotional strengths and weaknesses.
2. Social-awareness: Social-emotional competent teachers have high social awareness. They know their emotional expression affect their interaction with others. They are culturally sensitive, understand that others may have different perspectives than they do and take this into account in relationships with students, parents and colleagues.
3. Social value: Social-emotional competent teachers support social value. They respect others decisions and also take responsible decisions based on assessment that may affect themselves or others.
4. Skillfulness: Social-emotion competent teachers are skillful in regulating their own behaviour, emotion and managing relationship with others.

Therefore, a teacher in order to be effective he must possess various good qualities of a competent teacher. One must know himself and his own capacity in order to develop a smooth relationship with other. As a member of a society a teacher must respect the social norms and develop the strategies to develop skills of regulating his own behaviour and emotion. He should mediate his social and emotional capacity according to the requirement of the situation. Hence, teachers' social-emotional competency is one of the most important aspects which guide teachers the way to a successful performance.

TEACHERS' SOCIAL-EMOTIONAL COMPETENCE FOR OPTIMUM CLASSROOM PARTICIPATION

Teachers' social and emotional competency provides a mechanism for teachers to reflect on their own ability towards teaching-learning which directly affect how they interact with students on both social and instructional levels (Yoder, 2014, pp1). An effective teacher does not depend only on the knowledge ones has but rather how ones display it in an appropriate manner. For the teacher to be socially and emotionally competent in their classroom interaction there is a need to develop and enhance their social and emotional abilities. The social-emotional ability and the ways of developing these abilities are given in Figure 1.

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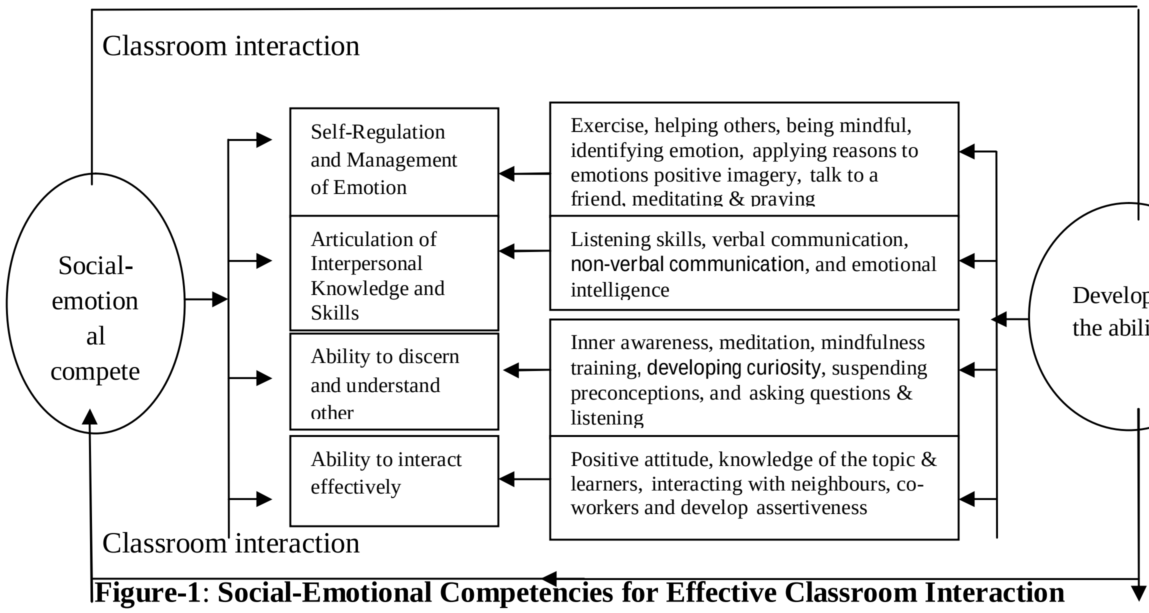

Figure-1: **Social-Emotional Competencies for Effective Classroom Interaction**

Figure 1 shows the social-emotional competencies for effective classroom interaction. There are four abilities that are being identified for making teachers socially and emotionally competent. The figure also indicates that for effective classroom interaction the social-emotional competencies' abilities can be develop following certain strategies and techniques. The abilities of social-emotional competencies the strategies of developing these abilities are discussed in the following paragraph.

(i) Self-Regulation and Management of Emotion: When the one is aware of oneself and own's abilities, strength and weakness one have a realistic understanding of his/her emotions. An understanding of one's emotion will help one to regulate and manage one's emotions well. This is an important ability that is needed to be developed in teachers, as it will help the teacher to inhibit, monitor and modulate the feelings and express responses in an appropriate manner. Some of the ways to manage emotions are through positive actions such as exercise, helping others and mindfulness; identifying the type of emotion; applying reasons to emotions; self-soothing technique; use positive imagery; talk to a friend and meditating and praying.

(ii) Articulation of Interpersonal Knowledge and Skills: When one have high social awareness one has the ability to express one's own ideas and needs, knowing others' needs and building up the social relationship. This includes the skills like communication, cooperation, negotiation and social engagement adjusting behaviour to meet the demands of different social situations and maintaining friendship. Thus, to promote the social relationship with students, colleagues, administration and parents, a teacher's interpersonal knowledge and skills is vital. One can develop interpersonal knowledge and skills through developing listening skills (focus and concentration), verbal communication, non-verbal communications (eye-contact and gestures) and emotional intelligence (don't assume or presume things).

(iii) Ability to discern and understand other: This refers to the awareness of a teacher to understand and differentiate individual differences of emotion. When the teacher have an awareness of the differences of emotions it will also involves the teacher tendency to realize that one's emotion may affect others as well. In this regard, a teacher must avail the ability to discern and understand students, colleagues, administration and parents in order to adapt and adjust oneself socially and emotionally to the classroom environment. In order to develop this ability the teacher may by examining one's own strength and weakness, inner awareness, meditation, mindfulness training and as well as being curious, suspending preconceptions, asking questions and listening.

(iv) Ability to interact effectively: Teachers are required to interact with people of various backgrounds. They are to develop this ability so as to interact effectively and comfortably with people. This includes both verbal and non-verbal communication which a teacher uses to share ideas with others effectively. This skill can be effectively developed in them through positive attitude, knowledge of the topic and as well as of the individual one is interacting with, talk to neighbours, interact with co-workers and develop assertiveness.

Therefore, teachers who are socially and emotionally competent will exhibit the core competencies such as, self-awareness, self-management, social awareness, relationship skills, and responsible decision-making with the added ability to apply these skills in the school setting (Jennings & Greenberg, 2009).

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CONCLUSION

The successful transfer of learning depends mostly on teacher behaviour. Mangal and Mangal, U. (2011) stated that, 'desirable or undesirable behaviour on the part of a teacher significantly contribute towards his effectiveness or ineffectivenss' in teaching. This refers to the basic truth that effectiveness in teaching will lead to effectiveness in learning. However, it is emphasized that human behaviour does not absolutely depends on an individual itself but also, 'originates in social milieu' (Chauhan, 2010). Therefore, an appropriate integration of both social and emotional behaviour on the part of a teacher will help to maintain his own teaching ability in particular and create an impact on the classroom behaviour as a whole.

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ETHNO-ECOLOGICAL DIMENSION OF MATERIAL CULTURE: AN ANTHROPOLOGICAL OBSERVATION ON THE KARBIS OF KARBI ANGLONG, ASSAM

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ABSTRACT
Northeast India, particularly Assam is the rich zone of ethnic and cultural diversity. The Karbis are the early settlers of Karbi Anglong district. They have their own ethnic identity and cultural heritage. It can be noted that Karbi Anglong district is a rich zone of Bio-diversity as well. Different natural resources play a significant role in the livelihood and cultural tradition of the Karbi people. They have their own concept of ethno-ecology and indigenous knowledge which is sustaining their age old cultural heritage. Different aspect of material culture reflects their ethno-ecological perspective and indigenous knowledge base related to preservation and continuation of oral tradition throughout generation.

The present paper is going to discuss about the material cultural aspects of the Karbi people, in relation to their ethno-ecological perspective, with a special reference to traditional dress- ornaments, Duk (facial tattoo) and Folk musical instruments. It is based on primary data collection through empirical fieldwork by applying anthropological research method and techniques.

Keyword: Ethno-ecology, Indigenous knowledge, Culture, Tradition, Material culture.

INTRODUCTION

The term Culture stands for the sum total of human behavior, verbal and non verbal and its products-material and non-material. The word ‘culture’ connotes different meaning in different situation. For instance, we commonly use this in humanistic sense to designate manner, taste and intellectual development. It is said that a man is quite cultural or some people have more culture then others, or some human product are more cultural, such as, visual art, music, literature etc. poetic expression denotes sweetness and light.

Different scholars tried to define culture as per their own conceptions. The earliest definition was defined by the British scholar E.B Taylor in 1871. He introduced the term ‘culture’ in Anthropology, borrowing the German word ‘Kutlar’. According to him, culture is the complex whole which includes the knowledge, belief, art, moral, law, custom and all other capabilities and habits acquired by man as a member of society. Linton (1940) pointed out, “A culture is the configuration of learned behavior whose components elements are shared and transmitted by the members of society. Material culture is the physical evidence of a culture in the objects and architecture they make, or have made. The term tends to be relevant only in archeological and anthropological studies, but it specifically means all material evidence which can be attributed to culture, past or present. Material culture studies are an interdisciplinary field telling of relationships between people and their things: the making, history, preservation, and interpretation of objects.

PRESENT STUDY AND THE METHODOLOGY APPLIED

The present study was done on the Karbi tribal group of Karbi Anglong district. In this region, there was plentiful availability of natural resource. In the daily livelihood of the Karbi people, they were used in multifarious aspects. The present study was primarily focused on to know about the traditional weaving and as well as role and significance of traditional dresses in the Karbi society.

To conduct the present study, a field work was conducted in the following villages of Karbi Anglong district. Its administrative set up was discussed below:

Village- 1. Langmili, 2. Lang ang Adong, 3. Rongmirdan, 4. Inglongcherop

Mouza- Duardisa (1,2) and Jamunapar (3,4)

Block – Langsomepi (1,2) and Lumbajong (3,4)

Sub Division- Diphu

District – Karbi Anglong

State- Assam.

The studied areas were one of the oldest settlements of the Karbi people and it was comprised of 100 families with a total population of 516. Among them there were 280 males and 286 females while sex ratio was 1021.

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AIMS OF THE STUDY

The present study was primarily focused on three important aspects

1. To know about the ethno-ecological perspective of material culture in the Karbi society.
2. To know about the traditional methods of weaving, dresses and ornaments of the Karbi people.
3. To know about the origin, socio-cultural significance of *Duk* in the Karbi society.
4. To know about the folk cultural performances of the Kabi people.

METHODOLOGY APPLIED

The present study was conducted in Karbi Anglong district of Assam. The studied people were all belonging to the Karbi tribal group which was the numerically dominant people of the district. In this regard the village was selected, by keeping in view of the convenience of communication as well as the traditional mode of livelihood of the concerned people. The studied people could easily communicate through Karbi. The author's knowledge of Karbi enabled him to have an intimate interraction with the studied population. The concerned filed work was conducted into various phases. It was started from July 2015 time and extended upto November 2015. There were three divisions of the total field work.

Division-1: General observation of the village was done along with the completion of Preliminary Census Schedule (PCS). It was focused to know about their general demographic data.

Division-2: Case studies were taken on the concerned families. It was focused on the issues of their historical background, traditional occupational pursuit, folk cultural heritages, religious festivals, indigenous knowledge and utilization of natural resources, particularly in the aspect of their material culture, traditional decoration and ornamentation of weaving and dress pattern.

Division-3: Detailed open structured interviews were taken from the key informant, eldest person of the settlement, leader of the traditional political organization of the concerned society, administrative authority related with the studied settlement. It focused on the significance of natural resources in their daily livelihood and culture. Further, it also focused to know about the concept of 'Duk' its socio-cultural significance.

c) Data Analysis: Primary source of this study was confined on the data collected through preliminary schedule form, case studies, open structured interview of the studied people, local Panchayat, block development officer, traditional and modern medical practitioners and observation during the field study. All the collected data are to be scientifically analyzed and co-related to know about the interraction between natural resources and cultural tradition of decoration.

MAPS

Map of Assam

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Map of Karbi Anglong

RESULT AND DISCUSSION

Dress in Karbi tradition: Karbis have a long tradition of weaving and cotton cultivation. According to folklore, a girl named *'Serdihun'* introduced the art of weaving to the *Karb*i people. The Karbi traditional tool for weaving is called '*Kachivur a-Therang'* – a backstrap loom – which is also common in the cultures of the Northeast of India. The Karbis has a variety of dresses, which is worn by the Karbi men and women. Those dresses are prepared by their own sources of yarn; these yarns are collected from the natural resources. These natural resources are Eri and Cotton. The Karbi prefer the natural sources of yarn, this yarns are Eri yarn and Cotton yarn.

METHOD TO PREPARE YARN

The *Karbis* used simple technology to prepare a yarn. The *Karbi* people take two kind of yarn viz. 1*)Phelo ahon* (cotton yarn), 2)*Honki ahon* (Eri yarn).

1) ***Phelo ahon*** **(Cotton yarn):** In a Karbi tradition preparation source of cotton is very simple. After collecting cotton from the plant, the seeds are separated from the cotton with the help of 'Me-*Chungkret*'(made of bamboo) and later put the cotton in '*Takri*' (spindle) to make yarn.

2) ***Honki ahon*** **(Eri yarn):** The *Karbi* people rear eri worm at home for three to four weeks and then the worms are separated from the cocoon. The cocoon are boiled till it becomes soft, the soft cocoons will smash with the heavy thing till it come out round in shaped. The wet cocoon is sun dried. After drying, the cocoon are put into the '*Takri*'(made of bamboo) to make into yarn.

And these yarns are used for making different types of Karbi traditional dresses. This particular yarn are again colored with the helped of traditional dying process. This natural dye is collected from different natural resources available in the forest.

SOURCES OF COLOURS

The Karbis have their own concept of making their own homemade dye; the Karbis uses natural dye made out of resources available in the forest. *Karbis* have a long tradition of vegetable dying which is fast, non-toxic and permanent.

- Red colour thread is dereived from *Tampijuk arvo (Baccaurea sapida)*
- Black colour derived from *Santok, Nopakban Ahu (Oroxylum indicum) , Siluka (Terminalia chebula).*
- Orange colour thread is made up with *tharmit (turmeric).*
- Blue is derived from *Sibu (Indigofera).*
- No colour is applied on eri, preferring original colour.

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Dress: The Karbis prefer wearing different kind of dresses, with different patterns in it. And that's why the Karbi have a variety of dresses for both male and female. These different kinds of dresses are different in design and the pattern use in it. These dresses are mention below for both male and female.

There are verities of dress for both male and female

Name of the female dress

1. **Pini kamplak** (wrapper): Is a rectangular piece of cloth worn over the body from the waist till the calf.
2. **Vamkok (**waist belt): It is almost like a waist belt, tied in an around the waist of pini kamplak. This costume is worn by all the women.
3. **Peseleng:** It is white in colour. This traditional cloth is a kind of shawl worn by male and female. The woman wraps it around her tarso. The Bachelors men used to wear as a dhoti. Bachelor men generally wear this type of cloth in tradition wedding ceremony.
4. **Jir ik**: It is a smaller and shortens in size than piba (carrying a baby cloth). This traditional costume is worn by women in social gathering or festivals.
5. **Piba**: It is a dress for carrying a baby on the back. Young girls used this costume at funeral dance by cover the head. If in case a woman is dead than this costume is decorated on her forehead. It is a cultural practice in the Karbi people.
6. **Piniku**: It is a two pieces of cloth adjoining to look like a rectangular in size used as a bride bed sheet during a tradition wedding. It is compulsory used during death rituals.
7. **Duphirso**: Pekok duphirso is a part of Karbi women costume. This cloth is worn in an around the upper of the body tied on left shoulder.
8. **Pesarpi**: This cloth is made from red and black combination of colour. It is worn by the older women.
9. **Pekhonjari**: It is red in colour worn both by young married and unmarried women.
10. **Pejangphong**: It is made from both yellow and red colour. This cloth is especially worn
11. **Jiso**: It is small and short in size, and it is worn all age of women.

Name of the male dress

1. **Choihongthor & Choi'ang**: It is a Karbi tradition jacket generally worn by married male's person, which is slightly longer than other verities of jacket.
2. **Choi'kelok/Choi'umso** (white jacket): It is slightly shorter jacket with long braided lower fringes which worn by unmarried males.
3. **Choi'ik** (black jacket): It is slight longer than Choi'kelok with short braided lower fringes which worn by unmarried males.
4. **Ri'kong (**dhoti**)**: There are two types of Ri'kong – a) Ri' kong ke'er (red dhoti): It is worn by elder males. b) Ri' kong kelok (white dhoti): It is worn by the bachelors.
5. **Poho** (turban): It is worne in more traditional cultural festivals and formal occasions such as a wedding, rituals or when a guest is offered as mandatory. *Poho* is a part of man's standard costumes which has colour significance- a) *Poho ke'er* (red turban): It can be used by anyone, specially it is offered as a symbol of honour.

   b) *Poho ke'lok* (white turban): This is especially worn by bachelors. The white coloured *poho* carries more cultural symbols and hierarchical significance. It is worn by *Recho* (King), *Pinpo* (countiers), *Habe* (territorial governors) and village headman.

1) **Chepan:** It is an exclusive costume for bachelors which are a strip of woven cloth with fringes decorated with a beads and cowry shells, strapped around the waist.
2) **Pelu marlak**: It is a rectangular size of cloth. It is used by the groom during traditional wedding.

Usage of making Karbi traditional dress: Karbi have a wide range of textiles which are produced in the traditional backstrap of loom. The backstrap loom comprises simple implements made of bamboo or wood such as 1)*Therang*, 2)*i-doi*, 3)*Thelangpong*, 4)*A- hi-abarlim*,5)*Hi-i-barlim*, 6)*Harpi*, 7)*Hontharilangpong*, 8)*Harpiso*, 9)*A-dang*, 10)*Kanti*, 11)*Thening*, 12)*Thehu*.

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DESIGN PATTERN AND THEIR CULTURAL BACKGROUND

The Karbi have been engaged in weaving from a very long period of time, thus the Karbi weaver weave different pattern and design their traditional outfit in different ways. The Karbi weave many beautiful patterns to add beauty in the outfit, such idea of pattern in weaving has come out from the natural surrounding they see. The Karbi people have always been a natural worshiper and like to reside within the natural surroundings. So, the Karbi uses pattern that is a symbol of nature.

The Karbi have name three types of pattern, namely *Ahi, Amang* and *Ajai*. Following are a little description on three pattern of traditional outfit.

1. **Ahi** is a pattern that is use in *pini,* it is the pattern that is weaved at the bottom part of the *pini*. This *Ahi* is weaved to add beauty in *pini.*
2. **Amang** is a pattern that is use in the traditional outfit *pekok.* There are two kinds of *Amang,* that is *Amang pi* and *Amang so*. *Amang pi* is the bigger and main pattern used in the process of weaving a *pekok.* It always weave in the beginning of weaving a *pekok* and also ends the process of weaving a *pekok* while the pattern uses in center and covering the whole body of a *pekok* is *Amang so,* this *Amang so* is a small pattern that is used in *pekok* to add more beauty to the *pekok*.
3. **Ajai** is a straight horizontal lining in the center pat of the *pini*. This plays a vital range in the preparation or weaving a *pini.* In any *pini* this horizontal straight lining can be seen and it is very much necessary in the traditional wrapper call *pini.*

Weaving tradition in the Karbi people is an age old tradition that is why there certain pattern which is age old pattern and some pattern that has come out in the recent period with the assimilation of other culture in the society. Some of the pattern use in different type of traditional outfit is mention below:

Pattern use in ***pini:*** *Phongrong-angsu, Ahi-cherop, Rot-ahem-ahi, Ingk- an-angphar,Mir-apu-ahi, Chainong-asuni, Pehi-kangchim, Ahi-suve, Kuki-ahi, Mondir-ahi, A santok ke jok etc.*

Pattern use in ***Vamkok:*** *Phongrong Angsu, Bitangka, Vo, Hijap, Ingnar, Monit etc*

Pattern use in ***Pekok:*** As it is mentioned earlier in the above that there is two types of *Amang,* which is *Amang pi* and *Amang so.* Here we'll mention about both *Amng pi* and *Amang so.* This is mention below:

Amang pi- *Hijap amang, Ru alip amang, Ingki-an angphar amang, Nore amang* and there are some amang which is use to add more beauty to the pattern which is call as '*kapardon'* and this *'kepardon'* are *Arni, voram, Munit, Hijap, Ingnar, Theso, Kenghoidu etc.*

Amang so- *Hijap, Voram, Phorong angsu, Mir apu, Ingnar etc.*

AUSPICIOUS AND INAUSPICIOUS ASPECTS RELATED TO DRESS PATTERN

In an early period, it is a cultural practiced that Karbi women should be fully well dressed along with ornaments wearing. *Pini, pekok, vamkok* and *ornaments* is are the sequential part of Karbi women's outfit, out which if anything misses out, she is not allowed to participate in any traditional social activity, be it serving the meal to the *pinpos* and other official dignitaries of the administration. And this practices are still valid in the globalize and modernize world.

Phongrong-angsu this particular pattern usually a symbol of thorn used in *pini, vamkok* and *pekok.* This particular pattern is however not allowed to wear by the bride during the marriage ceremony. This particular pattern is a symbol of thorn and so it is considered as an inauspicious for the marriage. However it is always considered and believed that a bride must always wear the pattern of floral which is auspicious symbol for the well being of the couple.

ORNAMENTS

In the bygone days, a Karbi man used to put on a brass made ear-ring called *Narik,* silver bracelet called *Prinsoroi* and heavy necklace called *Lekroora* and *Lek-Enji*. But now a day, no more person of this community is found to have used them. The most beautiful ornaments put on by aged Karbi Women is *Nothengpi*, a pair of very big ear-ring made of silver. It is about two and half inch in length having a diameter of about half inch. This ear-ring is detachable into two parts. The women and girls use silver bracelets called *Rup-Aroi*. Besides, the necklace made of white beads called *Lek-lo-so,* the women are also found to have used a kind of necklace made of silver coins and red beads called *Lek-Chike*. There are other certain necklace made of silver coin which is also call as *Leck-Hiki* (coins of 50 paise) and *Leck-Sika* (coins of 1 rupee). The Karbi*s* used ornaments are made of gold, silver, copper, brass metal, cowrie shells, red, white and black seeds, etc. There are other set of traditional ornaments both for male and female. This will be discussed as-

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i) ***Lek*** (necklaces): The Karbis have various types of necklaces these are mainly- *Lek Paikom, Lek Jengjiri, Lek Bonghom, Lek hiki, Lek Ruve, Homsar Ari a-Lek, Lek Ingro, Lek Sangti, Lek Pongting, Lek Thengthe, Lek Chikung, Lek Dihun, Lek Kovai*. Moreover, Karbis necklace is made of gold and silver, apart from that, red, white black and yellow seeds were also used as body adormenrt' which is expressed social and cultural meaning. Lek Sobai is made of cowrie shells and this type of necklace is worn by males.

ii) ***Jangsai*** (ear-rings): There are various types of traditional ear-ring such as- *Chek nothengpi* is made of bamboo tube, bring in desire shaped to fit in the ear. This type of earing is decorated by both males and females. *Jangsai Mili* is made of copper used coins of twenty five paisa. *Jangsai Chesir* is made of brass and used to fit eight small stone in an around and one small stone in the middle. *Jangsai Mili* and *Jangsai Chesir* are used to decorate by women. *Jangsai Riso* is made of silver; it is used by bachelors' men. *Lang Avo* is made of silver and it is used by traditional Karbis administrators.

iii) ***Arnan*** (finger rings): The Karbis ring is made of silver and brass metal; it is called as *Arnan Ke-et, Rup Bonda.* In Karbi society ring is not only for body decoration, it also used as ritual significance (maternal uncle/mother's brother).

iv) ***Roi*** (bangles): *Roi Sudo and Roi Sangti* made of brass metal. *Roi Sudo* is worn by women and *Roi Sangti* is worn by male.

v) ***Tidong*** (hair comb/ clips): is made of bamboo and wood. Women used to decorate in their head.

DUK IN KARBI TRADITION

Duk is a facial tattoo that is running from the forehead to the tip of the nose, and to the chin. This *Duk* plays an important role in the old days; it signifies the status of the *Karbi* women. It is believed that the women who posses facial tattoo are eligible for marriage, however the girls who are yet to receive *Duk* are considered as immature.

Historically it was said that the concept of *Duk* in Karbi society came during when the Burmese invaded in Assam perpetrated inhumane oppression on the people. The Karbis took refuge in the deep jungles and high hills leaving their hearth and home in the sub-mountainous regions. In order to save themselves from the greedy eyes of the Burmese invaders, the young Karbi girls started to use a black line marking from the forehead to the chin which is known a "*Duk*" with a view to making them look ugly.

Duk is an age old tradition, since the period of Burmese invasion has been carried out by the Karbi women as cultural tradition until now in the world of globalization and modernization. This concept of *Duk* was taken or considered as the cultural practices after the Burmese invasion. The Karbi women later practice it often to indentify the status of women. And this *Duk* was received by the Karbi girls after attending puberty. Attending *Duk* by the young girls literally means that she is eligible for marriage and is capable of attending to every household activity and social functions or activity.

But in later period the concept of *Duk* (facial tattoo) was considered to be the idea of preservation of cultural identity. These practices of cultural identities still exist and carry by Karbi women. There are two types of 'Sibu' plants- a) shrub and b) Creeper.

The elder women collect Sibu leaf from the forest. The leaf is used for preparing tattoo colour. The collected leaf was put into 'Longtok' (made of wood) to crush tightly (a condition of paste). The wet paste is put into banana leaf and then left to be rotten for three to four days and this leaf paste is used while tattooing on the face.

Taboos practice in Karbi traditional culture regarding *Duk*.

1) It is believed that a male person is restricted to touch Sibu (Indigofferra).
2) After tattooing on the face, it takes a certain period to heal up the physical marking. According to Karbi customs the female, who has not yet heal up with the physical marking are restricted to do any household work and are not allowed to participate in any social activities. The particular women need to stay inside the house, and she has to cover her face with Cloth, until she recovers it from the physical marking.
3) *Duk* benglong(half tattoo) means half done facial tattoo. If any women have not completed the facial marking then she is restricted from every socio-religious festivals (*Chojun, Nimsokerung, Chomangkan*, etc.) or any social activity.
4) Karbis believed that while tattooing on the face '*presekangsu*'(cane thorn) should not break, if it is broken than it is ,believed that she may become a widow.
5) The person who is not healing up with the physical marking is not allowed to eat any sour vegetables or fruit.

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HISTORICAL BACKGROUND OF MUSICAL INSTRUMENT

Karbis has rich diversity of folk culture tradition; however it is believed that Rangsina Sarpo the Guru of Karbi art, culture and music, came down from heaven to earth at the time when the Karbis were ignorant about song and music. Rangsina Sarpo who is the Guru of art in Karbi society taught the art of music to the Karbi people.

1. Chengpi: It is the main folk musical instrument of the Karbis. It is made from the Phang tree (Gmelina arborea tree). It is crafted hollow in the inside living both side of the timber open so the sound wave could vibrate inside to produce sound. One end of the whole is made bigger in circumference and the other end smaller than the other in circumference. Then the skin of the Cow, Deer, Stag, Elephant, Rhino and Wild Buffalo as leather is used to cover both the whole of the drum where the Dihuidi (expert drummer) hit it with the 'CHENGBE' (the drum stick).

The Chengpi is the main musical instrument which is used to performed the Chomkan ritual with the Chengpi the ritual cannot be conducted.

Rules to keep while playing the Chengpi

- The belt the hold the Chengpi on the shoulder of the Dihuidi should worn on the left shoulder.
- The bigger circumference side of the Chengpi should face abit upward.
- Chengbaiko (instrument used to tune the Chengpi) should always be with the Dihuidi.
- The beat of the Chengpi should always be played according to the way it should be played.
- The Chengpi should be played as taught by the Master Dihuidi.
- Chengpi should always be handle with care and respect.

Materials used to make a *Chengpi:* It is made up of different natural resources to prepare a complete cheng (drum). These are as follows:

a. Chengbong: It is the main cylindrical structure of a drum which made from *Phang* tree (Gmelina arborea tree). It has two hitting surface one for the right and one for the left hand. The total length of the *Chengpi* is kept to 3 ft. with one side of the face circumference is taken $1^1/_2$ ft. and other side of the face 1 ft. The size and length of *Chengpi* may vary; it depends upon the *Basoi-Barim* (Carpenter).

b. Okreng: *Okreng* is the leather which will is used for making the hitting surface to produce sound just like other drums. It can be made from the skin of a Cow, Buffalo, Deer, Stag, Wild Buffalo, Elephant and Rhino.

c. Ari: *Ari* is the strings made of leather which helps to keep the *Okreng* intact to the *Chengbong* and also it is used to get the right amount of tension to get the right tone of the *Chengpi*. The length of the *ari* is 12 ft or 6 ft. with the breadth of 2 ft.

d. Okthu Apong: It is made from the fats of a pig which stored in the a bamboo jar. This *Okthu Apong* made of pig's made is used as lubricating solvent which is applied on the leather which make it easier at the time of joining the leather (o*kreng*) with the string (*Ari*).

e. Cheng Kindar: It is made of Bamboo. It is used to tighten the strings which hold the leather on both side of the *Chenpi* hitting surface. It is made from the bottom part of the bamboo which is hard enough to resist the force during the time of tightening the strings. It should be of 3 to 4 ft. in length and 2 to 3 inch in breadth.

f. Cheng Baiko: Cheng Baiko is an instrument which is used by the *Dihuidi* (The drummer) to tune the *Chengpi* to get the appropriate tune from the *Chengpi.* It used by the hitting edge of the playing surface of the *Chengpi* to tightened the strings. It is made from the *Rengreng* tree with its length of 1.5 ft and 3 to 4 inch breadth.

g. Chengbe: It is used as the drum stick by the *Dihuidi*, it is made from Pri. Without *Chengbe* it is very difficult for a *Dihuidi* to Play the *Chengpi*. It is made like the shape of J of English alphabet keep the one end longer for the *Dihuidi* to hold comfortably while playing.

h. Primsok: Primsok is used in the time of joining the leather of the hitting surface with leather strings. It helps the *Basoi-Barim* (Carpenter) while inserting the strings onto the leather of the hitting surface to get the perfect tension which will produce the correct tune. It is made from *Barim* (Carpenter) easier to pull the leather strings. The length of the *Primsok* is 1 ft. and breadth of around ½ inch.

2. Chengso: It is made of braze metal and it produces a very sharp sound. It is just a smaller version of a cymbal used in the drum of western culture. The *Chengso* is played with the beat of the *Chengpi*. It is played during the *Chomkan* and it is said that it should be played by the female only. It shape is just like a ladies hat with the middle portion, curved out and a hollow in the inside. To pieces of the *Chengso* is taken together always. It is played by striking to each other which produce a sharp vibrating sound of a metal. It is played by a female during the ritualistic performance of the *Chomkan*.

3. Chengburup: It is made up of the tress like *Phang, Bengvo*i, *Phong, Hokon* and *Hai*. Since the ancient time the *Chengburup* had been the musical instrument associated with the youth. It is used mainly during the time when the youth go for work in groups to help a member of the community in time of cultivation or harvesting the crops or preparation of house etc. It is also played in the time of some social meet of the *Habe-haren*, *Dili-pator*, etc. *Chengburup* is the smaller class of drum. It is shape somewhat that of a trophy cup with a bigger hitting surface and cylindrical at the bottom. The hitting surface is made of the skin of cow, goat, deer, stag etc. The drum stick can be made of bamboo by folding one end make it a 'J' shape and two drum sticks are used for playing it.

4. Chengkumbang: It is a drum made from Kaipho or Chek (Bamboo). This particular drum Chengkumbang is usually played during *Ritnongchingdi* (Jhum Cultivation), *Hacha Kekan, Kamme* and *Lengpum Sokchon*. The *Chengkumbang* cannot produce more than one sound. *Chengkumbang* is made by taking a piece of bamboo shield from both end and the upper layer of the bamboo is peel very thinly making a kind of a string but not taking it out completely from the bamboo. Here both side of layer of bamboo must remain attached. Just like another layer is taken from the same bamboo making two layer of string keeping it in a parallel distance from one another. Then a piece of wood is use to make the string tighten by placing the piece of wood beneath the string. As a result of the tension produce by piece of wood the sound of the *Chengkumbang* can be raise or lower the pitch. As the *Chengkumbang* produces no different sound it is mainly used to give timing to song and dances only.

5. Chenglangpong: It is also made up *Kaipho* and *Tereng* (bamboo). *Chenglangpong* is prepared by taking a bigger size of bamboo and cut it into like a pipe living both ends open. Again in the same way another bamboo is cut like a pipe living both ends open but keep shorter in length than the other. *Chenglangpong* is played by holding both the bamboo pipe in vertical position hitting both the bamboo pipes on to the ground which produce sound. Just like the *Chengkumbang*, it has only one sound no different sound can be produce. It is played along with the beat of or timing of the song or dance.

6. Mori Tongpo: It is a combination of two flute joined together. One flute like the usual flute used by everyone but the other part, the front part is different. The front part is made up of hard timber in the shape of cone with the face circumference bigger in size and gradually decreasing the size to match the size of the other flute to join properly. The wood hollow on the inside and joined by another flute the blowing part made from *Inghin* or *Kaipho* (bamboo). Another version of *Moritongpo* is made from the horn of the buffalo in place of the wooded pipe like the earlier. Here instead of the hollow wood pipe the horn of a buffalo or wild buffalo is used.

7. Mori Jangkek: It is also another form of flute prepared from a wood which look like the horn of a wild Buffalo. It is curved out of wood making output a side of the flute bigger in circumference and through with the played smaller and is made from bamboo which is joined together. It is played during the time of *Chomkan, Nimso Kerung* and during singing of *Jili alun* and *Bong-oi alun* (love song).

8. Pongsi: It is just like the other flute played by musician all over the world. It is made from *Inghin* or *Tereng* (bamboo) bottom part of it. An *Inghin* or *Tereng* which is selected for preparation of it. It can be played with any songs with *Ka-charhe, kapacha alun, Bong-oi alun, Bor-et alun* etc.

9. Kum Li-Eng: *Kum li-eng* is a traditional Karbi one stringed violin. It is made up of bottle gourd. The bottle gourd is dried by taking out all its inner muscle then the neck of the bottle is cut in a round shape and keeps only the bottom portion. A bar made from bamboo is inserted through the gourd and the hollow mouth of the bottle gourd is covered by a thin layer of wood. Then a string made from the upper layer of skin of *Mengsori* or *Jinsikong* which made like a rope. This rope made from *Mengsori* or *Jinsikong* is tied one on the top of the bar and one end to the bottom of the bar then a thin layer of wood is place on top of the bottle gourd just near to the bottom part of the bar to act like a bridge just like the western violin this give the string of the violin required tension to produced the correct tune. It is played with a bow like instrument holding with right hand and placing the left hand finger onto the string just like playing the western violin.

10. Kum Dengdong: *Kum-dingdong* is a traditional Karbi two string guitar. It is made up of soft and lesser weight tree. The bar and bale of the guitar all made from one piece of wood. The bottom part of the guitar is totally made hollow and the skin of cow, deer, buffalo etc is used to cover the hollow part of the guitar. The

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strings made from *Mengsori* or *Jinsikong* is taken tied one end to a nod made from wood inserted to neck just like that of a guitar and one end of the string is tied at the bottom part of the bar. A bridge made from a thin layer of bamboo or wood is used to give a little raise to the strings. It is played with right hand finger and placing the left hand finger on top of the string on the bar.

11. Krongchui: It is a lyre-shape musical instrument made up of bamboo and iron. It is played with the mouth and thus produces sweet music to fascinate the listeners.

12. Praksomirdong: It is made up of pure copper. This instrument is used by the youths.

GENERAL OBSERVATION

In earlier days the Karbi traditional dresses were all woven from the backstrap loom, which is the oldest form of loom in tribal societies. Meanwhile it is very common among the other tribes of North East India. As we have notice in the contemporary world the Karbi traditional dresses are not only woven by the Karbis but also by other societies which is affecting the traditional market. The local market is taken over by the vendors from outside who are making more money than the local weaver. The vendor from outside supplies more fashionable then compared to the local weaver, which is affecting the livelihood of the local weaver. Further the age old tradition of making yarn out of cotton and *eri* silk has come out to the vanishing state. The supplies of various thread and colourful thread in the market are affecting the yarning tradition of the Karbis.

Duk (facial tattoo) is a cultural identity of a Karbi women. Historically the idea of tattooing a line from the forehead to the tip of the nose and to the chin, has come out during the invasion of Burmese to make themselves ugly and save themselves from the evil eye of the Burmese invader. Further the culture of facial tattoo is vanishing due to the effect of globalization and modernization. However the modernized girls take lesser importance of facial tattooing.

Historically it was believed that *Rangsina sarpo* who came down from heaven to earth when the Karbis were ignorant about the art of songs and music. *Rangsina Sarpo* taught the art of music and song to the Karbi people. Likewise other folk cultural practices, folk musical instruments play a vital role in Karbi cultural tradition. This folk cultural instrument is very essential to used in some ritualistic festivals. This ritualistic festival is a *Chomangkan.* In this festival many of the musical instruments are used, be it *Chengpi, Chengso, Moritongpo, Morijangkek,* etc. Further these practices are still valid till in this contemporary period.

Fig: Varieties of Dresses and Ornaments

Fig: women making Yarn with '*Takiri*', P.C Ds Teron

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Fig: Cocoons and the Eri worms

Fig: '*Sibu*' a traditional dye

Fig: Backstrap Loom, P.C Ds Teron

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Fig: Traditional Ornaments

Fig: A variety of Folk Musical Instruments

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LIC PREMIUM PAYMENT METHODS- ONLINE AND OFFLINE - AN EMPIRICAL STUDY ON LIC WARANGAL

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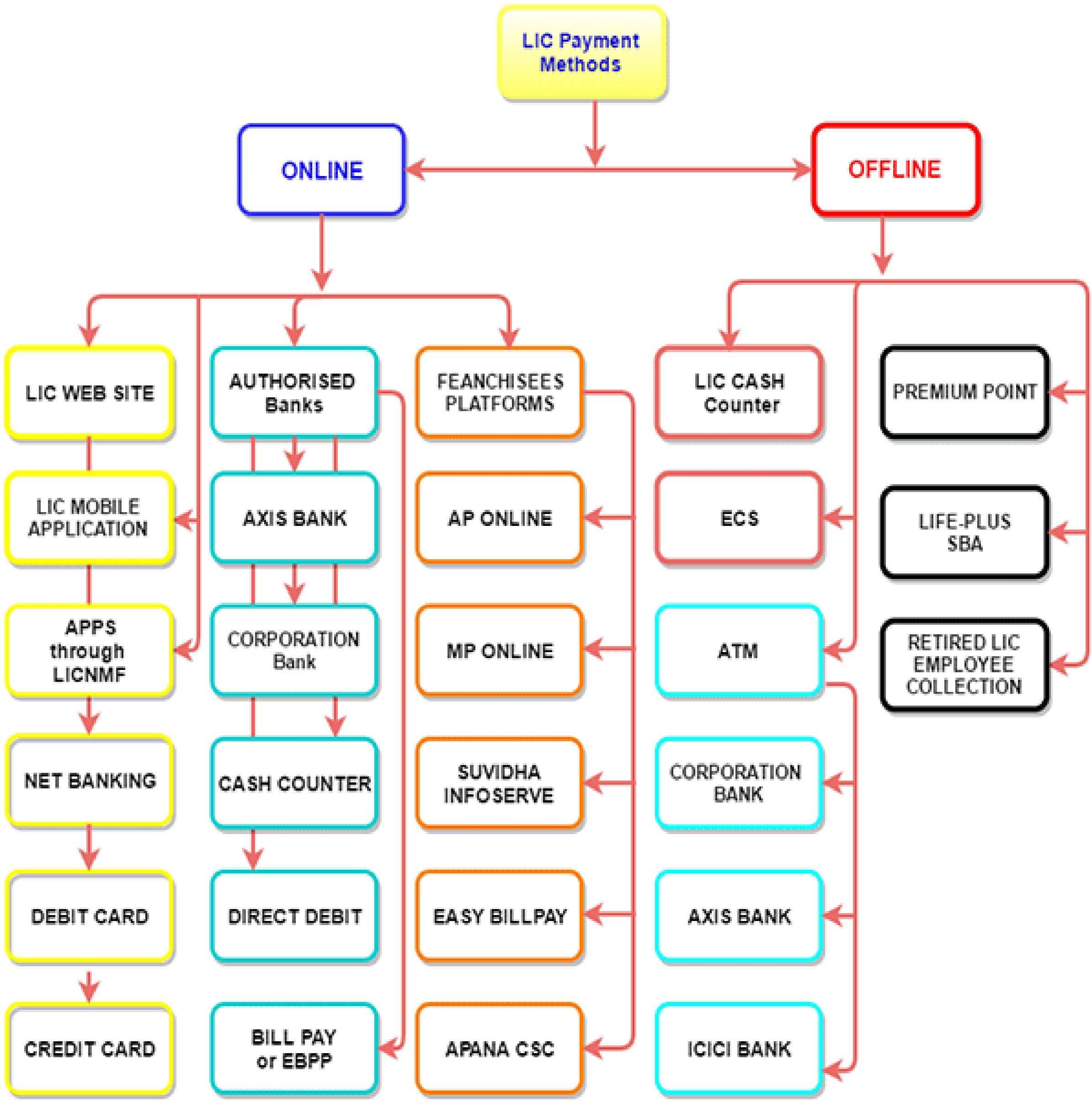
INTRODUCTION

Life Insurance Corporation of India (LIC) is an Indian state owned insurance group and investment company head quartered in Mumbai It is the largest insurance company in India with an estimated asset value of Rs.24,00,000 Crore (2018) . It was founded in 1956 when the Parliament of India passed the Life Insurance of India Act that nationalised the private insurance industry in India. Over 245 insurance companies and provident societies were merged to create the state owned Life Insurance Corporation.

LIC of India, the largest public sector insurer in India has addressed the problem of premium payment on time, to a great extent by providing umpteen number of choices for premium payment to policy holders.

Paying the LIC premium within time is the responsibility of the policy holder, but it is not easy as any person can miss the due date which can even make the policy void, which fails to serve its very purpose. Earlier the LIC branch cash counter had customers waiting in a long queue. All these issues can be addressed with the use of the new payment methods introduced by LIC.

LIC has two payment methods off-line and on-line.



Source:Website of LIC

OFFLINE PAYMENT CHANNELS

Customers can pay their premiums through various Alternative channels for their concerned policies. This research collected the opinions of the premium payers towards both the On line and Off line premium payments offered by the LIC of India.

1. ECS Payment

This service has been started by LIC since 2004. It has become one of the most popular methods for Insurance policy premium payment. The premium is electronically debited from the bank account on a stipulated date based on the due date of the policy. It is automatic and only thing to be ensured is that required amount is available with the account. This facility can be availed if customers have a bank account and that bank is a member of the clearing house.

2. ATM Payment

This facility is also free and even banks will not charge you anything. To avail this facility, one must register with Banks by providing necessary policy information. Policies with Yearly, Half Yearly and Quarterly mode are allowed. However, monthly or SSS mode of payments not allowed.LIC premium payment is possible through ATMs of Corporation Bank, Axis Bank and ICICI bank, by a onetime registration.

3. Retired Employees collection payment

Retired LIC employees are authorized to collect insurance premium. They can only collect either through cash or through cheque. The premium can be payable only for active policies, and all modes (except SSS) policies can be payable. Outstation cheques not allowed and this is one more free service from LIC.

4. LIC Cash Counter

The most popular method of offline premium payment is through cash counter of LIC itself. The Cash counter is open from Monday to Friday for the full day with a short lunch break and half a day on Saturday.

5.Authorized Banks

Corporation Bank, Axis Bank, and ICICI Bank are authorised by LIC for collection of Premium. Premium can be paid as either Cheque or Cash at the cash counter of the authorised banks. Premium of ULIP policies and salary savings scheme (SSS) policies cannot be paid through bank.

6. Premium point

The premiums point serves all active and all mode policies (except monthly or SSS) which can be paid through cash or through cheque. Outstation cheques not allowed. This is again free facility.

7. Senior Business Associate

Few senior development officers are allowed to collect the premium. Features are more or equal to what is listed in agent’s collection point. Apart from collecting premium, these development officers provide other services like Issue of policy status, Issue of Loan/Revival/Surrender Value quotations, Issue of Forms, Issue of Certificates to the policyholders for income tax purpose and ULIP Statements.

ON- LINE PAYMENT OPTIONS

1. LIC policy premium payment through Bill pay or EBPP

This is one more free service called as Bill Pay or EBPP (Electronic Bill Presentment and Payment). Under this service, the policyholder has to register his policy on the Banker’s site. Banks in turn will send the information to LIC. Once the authentication is done, then policyholder can pay the premium either opting Bank’s standing instruction method or through the bank’s internet banking facility. A receipt will be sent to the registered address after 2-3 days. An e-receipt will not be available for this method of payment. The premium can be paid through CREDIT CARDS also. This facility is available for active policies, non-ULIP, and non-SSS (monthly mode of payment). Authorized Banks for this facility are HDFC Bank, ICICI Bank, Axis Bank, Federal Bank, Corporation Bank, Citi Bank and LIC Credit Cards.

2. LIC Website

This is an online payment facility. Therefore, even one can pay the premium by being outside country. The premium can be paid by registering one time on LIC website through net banking facility for all active policies and for all endowment and ULIP plans, but not for any health insurance plans or advance premiums. The valid premium receipt is received immediately. This is fully free service. It can be paid through net banking or using your credit/debit card.

3. Authorized Banks

The premium can be paid from Axis Bank and Corporation Bank for active policies. ULIP plans or monthly payable plans are not allowed to pay. The premium cannot be payable for next financial year and receipt will be issued by the bank, but not from LIC.

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4. Franchisees Platforms

You can pay the premium through many of registered Govt and Private Companies. Again, this is wrongly mentioned in the above flowchart as the online payment option. However, you can pay the premium only through CASH, for all active policies, non-ULIPs and non-monthly policies. Advance payments cannot be accepted. Signed receipt will be issued by these collection centres. This is also a free service. The registered franchisees are APONLINE, MPONLINE, SUVIDHA INFO SERVE PVT.LTD AND EASY BILL LTD.

5. LIC Mobile App

LIC policy holder can download LIC app to make payments through this app . There are different versions depending on the browser. Plans can be checked and premiums can be calculated using this app.

6. Net Banking

Individuals can make use of Net Banking. This on-line payment option is available only to registered customers who have enrolled their policies.

Life Insurance Corporation of India has provided a variety of choice for paying valuable insurance policy and it is the responsibility of the customer to keep their policies up to date.

OBJECTIVES OF THE STUDY

1. To know the customers opinions regarding the Offline payment system
2. To identify the customers opinions about the Online system.
3. To offer suggestions on the improvement of both payment channels

SCOPE AND METHODOLOGY

The study was done in the tri-cities of Hanamkonda, Warangal and Kazipet over a period of 2 months. The data was collected from both primary and secondary sources. For the primary data a sample of 60 LIC customers were selected randomly from the tri-cities. The data was collected by giving a questionnaire to the beneficiaries and opinions of the Branch Managers were collected through interviews. Secondary data includes literature survey, annual reports of LIC and brochures of LIC.

CUSTOMERS OPINIONS REGARDING OFFLINE PAYMENT CHANNELS

The following opinions were collected from the policy holders and their responses were also recorded. The responses towards most used services were considered for the study.

1. Electronic Clearance System (ECS)

This Electronic Clearance System is available at all 90 Centers of LIC and they are enabled by RBI. The opinions of the beneficiaries are presented in the following:

Table - 1

Level of Satisfaction towards ECS Service	No. of Respondents	Percentage
Good	43	72
Average	9	15
Neither good nor average	8	13
Total	60	100

It is evident from Table-1 that majority of the respondents (72%) opined that ECS system adopted by the LIC is good, followed by the average with 15% of respondents. A few respondents (13%) stated that the ECS system is neither good nor average, as they are unaware about the ECS system.

2. Usage of ATM

Corporation Bank, Axis Bank and ICICI Bank have enabled the facility of collecting premiums through their ATMs. The following Table shows the opinions of policy premium payment holders in the usage of ATM for payments.

Table - 2

Level of Satisfaction towards Use of ATM	No. of Respondents	Percentage
Good	11	18
Average	38	64
Neither good nor average	11	18
Total	60	100

It is evident from the above Table 2 that, 64% of customers stated that ATM services in payment of Premiums are average, With equal proportion of 18% and 18% percentage of customers stated that ATM services are

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good and Neither good nor Average respectively. Due to technical problem in operation of ATM this services is not ranked as Good.

3. Premium collection through retired employees

Selected retired employees are also authorized to collect renewal premium off-line and issue receipts instantly. At present more than 330 retired employees are authorized across the country to collect premium for all policies The response towards this service are recorded below.

Table - 3

Level of Satisfaction towards Services of Retired Employees	No. of Respondents	Percentage
Good	10	17
Average	20	33
Neither good nor average	30	50
Total	60	100

It is evident from the above Table that 50% of the respondents were neutral regarding the services, 33% opined that it was average and 17 % said that the services offered by retired employees were good. It is understood that in most of the LIC offices there is no reappointment of retired employees. It should be made mandatory to reappoint retired employees as they can share their rich experience in different policy matters.

4. Premium Collection through Authorized Banks

Premium can be paid at any of the Branch or Extension Counter of Corporation Bank and Axis Bank in cash or cheques drawn on the respective Bank, excluding ULIP and HL Policies. The following table shows the satisfaction levels of LIC premium payers.

Table - 4

Level of Satisfaction towards Collection through Authorized Banks	No. of Respondents	Percentage
Good	32	53
Average	18	30
Neither good nor average	10	17
Total	60	100

It is evident from the above Table 4 that, 53 % of the customers are paying the premiums through the Banks like Corporation or Axis Banks or their extension counters. 30 % of the premium payers stated that it is average, a less percentage (17) of premium holders have not stated anything. It depicts that most of the customers are paying their premiums personally by approaching the allotted counters at authorized banks.

5. Premium collection through premium point

Corporation has empowered selected agents to collect renewal premium through collection centers called as “premium point. At present there are approximately 33,000 authorized agents across the country who can collect the premium (including ULIP and HI policies) in cash and cheque and issue receipts instantly The opinions of the premium players regarding the premium points are presented as follows:

Table - 5

Level of Satisfaction towards Premium point Services	No. of Respondents	Percentage
Good	31	52
Average	20	33
Neither good nor average	9	15
Total	60	100

It is evident from the above Table that 52% of the respondents were happy with this off-line payment mode, 33% opined that it was average and 15 % were neutral. It states that LIC has to increase the premium points at its offices and mandal areas as the premium payment points are less.

6. LIFE PLUS SBA (Premium collection through Senior Business Associates)

Selected Development Officers (SBA) are authorized to collect the premium (conventional, ULIP and Health) both in cash and cheque and issue the receipt instantly. At present more that 2500 SBA’S and 500 ASAB’s (aspiring SBA’s) are enabled to collect the premium. This collection centers are referred to as “Life Plus”. These responses towards this service are tabulated below.

Table - 6

Level of Satisfaction towards collection through SBA's	No. of Respondents	Percentage
Good	40	67
Average	20	33
Neither good nor average	0	0
Total	60	100

It is evident from the above Table that 67% of the respondents said that this service was good and 33% said it was average.

ON LINE PAYMENT CHANNELS

In case of online payment of Insurance premiums, 40% of the total population is using the services of Online, remaining are not following because of the operating system. The customer's opinions regarding the different online systems are as follows.

1. Direct Debit

It is one more important premium payment system. Account holders of some banks can opt to pay premium through this model. The responses towards this facility is depicted inTable-7

Table - 7

Level of Satisfaction towards Direct Debit	No. of Respondents	Percentage
Good	42	70
Average	11	18
Neither good nor average	7	12
Total	60	100

It is evident from the above Table that, a good number of respondents (70%) opined that they used Direct Debit facility for payment of their periodical premiums. Only 18% of respondents opined that they are not using Direct Debit facility. Interestingly 12 % of the respondents are not aware of this facility provided by some banks.

2. Electronic Bills Presentation and Payment (EBPP)

It is the facility provided by the LIC to facilitate it customers. Premium can be paid through Corporation Bank, Citi Bank, HDFC Bank, ICICI Bank, Federal Bank, Axis Bank, LIC Credit Cards and through Service Providers-Bill Desk and Tech Process.

Table -8

Level of Satisfaction towards EBPP	No. of Respondents	Percentage
Good	45	75
Average	8	13
Neither good nor average	7	12
Total	60	100

It is exhibited from the above Table that great majority of the respondents (75%) are happy with the Electronic Bill Presentation and Payment system. Almost with equal percent customers opined that the EBPP is average and neither good nor average with 13 and 12 percent respectively.

3. Automated Premium Payment System (APPS)

Investors of LIC Normal Mutual Funds can pay their LIC premium through their LICNMF Systematic Withdrawal Plan (SWP) by giving standing instructions of LICNMF.

The following Table shows the respondents judgment about APPS.

Table -9

Level of Satisfaction towards Performance of APPS	No. of Respondents	Percentage
Good	30	50
Average	20	33
Neither good nor average	10	17
Total	60	100

It is exhibited from the above Table that majority of respondents (50%) are paying their premiums through Automated Premium Payment System, and they feel happy with this service. 33% of the selected sample respondents opined that the Automated Premium Payment System services are average and the rest 17% stated that the APPS services are neither good nor average.

4. Premium Collection through Franchisees

To facilitate to the beneficiaries of the premium payers, the LIC has launched the following approved Franchisees (other than ULIP). The opinion regarding franchisees are tabulated below

Table -10

Level of Satisfaction towards Collection through Franchisees	No. of Respondents	Percentage
Good	35	58
Average	14	24
Neither good nor average	11	18
Total	60	100

It is represented from the above Table that 58% of premium payment holders are happy with the services of Franchisees, 24% of the respondents said it was average and 18% were neutral with regard to the services offered by franchisees.

5. LIC Mobile Application and website

Premium can be paid on-line using LIC mobile application on Windows and android phones and by using the LIC web portal.. The services of the above applications are tabulated below

Table -11

Level of Satisfaction towards Collection through Mobile application and website	No. of Respondents	Percentage
Good	19	32
Average	32	53
Neither good nor average	9	15
Total	60	100

The above table shows that 53 % of the respondents say the service of Mobile app and website of LIC are average, 32 % say it is good and the remaining 15% say it is neither good nor average. The respondents are not totally satisfied as the technical quality of the app and website are not error free, and are slow.

CONCLUSIONS

1. ECS service offered by LIC is satisfactory for majority of the respondents
2. ATM service is not ranked as Good the payers are facing technical problem in operation.
3. As the retired employees are not recruited in sufficient numbers most of the respondents are not aware of this service and hence responded neutrally.
4. The services offered by Authorized banks, Premium points, EBPP and SBA's are Good.
5. The services of Mobile applications are ranked average.

SUGGESTIONS

1. As majority of the respondents are from rural areas, it is suggested to educate them in the usage of on-line system by arranging mobile campaigns.
2. The number of premium points need to be enhanced specially in the mandal areas.
3. It is advised to depute a helper at the paying centre to give proper inputs for online payments
4. At the time of subscribing a policy the policy manuals should be supplied to the policy holders for proper usage of online system.
5. In each LIC office help desk should be provided to facilitate the policy holders as it is noticed that most of the LIC's help desks are idle.
6. When there is a new update regarding any payment, messages in local language must be sent to the premium payers because majority of them are from rural back ground.
7. The Senior Bank Managers are hesitating to collect the premium amounts, this attitude must be changed and they must be motivated to collect payments despite their busy schedule.
8. The employees at collection counters must be monitored with regard to timings and lunch hours

9. The services of retired and experienced LIC employees should be fully utilized by increasing the current intake which is only 330.

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ROYALTY PAYMENT AND ITS TAX IMPLICATION

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INTRODUCTION

The very term Royalty is used in a very technical sense for the purpose of the payment of royalty in course of intercompany business establishment located in two different sovereign and its tax liability thereon for the royalty receiving entities and the royalty paying entities. We therefore consider the meaning of royalty used in a technical sense by several institutional authorities for this purpose only.

Royalty has been defined as a consideration for transfer of rights in respect of or for use of intellectual property namely patent, invention, model, design, secret formula, process and trademark. From the aforesaid definition we realise that royalty is fees paid by the party enjoying the privileges or rights and paid to the party offering it to be used by its user entity. Fees for technical services means any consideration for rendering of any managerial, technical or consultancy services under a service contract. However, it does not include consideration for any construction, assembly, and mining or like projects undertaken by the recipients or any consideration which would be income of recipients chargeable under the head salary arising out of employer-employee relationship. With regard to present research enquiry we have recognised under the provision of tax law that royalty is a taxable income in hands of the recipients. Now a question arises about the residential status of the recipients, whether he should be resident of India or abroad. The tax law provides that royalty is also taxable in hands of non resident, if the same is received in or accrued in India. Any payment of royalty out of intercompany transaction located in two different sovereign entities; in that case it is the place of use of the intellectual property that governs the place of accrual. For instance, if the property right or information for which royalty is payable, is used for purpose of business or profession in India or for earning income from any source in India, such royalty is considered as accruing in India and therefore chargeable to tax.

However, there is a provision of exception when a lump sum royalty payment made by a resident for transfer of rights in respect of computer software which is supplied by non-resident manufacturer along with the computer or its equipment, such lump sum payment of royalty is treated as business income of the manufacturer. This is as per the policy on Computer Software Export Development and Training Act 1986 of the Government of India.

According to Income Tax law royalty means consideration for the transfer of all or ant rights including the granting of a license, in respect of any copyright. The Finance Act 2012 widened the ambit of license by amending the law when it said that the transfer of all or any right in respect of any right on property or information includes right for use or to use computer software including the granting of a license, regardless of the medium through which such right is transferred. The WTO Intellectual Property Rights (IPR) defines royalty to mean consideration for the use of, or the right to use, any copyright of a literally artistic or scientific work.

Royalty payment is subject to control under the Reserve Bank of India (RBI) as per the provision of FEMA 1999. The standard procedure is net sales minus cost of standard bought out component minus landed cost of imported component, irrespective of source of procurement including ocean freight and insurance. The word components is used instead of raw material because royalty is payable on the value addition generated on a sub part through materials and further processing which is due to know how acquired from third party. While under the Custom Act 1962, royalty which is conditioned to the sale agreement as payable by buyer either directly or indirectly is to be added to the invoice price under the Custom (Valuation of Imported Goods) Rules 1988.

The Companies Act 2013 restricts interested members from voting on any resolution on related party transaction, including those which are part of ‘ordinary course of business’ if the transaction are not at arm’s length while investor are keen to use, these provision, but the legislation is not articulate as to whether royalty payment-related resolution could be considered as part of ordinary course of business.

When we consider the royalty payment in respect of parent and subsidiary as the international best practices we are guided by OECD guidelines and Vienna Convention which are discussed hereunder.

During the course of our research enquiry we found that the Vienna convention on Law of Treaties under Article 31-33, VCLT deals with ‘interpretation of treaties’ within the framework of model convention and the OECD commentary in the interpretation process. Vienna conventions codify existing international customary law applicable to all international treaties. The need for adoption of Vienna convention on law of treaties VCLT

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has been upheld by the High court of Australia argued Thel that the Double Tax Convention between Australia and Switzerland as per the VCLT. Article 31 of VCLT establishes the general rule of interpretation specifying that a treaty shall be interpreted in good faith in accordance with the ordinary meaning to be given to the terms of the treaty in their context and in the light of its object and purpose.

OBJECTIVES

The present research enquiry has been undertaken with the following objectives:

1. To examine the genesis of payment of royalty against a privilege and right granted to a subsidiary by its parent entity
2. To examine the extent of royalty payment as a case study over a select number of entities.
3. To analyse the judicial pronouncement made by different courts of law on royalty payment among related parties.
4. To analyse the revenue gap that has been identified by the revenue authorities in course of assessment of income of the entity in regard to royalty payment.
5. To examine the international implication and mandate of international agencies over the tax liability of royalty payment.

METHODOLOGY

The sources of information primarily considered in this research enquiry are secondary source of information. The limitations pertaining to secondary data are equally applicable to present research endeavour. It is an analytical research based on a mix of corporate practice on the one hand, demand placed on such royalty payment transaction by the revenue authorities. We then make an enquiry as to what are the international best practices recommended by prominent revenue assessing authorities of other sovereigns, interpretation on the statues made by judicial authorities from time to time and the global practices recommended by OECD, Paris.

QUESTIONS TO BE ADDRESSED IN COURSE OF OUR RESEARCH ENQUIRY

a) Which authority fixes the royalty?
b) What is the standard measuring scale for valuing the right or privileges expressed in royalty?
c) Does it lead to undervaluation or overvaluation of royaltyable rights and privileges?
d) Does it lead to overpayment of royalty from a domestic entity to a foreign entity?
e) Does it lead to excessive outflow of foreign exchange and foreign currency benefitting a foreign entity?
f) Whether over payment of royalty leads to excessive charge against profit leading to reduction in taxable income?
g) Does the transaction lead to under payment of tax to the domestic revenue assessing authority?

When a parent company and its subsidiary enters into a business relation or even two independent corporate entities decide to enjoy each others' privileges for mutual commercial gain, the external business relation is formalised through a payment of monetary consideration. Such consideration paid by beneficiary entity to the vendor entity of its name or rights, privileges or patents to be used for deriving commercial gain. A monetary consideration to be paid commonly is understood as royalty payment. Payment of such royalty is logical business conclusion and we recognise it as a regular business exchange. In course of our research enquiry we have come to realise that such royalty payment is not an unmixed blessing, it is circumspect by some hidden agenda mutually established by two entities.

Considering the aforesaid issue the present researchers have ventured into conducting research enquiry of a royalty payment in respect of select corporate entities.

I. Case study regarding companies making royalty payment and its financial implication.

The Royalty payment imbroglio has drawn the attention of assessing authorities with regard to justification, manner of its computation, valuation of intellectual property for determination of royalty. During the course of research enquiry we have come across several mode of royalty payment between head office and subsidiary entities of the Multinational corporations (MNC's) as discussed hereunder.

AFFECT ON TAXABLE INCOME

- MNC charge high royalty that shore up their profitability at the expense of their Indian subsidiary.
- Earlier there was a 5% Cap on royalty payment which was subsequently removed in 2009.

- Maruti pays 5.7% royalty to Suzuki; Ambuja pays 1% to Holicem; HUL pays 1.4% to Unilever. In 2012-13, the Hindustan Unilever (HUL) had sales worth Rs 25810 crore, by paying 1.4%, the royalty to Unilever translates to Rs 361 crore. The reduction in profit because of transfer of part of the company's income through royalties and technical fees are favourable tactics of MNCs world over and that is why cap had been put in place. A transnational firm (TNC) raises the royalty paid on the net sales by its Indian subsidiary. This increases the earnings of Parent Company abroad and reduces the taxable profit of Indian subsidiaries. Thus, revenue collection of royalty pay out remains negligible for the host country.
- The transaction between a US parent and Indian subsidiary engaged in pharmaceutical Industry and US Financial service Industry face issues with the US food and drug administration and concern on provisions under the Foreign Account Tax Compliance Act (FATCA) respectively.
- The panel discussion in Mar, 2014 on Capitol Hill, featuring success stories of the US-India partnership, highlighted the economic success of three US Corporation in India, Corming, Ford Motors, Gilead and three Indian companies in the USA, Essar Americas, Flex Films (USA) Inc and Mahindra USA. The US companies have invested $50 billion in India across sectors like pharmaceuticals, automobiles, construction equipment, financial services, IT and food processing. The CII survey of 2013 highlighted the collective contribution of 68 Indian companies in the USA. It showed the geographic footprint of Indian companies across 40 US States[1].
- Another case with regard to levy of sales tax demand on Nokia's mobile set manufacturing unit in Tamilnadu. The Tamilnadu Sales Tax Commissioner has slapped Rs 2400 crore tax bill on Finish handset maker Nokia From Finland in March 2014, alleging that home set manufactured in the Company's SEZ facility in Chennai were not exported rather the sets were reverted back to the domestic market. The development arises at a time when the company is already in the midst of a Rs21000 crore tax roll. Challenging the sale tax demand notice, the Nokia contended that handset produced at Chennai is exported abroad. In the meanwhile Nokia's assets and worldwide business have been acquired by the Microsoft of Bill Gate. The tax authorities attached the factory soon after the Nokia-Microsoft deal was announced in Sept, 2013.Nokia India has offered to put Rs 2250 crore in an escrow account, plus pay an additional Rs 700 crore in instalment to free up plant as directed by court.The supreme court, had ordered Nokia to make arrangement for Rs 3500 crore bank guarantee covering the amount it had transferred to its parent as dividend. But it has opposed another condition namely to furnish another bank guarantee from the parent covering unspecified potential future tax liabilities leading to current impasse in April, 2014 [3].

For better tax compliance Nokia may be advised to furnish documentary evidence like foreign invoice issued to the foreign buyers of handset from Chennai, RBI approval for receiving payment in foreign currency, certification from SEZ authorities from where goods were despatched, document from custom authorities indicating custom clearance at the custom station, document from captain of the ship, Bill of lading, interbank letter of credit agreement and arrangement etc.

Any dispute on tax matter as we found in Indian context discussed above, perhaps our domestic revenue authorities be Income Tax or Sales Tax authorities as in case of Tamil Nadu Nokia's plant, the said revenue authorities ought to be guided by the object, context and purpose of the agreement involving inter corporate use of copyright and interpretation of tax law should be as per part 'any relevant rules of international law applicable in the relation between the parties'. At the same time the corporate entities be also advised that their acquisition, sale and purchase of intellectual property rights, computer software has to be inconformity with the Vienna convention on Law of Treaties(VCLT) so that at a subsequent stage the inter company agreement between parent and subsidiary appear to be ultra virus of global convention discussed above.

AFFECT ON MINORITY SHAREHOLDER

Sharp increase in Royalty pay out of Indian subsidiaries of MNC's in the last five years had affected the income of minority shareholders. According to Ambit Capital Consultancy firm engineering major 'ABB' payment has grown at compounded annual growth rate of 18% over the last 5year 2009 to 2013, while its net sales grew at much slower pace of 3%. This trend was also noticed in Hindustan Unilever and Maruti-Suzuki. These Royalty payouts leave minority shareholders and Tax authorities financially poor.

- Globally software companies charge 5% to 25% as royalty; tool manufacturer 3 to 7 percent; Baby food makers 5 to 7 percent and Bio tech firm 50%. Usually new proprietary technologies attract higher royalties and older technologies attract lower or even zero royalty. Often the royalty rate is lowered in order to make a product popular or to keep its price low[2].

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- Bharati Airtel had incurred a capital loss of Rs 5739 crore on transfer of assets to Bharati Infratel. It did not claim a tax deduction as the figure was offset by a withdrawal from reserves for business restructuring of an equivalent amount, yet the assessing officer added the amount to Bharati Airtel's income. It emphasises the need for simpler and articulate tax rules. The process of interpretations, transparency in rules and its implementation should be business friendly, allowing business activities to flourish without jeopardising revenue collection. It is necessary to initiate extensive training of officials to deal with transfer pricing.

- Billionaires Ajay Piramal and Analjit singh have sold their stakes in Vodafone India to Vodafone group PLC, enabling British Telecom major to take full control of its local telecom venture, while Piramal Enterprises the Ajay Piramal group flagship sold 10.97% stake for Rs 8900 crore; Singh sold his 24.65% holdings for Rs 1241 crore. Vodafone India is the country's second largest mobile phone operator trailing Bharati Airtel. Both the transactions were approved by FIPB in Jan, 2014. The Tax liability on the valuation of the interest in the company sold-out would be scrutinised for ascertaining its tax liability in course of time. Whether such sale causes accumulation of revenue gain for the entity in India and taxability of that gain in hands of the recipients will be scrutinised by tax authority in a subsequent period.

ROYALTY PAY OUT COMPLIANCE TO INTERNATIONAL BEST PRACTICES

- The Government has issued in March 2014 , a joint interpretative statement in its intent behind the provision of the Bilateral Investment promotion Agreement(BIPA) retroactively against the controversial retrospective changes in the law as the basis of the tax dispute with Vodafone.

- As many as 17 companies or individuals including Dutch Telecom of Germany, Vodafone International Holdings BV, Systema of Russia, Children Investment Fund and TCI Cyprus Holdings were served notices under the investment treaties. Foreign investors have dragged the Indian Govt to arbitration on cancellation of Telecom licenses by the Supreme Court in Feb, 2012. India lost an International arbitration including White Industries of Australia.

  The retrospective classification of rules on taxation of overseas transfer of Indian Assets largely aimed at Vodafone purchase of Indian Telecom business of Hutchisson Essar antagonised foreign investor and dampened investment climate[4].

- During the course of research investigation we gather Bilateral Investment Promotion and Protection Agreement (BIPPA) doesn't cover taxation issue, in fact it gives guarantee of many rights to foreign investors. For example, Indo- Netherlands pact does not cover tax matter. The Vienna convention allows retroactive interpretation of treaty jointly by signatories.

- India has inked BIPAs with 82 countries since 1994 to attract foreign investment by assuring fair and equitable treatment to investments, reciprocal provision such as National Treatment, level playing field, Most Favoured Nation (MFN), treatment and mechanism for dispute resolution. Barring Enron, foreign investor did not use the arbitration route heavily till 2010 as it was expensive. Dispute Resolution (DR) is through ad-hoc arbitration tribunals, often insulated from the control of judicial authorities of host countries.

- The Vodafone on Feb 24, 2014 , wanted to widen the scope of its international arbitration notice against India to include a Rs 8500 crore transfer pricing cases along with the earlier tax dispute over the 2007 acquisition of Hutchision Essar, adding to the differences between two sides as conciliation efforts have not brought results. The Telecom Company Vodafone wants the issue to be covered under the India-Netherlands Bilateral Investment Promotion and Protection Agreement (BIPPA). Vodafone had served a fresh notice to the Government.

- French firm Louis Dreyfus Armateus (LDA) serves global arbitration notice to India. LDA s French shipping Services and Maritime Transport Company has served a notice for international arbitration to India after the firm pulled out from Haldia Port Venture two year ago. The company has invoked Bilateral Investment Promotion and Protection Agreement (BIPPA) and notice was served in March, 2014. 17 other foreign investors have already served notice under BIPPA to protect their investment.

The issues are

- LDA had invested in a joint venture to mechanise berths at Haldia port in West Bengal.

- Investment was done jointly with ABG ports.

- Operating company was ABG Haldia Bulk Terminals. Officials' feels that LDA need not seek arbitration as the case is pending in court.

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- ABG Haldia served termination notice to Kolkata Port Trust (KPT) on Nov1, 2012.
- JV claimed its officials were threatened and three of them were abducted.
- LDA is now looking to protect its investment. They also feel effective interest of LDA is only about 30% and that does not make it eligible to raise BIPA
- LDA holds 40% in ABG-LDA Bulk Holding Pvt Ltd while ABG Ports holds 51%. ABG Ports through another layer of Company holds 65% stake in ABG Haldia Bulk Terminals, the company at the stake of dispute.

The absence of an established system of litigation and dispute resolution machinery is a huge drawback in attracting foreign investment, in intercompany conglomerate transfer pricing, royalty payment in between domestic subsidiary and foreign parent company, intercompany investment flow through parent subsidiary relationship[5].

ADVANCE PRICING AGREEMENT

More than 240 companies have signed up for Advance Pricing Agreement for the next fiscal 2014-15 before the first one is signed on Monday 31st March, 2014 in a bid to avoid getting demand for tax leading to tax disputes.

- APA’s are agreement between companies and tax authorities of a country.
- They essentially deal with transfer pricing issues
- They decide before hand rules of pricing transfers between parent and subsidiary.
- Since basis of taxation is decided before hand, this gives clarity on taxation.
- Companies will know their tax liabilities beforehand.
- Tax authorities will have the signpost to judge transfer pricing cases.

Many MNC’s are locked in tax disputes with Indian authority. Most of these relate to transfer pricing issues. There has been good response to Advance Pricing Agreements (APA). 146 APA applications were filed in 2013-14; 240 companies have already sought advance pricing agreement in the fiscal 2014-15.

An APA is a negotiated deal between a tax payer and the tax authorities that sets out before hand the method for determining the transfer pricing pertaining to transaction between a subsidiary and foreign parent. These relate to the pricing of assets, tangible and intangible, services and funds that are transferred within an organisation in a cross boarder transaction.

In 2013-14 the first year of the APA roll out 146 applications were filed; this scheme launched in 2012-13 budget is aimed at providing certainty to foreign tax payer. The agreement will shield a company from future question from tax authorities, litigation and compliance burden for a period of 5 year, once an agreement is reached[6].

II JUDICIAL PRONOUNCEMENT

Case of tax avoidance

Reliance Infocom Ltd entered into a contract with an Indian company for the supply of hardware and software and services for establishing the network. The software supply contract was subsequently assigned by the corporate entity to its foreign group company under a tripartite agreement between the Reliance Infocom, foreign group company and Indian supplier. Foreign company entity supplied software under this agreement. On an application By Reliance Infocom, the tax authority considered the aforesaid payments as royalties and hence taxable for the recipients and it turned down the appeal of the company to allow zero withholding tax for the said payments.

On appeal by the tax payer, the first appellate authority observed that the tax was prohibited from recompilation, reverse engineering, dissemble; decode modified or sublicense the software as per the agreement.

The decision of the first appellate authority was based on following logic and interpretation of law.

- It held that the Indian copyright Act was inapplicable, the tax payer only had a copy of software, without any part of copyright of the software, and the payment did not amount to royalty under the treaties.

The taxpayer contended that the main purpose of entering into various contracts was for setting up a mobile network and that software did not work without the equipment; the equipment specific software was nothing but a computer technology that would result network communication when used with the equipment. The tax liability of royalty in this case needs to be examined from two points of view by combining a blend of interpretation of tax law with the IT experts.

The matter needs further scrutiny on the ground that tax liability on royalty payout for the recipients within the ambit of legislative provisions encompassed in the Income Tax Act for deriving revenue out of royalty payment for acquisition of either computer related software or software itself by the recipients . Perhaps the agreement under which the software was acquired between the Telecom Company and foreign supplier under their mutual treaties may not be acceptable as royalty payout withholding its corresponding tax obligation. Further the agreement between a domestic telecom with foreign software supplier relates terms and condition of acquisition of either software or hardware as altogether different matter which is not considered by the law makers in the parliament when the income Tax Act was amended. There is need to have a trade- off between legislation intending to mobilise tax revenue out of royalty payments as decided by the Law makers in its legal instrument. The Telecom entity acquiring software and related hardware and technology from a foreign entity by virtue of their mutual agreement falls within ambit of foreign investment and promotion policy of the Government as an executive policy and order. Hence, this line of demarcation needs to be kept in view while settling the disputes pertaining the tax liability on royalty payout.

- Samsung Electronics Ltd of India procured off the shelf software from its parent company located in South Korea. The debate continues over the tax liability on payment of royalty to a non resident for the supply of off -the shelf software between the company and tax authorities.

Having dissatisfied with the demand of tax from the tax authorities the matter went to the Karnataka High Court. We now discuss hereunder the judgement delivered by Karnataka High Court in 2013 in Samsung Electronics Company Ltd case as follows:

- Supply of off the shelf software would be constituted as royalty in terms of the provision of the Income Tax Act 1961.
- The applicable DTAA (Double taxation avoidable agreement); allows the company to take relief from Double taxation liability by withholding tax in terms the relevant provisions.
- The Karnataka High Court also disregarded distinction between the payment for the ‘right to copyright’ and ‘copyrighted article’ which is a significant departure from the pronouncement made by earlier decision of the court.
- After analysing the tax treaty, the Income Tax Act and Copy right Act, the High Court held that the payment constituted royalty within the meaning of tax treaty.
- Under provision of section 195 of the Income Tax Act there is an obligation on the part of the Tax payer to deduct tax at source.

Taking clue from the various High Court Judgements in course of research investigation, we find that the tax authorities have made a distinction between

- Tax on royalty payments and
- Withholding tax

We highlight the provisions of the Act in regard to these two aforesaid items.

- All payment for licensing computer software would now be subject to withholding tax in India.
- In a situation where withholding tax is borne by an Indian company, it will add to the cost of such software license.
- The decision of High Court will have bearing on payment to domestic vendor for purchase of software.
- Payment to foreign vendor for purchase of software will be different from that of domestic vendor.

TRANSFER PRICING MECHANISM OF INTANGIBLE

Traditionally discussion of transfer pricing among related party transactions was confined to commodities. Subsequently the OECD, Paris by an amendment in Jan, 2011 then in Nov, 2011 prepared a draft on transfer pricing in respect of intangibles. It said thrust of a transfer pricing involving intangibles should be the

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determination of the condition that would be agreed between independent parties for a comparable transaction. It is rooted in the fundamentals of Article 9 of the OECD model tax convention.

- Accounting concept such as goodwill and going concern value are not seen as relevant for transfer pricing purposes.
- The draft makes a distinction between attributes owned or controlled by a single entity and comparability factors that cannot be directly ascribed to a specific entity. These include group synergies and market characteristics such as low labour cost.
- It lays down three criteria to be taken into account in determining which entity should have a claim on the return to an intangible namely;

  a) The terms of the legal agreement;

  b) The alignment of the functional contribution and financial investment with legal right;

  c) Whether services rendered in connection with developing, enhancing, maintaining and protecting intangibles are compensated on an Arm's Length Basis.

The OECD guidelines also mention the familiar practices of using Discounted Cash Flow (DCF) analysis as a tool in pricing for transfer of intangibles, but these may not be the only an absolute, there are other points worth noting.

- Two side perspective and application of options realistically available (ORA concept to intangibles). Pricing analysis should be two sided and consider the realistic alternatives of both parties as part of comparability analysis. For example a licensor or transferor of intangibles would not accept a price, less then it could realise by exploiting the intangibles itself and the licensee or transferee would not pay a price that leaves it less profitable.
- Similarly while making valuation the calculation of the discounted present value of the streams of cash flows attributable to the intangibles from the perspective of both will be considered; the arms length price will fall somewhere within the range of both present value, after taking into account taxes required to be paid over the transaction.
- Comparability analysis

Price to be charged by transferor of intangibles rights shall be decided on the basis of geographic scope, useful life, the expected future benefit s in order to arrive at comparability analysis. For determining an arm's length royalty, the effort should be on gathering information on property with a similar profit potential. Source of this information may be from commercial and proprietary databases[7] .

- Valuation of intangibles and royalty for acquiring rights.

For the purpose of valuation of intangibles and for determining arm's length price, the OECD guidelines have dismissed the use of valuation made for purchase price allocation purpose and for accounting purpose are not relevant for transfer pricing purposes.

- A third party acquisition price immediately prior to the transfer can be providing a basis for pricing.
- It is best practice for a tax payer to present some sensitivity analysis supporting DCF analysis as part of their documentation.
- Forecasting prepared for non tax purposes are preferred. Some cash flow projection with appropriate selection of discount rate, any particular intangible which may contribute to cash flow beyond the commercial life of current product or period of legal protection, some portion of cash flows be attributed to otherwise expire intangibles, terminal value of intangible be critically examined.
- Prices of intangibles for transfer pricing purpose are determined on a pre tax basis; while net present value calculation of financial projection are often based on post tax basis. In this case appropriate adjustment may be needed to ensure consistency in method of valuation.
- Determination of arm's length price in a controlled transaction involving transfer of intangibles or rights of intangibles is applicable in the context of business restructuring.
- A price adjustment clause should be included if the value of intangible is uncertain and unrelated parties would include such a term in their agreement. An adjustment is appropriate when a tax payer applies a fixed rate of royalty despite uncertainty about future sales and evidence of stepped royalty rates.

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CONCLUSION

When we correlate the issues to be addressed in course of transfer pricing of intangibles or right to intangibles between the two related entities in a cross-border transfer transaction involving intangibles, software services, we derive the following inferences out of our research enquiries.

- The subject matter of intangibles itself, their exchange, transfer, measurement, valuation, pricing is very critical unlike transfer of goods. There is no absolute single yardstick with which we can measure the value of intangibles, and then we can determine the price to be charged from the licensee or transferee.
- The pricing in each circumstance under various situations differs widely. The complexity is multiplied when we attempt to estimate the expected future useful life of the license or right acquired; the present value of future sales and revenue likely to be derived by its use with the application of discounted cash flow (DCF); determination of appropriate discount rate depends upon the licensor, transferor and the licensee, transferee; the price for the royalty or discount rate used for charging the intangibles and its transfer between two related entities has to be recast to the satisfaction of the tax assessing authorities that such price for royalty does not accrue undue gain to either of the contracting parties; the price charged should be such that the same price will be agreed upon in a neutral unrelated parties.

Determination of Arm's length Price (ALP) in respect of transfer of intangibles between two related entities should be up to the satisfaction of the tax authorities. This is why the international best practices , OECD guidelines, Vienna Convention , interpretation of globally accepted norms be used to project an sensitivity analysis and that be placed before the tax authorities of their satisfaction for tax assessment.

- Our primary objective of royalty payment to a foreign transfer entity in a sovereign is to use the intangible and intellectual rights in a domestic territory to derive commerce, business gain. Compliance with due diligence in business operation recognised as the international best practices, admission of prudent tax liability and payment of the tax due are the pre-requisite for doing business involving off-shore dealing for acquiring rights culminating in royalty payment. Taking the sovereign nation in a business partnership relation, to an international court of arbitration is not all desirable for generation of business in global context; this should be the last report. Mutual trust, adequate disclosure of a prudent business practice before the tax authorities when income from such business operation or payment of royalty is subject to tax scrutiny would lessen the extent of suspicion between business entities and their regulating agencies. This is an essential but a sufficient condition for promotion of global business partnership with equity and justice. At the same time the corporate entities be also advised that their acquisition, sale and purchase of intellectual property rights, computer software has to be in conformity with the VCLT so that at a subsequent stage the inter company agreement between parent and subsidiary appear to be ultra virus of global convention discussed above.

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IMPACT OF FEDERAL FISCAL TRANSFERS ON REGIONAL CONVERGENCE AND GROWTH IN INDIA

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ABSTRACT

This paper makes a preliminary attempt to understand and examine the impact of fiscal transfers on regional economic growth by using both per capita income and consumption across 14 major Indian states from 1993-94 to 2009-10 in the liberal phase of Indian economy within the neoclassical growth paradigm. Per capita grants from Centre has been declining over the years for relatively poor states in India. Progressivity of transfers is observed during 1993-1999. Per capita consumption is better measure than per capita income by reflecting the impact of fiscal transfers in the form of social welfare schemes. While there has been evidence of divergence in per capita consumption in current prices across rural, urban areas and combined during 1993-2009, once it is adjusted for inflation divergence is observed in per capita real consumption expenditure only for 1993-2004. There is no evidence of convergence in per capita real income for 1993-2009.Understanding regional imbalances will help in proper allocation of resources.

Keywords: Fiscal Transfers, Regional Convergence, Growth, Consumption, Income

I. INTRODUCTION

India is a democratic, federal republic and welfare state with constitutional demarcation of functions and sources of finances between the Central and State Governments. Separate, legislative, executive and judicial arms of government are constituted at both central and state levels. The seventh schedule of constitution specifies the legislative domains of the Central and State Governments in terms of Union, State and Concurrent lists. The constitutions also requires the President of India to appoint a Finance Commission once in every five years to review the finances of the Centre and States and recommend devolution of taxes and grant-in-aid for ensuing five years. With the 73rd and 74th constitutional amendments in 1993 over a quarter million local government units have been created in urban and rural areas to provide an enabling environment for decentralized provisions of public services after the liberal phase of Indian federation (Rao, 2001).

Public policy plays a very important and fundamental role in influencing social and economic outcomes. One of the important objectives of India's development planning since Independence has been to reduce the regional imbalances in social and economic development. It has been pursuing economic policies to promote economic development as well as attempts at reducing regional imbalances through inter-regional allocation of resources.To achieve this goal, there are various direct and indirect programmes and policies at the Central, State and Local levels. Given the differences in the abilities of different states to raise the revenue and expenditure needs and resultant impact on provisions of public utility services and standard of living of people in different states, equalization of basic services across the states is very important. Therefore, federal fiscal assignments and intergovernmental transfers system are important preconditions for efficient functioning of a federal economy like India. Intergovernmental transfers are designed to correct fiscal imbalances particularly vertical imbalances, ensure fiscal equalization, and offset inter-jurisdictional cost and benefits spill over. On the economic rationale, distributional of these fiscal transfers across the units of federation may affect the allocative efficiency, distributional equity and macroeconomic stability in a federal economy (Bird, 1993).Therefore, the ultimate objective of intergovernmental transfers is to achieve economic growth and equity by reducing inter-regional disparities in standard of living in the federation.

There are many studies examining the nature and causes of regional disparities and convergence in income across Indian states (Dholakia, 2003; Rao etal., 1999;, Marjit and Mitra, 1996; Cashin and Sahay, 1996, Nagaraj et al., 1997 among others). However, studies examining the impact of intergovernmental transfers on regional economic growth are very rare. Although Kurien (2008), Singh and Vasishtha, 2004, Dasgupta et al. (2001) and Biswas and Marjit (2000) have addressed different political economy aspects of India's federal system of intergovernmental transfers, these studies did not focus on the conceptual treatment of these transfers and its impact on regional economic growth. All these fiscal transfers may not be used for income equalitarian purposes in Indian context. Some part of these transfers may be used as exogenous public investment [see, Rao (1997) and Cashin and Sahay (1996) for this debate]. Given the complex nature of centre-state fiscal transfers through Finance Commission (tax devolution and sharing), Planning Commission (grants and loans) and Union Ministries (central sector and centrally sponsored schemes), normatic criteria for making transfers is important

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and whatever amount and extent of these transfers received by Indian states needs to be analyzed properly for evolving appropriate policies and institutions for balanced regional growth and development.

In the literature, usually regional economic growth and standard of living is measured by taking per capita income (SDP: State Domestic Product) or monthly per capita consumption expenditure (MPCE) based on CSO and NSSO data, respectively. It may happen that while measuring the extent of income inequalities in different regions of a country like India problems arise due to unavailability of strictly comparable and consistent data on state income (Dholakia, 2003). There are well known limitations in the use of per capita income in evaluating social well being on account of conceptual and methodological ambiguities (Planning Commission, 2002; p. 32-35).Singh et al. (2003) and Deaton and Dreze (2002) have also shown the divergence pattern in growth of average per capita expenditure across the states. Per capita consumption is a better measure of social well-being as compared to per capita income. While the SDP is estimated using the income originating approach, the MPCE is estimated through income-accrue to the state. Therefore, besides the remittances and interest income on debt, various welfare schemes and programmes and income equalizing component of fiscal transfers may be included and reflected in MPCE than that of per capita SDP.

Similarly, capturing the conceptual treatment of intergovernmental transfers as income equalization and exogenous public investment components and analyzing its impact on differences in either growth rate of per capita income or consumption across the states in India are very critical. It is because they ameliorate vertical imbalances, reduce horizontal imbalances, correct for inter-jurisdictional spillovers, ensure minimum standards of basic services, pay for agency functions undertaken by sub-national governments and return revenue to lower level governments as a part of a tax-rental arrangement (Sen and Trebesch, 2004). Despite this, the equity and efficiency aspects of intergovernmental transfers of different federations are much debated in the literature (Buchanan, 1950; Scott, 1964; Boadway and Flatter, 1982; Bagchi and Chakravarty, 2004 among others). The debate is not only confined to the equity and efficiency of these federal transfers from the resource allocation point of view but also seen in case of different conceptual treatment of intergovernmental transfers to analyse their impacts on regional growth and productivity. The latter arguments can be seen in the studies of Cashin and Sahay (1996) and Rao and Sen, (1997) on the issue of intergovernmental transfers and convergence in Indian context.

In this paper a preliminary attempt is made to examine the impact of income equalizing component of fiscal transfers on regional economic growth by using both per capita income and consumption across 14 major Indian states from 1993-94 to 2009-10 in the liberal phase of Indian economy within the neoclassical growth paradigm. The following section discusses the specification Beta convergence and Sigma convergence within the neoclassical framework. Section 3 deals with data and variables. Section 4 discusses the estimated results and finding followed by a concluding remark at the end.

II. CROSS-SECTION REGRESSION: SPECIFICATION OF Β-CONVERGENCE

The application of neoclassical growth paradigm to explain regional growth and disparities has led to a number of important studies in the recent years. An attempt has been made here to understand the growth processes of 14 major Indian States from 1993-94 to 2009-10. Barro and Sala-i-Martin (1995) relate this growth process with two notion of classical convergence to explain the differences in levels of income and growth rates of income across different economies. β-convergence refers to whether the standard of living of people in poor States are growing faster than rich States in India while σ-convergence measures whether the cross-State dispersion of log of the levels of per capita real income declines over time.

β-Convergence (absolute or unconditional convergence) is given in the following empirical specification of the standard growth regression that relate the growth rates of per capita real income between two periods to the initial level of per capita real income.

$$\ln\left[y_{iT} / y_{i0} \right] = a - \left[\left(1 - e^{-\beta T} \right) \right] \ln(y_{i0}) + u_{i0,T} \qquad (1)$$

Where $a = x + (1 - e^{-\beta T})\ln(y^*)$ is a constant, y stands for per capita real income (Net State Domestic Product), y* is the steady state level of per capita real income, i refers to State, $u_{i0,\,T}$ is the random disturbance term with mean zero (0) and variance σ^2 and distributed independently of $\ln(y_{i0})$. It reflects unexpected changes in production conditions or preferences. It is also assumed to be independent over time and across States. Considering the steady state growth rate, x, the convergence speed, β, as fixed, the equation (1) states that the

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growth rate of per capita real income depends negatively on the initial level of per capita real income [ln (y_{i0})]. The parameters a and β are common to all states. The estimates of β from nonlinear form of equation (1) can be obtained by taking account of different values of T that apply in each case. This method will generate similar estimates of β regardless of the length of T for the data. The above basic equation (1) has also been tried for linear estimate of the coefficient $\left(1-e^{-\beta T}\right)$ from which, the speed of convergence, β is recovered. If β> 0, then the equation implies that poor States grow faster than the rich States. Using this same equation (1), convergence or divergence in per capita consumption expenditure is also explained.

III. DATA AND SAMPLE

The paper uses secondary sources to re-examine β- convergence for 14 major States in India 1993-94 to 2009-10 (2011-12). Monthly Per Capita Consumption Expenditure (MPCE) and population for rural and urban areas of each state are collected from various NSS 50th, 55th, 61st and 66th quinquennial rounds for the years 1993-94, 1999-00, 2004-05 and 2009-10, respectively. Consumer Price Index for Agricultural Labourer is used to convert MPCE into constant prices for these years. This MPCE is multiplied by the factor 12 to arrive at annual series for each state for these years to find out the evidence of convergence or divergence. State-wise data on per capita income (Net State Domestic Product) at factor cost are collected from www.rbi.org.in for the period 1993-94 to 2009-10 (2011-12). This time period 1993-2009 corresponds to three base/constant price series such as 1993-94, 1999-00 and 2004-05. A data set at 1999-00 constant prices has been used to analyze the absolute or unconditional convergence hypothesis in across 14 major states of India to avoid underestimation and overestimation of per capita income. Data for grants from Centre for each state are also collected from State Finances from www.rbi.org.in. Per capita grants for each state is calculated and adjusted for 1999-00 constant prices. The total time period from 1993-94 to 2009-10 is divided into several sub-periods i.e. 1993-1999, 1999-2004, 2004-09, 1993-2004, 1993-2009 and 1999-2009 to carry out the convergence and divergence analysis.

IV. ANALYSIS OF ESTIMATED RESULTS AND FINDINGS

Total grants from the Centre to states (intergovernmental transfers) are provided by Finance Commission, Planning Commission and Union Central Ministries based on various criteria. Per capita grant for each state is calculated. Then natural logarithm of per capita grant is regressed on natural logarithm of per capita consumption expenditure across 14 major states to see whether the poorer states are receiving more central grants or not for the years 1993-94, 1999-00 and 2004-05. Thus, this cross-sectional estimated regression coefficient is interpreted as elasticity and presented in Table 1. The negative coefficient implies progressivity of intergovernmental transfers and positive coefficients shows the regressivity of intergovernmental transgers across the states. The elasticity coefficient for 1993-94 is found to be -0.058 and significant at 10 percent level. It indicates that poorer states have received more per capita grants than that of richer states. Although coefficient for the year 1999-00 is negative, it is not statistically significant. For 2004-05, it is positive showing the regressivity of transfers.

Table-1: Income Elasticity of Transfers

Time period	Coefficient	t-Statistic	Prob.	R-squared	F-statistic
1993-94	-0.58	-1.99	0.07	0.25	3.94
1999-00	-0.42	-1.32	0.21	0.13	1.73
2004-05	0.16	0.55	0.59	0.02	0.31

NB:Ln of per capita grants is regressed on ln of per capita consumption expenditure for 14 major states for each year. * refers to significant at 10 percent level.

Table-2: Relationship between growth rate of per capita consumption and per capita grants for 14 major States from 1993-2009

Time period	OLS coefficient	t-statistic	p-value	R-squared	F-statistic
1993-1999	0.15	0.84	0.42	0.06	0.70
1999-2004	0.05	1.90	0.08	0.23	3.62
2004-2009	0.01	0.13	0.90	0.00	0.02
1993-2004	0.10	1.68	0.12	0.19	2.81
1993-2009	0.00	-0.02	0.98	0.00	0.00
1999-2009	-0.03	-0.49	0.63	0.02	0.24

NB: Average growth rate of per capita consumption regressed on average growth rate of per capita grants for 14 major states during a given time period.

Table 2 shows the estimated results to see the relationship between average growth rate of per capita consumption expenditure and average growth rate of per capita grants across 14 major states from 1993-2009. None of the coefficients of average growth rate of per capita grants is statistically significant from zero for all periods except for 1999-2004. This indicates that average growth rate of per capita grants has not affected the average growth rate of per capita consumption expenditure during these periods. However, the coefficient for the period 1999-2004 is positive, 0.05 and significant at 10 percent level. During this period, one percent increase in average growth rate of per capita grants will lead to 0.05 percent increase in average growth rate of per capita consumption expenditure. Further, all the coefficients are positive but not significant for all periods except for 1999-2009. Thus, various welfare schemes and programmes of central and state government in the form of grants may be reflected in the consumption patterns of the people but they are not significant. The positive coefficient for 1993-1999 and negative coefficient for 1999-2009 shows that the change in the criteria for grants across the states by Finance Commission that has shifted to tax efforts, revenue raising capacity of the states besides other factors indicating that rich states have received more grants.

Now it is interesting to see how standard of living measured by per capita consumption expenditure across rural, urban areas and combined/total state as a whole has grown across 14 major states from 1993-2009 based on NSS reports. Concept of absolute/unconditional convergence and divergence is used to analyse whether the poor states have grown faster than the rich ones or not. Average growth rate of per capita consumption expenditure for a particular period is used as dependent variable in the equation (1) and initial level of per capita consumption expenditure used as independent variable to find the evidence of convergence or divergence across 14 major states (undivided). Table 3 shows the estimated results for convergence/divergence in per capita consumption expenditure at current prices across rural, urban areas and combined/total of the states for different periods from 1993-2009.

Table-3: Convergence or divergence in per capita consumption expenditure current prices across 14 major states from 1993-94 to 2009-10

Dependent Variable: Average growth rate of per capita consumption expenditure

Time period	Independent variable	OLS coefficient	Convergence Coefficient	t-statistic	p-value	R-squared	F-statistic
1993-1999	LN93R	0.040	-0.008	1.380	0.193	0.137	1.906
1993-1999	LN93U	0.071	-0.014	0.814	0.432	0.052	0.662
1993-1999	LN93T	0.053	-0.010	1.599	0.136	0.176	2.556
1999-2004	LN99R	0.031	-0.006	1.548	0.148	0.167	2.397
1999-2004	LN99U	0.011	-0.002	0.320	0.754	0.008	0.103
1999-2004	LN99T	0.041	-0.008	2.478	0.029	0.338	6.138
2004-2009	LN04R	0.012	-0.002	0.664	0.519	0.035	0.441
2004-2009	LN04U	0.005	-0.001	0.097	0.925	0.001	0.009
2004-2009	LN04T	0.016	-0.003	0.684	0.507	0.038	0.468
1993-2004	LN93R	0.056	-0.005	2.524	0.027	0.347	6.372
1993-2004	LN93U	0.099	-0.009	2.388	0.034	0.322	5.704
1993-2004	LN93T	0.075	-0.007	4.157	0.001	0.590	17.285
1993-2009	LN93R	0.077	-0.005	2.359	0.036	0.317	5.566
1993-2009	LN93U	0.137	-0.008	1.720	0.111	0.198	2.958
1993-2009	LN93T	0.104	-0.006	2.631	0.022	0.433	9.149
1999-2009	LN99R	0.044	-0.004	1.543	0.149	0.166	2.381
1999-2009	LN99U	0.009	-0.001	0.132	0.897	0.001	0.017
1999-2009	LN99T	0.056	-0.005	1.879	0.085	0.227	3.530

NB: Equation (1) is estimated using OLS regression. R, U and T refer to Rural area, Urban area and Combined/Total of a state respectively. LN93R implies natural logarithm of initial level of per capita consumption expenditure for Rural area of each state for the beginning of the year 1993 for the period 1993-1999. Similar way, others independent variables can be interpreted.

Separate regression is run for a particular time period for rural (R)and urban (U)areas and total (T). Average growth rate of per capita consumption expenditure for rural areas of 14 major states during 1993-94 is regressed on the initial level of per capita consumption expenditure of rural area (LN93R). Average growth rate of per capita consumption expenditure for urban areas of 14 major states during 1993-94 is regressed on the initial level of per capita consumption expenditure of urban area (LN93U). Average growth rate of per capita consumption expenditure for total (rural + urban areas) of 14 major states during 1993-94 is regressed on the initial level of per capita consumption expenditure of total (LN93T). On the similar way, estimation is carried out for other periods as given in Table 3. The estimated OLS regression coefficients are positive for all the periods irrespective of rural, urban areas and total indicating the tendency of divergence pattern in per capita consumption expenditure across rural, urban and total of 14 major states for these periods. However, only the coefficients of initial level of per capita consumption expenditure for total during the period 1999-2004, for rural areas (1993-2009), for urban areas (1993-2004), for total (1993-2004), for total (1993-2009) are negative and statistically significant from zero. The estimated R-squared values for these periods are also relatively high. The speed of divergence for various periods and sectors/areas is calculated/retrieved from the OLS regression coefficients and given in 4th column of Table 3. This implies the evidence of absolute divergence in average growth rate of per capita consumption expenditure at current prices for these periods across the specified locations. Relatively rich states have grown faster than that of relatively poor ones during 1999-2009 and 1993-2009. This shows rising inequality across the states. Since the per capita consumption expenditure at current prices includes the effects of inflation over the years, analysing the convergence in constant term will be much more meaningful.

Table-4: Convergence/divergence in per capita consumption expenditure at constant prices (CPI AL)

Dependent Variable: Average growth rate of per capita real consumption expenditure

Time period	Independent variable	OLS coefficient	Convergence Coefficient	t-statistic	p-value	R-squared	F-statistic
1993-1999	LN93	0.061	-0.012	1.414	0.183	0.143	1.999
1999-2004	LN99	0.008	-0.002	0.526	0.608	0.023	0.277
2004-2009	LN04	0.034	-0.007	1.421	0.181	0.144	2.020
1993-2004	LN93	0.049	-0.005	2.078	0.060	0.265	4.318
1993-2009	LN93	0.053	-0.003	1.433	0.177	0.146	2.054
1999-2009	LN99	0.022	-0.002	1.049	0.315	0.084	1.099

NB:Equation (1) is estimated using OLS regression. LN93 implies natural logarithm of initial level of per capita real consumption expenditure of the state for the beginning of the year 1993 for the period 1993-1999. Similar way, others independent variables can be interpreted.

In order to take into account the price rise over time, per capita consumption expenditure is converted into real term for the year 1993-94, 1999-00 and 2004-05 and 2009-10 by using consumer price index for agricultural labourer. The analysis is carried out for combined/total state as whole per capita real consumption expenditure and not in rural and urban areas of the states. Table 4 gives the estimation results of convergence or divergence in per capita real consumption across 14 major states from 1993-2009. Average growth rate of per capita real consumption is dependent variable for all these periods and their initial values are treated as independent variables. So there is a regression for each period. None of these coefficients of initial per capita real consumption expenditure is statistically different from zero except for the period 1993-2004. The significant OLS regression coefficient for 1993-2004 is -0.049 and retrieved speed of divergence coefficient is found to be -0.5 percent per annum for this period. This divergence trend can be also seen from Figure 1. It means that the average growth rates of per capita real consumption expenditure of relatively rich states are more than that of relatively poor states. Thus, once per capita consumption expenditure is adjusted for inflation, many of the estimated convergence coefficients are not significant for all the periods except 1993-2004. Therefore, there may be divergence in price levels across the states rather than in consumption level.

Figure-1: Divergence in per capita real consumption expenditure for 1993-2004

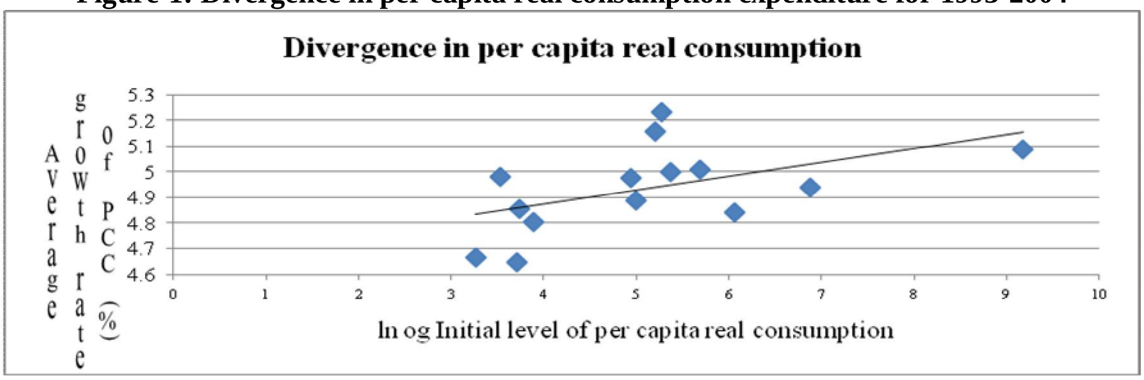

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Table-5: Convergence/divergence in per capita real income at 1999 constant prices across 17 states from 1993-2011

Dependent variable: Average growth rate of per capita real income

Time period	Independent variable	Coefficient	Convergence Coefficient	t-statistic	p-value	R-squared	F-statistic
1993-1999	LN93	0.056	-0.011	0.052	0.959	0.000	0.003
1999-2004	LN99	0.901	-0.128	0.863	0.402	0.047	0.744
2004-2009	LN04	-1.060	#NUM!	-1.068	0.302	0.071	1.142
1993-2004	LN93	0.865	-0.062	1.051	0.310	0.069	1.104
1993-2009	LN93	0.265	-0.015	0.385	0.706	0.010	0.148
1999-2009	LN99	0.061	-0.006	0.073	0.943	0.000	0.005
1993-2011	LN93	-0.100	0.006	-0.152	0.881	0.002	0.023

NB:Equation (1) is estimated using OLS regression. LN93 implies natural logarithm of initial level of per capita real income of the state for the beginning of the year 1993 for the period 1993-1999. Similar way, others independent variables can be interpreted.

Further, it is interesting to look at whether this phenomenon of convergence/divergence in per capita real consumption is observed in per capita real income and compare with it. Table 5 shows the estimation results for convergence or divergence in per capita real income at 1999-00 constant prices across 14 major states from 1993-2011. Direction and magnitude of the estimated OLS regression coefficient of initial level of per capita real income will determine the nature and presence of absolute convergence or divergence. If it is negative and significant then it is a case of convergence and vice versa. Accordingly, there are positive but not significant coefficients for the sub-periods 1993-1999, 1999-2004, 1993-2004, 1993-2009 and 1999-2009 indicating the direction of divergence. However, the coefficients of initial level of per capita real income for 2004-009 and 1993-2011 are negative. None of these positive and negative coefficients are statistically significant from zero indicating the neither the evidence of absolute convergence nor divergence across 14 Indian states. It means that the differences in average growth rate of per capita real income across 14 Indian states are not significantly related to their initial level of per capita real income indicating the less severity of regional inequality for different periods at 1999-00 constant prices. Literature shows the mixed evidence in convergence (See, Adabar,2004; Dasgupta, 2000, Nagaraj et al., 1997; Rao et at., 1999 among others). This estimation of convergence coefficients may change depending on base year (constant price series), methods of analysis, time periods, measurements of variables etc. Besides that, there are specification biases as many structural parameters such as saving rate, level of technology, population growth, human capital and government policies and institutions etc., are not included in the regression model. Once these variables are taken into account and there is negative relationship between average growth rate of per capita real income and their initial values, then conditional convergence is defined.

V. CONCLUSION

The paper reviews the some of the important studies on federal fiscal transfers and regional economic growth and convergence. It makes a preliminary attempt to show the relationship between federal fiscal transfers and standard of living measured by both per capita income and consumption across 14 major states of India from 1993-94 to 2009-10 for four quinquennial rounds of NSS after the liberalisation phase of Indian economy. It also examines the issue of absolute convergence and divergence in per capita consumption and per capita income across the states within the neoclassical growth paradigm as synthesised by Barro and Sala-i-Martin (1995). It is found that per capita grants from the Centre for poor states has been declining over the years due to changing nature of criteria for allocation of resources by Finance Commission which favours the relatively rich states. Another reason for this decline is that the growth rate of population of relatively poor states is more than that of rich states causing the per capita grants to be lower. There has been evidence of divergence in per capita consumption expenditure at current prices across the states during 1999-2009, 1993-2004 and 1993-2009. But when per capita consumption expenditure is adjusted for inflation by consumer price index for agricultural labourer, there is only evidence of divergence in per capita real consumption expenditure in 1993-2004 and the speed of divergence is around 0.05 per cent per annum. However, there has been neither any evidence of absolute convergence nor any divergence in per capita real income at 1999-00 constant prices during 1993-2009. This estimation of convergence coefficients may change depending on base year (constant price series), methods of analysis, time periods, measurements of variables etc. Besides that, there are specification biases as many structural parameters such as saving rate, level of technology, population growth, human capital and government policies and institutions etc., are not included in the regression model. Once these variables are taken into account and there is negative relationship between average growth rate of per capita real income and their initial values, then conditional convergence is defined. This analysis is not carried out in this paper.

Understanding the differences in regional growth is important for proper allocation of resources from Centre to States.

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ANALYSING CITIZEN PERCEPTION TOWARDS ROLE OF CSR ACTIVITIES IN RURAL DEVELOPMENT

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ABSTRACT
Corporate Social responsibility is predominantly considered as western phenomena due to strong institutions, standard, and appeal systems which are weak in developing countries of Asia. CSR is regarded as an important business issue of Indian companies irrespective of size, sector and business goal. Therefore CSR actions have positive impact not only on development of rural community but also their business. The present study attempts to analyze citizen perception towards role of CSR activities in Rural Development.

Keywords: CSR, citizen, rural development

INTRODUCTION
India is a country of villages and its development is synonymous with the development of the people living in rural areas. India is a vast and second most populous country of the world. Nearly 70 per cent of the country's population lives in rural areas where, for the first time since independence, the overall growth rate of rural population has sharply declined. Rural development has been receiving increasing attention of the governments across the world. In the Indian context rural development assumes special significance for two important reasons. First about two thirds of the population still lives in villages and there cannot be any progress so long as rural areas remain backward. Second, the backwardness of the rural sector would be a major impediment to the overall progress of the economy.

Rural development implies both the economic betterment of people as well as greater social transformation. In order to provide the rural people with better prospects for economic development, increased participation of people in the rural development programmes, decentralization of planning, better enforcement of land reforms and greater access to credit are needed.

Over the past few years, as a consequence of rising globalization and pressing ecological issues, the perception of the role of corporate in the brooder social context within which it operates, has been altered. Corporate considers themselves as an integral part of society and accordingly act in a social responsible way that goes beyond economic performance. As a result of this shift from purely profit to profit with social responsibility, many corporate are endorsing the term 'CSR'. It is essentially a concept whereby companies decide voluntarily to contribute to the society to make it better and environmentally cleaner. Thus, the meaning of CSR has two fold. On one hand, it exhibits the ethical behaviour that an organization exhibits towards its internal and external stakeholders. On the other hand, it denotes the responsibility of an organization towards the environment and society in which it operates. CSR is regarded as vehicle through which companies give something back to the society. It involves providing innovative solutions to societal and environmental challenges. But the challenge for development professional and business community is to identify CSR priorities and the areas of interventions which are meaningful in the context of rural development sector. Therefore, there is a need to study and understand how corporate enterprises are using CSR initiatives and measuring the impact of CSR actions on socio-economic development of people in rural areas.

LITERATURE REVIEW
It has been believe that CSR is the phenomena developed in developed countries and therefore best suited in those countries, it is because a vast literature on CSR has been published in the west then in the developing countries like India. Corporate Social responsibility is predominantly considered as western phenomena due to strong institutions, standard, and appeal systems which are weak in developing countries of Asia (Chapple and Moon, 2005). Namita Vastradmath (2015) conducted study on CSR initiatives of some selected companies in context of rural development. The study reveled that many companies promote and implement CSR initiatives through HRD department, foundations or collaboration with NGO's but there is lack of fully fledged CSR department.CSR initiatives undertaken by these companies have a positive effect and impact on overall development of society and business.

Santanu K. Das (2015) in his study concluded that CSR is regarded as an important business issue of Indian companies irrespective of size, sector and business goal. Therefore CSR actions have positive impact not only on development of rural community but also their business. Sazzard (2014) studied on corporate social Responsibility: A tool for marketing and development of rural India. It was discovered that CRS actions have positive impact not only on development of rural India but also in their business.

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Tauffiqu Ahamad, Abhishek and Rajesh Kumar Shastri (2014) found in their study that the private sector is more involved in CSR activities than public / government sector for Rural development. The leading areas that corporations are working for rural development are education, health, environment, livelihood promotion and women's empowerment.

Jitender Loura (2014) has done study on selected public sector undertakings in contest of rural development. The study revealed that all surveyed PSUs present themselves as having CSR policy and practices. A wide range of initiatives carried out by those PSUs and these initiatives being implemented for rural development have a positive impact in overall development of society and their business.

Dipti Mal and Kavita Chauhan (2014) made an attempt to explore corporate social responsibility (CSR) practices followed by the corporate house and its impact on the Rural Development in India. For this purpose ten public and private companies had been shortlisted to study their CSR practices in the contest of rural development. The study evaluated the impact of CSR initiatives on the socio-economic developments of rural India or rural people.

Sazzard (2014) studied on corporate social Responsibility: A tool for marketing and development of rural India. It was discovered that CRS actions have positive impact not only on development of rural India but also in their business. Jitender Loura (2014) has done study on selected public sector undertakings in contest of rural development. The study revealed that all surveyed PSUs present themselves as having CSR policy and practices.

Babita Kundu (2014) studied on comparative study of CSR practices of some selected public and private companies in India. All these companies are focusing well in relation to CSR initiatives but a few companies are spending as per norms. Sarita Mohrana (2013) in her study of CSR initiatives taken by some public banks found that selected banks are directly engaged in CSR activities mostly in the area of Rural Development, Education, Community Welfare, Women and Children. The analysis shows that, these banks are making efforts for the implementation of CSR, but are restricted within certain fields. There is a need for better CSR activities by the banks, which is possible by adding more and more social development issues link with corporate sector.

Subhasis Ray (2012) in his study found that all companies focused on education, health and livelihood but there was no example of innovation in service conception and delivery that would result in sustainable change in these areas. Each company would draw up its own CSR plans and programmes that are more aligned to its area of operation.

Pradhan and Ranjan (2010) observed that social responsibility is regarded as an important business issue of Indian companies irrespective of size, sector, and business goal. Therefore, CSR actions have positive impacts not only on development of rural community but also in their business. The authors reveal some lesson on CSR practices in India which can provide guidance to corporate entities for better implementation of CSR activities.

Sangle (2010) looked at the critical success factors for CSR in Indian public sector, identifying the integration of CSR with other functional strategies as a crucial one. Dutta and Durgamohan (2009) found that education takes the first place followed by health and social cause. Verma and Chauhan (2007) conducted research on Corporate Social Responsibility: Impetus for rural development in India. Ten public and private companies were used to study their CSR practices in the contest of rural development. It was found that roads, pollution and power are the major concern of corporate CSR activities as compared to least concern areas which is communication and education.

METHODOLOGY

Research methodology is a term that basically means the science of how research is done scientifically. It is a way to systematically and logically solve a problem, help us understand the process, not just the product of research and analyzes methods in addition to the information obtained by them. The universe of the current study is CSR beneficiaries in selected mewar regions in Rajasthan. Total sample size used for the study is **300**. Due to response errors 284 responses were selected for study. The study is based on the data collected from some selected locations in Mewar Region of Rajasthan. Major region are Udaipur, Chittorgarh and Bhilwara.

Table: Scale item description- for Beneficiaries

DIMENSIONS	SCALE ITEMS	VARIABLE NAME
Satisfaction	Level of your satisfaction with the corporate social responsibility (CSR) activities performed by the companies in your area	Satisfaction

DIMENSIONS	SCALE ITEMS	VARIABLE NAME
Improvement in Livelihood condition of Nearby areas	Health awareness programs (Vaccination)	Imp_live_1
	Medical programs for Preventing seasonal deceases.	Imp_live_2
	Decreased cases of malnutrition due to supplemental feeding program	Imp_live_3
	Social Safety awareness program	Imp_live_4
	Multipurpose Community Welfare Centres	Imp_live_5
	New Technological awareness program	Imp_live_6
	Placement linked training by companies	Imp_live_7
	Socio-Cultural development	Imp_live_8
	Livelihood programs for the community	Imp_live_9
	Entrepreneurial and skills development program	Imp_live_10
Health improvement	Health checkups camps	Health_imp_1
	Support & Association with Special Care hospitals	Health_imp_2
	Water treatment and improved water supply facility	Health_imp_3
	Investment in Hospital buildings	Health_imp_4
	Private Blood Banks by companies	Health_imp_5
	Mobile clinics by companies	Health_imp_6
	Encourages safety activities such as accident prevention initiatives	Health_imp_7
	Provide medical subsides	Health_imp_8
	Health and safety education programs	Health_imp_9
	Conduct health improvement programs to encourage awareness for parents and children health	Health_imp_10
Educational improvement	Infrastructure to Schools/Colleges	Educ_imp_1
	Support to Primary / Secondary Education	Educ_imp_2
	Scholarships to students	Educ_imp_3
	Furniture, Play equipment etc. to schools / Colleges	Educ_imp_4
	Industrial trainings to students	Educ_imp_5
	Provide Hostel Buildings to students	Educ_imp_6
	School buildings to Physically Challenged Student	Educ_imp_7
	Seminars/trainings to alleviate unemployment are conducted.	Educ_imp_8
	Book Bank	Educ_imp_9
	Free competitive coaching/training	Educ_imp_10

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RESULT

Table: Sample Profile

		Count	Percentage
Age	Below 25	99	34.9
	25-45	110	38.7
	above 45	75	26.4
Marital status	Single	80	28.2
	Married with children	161	56.7
	Married without children	43	15.1
	Total	284	
Place	Bhilwara	80	28.2
	Chittorgarh	136	47.9
	Udaipur	68	23.9
Gender	Male	196	69.0
	Female	88	31.0
Qualification	X	69	24.3
	XII	22	7.7
	Graduate	176	62.0
	Post Graduate	17	6.0
Sector wise	Business	24	8.5
	Service	153	53.9
	Agriculture	107	37.7

The sample distribution revealed that the 38.7 percent of the respondents were from the age between 25-45 years followed by 34.9 percent of the respondents below 25 years. 56.7 percent of the respondents were married with children. 47.9 percent of the respondents were from Chittorgarh followed by 28.2 percent of the respondents from Bhilwara and 23.9 percent from the Udaipur. Table revealed that the respondents selected for the study includes 69% male while 31% were females. Maximum respondents (62%) were graduate. This is because the educated rural people were more supportive and understood the importance of the study. 53.9% were working followed by agricultural work (37.7%) while only 8.5 % were businessman. This distribution revealed that maximum person were working or engaged in agricultural activity.

To analyse various important factors impacting rural development, multiple regression analysis is performed. Satisfaction towards rural development is considered as dependent variable and factors like education, healthcare, livelihood are considered as independent factors. Result of regression analysis is tabulated below.

Table: Regression Analysis

Descriptive Statistics			
	Mean	**Std. Deviation**	**N**
Satisfaction	4.2958	.81322	284
Imp_live_1	4.0634	.76324	284
Imp_live_2	4.3239	.69881	284
Imp_live_3	3.8310	1.08293	284
Imp_live_4	4.3028	.77038	284
Imp_live_5	3.9401	.98034	284
Imp_live_6	4.3556	.74502	284
Imp_live_7	3.3345	.91941	284
Imp_live_8	2.8486	1.07409	284
Imp_live_9	2.8627	1.05275	284
Imp_live_10	2.7007	1.08240	284
Health_imp_1	3.0493	1.16381	284
Health_imp_2	2.6831	1.10489	284
Health_imp_3	3.0141	1.03293	284
Health_imp_4	4.4401	.50434	284
Health_imp_5	4.3028	.71322	284
Health_imp_6	4.3592	.58050	284
Health_imp_7	4.3768	.66907	284

Health_imp_8	4.2676	.61679	284
Health_imp_9	4.4331	.73703	284
Health_imp_10	4.3521	.83389	284
Educ_imp_1	3.3063	1.05057	284
Educ_imp_2	3.0739	1.17610	284
Educ_imp_3	3.2007	1.13343	284
Educ_imp_4	3.3521	1.15693	284
Educ_imp_5	3.1162	1.21703	284
Educ_imp_6	3.1549	1.27933	284
Educ_imp_7	3.1866	1.36217	284
Educ_imp_8	1.7500	.80907	284
Educ_imp_9	1.9261	1.11756	284
Educ_imp_10	2.4120	.99255	284

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.919[a]	.845	.827	.33819

a. Predictors: (Constant), Educ_imp_10, Health_imp_3, Imp_live_5, Health_imp_4, Health_imp_10, Imp_live_10, Health_imp_8, Health_imp_6, Imp_live_1, Imp_live_2, Imp_live_7, Imp_live_4, Imp_live_3, Imp_live_6, Educ_imp_3, Educ_imp_8, Health_imp_1, Health_imp_9, Imp_live_9, Educ_imp_7, Health_imp_7, Educ_imp_9, Imp_live_8, Health_imp_2, Educ_imp_1, Health_imp_5, Educ_imp_2, Educ_imp_4, Educ_imp_5, Educ_imp_6

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	-.909	.470		-1.934	.054
	Imp_live_1	.778	.046	.730	16.837	.000
	Imp_live_2	.194	.058	.167	3.322	.001
	Imp_live_3	-.086	.057	-.115	-1.505	.134
	Imp_live_4	.309	.071	.293	4.344	.000
	Imp_live_5	-.330	.049	-.398	-6.799	.000
	Imp_live_6	.315	.062	.288	5.107	.000
	Imp_live_7	.075	.045	.085	1.650	.100
	Imp_live_8	-.306	.057	-.404	-5.366	.000
	Imp_live_9	.455	.058	.589	7.903	.000
	Imp_live_10	-.182	.045	-.242	-4.053	.000
	Health_imp_1	-.077	.052	-.110	-1.483	.139
	Health_imp_2	.060	.052	.082	1.155	.249
	Health_imp_3	-.058	.053	-.074	-1.087	.278
	Health_imp_4	.342	.101	.212	3.383	.001
	Health_imp_5	.132	.082	.116	1.608	.109
	Health_imp_6	.164	.072	.117	2.268	.024
	Health_imp_7	.036	.101	.030	.360	.719
	Health_imp_8	.146	.056	.111	2.625	.009
	Health_imp_9	-.240	.096	-.217	-2.487	.014
	Health_imp_10	-.337	.099	-.345	-3.390	.001
	Educ_imp_1	-.123	.062	-.158	-1.994	.047
	Educ_imp_2	.267	.068	.386	3.920	.000
	Educ_imp_3	-.441	.053	-.614	-8.336	.000
	Educ_imp_4	-.447	.083	-.636	-5.418	.000
	Educ_imp_5	.223	.086	.333	2.577	.011
	Educ_imp_6	.234	.088	.367	2.653	.008
	Educ_imp_7	.025	.046	.042	.554	.580

	Educ_imp_8	-.023	.064	-.023	-.360	.719
	Educ_imp_9	-.067	.049	-.092	-1.369	.172
	Educ_imp_10	.117	.058	.143	2.010	.046
a. Dependent Variable: Satisfaction						

Table above shows descriptive statistics of regression analysis of impact of CSR activities for rural development on the satisfaction level of the.The variables entered in the model are satisfaction and various reasons of the satisfaction.

In the analysis it has found that the relationship between satisfaction and variables of CSR satisfaction is positive which is fit for regression analysis. Therefore regression analysis is presented in the above table clearly shown that the beta coefficient value of 82.1% yield by satisfaction. It was revealed from the table that beneficiary's satisfaction is majorly derived from health awareness programs, medical camps for preventing seasonal deceases and social Safety awareness program.

Establishment of Multipurpose Community Welfare Centres, awareness program for new technology, progammes for Socio-Cultural development, livelihood programs for the community and Entrepreneurial skills development program create sense of satisfaction among citizens. Company's activities like investment in Hospital, mobile clinics by companies, provide medical subsides, health and safety education programs also drive satisfaction. With respect to improvement in educational systems, companies are donating in infrastructure to Schools/Colleges, support to Primary / Secondary Education, scholarships to students, furniture, Giving industrial trainings to students, Provide Hostel Buildings to students also help in educational development activities in rural areas.

CONCLUSION

The literature on theory and practices on CSR in the developing countries remain scant. There are only few studies that looked at CSR practices in rural India after Globalization. Although the Concept of CSR is not new in India but in fact it has been practices more in the form of Philanthropy. Overall discussions on CSR revealed certain gaps in available knowledge. Thus there is an uncertainty regarding the actual spread of CSR initiatives, disagreement on the value of implementation of CSR, controversy over what CSR initiatives firms to investigate the actual policies and practices used when addressing their company's activities of CSR in the area of livelihood, education, and health responsibilities in rural areas.

Result of present work revealed that beneficiary's satisfaction is derived from health awareness programs, medical camps and social safety awareness program, Establishment of Multipurpose Community Welfare Centres. Entrepreneurial skills development program create sense of satisfaction among citizens. Company's activities like investment in Hospital, mobile clinics by companies, health and safety education programs also drive satisfaction. Donation in infrastructure to Schools/Colleges, support to Primary / Secondary Education, scholarships to students, furniture, giving industrial trainings to students, provide Hostel buildings to students also help in educational development and create satisfaction among citizens. To understand better the drivers of CSR in developing countries and the considerations that have possibly dictated the imposition of mandatory CSR in India, it is important to highlight the pros and cons of socially responsible activities from the viewpoint of both the society and the corporation along with the need for regulatory oversight of such activities. A weak political system poses considerable challenge to firms practicing CSR in developing countries of Asia including India.

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AWARENESS AND PERCEPTION OF CUSTOMERS TOWARDS INTERNET BANKING: A STUDY OF AMRITSAR CITY

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ABSTRACT

Purpose: The study aims to evaluate the awareness and perception of the customers towards internet banking services.

Methodology: Internet Banking practices of the customers have been identified through primary data collected through a questionnaire and secondary data like newspapers, books, magazines, journals, internet etc.

Findings: The major findings of the study are to focus on the awareness of the customers towards new services provided by the banks and towards the privacy and security issues.

Managerial Implications: The study will help the mangers of the banks to know and understand their customers regarding the problems they are facing while using internet banking. It will also help the managers in devising effective strategies to encourage the customers in using internet banking.

Scope for future research/ Limitations: The study covers a smaller region only and a further study for a larger region can be undertaken and tests like chi-square can be applied.

Keywords: Banking, Internet Banking, Perception, Awareness, Consumer Satisfaction.

INTRODUCTION

Now-a-days, Banking has become an integral part of our lives in every aspect. From a mere deposit/ withdrawal cash transactions to making big investments, banking has broaden its scope. It has also become a subset for financial and investment industries. This has become possible due to the rapid transformation that banking sector has undergone with information technology facilitating this change. Information Technology has modified the idea of doing business and interacting with their customers. Internet is a vast network that has connected every individual around the world. The universal connectivity provided by internet has led to the development of electronic commerce. It has revolutionized the way of conducting commercial activities and has also changed the way of transacting in banks. Banks are introducing internet in their traditional banking system in order to provide anytime and anywhere banking service to the customers. Internet Banking is helpful in reducing the practices leading to environment degradation. WTO has given certain guidelines under its agreements for environment protection. Banks have recognized 'Internet Banking' as an opportunity for them to protect the environment and provide customer satisfaction. The application of internet in every field has increased customers' convenience and customers seek such facilities in every field of banking. Customer Satisfaction has become a priority for the banking sector also as it has been realized that development and growth depends upon the level of satisfaction of customers. Banking Sector introduced 'Internet Banking' as the recent advancement which is a step towards modern banking. Although the introduction of internet banking in Indian Banking System is quite late but it has given a competitive edge to those who have introduced it over the others.

Internet Banking is a technique of providing anywhere and anytime banking facilities to the customers through electronic media. This technique is considered to be beneficial to the customers as well as banks. HDFC Bank Ltd. is among the largest private sector banks of India. It is providing a variety of products and services through its internet banking adding to the benefits of the company.

REVIEW OF LITERATURE

Tandon, A., Goel, M. & Bishnoi, S. (2016) in their study stated the increasing importance of internet banking in changing the traditional banking system. The study focused on finding the level of awareness and knowledge, usage of internet services, usage of internet banking transactions and also the elements which are related to website evaluation of the respondent's internet bank. It was concluded from the study that the customers' awareness and usage of internet banking is more in private sector and foreign banks than that of the public - sector banks.

Amutha, D. (2016) in the study discussed that considering the importance of technology, there is a shift of banking sector from traditional banking to e-banking. The study deals with consumer perception towards e-banking services of banks. The major objective of the investigation was to identify the factors responsible for the preference, quality and problems of e-banking system. It was analyzed that e-banking is becoming popular

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because of the convenience of ease to customer and also it saves cost but less knowledge among the customers regarding the services of the banks is a major factor hindering the growth of internet banking.

Sandhu, V. & Sidhu, A. S. (2015) in their study discussed the role of WTO in the protection and improvement of environment. They have discussed the various provisions of WTO that can prove to be beneficial for the development of strategies to make environmental more sustainable.

Fozia, M. (2013) in her study reveals that the introduction of information technology in the business world has resulted into the development of a digital economy. E- Banking is the outcome of digitalization in the banking industry. She determines through this study the overall perception of customers towards e-banking and also the impact of demographics on perception. She determines through this study the overall perception of customers towards e-banking and also the impact of demographics on perception.

Bahl, S. (2012) focussed on the security issues in e-banking. Security and privacy are the major factors considered important by the customers for the use of internet banking as banking directly deals with money and breach with the privacy of the customer with result into heavy loses of the customers.

Santhiyavalli, G. (2011) in the study focussed on customer's satisfaction level through a SERVQUEL Model. Customer Satisfaction is an important factor for growth of banking industry. It was evaluated from the study of the service quality of State Bank of India branches that 'Reliability', 'Assurance', 'Responsiveness', 'Empathy' and 'Tangibility' are the major five factors determining customer satisfaction. Different customers have different banking practices depending upon the various demographic factors which vary for every individual. It concludes that banks should focus on the factors affecting the level of satisfaction of the customers.

Singhal, D. & Padhmanabhan, V. (2008) in their study reveals that Internet Banking is a delivery channel of services provided by banks increasing convenience for customers as well as increasing operational efficiency of banks. Internet has become such an important factor that customers have started evaluating the banks on the basis of the products and services provided online. The main objective of the study was to evaluate the factors that are responsible for internet banking and also to evaluate the impact of demographic variables on customers' perception. The study concluded that people find internet banking convenient and flexible and hence, it is a must have facility/ service these days.

OBJECTIVES OF STUDY

The objectives of the present study are:

1. To study the awareness of internet banking among banking customers.

2. To examine the perception of customers towards internet banking services of the banks.

RESEARCH METHODOLOGY

The study focused on evaluating the level of awareness and perception of customers towards internet banking. For obtaining the opinion of customers, a descriptive study was undertaken. Both primary and secondary data was collected.

Primary data was collected through a questionnaire. A survey was conducted to collect the primary data. For collecting the data, as many as 120 customers were contacted. Out of these, 100 customers satisfactorily responded to the questionnaire. Respondents were specifically those who were having an account in HDFC Bank Ltd. and were using the net banking services of the bank. This data was collected through random sampling technique. The questionnaire focused on asking about the demographic variables having an influence on the use of internet banking, the experience of customers with net banking services and their perception about the same. The level of satisfaction was checked through a five point Likert Scale measured in agreement/ relevance with statements, ranging from 1= Strongly Agree/ Completely Relevant to 5= Strongly Disagree/ Completely Irrelevant. Level of problems that may occur was also checked through a three point Likert Scale measured in agreement/ relevance with statementslike 1= Often, 2= Rarely and 3= Never, considering various variables. The secondary data was collected through various secondary sources like newspapers, books, magazines, journals, internet etc. The descriptive analysis of the primary data was carried out with the help of SPSS version 12.

DATA ANALYSIS AND INTERPRETATION

The study has been undertaken with the objective of analyzing the restrictions that arise in front of the customers while using internet banking and how do they perceive them. The analysis of the study has been carried out considering all the variables undertaken in questionnaire that may help to measure their perception.

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The first objective of the study was to measure the awareness of the internet banking services provided by HDFC Bank Ltd. Customers have different needs, different preferences and different ways of conducting their activities. For dealing with a bank and building a relation with a bank, any factor which is important for one may not be for the other. It was found that 59 per cent customers considered quality of service as the most important factor for dealing with a bank whereas 26 per cent considered location as important. For 24 per cent respondents, technology and for 20 per cent respondents trust on the bank was important. Only 5 per cent considered type of the bank as important. The factors which promoted the use of internet banking among the customers include reduced time of transaction processing with 56 per cent customers in favor, then ease of use with 34per cent respondents, cost effectiveness with 17 per cent& technology with 11 per cent respondents only.

For any customer to use internet banking, knowledge about how to operate the transactions on internet banking is important. In the study, it was seen that 62 per cent customers said that they have an average knowledge of internet banking whereas 31 per cent stated that they have proper knowledge. Customers are using various technology services of banks but out of these as much as 72 per cent customers considered ATM services are most useful, 49 per cent used online services, 32 per cent used credit card services, 32 per cent conducted NEFT/ RTGS/ Account Transfer transactions on internet banking, only 24 per cent of the respondents used internet banking for making e-payments while only 9 per cent were using e-mail services.

The growth of internet banking also depends on the frequency with which the customers are logging into internet banking and making transactions. It was found that on an average 21 per cent respondents were using internet banking daily, 32 per cent were using weekly, 28 per cent were using monthly, 12 per cent respondents were logging once in quarter and there are around 7 per cent of the respondents who rarely use internet banking.

The bank is always making efforts to introduce their customers to every new product and service they are providing. They try to make the information available to the customers through all possible sources. 40 per cent of the respondents received the information about internet banking through the staff of the bank, 30 per cent got from advertisements given by the bank, 26 per cent got from any notification released by the bank and only 4 per cent of the respondents got from other sources like friends/ family and more.

The bank is providing a number of products to customers on internet banking. Out of these products, the customers are making a significant use of some basic products. These products involve bill payments which is used by 50 per cent of the customers, 52 per cent of the customers make transfers from one account to another on internet banking, 39 per cent of the respondents download/ view account statements on internet banking, 39 per cent make credit card payments, 29 per cent of the respondents found internet banking as a good source of viewing and availing offers but it was also see that only 18 per cent make cheque book and stop payment requests on internet banking, 10 per cent of the respondents view demat accounts and a mere 2 per cent ratio of the respondents view mutual funds on internet banking. All these factors give us a broad view of the awareness of the availability and the products and services provided by the bank and also internet banking usage practices of the respondents.

Not, only the awareness but the perception of the customers regarding the available internet banking services is also important. Not only the awareness but the perception of the customers regarding the available internet banking services is also important on Likert scale. These are differentiated on the basis of products, services, operations, grievances etc. The results of the analysis are described in the following sections.

SATISFACTION OF THE CUSTOMERS ON PRODUCTS PROVIDED

A number of basic products are used by customers on internet bank. The following table shows that how much a respondent is satisfied with the products provided on internet banking. Out of the 100 respondents, 49 per cent are satisfied with Account information and balance enquiry on internet banking while 39 per cent are extremely satisfied.Making e-payments give satisfaction to 43 per cent of the respondents while 23 per cent are extremely satisfied and 28 per cent find satisfaction level to be neutral. Account to account transfers give satisfaction to 39 per cent of the respondents while 30 per cent find it extremely satisfying, 25 per cent find it at neutral level but there are 4 per cent who are dissatisfied and 2 per cent are extremely dissatisfied. Making statement enquires on internet provide extreme satisfaction to 38 per cent respondents while 6 per cent respondents were found to be dissatisfied.

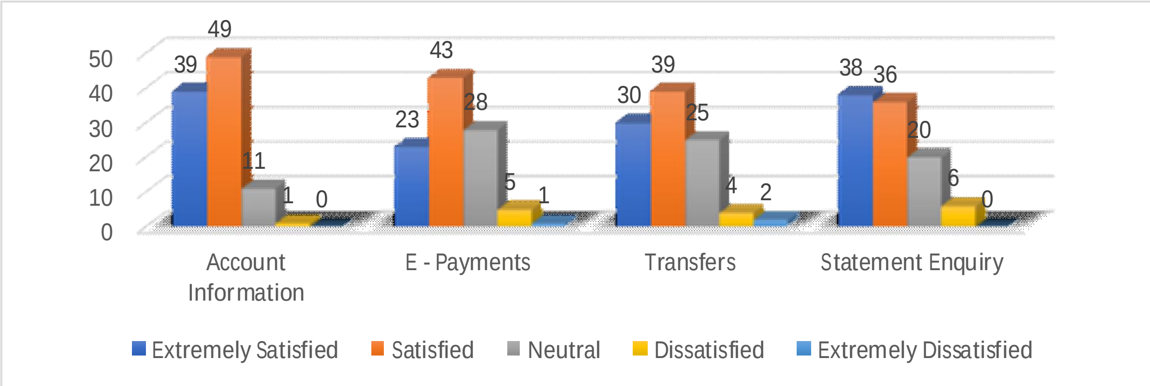

Table-1: Customer Satisfaction on banking products

Whether customers are satisfied with basic products offered on internet banking?	Value
Mean	4.05

Bank provides a number of products to the customers on Net banking. Customers have started transacting through online banking but the ratio of the customers using basic banking products is more than using investment products. The customer responses to the questionnaire depict the experience they have had and perception they have made about the available products on net banking. The mean value calculated from the frequencies shown in the table is 4.05. This shows that the customers are quite satisfied with the products. The level of service from the products is quite satisfactory.

INTERNET BANKING APPLICATION SATISFACTION

Customers conduct their internet banking transactions online. The application features also influence the perception of the customers. 86 per cent respondents considered the login speed as satisfying while only 14 per cent respondents stated it as not so satisfying. The products and services available on internet banking provide satisfaction to 37 per cent of the respondents, 27 per cent were extremely satisfied while another 8 per cent respondents were dissatisfied. Locating any product or service among all is another factor which may influence satisfaction level. 44 per cent respondents were satisfied and 18 per cent were extremely satisfied while there were as many as 32 per cent respondents who considered it as neutral and 6 per cent were dissatisfied.

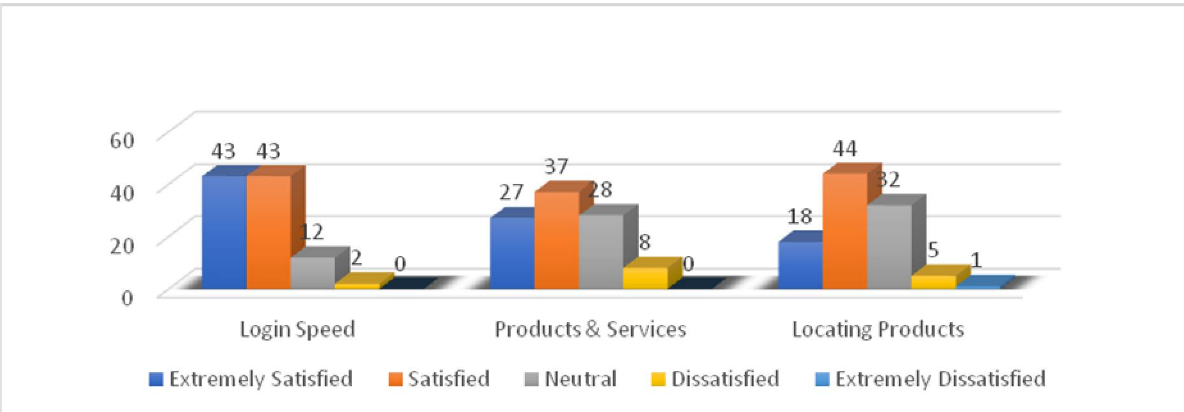

Table-2: Customer Satisfaction on using Internet Banking Application

Whether customers are satisfied with the Netbanking site?	Value
Mean	3.94

The above table depicts the mean value of the level of satisfaction customers are deriving from the use of the Internet Banking site of the bank which is named as NetBanking by HDFC Bank. The frequencies are kept as the base for measuring the mean value. It is quite clear from the mean value which is 3.94 that the customers are moving from having a neutral response to satisfactory response. The experience of operating the site also depends upon the knowledge of the customers.

PROBLEMS FACED IN ADOPTION OF INTERNET BANKING

Modern Banking has brought a change in the banking practices of the customer. But this revolution has brought some problems also. Around 48 per cent respondents stated that they rarely felt any lack of assistance in using internet banking while 23 per cent stated they often felt lack of assistance. Security is again a major factor influencing the use of internet banking. 58 per cent respondents rarely faced security issues. 30 per cent of the respondents said that they often face security problems. A fast response to any query will always give customers confidence to operate online. 45 per cent of the customers considered a fast response not received as a rare problem while 32 per cent never faced and 23 per cent often faced. 52 per cent stated that they rarely felt that the services provided online were limited but 35 per cent stated that they often felt the same. 26 per cent respondents felt that there often too many steps for processing a transaction. 45 per cent rarely felt this problem while such problem never occurred to 29 per cent of the respondents.

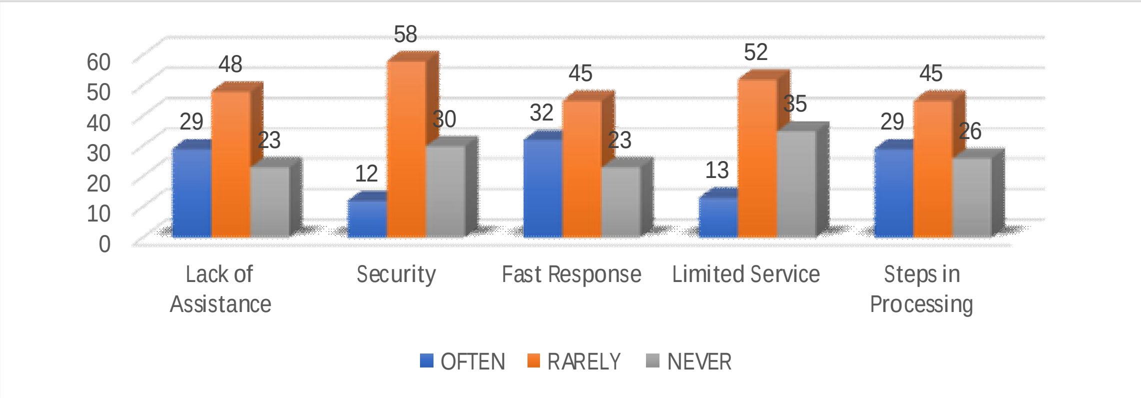

Table-3: Level of problems faced in using Internet Banking

Whether customers face problems operating Net banking?	Value
Mean	1.976

The above table is showing the mean value of the level of problems like security, responsiveness, assistance, number of steps etc. The mean value i.e. 1.976 measured from the data shown in the graph clearly shows that customers are facing such problems but rarely. There exists a clear ratio that is facing these problems often. The bank can improve the situation through better management by instructing their employees to resort all the queries of the customers so that customers resort to better experience.

LEVEL OF SATISFACTION ON QUALITY ASPECT OF NETBANKING

The quality of the services always makes a way for better response. The reliability of the genuineness of the products and services satisfied 44 per cent respondents while 38 per cent were extremely satisfied but 4 per cent were dissatisfied. The responsiveness towards transactions and queries satisfied 49 per cent respondents but 4 per cent were not satisfied. The efficiency in transaction processing without any delays and errors at the receiving end could successfully satisfy 35 per cent respondents and 22 per cent were extremely satisfied but 10 per cent were dissatisfied. 46 per cent respondents satisfactorily considered it as easy and convenient. 32 per cent of the total was extremely satisfied while there were only 5 per cent of the respondents who were not much satisfied Customer service quality on internet banking satisfies as high as 54 per cent of the respondents, 21 per cent extremely satisfied. Out of total 4 per cent were dissatisfied but a ratio of 3 per cent were extremely dissatisfied.

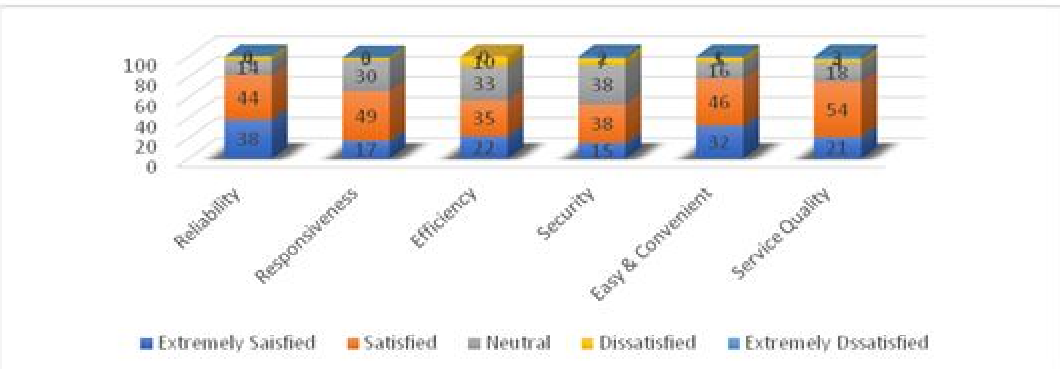

Table-4: Customer Satisfaction on Service Quality

Whether customers are satisfied with the quality of services?	Value
Mean	3.85

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The depiction of the above table is that the customers are satisfied with the quality of the services provided by the bank through NetBanking. The mean value measured from the present data is 3.85 which show that although customers are not extremely satisfied with the quality of services but still the satisfaction level is good. It is clear that customers are satisfied with the quality but some factors need more consideration by the bank as security and efficiency of transaction processing.

From the analysis of the data given above, this can be interpreted that internet banking service provided by HDFC Bank Ltd. is quite satisfactorily used by the customers. Most of the respondents stated that they are satisfied by the service of Netbanking of the bank while a very less ratio is extremely satisfied. Although the ratio of the respondents who revealed that they were not satisfied with the service is low but there exists a ratio who are holding a neutral response to the services. On an average, a greater ratio is not much aware of the products and services available on internet and they are using net banking only for a few purposes only and are more dependent on retail branch banking.

FINDINGS OF THE STUDY

The study resulted into the following findings

- The respondents were not much aware of the distinct services like Internet Banking, being provided by the bank. They were relying more on retail branch banking as it helps them to interact with the bank's staff directly and this builds their trust on products sold by the bank. Customers consider trust as an important factor.
- It was also found that customers were enjoying the basic products on internet banking only. Products and services like account to account transfers, statements and balance enquiry, downloading statements, bill payment etc. were used more frequently by the customers. But customers were not using internet banking for making investments, loan applications viewing demat offers, mutual fund investments. They find it unsecure to invest through online media.
- Adoption of any new and different technology becomes easier if it is convenient for the customers to use it. If in case to process a simple transaction a customer has to go through a number of steps, customer may find it inconvenient and time consuming. From the above analysis, it was found that customers were not ready to follow long procedures for any or all transactions.
- One big issue that some of the customers were feeling was that of security. With the advancement in technology, the easy and fast means of conducting business were invented but technology up gradation has also led to the advancement in misusing and breaching techniques which makes it risky for the customers to transact on the internet.
- The bank is making advancement in internet banking but the growth is slow as the customers are not aware of the services available online and also are reluctant to use these services because of their perception of traditional banking means being more safe and secure.

LIMITATIONS OF THE STUDY

The study has been conducted under certain limitations.

To be stated, the sample taken for the study was only 100. Also, the study has been conducted from HDFC Bank ltd. in Amritsar city only. Thus, the results of the study cannot be generalized.

The study has been analyzed by measuring the frequencies and means of the responses of the respondents only. Measuring only frequencies and means does not give a clear picture of the actual situation.

The data has been collected through convenience sampling method. The limitations of convenience sampling method also apply to the present study. The data collected may not be covering a varied group of customers and thus lacking the reliability of the data collected.

RECOMMENDATIONS

Considering the findings of the study, following recommendations can be made

Since the results of the study cannot be generalized because of the lesser number of respondents undertaken for the study, the study can be further be analyzed by undertaking a larger sample. The study does not give a clear picture as the results have been found on the basis of frequencies & means only and hence a further recommendation to apply tests like chi square etc. The bank needs to employ more methods to create awareness among the employees. The bank should insist its customers to use internet banking. They should be given knowledge about the benefits of internet banking. Another way can be giving them practical demos and making them familiar with the transactions on internet banking. Customers can also be offered some bonuses or gifts or

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a higher rate of interest to those who are using internet banking.This study has successfully examined the major factors responsible for internet banking based on respondents' perception on various internet applications; future research may include examining the factors importance. Customers are mainly concerned on safety issues so the banks should educate their customers on the safety use of their passwords and pin numbers.

CONCLUSION

This study has analysed an overall perception of bank's customers. Although, customers are aware of the banking products and services but are do not have much knowledge about the new technology and services. Awareness about the new innovations in the industry has to reach the customers and efforts have to be made to make them familiar with them. Banks have realized the importance and benefits of the of internet banking and insisting their customers to involve into e–banking practices. Internet Banking will be more successful only when the banks are more committed towards providing such services by understanding the needs of the customers. A proactive approach by the banks will increase the confidence of the customers to use online means of banking and eventually overall satisfaction level of the customers will increase. This approach will help in increasing the profits and benefits of the customers and ultimately this will lead to the growth and development of the banking sector and the economy.

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MEASURING IMPORTANCE OF FACTORS OF SUSTAINABLE MEDICAL TOURISM INDUSTRY IN INDIA

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ABSTRACT
Medical tourism has a root in ancient India where Ayurvedic treatments (Indian method of treatment) were very popular in India. It assumes that true health can be achieved through a holistic approach that targets physical, mental, and social well-being In the modern era of globalisation the medical facilities in various nations have attracted patients not only from the one nation but from international Patients. The patients today even travel to various parts of the world for good and affordable treatment. Thus the medical travel might also have unintended, undesired outcomes for patients seeking affordable health care. With eminent doctors, world class medical facilities and the cost effective treatment India is a good destination for medical tourism. Not due to government's positive role, state tourism boards, travel agents, tour operators, hotel companies and private sector hospitals with good support from the Human Resources (HR) providing tremendous opportunities for the medical tourism industry. The current research work is aimed to identify the impact of human factors in terms of benefits and responsibility for thve long term sustainability of the Medical tourism sector in India. The research revealed the factors of Pre Procedural, Managerial Efficiency, Organisational capabilities, Post procedural and Sustainability factors that are behind the sustainability of the medical tourism in India.

Keywords: Medical tourism, Ayurvedic treatments, Rajasthan, type of treatment, Pre and post procedural treatment

INTRODUCTION
The medical tourism has lot of scope due to its diverge culture, scenic beauty, high mountains, vast deserts, beaches, historical monuments, religious places and so on. This also promotes the foreign patients to visit India for medical along with leisure purposes. Health holiday provide a good opportunity to get away from daily routine and come into a different relaxing surrounding. Here the patients can enjoy by being close to the nature and at the same time they are able to receive an orientation that will help to impose their health. It is just like the rejuvenation and cleanup purpose on all levels-physical, mental and emotional.

On another side the Ayurvedic treatment is used by approximately 80% of people in India. Recently the western countries have also started accepting the alternative or natural therapies such as Ayurvedic, Homeopathy, Yoga and Meditation. Although the clinical evidence for efficacy of Ayurvedic treatments is lesser as compared to the conventional or modern medicine, many people prefer Ayurveda due to its holistic approach.

India is considered as the most important country promoting medical tourism and now it is converting in to the most touted medical tourism destination in the world. Its main reason is advantage of low cost of all types of services in India. India has lots of hospitals offering world class treatments in every medical sector such as cardiology and cardiothoracic surgery, joint replacement, orthopedic surgery, gastroenterology, ophthalmology and urology to name a few. India has wide range of specialist doctors also in the field of Neurology, Urology, Nephrology, Dermatology, Endocrinology, E.N.T., Pediatrics, Pulmonology, Psychiatry, General Medical and Surgery and others. Promoted for long, because of its culture and scenic beauty, India is now being put up on international map as a heaven for those seeking wellness and affordable health care.

The medical tourism in India when tied up with leisure tourism will have lot of scope as India has diverge culture, scenic beauty, high mountains, vast deserts, beaches, historical monuments, religious places and so on. This also promotes the foreign patients to visit India for medical along with leisure purposes. Health holiday provide a good opportunity to get away from daily routine and come into a different relaxing surrounding. Here the patients can enjoy by being close to the nature and at the same time they are able to receive an orientation that will help to impose their health. It is just like the rejuvenation and cleanup purpose on all levels-physical, mental and emotional.

Now-a-days even in India, the patients would prefer to move from their home place to other places known for specialized treatment/medical care according to the nature, type and seriousness of their illness. For example, Delhi has good facilities for heart disease and neuro-surgery, Mumbai for pregnancy and IVF treatment and cosmetic surgery, Ahmedabad for eyes related treatments, Nadiad for kidney and urology related problem, Jaipur for naturopathy, Udaipur for polio and infertility treatment and so on. The medical tourism within the country is becoming a common practice these days. Today many people from all over the world visit India for

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medical as well as other related business activities in the country and also get employment opportunities. Therefore, medical tourism will also be helpful to develop the country.

For the treatment patients look for hi-tech hospitals and skilled doctors with the world class infrastructure and medical facilities, cost effective treatments and favourable environmental conditions. But as the numbers of countries have started offering the same facility with the new and emerging technology but they sometime frilled to pay the required care and thus there is a need for the medical facility which is sustainable. The medical facility includes facility provided by the HR's during their visits. The role of humans their behaviour can put the major impact over the well being of the patients and their support will provide the post treatment relationship and further the long term sustainability of the medical tourism. Thus it is the need of the hour that the humans which are the major pillars of the medical tourism industry must come forward for making the industry as sustainable for the future need and The present study is important in many respects as it can lead to promotion of medical tourism in India and the role of the humans for the purpose of the long term sustainability of the same. The major aims of the study are as under:

1. To analyse the medical infrastructure in the Country and state.

2. To measure the variables important for long term sustainability of medical tourism of India.

REVIEWS OF LITERATURE

The brief reviews of the literature on this topic are presented as under

Bristowet.al, (2011) ascertain the relative importance of sustainable tourism practices to medical tourists. They revealed that sustainable management practices have become the accepted and appropriate model for tourism. They found that the medical tourists who travelled to their country, a recognized ecotourism destination, are more likely to support some of the sustainable criteria designed to maximize social and economic benefits to the local community and minimize negative impacts, than those who travelled elsewhere. Horowitz et.al, (2007), checked the condition of medical tourism in various countries and found that as many as 750,000 Americans have taken the offshore medical care in 2007 due to organized healthcare system. This is due to increasing impact on the healthcare landscape in industrialized and developing countries around the world. Inskeep (1991) put weight on need for providing planning approaches and guidelines for the integrated and sustainable development of tourism because it is responsive to community desires and needs. He examined tourism planning macro to micro level and covered the general background of and approaches to tourism planning, while the remainder of the book examines specific aspects of this subject. He also consider preparing national and regional tourism plans, planning resorts, urban and other forms of tourism, and tourist attractions and the application of development and design standards. Connell (2013) revealed that Quality and availability of care are key influences on medical tourism behaviour, alongside economic and cultural factors. More analysis is needed of the rationale for travel, the behaviour of medical tourists, the economic and social impact of medical tourism, the role of intermediaries, the place of medical tourism within tourism means linkages with hotels, airlines, travel agents), ethical concerns and global health restructuring. Hunter & Green (1995) explored the central area of sustainability in tourism development. The relationship between environmental quality and tourism success is discussed, focusing on ways to protect the world's tourism destinations for future generations. They examined impact of medical tourism on the natural, built and cultural heritage and environments, an assessment model is constructed, and various international case studies are used in illustration. Suchdev et.al, (2007) identified that 7 principles as mission, collaboration, education, service, teamwork, sustainability, and evaluation; the same may be used as a model for health practitioners as they develop or select international medical trips. They revealed that challenges of doing international medical work can be overcome when efforts are guided by a few specifically developed principles.

Milstein and Smith (2006 & 2007) revealed that medical tourism brokerages will fully integrate with the health insurance and health plan industry. Many medical tourism agencies now offer corporate packages. At least two major health plan providers offer 'Mini-med' plans that include out-of-country medical care for elective medical procedures. The philosophical and economic justification already exists for letting health consumers use portable, borderless health insurance to receive out-of-country medical care. Mattoo and Rathindran (2006) worked within the World Bank's Development Research Group; provide a powerful critique of the 'discriminatory' nature of health insurance programs that do not allow purchasers to reduce premiums and deductibles by taking advantage of out-of country health care providers. The basic intellectual, institutional and economic building blocks for promoting widespread outsourcing of medical care are already in place.

An important and too often neglected element of sustainable development is its moral obligation to promote inter and intra-generational equity in development (Inskeep, 1991). The criteria incorporate different economic and equity measures such as the percentage of locals employed in tourism, the average wage from tourism,

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average female wage and measures of financial leakages, such as the percentage of tourist expenditure that stays in the tourism resort (Miller, 1998). It is true that the sustainability debate in tourism has been over-simplified (Hunter, 1997) and moulded to fit widely differing approaches to environmental management. Many sustainable models and practices refer only to the biophysical aspect of sustainable development (Farrel, 1998). In our opinion such models are simplistic and away from the principles of sustainable development as defined by Brutland Report (World Commission on Environment and Development, 1987) and Agenda. Misunderstanding of the term sustainability, reducing it to the level of natural environmental sustainability is incorrect; therefore, such models do not deserve to be labelled and marketed as sustainable. The tourism sustainability concept is to be started to apply to the tourism context. Unfortunately, what seems at most doubt at present is the tourism industry's commitment to carry these proposals througha (Fyall & Garrod, 1997). True sustainable projects are not as attractive to destination managers because many of their components cannot be directly supported by cost saving or increased tourist demand arguments. Managers do not have tools to incorporate inter and intra-generational equity into their calculations, visitors are not (yet) willing to pay for it or to take into account all the sustainability dimensions while choosing a destination. Environmental awareness, as it has been practised by environmental tourism managers and tourists, does not refer to (much broader) sustainability awareness that will have to be created first. And this can only happen after all the parties are aware of the correct meaning of sustainable tourism. A survey in the Guernsey hospitality sector (Stabler & Goodal, 1997) shows that only 18 percent of hospitality management is aware of the correct definition of sustainable tourism. It is reasonable to believe that this percentage is even lower among potential travellers. Some elements of the sustainability concept are often implicit in the definition of eco-tourism. Eco-tourism is a form of tourism that fosters environmental principles (Boyd & Butler, 1996). Eco-tourism is not harmful to its natural, social and cultural environment. Usually it is defined as tourism that brings economic benefits and

Financial and local support for conservation (Lindberg, Erniquez & Sproule, 1996). The term eco-tourism is narrower than sustainable tourism. In practice, ecotourism is very often only a short business practice (Wheeller, 1997).

RESEARCH METHODOLOGY

The research methodology accounts for this research work includes the following points:

DATA SOURCE

The data for the current research paper was collected by using questionnaire to obtain responses from the patients travelled in Rajasthan for medical treatments.

UNIVERSE OF STUDY

The total numbers of visitors travelled across the globe for medical treatment

SAMPLE SIZE

For the purpose of current study a sample of 104 patients were selected on the basis of the convenient sampling method.

DATA ANALYSIS TOOLS

The statistical tools & techniques used during the study include multiple regressions for calculating the significant variables regarding perception on procedural steps related to their medical treatment.

ROLE OF HUMANS IN MEDICAL TOURISM

The tourism industry is a service industry and it is based upon services provided by the humans including doctors, nurses, compounders and other supporting staff. The role of the humans can be understood in the medical tourism in following points:

1. **Role of assistants staffs in pre-procedural services:** following services are provided under this part as providing assistance in preparation & implementation, Providing help in examination and control by Hospital, Personnel’s role in Pre-set and knowledge of criteria, Personnel’s role and knowledge of procedure, Patents and doctor’s Co-operation, Examination of criteria requirement, Treating in good manner as per limited time, and Possibility to control the criteria.

2. **Manager/ Managerial efforts** including willingness and efforts to maximise the efficiency of people, willingness to invest for long term protection and preservation, provide proper training to treat the foreign patients and maintain secrecy for the data of patients.

3**. Organisation capabilities** including serve as a focal point for the coordination of all environmental activities at the destination, serving as a catalyst and facilitator for environmentally sound tourism development, providing common services which enhance the quality of the patient’s experience, regarding the environmental

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issue, Co-operate with government and other public hospital to represent the views and serve better, Provide specialised services to improve the effectiveness, Proper arrangement for assistant and Support the development

4. **Post Procedural Services of the Hospital** includes Discharge procedure, Error free billing, Post operative Monitoring Care, Availability of prescribed medicines in home country and Future appointment scheduling

5. **Sustainability factors** like Forecasting tourist demand regarding the environmental aspects of the destinations, Tourist satisfaction studies, which indentify the problems and opportunities, research on the effectiveness of the environmental image of the destination and the effectiveness of its management (promotion), Establishment and following the quality and services standards and Providing the Training to team for improving the long term sustainability.

The role of humans is critical and the figures of the current availability of the humans to serve the local residents and medical tourists are presented in figure-1 and figure-2 with Investment in health as compare to GDP in selected countries in figure-3 as under:

Median density of health workforce (per 10 000 population) among the top five cadres, by WHO region, 2000–2013

Region	Physicians	Nursing and midwifery[a]	Dentistry	Pharmaceutical
AFR	2.4	10.7	0.5	1.0
AMR	20.0	24.1	4.1	3.2
SEAR	6.1	9.0	1.0	3.9
EUR	32.3	41.7	5.6	8.6
EMR	10.3	10.7	1.5	5.6
WPR	13.5	24.1	0.2	3.5
Global	12.3	17.6	0.8	3.6

(AFR: African Region ; AMR:Region of the Americas ; SEAR: South-East Asia Region ; EUR:European Region ; EMR: Eastern Mediterranean Region ; WPR: Western Pacific Region)

Figure-1: Medical facility available in various regions of the world (Source: WHO report, 2015)

State /UT	ANM at Sub Center and PHC - March 2014	ANM at Sub Center and PHC - March 2015	Doctors at PHC - March 2014	Doctors at PHC - March 2015	Total Specialists at CHC - March 2014	Total Specialists at CHC - March 2015	Radiographers at CHC - March 2014	Radiographers at CHC - March 2015	Pharmacists at PHC and CHC - March 2014	Pharmacists at PHC and CHC - March 2015	Lab Technicians at PHC and CHC - March 2014	Lab Technicians at PHC and CHC - March 2015	Nursing Staff at PHCs and CHCs - March 2014	Nursing Staff at PHCs and CHCs - March 2015
Rajasthan	16258	15999	2111	2412	651	526	223	229	510	667	1830	1930	8686	9250
All India	213400	212185	27355	27421	4091	4078	2189	2150	22689	23131	16679	17154	63938	65039

Figure-2: Medical infra structure in the Rajasthan and India

Source: data.gov.in (https://data.gov.in/catalog/rural-health-statistics-2015)

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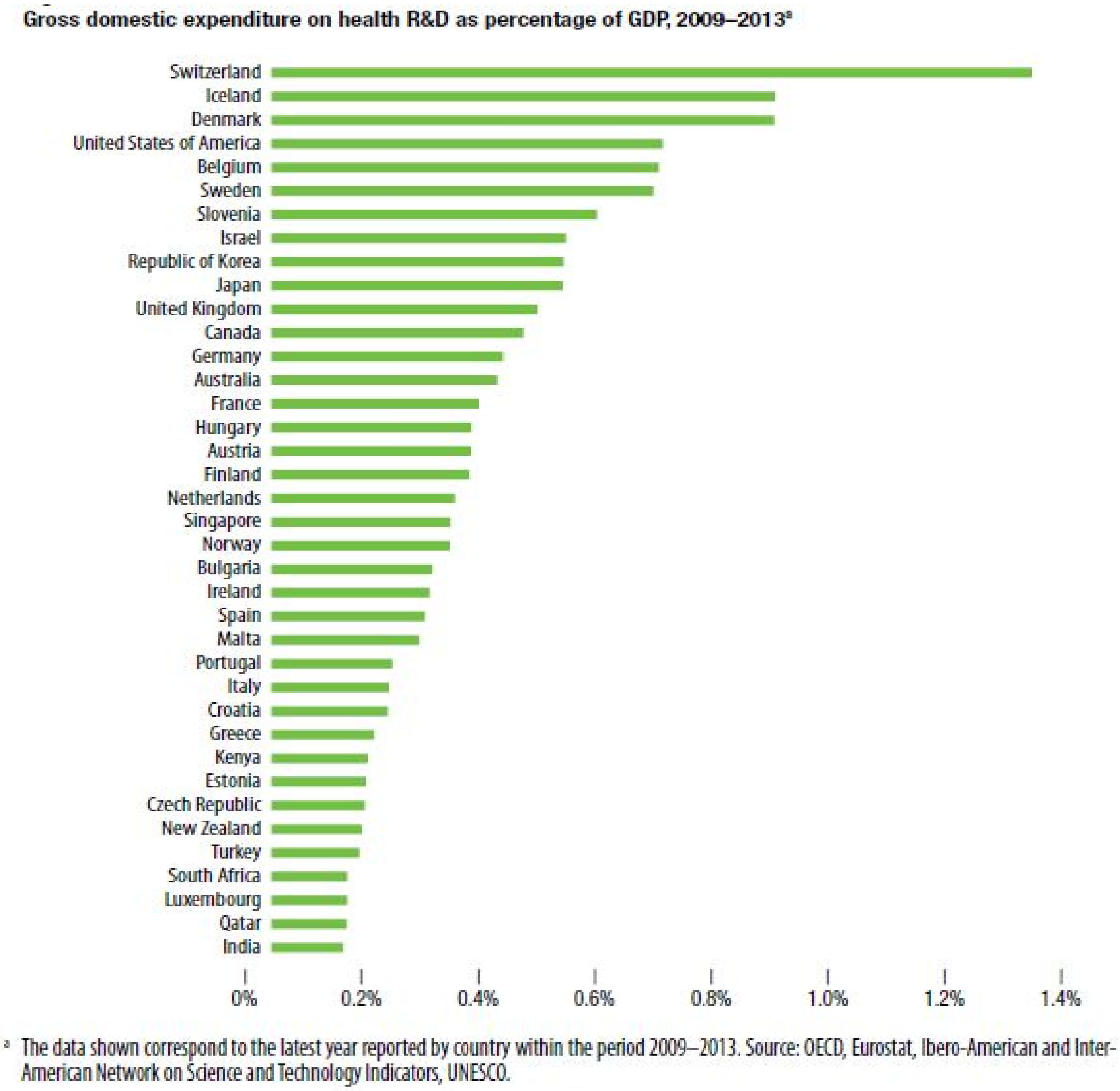

Figure-3: Investment in health as compare to GDP in selected countries
Source: WHO report, 2015

DATA ANALYSIS

The demographic profile of the respondents' was discussed table-1 & table-2 as under:

Table-1: Demographic of respondents

Criteria	Values	Percent
Age	20 to 30 years	50
	30 to 40 years	21.2
	40 to 50years	28.8
Gender	Male	59.6
	Female	40.4
Occupation	Service	13.5
	Business	28.8
	Agriculture	57.7
Family Income	2-5 LPA	15.4
	>5 LPA	84.6

Table-2: Type of Treatment

Type of Treatment	Percent
Dental Care	34.6
Cardiology/cardiac surgery	13.5
Gynae	11.5
Neuro	29
Orthopedic surgery	1.9
Nephrology	3.8
Cosmetics surgery	1.9
Eye surgery	3.8

To analyse the data Multiple regression analysis is conducted to identify major factors that drive visitor satisfaction related to Pre Procedural, Managerial Efficiency, Organisational capabilities, Post procedural and Sustainability factors. Two, one, one, one and one variables were selected to measure Pre Procedural, Managerial Efficiency, Organisational capabilities, Post procedural and Sustainability factors. Table 3 represent the details of scale items used for the study. Visitor satisfaction is measured as the dependent variable for the

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analysis. The Model is having good R^2 Value that specifies the factors identified can explain a healthy percent of variance in training satisfaction. Results indicate that visitors seem to be satisfied with various variables. Medical tourist satisfaction is also affected by the attention to customers' needs and doctors willing to share information. But tourist seems to satisfy with sustainability factors issues handled by hospital apart from error free billings.

Table-3: Multiple Regressions (Dependent Variable: Satisfaction)

Dimensions	Variable	Constant/beta Value	Adjusted r square	ANOVA	Sig.
Pre Procedural	(Constant)	2.129	0.222	8.277	.001b
	Pre_Procedural_4	.599			
	Pre_Procedural_1	-.309			
Managerial Efficiency	(Constant)	1.622	0.057	4.080	.049a
	Manag_eff_2	.445			
Organisational capabilities	(Constant)	3.797	0.107	7.125	.010a
	Org_cap_5	-.386			
Post procedural	(Constant)	1.420	0.116	7.671	0.008a
	Post_proc_ser_5	.527			
Sustainability factors	(Constant)	.434	0.666	102.631	0.000a
	Sus_fac_1	.865			

CONCLUSION

The emergence of internet search engines, email, economy airfare and digitized patient records, more individuals than ever before are going to comparison-shop in pursuit of the best care they can afford at the lowest possible prices. Furthermore, as countries such as China and India undergo rapid economic expansion, more health care facilities designed to 'international standards' are being built around the world. For sufficiently wealthy patients, international differences in quality of health care will likely diminish. Regional variations in the price of health care could play a powerful role in the 'outsourcing' of medical care as consumers comparison-shop for affordable health care. The variables selected under the current studies for Role of assistants staffs in pre-procedural services includes Providing assistance in preparation & implementation (Pre_Procedural_1) and Personnel's role and knowledge of procedure (Pre_Procedural_4); for manager/ managerial efforts variables Willingness to invest for long term protection and preservation (Manag_eff_2) for organisation capabilities variable Provide specialised services to improve the effectiveness (Org_cap_5), for Post Procedural Services of the Hospital variables selected includes Future appointment scheduling (Post_proc_ser_5) and for Sustainability factors variable Forecasting tourist demand regarding the environmental aspects of the destinations (Sus_fac_1) explains the impact of HR in sustainable medical tourism in India.

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QUESTIONNAIRE

Gender : Male ☐ Female ☐

Residence Country : ……………… ……..........…………………

Occupation : Service ☐ Business ☐ Farming ☐

Age (in Years) : 20 to 30 ☐ 30 to 40 ☐ 40 to 50 ☐ Above 40 ☐

Monthly Income : ___________________ (in Rs / US $)

What is the Medical treatment you have undergone here?	
	Orthopedic surgery
	Cardiology/cardiac surgery
	Neuro
	ENT
	Gynae
	Eye surgery
	Cosmetics surgery
	Nephrology
	Dental Care
	Any other:

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Rate your level of satisfaction on following dimensions on medical treatment in Rajasthan	SPSS Code	Highly Dis-satisfied	Dis-satisfied	No Idea	Satisfied	Highly Satisfied
Are you satisfied with medical personals role at Hospitals in India	Satisfaction					
ROLE OF ASSISTANTS STAFFS IN PRE-PROCEDURAL SERVICES						
Providing assistance in preparation & implementation	Pre_Procedural_1					
Providing help in examination and control by Hospital	Pre_Procedural_2					
Personnel's role in Pre-set and knowledge of criteria	Pre_Procedural_3					
Personnel's role and knowledge of procedure	Pre_Procedural_4					
Patents and doctor's Co-operation	Pre_Procedural_5					
Examination of criteria requirement	Pre_Procedural_6					
Treating in good manner as per limited time	Pre_Procedural_7					
Possibility to control the criteria	Pre_Procedural_8					
MANAGER/ MANAGERIAL EFFORTS						
Willingness and efforts to maximise the efficiency of people	Manag_eff_1					
Willingness to invest for long term protection and preservation	Manag_eff_2					
Provide proper training to treat the foreign patients	Manag_eff_3					
Maintain secrecy for the data of patients	Manag_eff_4					
ORGANISATION CAPABILITIES						
Serve as a focal point for the coordination of all environmental activities at the destination	Org_cap_1					
Serve as a catalyst and facilitator for environmentally sound tourism development	Org_cap_2					
Provide common services which enhance the quality of the patient's experience, regarding the environmental issue	Org_cap_3					
Co-operate with government and other public hospital to represent the views and serve better	Org_cap_4					
Provide specialised services to improve the effectiveness	Org_cap_5					
Proper arrangement for assistant	Org_cap_6					
Support the development	Org_cap_7					
Post Procedural Services of the Hospital						
Discharge procedure	Post_proc_ser_1					
Error free billing	Post_proc_ser_2					
Post operative Monitoring Care	Post_proc_ser_3					
Availability of Prescribed Medicines in home country	Post_proc_ser_4					
Future appointment scheduling	Post_proc_ser_5					
Sustainability factors						
Forecasting tourist demand regarding the environmental aspects of the destinations	Sus_fac_1					
Tourist satisfaction studies, which indentify the problems and opportunities	Sus_fac_2					
Research on the effectiveness of the environmental image of the destination and the effectiveness of its management (promotion)	Sus_fac_3					
Establishment and following the quality and services standards	Sus_fac_4					
Providing the Training to team for improving the long term sustainability	Sus_fac_5					

DIGITAL EMPOWERMENT AND INCLUSIVE GROWTH IN INDIA: WITH SPECIAL REFERENCE TO ESHAKTI

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ABSTRACT
Inclusive growth gives an economy a holistic development in other words it gives sustainable growth in socio, economic and political parameters of growth. With the growth of digital sector inclusive growth has further been strengthened. Digital empowerment eases the process of achieving the components of inclusive growth. The growth of digitization of the data and digitalization process has removed the boundaries of the economies and has crossed many miles. Digitalization integrates all the digitized data and information in one network and brings on one platform. The Digital Devolution Index (DEI) helps to gauge the progress of digitization of a country in the world. India ranks 53rd out of 60 countries in the world in digitalization index but 15th in case of countries momentum towards improvement in digitization showing positive attitude towards digitization. In this regard the GoIs initiative of 'Digital India Program' has a mission to develop required infrastructure, training and integrates all departments so that Digital empowerment can be attained. NABARD has taken a step forward towards digitization by introducing E-Shakti, an initiative that will help digitize the activities of SHGs and bridge gap between SHGs and Financial Institutions. Digital platform will also help them to spread their physical network.

Keywords: Inclusive Growth, Digitization, Digitalization, Digital Empowerment, Digital Devolution Index, SHG, EShakti

INTRODUCTION
'Inclusive' the term itself specifies is to include all and 'growth' means process of increasing or spreading in size. Inclusive growth is socio- economic growth that creates opportunity for all segments of the population and distributes the dividends of increased prosperity, both in monetary and non-monetary terms, fairly across society (OECD).

The 8th goal of the SDG 2015 set by United Nations also emphasizes to "promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all". In order to realize this goal UNDP works extensively towards it through three broad policy framework namely (i) Integrated Planning (ii) Supporting Employment Creation, Decent Work, and Redistributive Programmes to address Poverty, Inequality and Exclusion (iii) Mobilizing and Scaling Up Financing for Enabling Transition to Inclusive and Sustainable Growth.

Today, with the digital evolution doors have opened for developing economies and the world is moving towards 'sharing economy'. But importance of inclusive growth enjoys its premier position in the development as it strengthens grass root level part of the economy. Innovations and effective execution of digitalization helps to integrate all social spheres of the economy and provide competitive edge to the country's economy. In this way digitalization helps and will continue to help the economies in acheiving the 17 Sustainable Development goals with 169 targets set in 2015 by the United Nations by 2030.

The era of digital innovations diminishes the barriers between countries and people across the globe and thus 'Global' is the word of the present day. With these changes in the socio-economic and geo-political maps the amount of data and information is also growing exponentially. These data and information are of prime importance for any agency (Government, trade, service or an individual) thus requires special treatment to safeguard them. Technology plays a vital role in this regard and provides best solution to preserve them.

In this regard the Digital India Program aims at digitally convergent society by empowering every citizen with access to digital technology, knowledge, skill training and availability of information at a common platform. Under the umbrella of the Digital India, NABARD has also initiated EShakti project to bridge the gap between the SHGs and their members and the digital technology.

This paper attempts to understand the how digital empowerment helps in attaining inclusive growth through the evaluation of EShakti project.

OBJECTIVES OF THE STUDY
1. To understand the components of inclusive growth and digital empowerment.

2. To analyze the role of digital empowerment in the inclusive growth of the economy.
3. To evaluate the E-Shakti project of NABARD towards digitalization of the SHGs

METHODOLOGY

Secondary data has been used for the study. The data and relevant information was collected from the various reports of the UNCTAD, NABARD and Tufts University.

ANALYSIS

MEANING OF INCLUSIVE GROWTH

UNDP's chief economist, Thangavel Palanivel, pointed out some common features for inclusive growth, namely: "Growth is inclusive when it takes place in the sectors in which the poor work (e.g. agriculture); occurs in places where the poor live (e.g. undeveloped areas with few resources); uses the factors of production that the poor possess (e.g. unskilled labour); and reduces the prices of consumption items that the poor consume (e.g. food, fuel and clothing)".

THE COMPONENTS OF INCLUSIVE GROWTH INCLUDE

1. Education and Skill – Access, quality and equity
2. Basic Services and Infrastructure – Basic and digital infrastructure and health related services
3. Corruption – Ethics in business and politics
4. Financial Intermediation of rural economy investment
5. Asset building and entrepreneurship
6. Employment and labour compensation
7. Fiscal transfers –tax code and social protection

Thus, inclusive growth is achieved when the benefits reach even the most vulnerable part of the society and utmost care is taken that the damage on environment is least. It focuses on providing equal opportunity and participation of everyone in all the aspects of life thus balancing economic, social and environmental growth and passing them through the funnel of progress. Thus, inclusive growth is a very important aspect to have a sustained economy.

MEANING OF DIGITIZATION & DIGITALIZATION

The **'Digitization'** process helps to convert the information into digital format i.e. converting physical or analog to digital form whereas **Digitalization** is the use of digital technologies to change a business model and provide new revenue and value-producing opportunities; it is the process of moving to a digital business. (GARTNER IT Glossary). In other words 'Digitalization' helps to integrate all digitized technologies, engage people and digitize their everyday life data that can be transformed into digital format.

MEANING OF DIGITAL EMPOWERMENT

In simple terms Digital empowerment means maximizing the use of technology in an individual day to day activity. Digital empowerment helps is developing requisite infrastructure and make the masses literate i.e., socio-economic backward communities so that they can use the power of digitalization.

Digital empowerment is having the knowledge, tools and resources to use digital technology to achieve one's full human potential. (Worldpulse.com)

COMPONENTS OF DIGITAL EMPOWERMENT

The progress of digitization in a country and its fabrication into the economic and social environment can be gauged by a composite index Digital Evaluation Index (DEI) created by the Fletcher School at Tufts University with support from MasterCard and DataCash (2015, Harvard Business Review article, "Where the Digital Economy is Moving the Fastest").

The DEI measures the competitiveness of a country based on two functions namely

a) **DEI - Rank** : This gives the current state of digitalization of a country judged on four drivers which include 12 components comprising of total 108 indicators namely (a) **Supply Conditions-** measures the quality and readiness of digital and physical infrastructure like bandwidth, quality of roads (b) **Demand Conditions** – measures willingness of consumer to use technology and availability of means/ tools necessary to plug in digital economy (c) **Institutional Environment** – Initiatives by the government to provide conducive environment for investment and innovation of digital technologies (d) **Innovation and Change** – extent of innovation taking place in the country.

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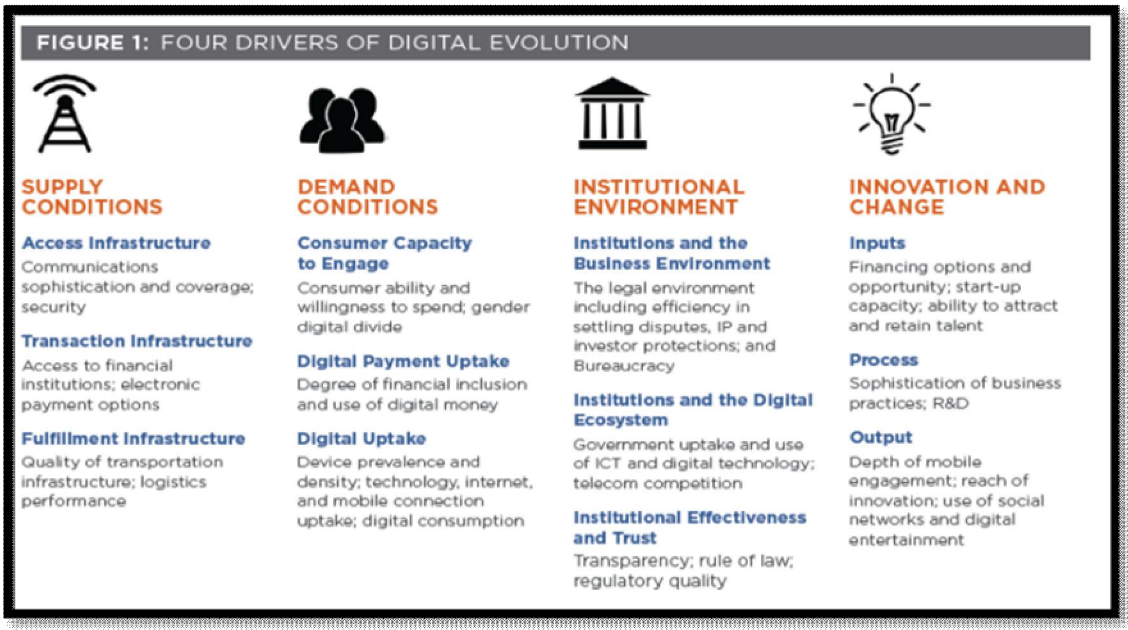
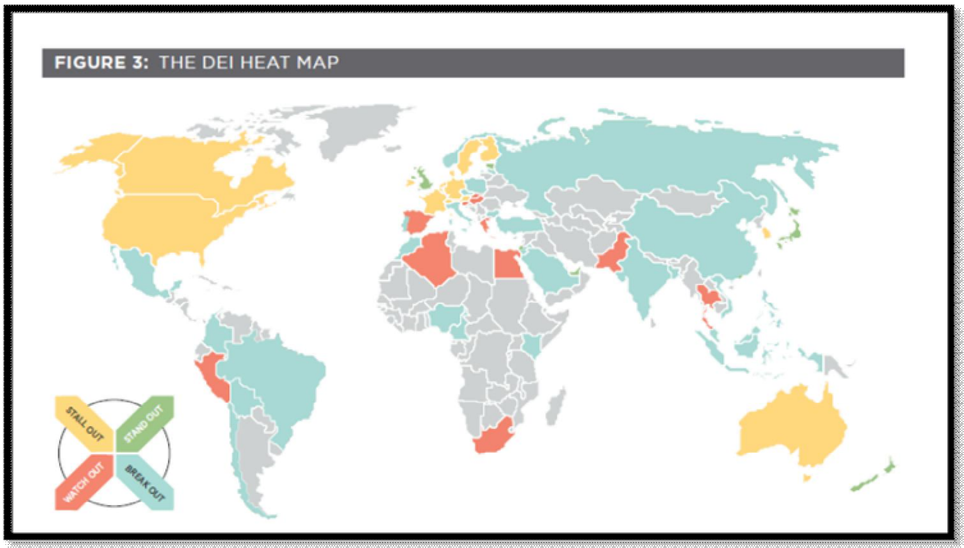


Source: Information Economy Report 2017, UNCTAD

b) **DEI Heat map** – This measues the pace of digitalization over time, and is measured by the growth rate of a country's digitalization score over eight-year period. This classifies countries into four distinct trajectory zones namely (a) **Stand Out** countries are both highly digitally advanced and exhibit high momentum (b) **Stall Out** countries enjoy a high state of digital advancement while exhibiting slowing momentum (c) **Break Out** countries are low-scoring in their current states of digitalization but are evolving rapidly (d) **Watch Out** countries face significant opportunities and challenges, with low scores on both current level and upward motion of their DEI. Some may be able to overcome limitations with clever innovations and stopgap measures, while others seem to be stuck.



Source: Information Economy Report 2017, UNCTAD

DIGITAL EMPOWERMENT AND INCLUSIVE GROWTH IN INDIA

Developing country like India over the years took various initiatives towards digitalization since 1990s. In 2006, Government of India approved National e-Governance Plan (NeGP), comprising of 27 Mission Mode Projects (MMP) which were increased to 31 MMP by 2011. The 31 mission mode projects (MMP) are individual project within the National e-Governance Plan (NeGP) divided among Central, State and Joined which focus on one aspect of electronic governance such as banking, agriculture, e-panchayat, land records or commercial taxes etc. Further to provide an inclusive growth of e-Governance , various infrastructure development projects and policies has been implemented like State Wide Area Networks (S.W.A.N), Common Services Centres (CSCs) and middleware gateways i.e National e-Governance Service Delivery Gateway (NSDG), State e-Governance Service Delivery Gateway (SSDG), and Mobile e-Governance Service Delivery Gateway (MSDG)

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In 2014, 'Digital India Program' was launched with an aim to digitalize the Indian society and economy through development of the required infrastructure, integrate all departments so that citizens can get the required information at single window and educate people to operate digital technology, thus ensuring inclusive growth.

The Digital India programme is centered on three key vision areas: (i) Digital Infrastructure as a Core Utility to Every Citizen (ii) Governance and service on Demand (iii) Digital Empowerment of Citizens. To realize the Digital India mission 9 pillars has been defined by the government which weaves together to form the umbrella of Digital India.

Source: http://digitalindia.gov.in/content/programme-pillars

Digitize India Platform (DIP) is also a part of the GoI under the Digital India Programme with objective to provide a platform where all the government and organization physical documents and images are available in the digital format. In order to make sure that digitization reaches every corner of the country and is used by more and more masses across States/UTs the GoI commenced Pradhan Mantri Gramin Digital Saksharta Abhiyan. The scheme aims to bridge the gap between urban and rural population and special attention towards Scheduled Castes, Scheduled Tribes, Minorities, Below Poverty Line, differently abled people and more important women. Under this scheme the citizens are trained to operate digital devices, use internet, operate emails, make digital payments and access Government services and information.

DIGITAL INDIA INITIATIVE HAS PLAYED A KEY ROLE IN IMPROVING THE QUALITY OF LIFE OF THE PEOPLE IN THE COUNTRY THUS LEADING TO INCLUSIVE GROWTH.

As per **DEI heat map 2017** out of 60 countries analyzed in the World, India stands at **17th place** with a score of 2.53 hence lying in the **Break Out region** and as per the **DEI ranking** it is at **53rd position** with a score of 1.85. This high momentum shows that India is making significant efforts towards growth by creating attractive opportunities for global investors to invest. In the year 2015, where 70 percent of the **internet users** belonged to developing and transition economies, India and China had the largest number and out of 750 million people that went online for the first time between 2012 and 2015, 90 per cent of the users were from developing economies, with India having **178 million** users had the largest number of users.

This momentum of Digitalization has also contributed to the inclusive growth of the country in many folds:

1. **Digital payment in India** - 2016-17 saw digital transactions to be reaching 10.9 billion rupees while there was 74% increase in digital payment infrastructure acceptance by 2017. Modes of transfer like RTGS, NEFT, digital wallet, Unified Payments Interface has shown positive growth.

2. **Jan Dhan-**The JanDhan, Aadhaar, Mobile (JAM) focus on inclusive growth as Aadhar works as benefit and service delivery tool. Aadhar enabled Direct Benefit Transfer also acts as measure to bring more transparency in the process. Till March 201, 182671.36 crore has been disbursed to 35.7 crore beneficieries.

3. **E-Education (SWAYAM) -** This is free learning online for young aspiring minds. SWAYAM consists of Massive Open Online Courses (MOOCs) in a controlled environment.

4. **E-Health-** In health care domain following initiatives has been taken (a) Electronic Health Records (b) Radio-frequency identification and barcoding (c) Business intelligence (BI) in detecting disease pattern (d) Clinical decision support and many more.

5. **Internet connectivity in Rural Areas -** Broadband plays a crucial role in the economic growth of an economy. As per TRAI report 2017 there are 276.52 million broadband subscribers in India which is second highest in the world.

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6. **Smart cities -** Smart Cities Mission 2015 is launched with view to transform public services like LPG connection, traffic control into digital format.
7. **Digital Democracy with MyGov -** A unique way to involve citizens in policy formulation and programme implementation, thus providing platform to the people for partnership with the government, till 2017 there are 4836.35 registered members.
8. **Digital Farming -** ICT initiatives towards agriculture like Karshaka Information System Service and Networking (KISSAN) Kerala, Village Resource Centre (VRC) -ISRO,eKrishi.
9. **Digital for Police modernization-** Recently launched portal to support the police in their fight against crime and maintaining law and order.

ESHAKTI INITIATIVE OF NABARD TO DIGITALIZE SHGS

Background

NABARD in the year 1992, in order to strengthen the cause and bring SHGs into the mainstream of banking and financial institutions, brought together 500 SHG's and motivated banks to invest in these groups either by providing initial capital or refinancing their projects. In the year 2016-17, 18.98 lakh SHGs were provided loans by the banks of which 90.42% were exclusive women SHGs. The loan amount disbursed stood at 38781.16 crore in 2016-17 where exclusive women SHGs shared 93% of the total loan amount. Savings of 85.77 lakh SHGs with banks in 2016-17 was 16114.23 crore where out of the total SHGs, women SHGs were 73.22 (85.36%) and their saving stood at 14283.42 crore (88.64%).

The successful journey of NABARD with its mission to support SHGs from 1992 till present has helped to make its presence in almost every part of the country. The flourishing SHGs also saw a tremendous increase in the amount of data and information with them. Thus, it became difficult to maintain the records of the groups.

SHGs faced various challenges namely (a) Maintenance of Manual records – the process was tedious and records became bulky with time (b) Chances of malfunctioning were high (c) Multiple memberships in SHGs of the same person (d) Manual records get perished hence chances of losing the record history is high (e) Lack of manpower (f) Banks and Financial Institutions were not able to provide support due to insufficient or patchy information from the SHGs and their members.

The challenge faced by SHGs required an immediate attention. The rapid change in technologies and growth of digitalization also made it requisite to bring SHGs on the platform of technology. Banks and Financial Institutions were already embracing the new technology of digitalization hence need to bridge the gap between micro finance and technology was very much required.

The EShakti Project

In the drive of digital empowerment NABARD in 2017 initiated the project of E-Shakti to leverage the gap between SHGs and rapid changing technology. The project was also in line with the 'Digital India Program' launched by the Government of India in 2014.

The EShakti initiative stressed to (i) maintain e-books of the account (ii) preserve details of all SHG members (iii) generate reports of all transactions (financial and non-financial) of SHGs (iv) make available all details to the stakeholders

EShakti aims at (i) streamlining the flow of socio-economic data and information, so as to sink SHGs with the changing pace of technology, (ii) map existing SHGs district wise, bank wise and branch wise; (iii) provide skill training to SHG members about the technology (iv) Enter data and information using a customised software in central server (v) Uploading data on the web under a dedicated website (vi) Maintain data centre and data recovery centre (vii) Regular update of the transactions (viii) Generate MIS reports about the members.

The project was started in phases where phase I was initiated in Ramgarh(Jharkhand) and Dhule (Maharashtra) districts. Success of first phase led to rolling out of second phase where 23 more districts were included.

EShakti leading to Inclusive Growth

The main focus of the EShakti project is effective implementation of digital technology and accelerates inclusive growth at the grass root level. Embracing the key components of inclusive growth E-Shakti project has been able encapsulate the digital achievements with the inclusive growth.

The key achievements of the project as on March 2018 are

a) **Infrastructure and services -** The digitalization has been able to cover 46579 villages in which total 249574 SHGs have been covered.

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b) **Access of skill** - 2819012 SHG members has been covered under EShakti of which 2756598 are women. 1869967 members use mobile phone.

c) **Financial Intermediation -** EShakti has been able to involve 9914 bank branches and 1741673 mobile users. The project has been able to integrate 281 implementing agencies for larger financial inclusions

d) **Social Protection -** Out of total members accessing digitalization, 2906762 have Aadhar cards.

e) **Other benefits of digitalization** are (i) helped in bringing accountability amongst members, (ii) low cost and secure methods for storing the data (iii) saves physical travel time of the members as they need not have to travel from one place to another to deliver the information (iv) easy and timely access to relevant stakeholders (v) history of all the transactions by the members and (vi) the socio-economic information of SHG and its members on a single platform also helps in expanding and modifying government policies related to SHG development.

OPPORTUNITIES OF THE PROJECT (DEI COMPONENTS)

The opportunities of E-Shakti project are (i) demand for digitization is going to increase day by day and still there are many untapped rural areas (ii) there is still scope of improvement in the digital and physical infrastructure (iii) scope of integration of financial inclusions partners with SHGs thus creating better institutional environment (iv) platform to converge SHGs with various government schemes and programs (v) new opportunities for the business and credit policies (vi) change in the living standard ,awareness and skill training will make the project successful.

CHALLENGES

The EShakti project suffers from various challenges (i) in the rural areas acceptability of technology and change is skeptical (ii) rural people especially women are not trained effectively to use the gadgets and software, hence large scale training programs are required (iii) source of information for database is poor (iv)the process of converting physical information to digital is very slow(v) seed money has been instigated by NABARD but spreading for whole country requires huge amount of capital investment (vi) Cooperation among group members and by the financial institutions towards digitalization is still not 100% (vi) robust infrastructure and high speed internet is still a challenge in remote rural areas of the country (vii) since the project is in very nascent stage achievement of the break-even point is still long way to go

SUGGESTIONS FOR IMPROVEMENT

The EShakti project is at a very nascent stage there is a huge scope of improvement (i) Since majority of the SHG members are poor and illiterate initiatives should be taken to bridge the gap between technology and users by creating tailor made services so that access of technology becomes easier (ii) Privacy and security concerns should be addressed by the government policies (iii) Digital Infrastructure should be enhanced and spread (iv) Multi-channel support should be provided i.e apart from mobile services can be provided through post offices, retail shops, bank branches, etc this will help the members to gain advantage of digitalization in a broader way.

CONCLUSION

Data and information at one time was confined to certain economies but in the current scenario the world is growing toward digital technology. Evolution of internet, high speed broadband, high storage capacity equipment, proper data management, evolving technologies and innovations has enhanced the process of digitalization by providing increased connectivity and networking in various sectors of economy. Digitalization helps in storing records systematically and for long periods this helps in retrieval, maintenance, updation of information at any time. Digital empowerment has led to inclusive growth of the economy. The EShakti project is at its very initial stages but the results and success stories has helped the project to prove its mantle towards digital empowerment and inclusive growth. Still there is a long way to go forward towards Digitalization and precautions should be taken that digitalization should not empower human instead it should help human beings in their empowerment and overall growth.

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IMPACT OF DEMOGRAPHIC VARIABLES ON ROLE EFFICACY AND EXECUTIVE LEADERSHIP OF EXECUTIVES SERVING IN A PRIVATE SECTOR ORGANIZATION: AN EMPIRICAL STUDY

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ABSTRACT

The paper studies the Impact of four Demographic Variables (age, education, experience and gender) on Role Efficiency (10 dimensions) and Executive Leadership (14 dimensions) of executives (senior managers) in a private sector organization (Biscuit producers) through ranking and inter-correlations techniques. This study used a more comprehensive approach to survey role –efficacy and executive leadership profiles. Leadership is about understanding people and process and bringing out the best out of them. The concept of Role-Efficacy purports to generate a feeling of pleasantness in performing one's role and meeting the demands of the role. Perhaps, endeavor of this study is to examine relationship of role efficacy with leadership practiced by executives /senior managers based on their demographic profiles. The primary data was collected by means of structured questionnaire canvassed among the sample drawn for the purpose, which comprised of 56 respondents holding senior managerial cadre, out of which 28 respondents on the first day and 28 managers on the second day participated in the HRD workshop belonging to private sector, Indian organization of repute .Data has been statistically treated and complemented by ranking and correlation-analysis. Conclusion drawn from the study gives an impression and hint towards the existing state of affairs in the organization and possess a question about the organizational culture and prevailing practices. Finally the paper concludes by emphasizing that role efficacy and leadership of executives is related with demographic profiles on the subjects up to various extents and can be enhanced with the support of organization.

Keywords: Demographic Variables, Role Efficacy, Executive Leadership, Executives, Private Sector Organization etc.

1.0 INTRODUCTION

Leadership is the process of influencing the behavior of others to work willingly and enthusiastically for achieving predetermined goals. The successful organization has one major attribute that sets it apart from unsuccessful organization is dynamic and effective leadership. Success depends directly upon the style and role efficacy of the executives. Perhaps in the context of great challenges being faced by the organizations, the concept of role- efficacy has got potential to bring about a change in the employee’s potential and effectiveness .The performance of a person working in an organization depends on his own potential effectiveness as a person, his technical competence, his managerial experience, etc., as well as the way the role which he performs in the organization is designed.

2.0 STATEMENT OF THE PROBLEM

It is an accept fact that managers in many private sector organizations, particularly at higher levels, often borrow the traits of bureaucracy, even though they have the façade of professionalization. In the Indian context, it is certainly important that we search and take a close look at our culture and make some conscious choice about the type of organization.

3.0 MAIN OBJECTIVES OF THE STUDY

- To make an audit of demographic profiles (age, education, experience and gender) as related to role efficacy and executive leadership of executives (senior managers) serving in Indian private sector organization.
- To find out ranking and inter-correlation of/between demographic profiles, 14 functions of executive leadership and 10 dimensions of role efficacy.

4.0 METHODOLOGY

The interactive HRD workshop was conducted on fifty six participants. On the first day numbers of participants were twenty eight and on the second day it was twenty eight. The timings of the workshop were from 10 a.m. to 1 p.m. and 2 p.m. to 5 p.m. with a lunch break of an hour.

4.1 DESIGN OF THE STUDY

The first session comprised of administration of the questionnaire to the managers while they were on the job and collection of filled in questionnaires and personal meeting programmes with the subjects. To determine the impact of demographic variables on functional factors of role -efficacy and leadership, it was felt appropriate to address the questionnaire to executive cadre alone. The questionnaire has 2 parts; first part deals with role efficacy scale and second part deals with senior managers function schedule/ executive leaderdship.

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Respondents were requested to go through the instructions given on the questionnaire and put their queries before filling out, during the workshop. The respondents were assured that this was an academic exercise and their responses would be kept confidential and will be used for research purpose only. This assurance was further stated in the questionnaire. In the second phase, the subjects gave their reactions about the relevance of the items in the tools with their day-to-day functions. The third phase comprised of action phase. In this session the results of the responses to the questionnaire were correlated and discussed with the participants to arrive at conclusions and suggestions.

4.2 SAMPLE

The study has covered 56 executives/senior managers serving in a private sector organization as respondents; composed of a comparatively small group of executives, i.e. top and the middle management and is responsible for the overall management of the organization .The respondents ranged in the age group of 35- 54 years with a work experience of 13-32 years. Among 56 participants 17 were females and 29 were males. They had degrees of B.Sc, Ba, MA, M.Sc, M.Com, B.E, MBA and M.Tech to their credit.

4.3 TOOLS/INSTRUMENTS USED

For the purpose of data collection an extensive structured questionnaire of Role Efficacy, executive leadership developed by Prof. Udai Pareek was used.

4.4 ROLE EFFICACY SCALE

Role –Efficacy Scale (RES) has 10 dimensions as following,

Self-Role Integration: The dimension measures the perception of the integration between self and role(vs. role distance). The integration of the person and the role comes about when the individual is able to contribute to the evolution of the role.

Proactivty: The dimension measures the perception of taking initiative (vs. reacting). A person who occupies a role responds to the various expectations that people in the organization have from that role, while this certainly gives him satisfaction; it also satisfies others in the organization

Creativity: This dimension measures the perception that something new or innovative is being done by the individual i.e. experimenting and trying new ideas and strategies (vs. routinity).

Confrontation: This dimension measures the perception about the capacity of the individual to face the problems to attempt their relevant solution (vs. avoidance) .

Centrality :This dimension measures the perception of importance of the role i.e. if a person is feeling his role is important or central in a system his role efficacy is likely to be high (vs. peripherality).

Influence: A relative concept is that of influence or power (vs. powerlessness). This dimension measures the perception of the individuals towards one's own capacity in making an impact on others.

Growth: This dimension measures the perception about on occupying a role the level of opportunities to learn new things for personal growth and development (vs. stagnation).

Inter -Role Linkage: This dimension measures the perception of inter dependence with others role i.e. linkage of one's roles with other's role (vs. isolation

Helping Relationship: This dimension measures the perception/feeling of a person with regard to helping other and taking help from others (vs. hostility).

Super Ordination :This dimension measures the perception that something beyond the regular call of duty is being contributed to larger society and the nation i.e. linkage of one's role with larger entity/cause (vs. deprivation).

a. The Instrument and Its Administration

The role efficacy scale (RES) is a structured instrument consisting of twenty triads of statements. A respondent marks the one statement in each triad that describes his role most accurately. A role occupant for his role must complete the regular scale.

The three alternatives are pre-weighted There are two statements for each dimension of role

b. Scoring

The scoring key is used for scoring responses. Role efficacy index (REI) ranges from 0 to 100.

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c. Reliability

Sen (1982) reported a retest reliability of .68 significant at .001 levels. This shows the high stability of the scale.

d. Validity

Sayeed (1985) reported item- total correlation for twenty RES items for a total sample of 658 managers, for eleven organizations separately. For the total sample the lowest correlation was 0.16 (for item 20) and the highest 0.51. The mean corrected item-total correlation for the entire sample was- 0.36, with an alpha coefficient of 0.80. The alpha coefficients for the mean corrected item-total correlations of the eleven organizations ranged from 0.70 to 0.85. These results show internal homogeneity of the scale.

4.5 SENIOR MANAGERIAL FUNCTIONS SCHEDULE / EXECUTIVE LEADERSHIP

Senior Managerial Function Schedule (SMFS) developed by Udai Pareek was used for the study. SMFS consists of a list of fourteen functions (seven are transactional and seven are transformational) as follows:

TRANSACTIONAL FUNCTIONS

Leaders have an obligation to get things done, and ensure maximum efficiency and effectiveness of an organization. Transactional function includes following dimensions:

Policy Making: The leader arranges to set priorities and directions for organizational work, and create linkages among several aspects of the organization.

Planning: Planning involves working out detailed action steps, the needed resources, and contingency arrangements if a proposed action does not get done.

Developing Systems: Systems economize energy and lead to faster action like through management information system, budgetary system, human resource development system, reward system etc.

Monitoring Performance: Here monitoring is done against the accepted standards and agreed plans.

Coordinating: When individuals and groups work in synergy, duplication is avoided and mutual support is ensured.

Rewarding: Senior managers reward good performance of exemplary behavior of individuals and teams.

Coaching: This includes helping them to know their own strengths and weaknesses, and improve their performance in future.

TRANSFORMATIONAL FUNCTIONS

Transformational functions go beyond the immediate task and build individuals and groups to enable them to achieve targets that the organization or individual would never have expected. These functions increase power in the organization by empowering various groups and individuals. The following functions fall in this category:

Visioning: Vision is the dream, which inspires people and makes them proud of working in the organization.

Modeling: It is a way to inspire people to set a personal example of a desirable style and behavior as, behavior speaks louder than words.

Setting Standards: High standards and norms inspire individual employees to follow them in their own work

Building Culture and Climate: Senior managers pay major attention to building climate of excellence, commitment, mutual support, etc.

Boundary Management: This can be done by ensuring continuous availability of resources, supports from outside and from major customers.

Synergizing: The strength of an organization depends on the strength of its teams.

Searching and Nurturing Talent: Senior managers pay attention to serve as mentor for the organizational employees.

a. The Instrument and Its Administration

Senior Management Functions Schedule is designed to find out which transactional and transformational functions are being given priority by senior managers in an organization. The instrument is meant for the top leaders/ senior managers.

SMFS consists of a list of fourteen functions (seven are transactional and seven are transformational.) The

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respondent is required to indicate the priority of his attention/time to different functions by distributing hundred points among the fourteen listed functions.

b. Scoring
Scores given to each function gauge the priority of the function. The responses of senior managers are added to give a profile of the group. The various functions can also be rated on a scale from 1 to 10, although forced distribution of hundred points gives a more authentic profile. The total of transactional functions (items number1, 3,6,7,9,11and13) and transformational functions (2,4,5,8,10,12 and 14) may also be calculated.

c. Reliability
Cronbach Alpha for a group of 19 was found to be .94.

d. Validity
Responses from a group of eighteen senior insurance managers were factor analyzed (principal components analysis with varimax rotation). Factor analysis produced six factors, explaining eighty-five percent variance. The factor analysis provides construct validity of the instrument. Factors, 1, 3 and 5 contain seven transformational functions. These factors have been named HRD- institution building function, norm building function , synergising and boundary management function respectively. Three transactional factors are 2,4 and 6. They are, respectively, policy-system development, promoting excellence and coordinating.

5.0 DATA ANALYSIS AND RESULTS
5.1 Values of Inter-correlations

*** Denotes that coefficient of correlation (r) is significant at 0.001 level of significance p<0.001

** Denotes that coefficient of correlation (r) is significant at 0.01 level of significance p<0.01

* Denotes that coefficient of correlation (r) is significant at 0.05 level of significance p<0.05

NS Denotes that p>0.05 meaning not significant.

5.2 Analysis of Inter-correlations between demographic profiles (age, education, experience and gender), 10 dimensions of role efficacy and 14 components of executive leadership (Kindly Ref. Annexure- 1)
A thorough probe into the values of Inter-correlations between demographic profiles, 10 dimensions of role efficacy and 14 components of executive leadership functions clearly indicates that dimensions of the executive leadership and role efficacy are related positively as well as negatively, up to various degrees and significance level with the demographic profiles of the subjects as follows:

5.3 Age

Age	Positively	related with	Policymaking	(r=0.23)
Age	Positively	related with	Visioning	(r=0.15)
Age	Positively	related with	Planning	(r=0.00)
Age	Negatively	related with	Modeling	(r=-0.09)
Age	Positively	related with	Setting standards	r=0.07)
Age	Positively	related with	Developing systems	(r=0.00)
Age	Positively	related with	Monitoring performance	(r=0.18)
Age	Negatively	related with	Boundary management	(r=-0.18)
Age	Positively	related with	co-ordinating	(r=0.02)
Age	Negatively	related with	Synergising	(r=-0.02)
Age	Negatively	related with	Rewarding	(r=-0.12)
Age	Negatively	related with	Developing talent	(r=-0.18)
Age	Negatively	related with	Coaching	(r=-0.24)
Age	Negatively	related with	Building culture & climate	(r=-0.05)

5.3 Education

Education	Negatively	related with	Policymaking	(r=-0.11)
Education	Negatively	related with	Visioning	(r=-0.06)
Education	Negatively	related with	Planning	(r=-0.08)
Education	Negatively	related with	Modeling	(r=-0.01)
Education	Positively	related with	Setting standards	(r=0.01)
Education	Positively	related with	Developing systems	(r=0.13)
Education	Negatively	related with	Monitoring performance	(r=-0.02)
Education	Negatively	related with	Boundary management	(r=-0.24)
Education	Positively	related with	co-ordinating	(r=0.20)
Education	Positively	related with	Synergising	(r=0.00)
Education	Positively	related with	Rewarding	(r=0.05)
Education	Positively	related with	Developing talent	(r=0.00)
Education	Negatively	related with	Coaching	(r=-0.04)
Education	Negatively	related with	Role efficacy index	(r=-0.10)
related with	Building culture & climate	(r=0.02)		

5.3 Experience

Experience	Positively	related with	Policymaking	(r=0.30)
Experience	Positively	related with	Visioning	(r=0.23)
Experience	Positively	related with	Planning	(r=0.03)
Experience	Negatively	related with	Modeling	(r=-0.04)
Experience	Positively	related with	Setting standards	(r=0.09)
Experience	Negatively	related with	Developing systems	(r=-0.04)
Experience	Positively	related with	Monitoring performance	(r=0.12)
Experience	Negatively	related with	Boundary management	(r=-0.18)
Experience	Negatively	related with	co-ordinating	(r=-0.02)
Experience	Positively	related with	Synergising	(r=0.00)
Experience	Negatively	related with	Rewarding	(r=-0.14)
Experience	Negatively	related with	Developing talent	(r=-0.24)
Experience	Negatively	related with	Coaching	(r=-0.24)
Experience	Negatively	related with	Building culture & climate	(r=-0.08)

5.3 Gender

Gender	Negatively	related with	Policymaking	(r=-0.10)
Gender	Positively	related with	Visioning	(r=0.05)
Gender	Negatively	related with	Planning	(r=-0.03)
Gender	Positively	related with	Modeling	(r=0.11)
Gender	Positively	related with	Setting standards	(r=0.09)
Gender	Negatively	related with	Developing systems	(r=-0.02)
Gender	Positively	related with	Monitoring performance	(r=0.00)
Gender	Negatively	related with	Boundary management	(r=-0.04)

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Gender	Positively	related with	co-ordinating	(r=0.01)
Gender	Positively	related with	Synergising	(r=0.02)
Gender	Negatively	related with	Rewarding	(r=-0.08)
Gender	Positively	related with	Developing talent	(r=0.04)
Gender	Positively	related with	Coaching	(r=0.00)
Gender	Positively	related with	Building culture & climate	(r=0.03)

6.0 CONCLUSION & SUGGESTIONS

The present study reveals that Demographic Variables (Age, Gender, Education & Experience), was found related to Role – Efficacy, Executive Leadership of / Executives senior managers both favorably and unfavorably up to various extents / degrees. Looking at the analysis, it can be concluded that, subjects have all the potentials and skills for going ahead and meeting the objectives of the organization, provided the barriers coming in their way are removed through appropriate interventions by developing the adequate culture, as people in managerial positions complain repeatedly that they are held responsible for things over which they have little control.

It is exemplified by the fact that the India has more reverence for survival and security and because of this; it is difficult to find a spirit of survival with excellence. An insight into our cultural milieu and norms will help us evolve styles and management systems, which are best suited to corporate functioning, by enhancing role efficacy and leadership ability of employees. Top management must recognize that it has the responsibility and obligation to provide an environment in which an employee feels free to challenge the system to accomplish organizational goals.

7.0 LIMITATIONS OF THE STUDY

Scarcity of resources limits the horizon of any study, as researches have to restrict the size of the sample due to practical limitations.Executive leadership as well as role efficacy is multidimensional and each dimension of these variables are full unit in itself. Future studies dealing with the single dimensions are desirous. It can be inferred that different organizations require different sets of skills due to the intrinsic structural procedural and environmental difference in their settings. To further validate the findings a large number and varied organizations needed to be included into the sample. Other most obvious limitation of the research is that, the results will depend on how truly subjects respond to the questionnaires.

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APPENDIX -1

	Age Yrs	Education	Exp.Yrs	Gender	Mgmt. Lev	Centra	Integra	Proacti
Age Yrs	1.00							
Education	0.03	1.00						
Exp.Yrs	0.96	0.05	1.00					
Gender	-0.09	-0.09	-0.10	1.00				
Mgmt. Lev	-0.44	-0.18	-0.43	0.17	1.00			
Centra	0.16	-0.06	0.12	0.31	-0.15	1.00		
Integra	0.01	-0.11	0.03	-0.06	0.22	0.05	1.00	
Proacti	0.07	-0.09	0.13	0.05	0.12	0.09	0.49	1.00
Creati	0.03	-0.04	0.11	-0.11	0.00	0.13	0.40	0.35
Inter Role	0.02	0.00	-0.01	0.09	0.22	0.08	0.20	0.02
Help.Rel	-0.10	-0.03	-0.11	0.08	0.19	-0.07	-0.01	0.17
Superordi	-0.16	-0.01	-0.09	0.01	0.26	0.16	0.43	0.40
Influen	0.06	-0.04	0.12	0.02	0.11	0.16	0.57	0.72
Grow	0.17	-0.16	0.22	0.02	0.07	0.16	0.50	0.68
Confron	-0.14	-0.10	-0.08	0.05	0.18	0.05	0.32	0.31
R.E.Tot	0.00	-0.10	0.06	0.06	0.23	0.26	0.68	0.76
R.E.Ind	0.00	-0.10	0.06	0.06	0.23	0.26	0.68	0.76
P.Mak	0.23	-0.11	0.30	-0.10	-0.04	0.15	0.08	-0.05
Vision	0.15	-0.06	0.23	0.05	-0.18	0.18	0.14	0.15
Plan	0.00	-0.08	0.03	-0.03	-0.35	0.16	0.14	0.15
Model	-0.09	-0.01	-0.04	0.11	-0.01	-0.11	0.13	0.13
Set.Stand	0.07	0.01	0.09	0.09	-0.27	0.32	-0.10	0.25
Dev. Sys	0.00	0.13	-0.04	-0.02	-0.09	0.07	0.01	-0.25
Mon.Per	0.18	-0.02	0.12	0.00	-0.03	-0.11	0.01	-0.11
B. Mgmt	-0.18	-0.24	-0.18	-0.04	0.44	-0.18	0.00	-0.05
Coordi	0.02	0.20	-0.02	0.01	-0.04	-0.02	-0.15	-0.11
Synergi	-0.02	0.00	0.00	0.02	0.35	-0.21	-0.14	0.12
Reward	-0.12	0.05	-0.14	-0.08	0.28	-0.17	-0.11	-0.06
Dev. Tal	-0.18	0.00	-0.24	0.04	0.20	-0.08	-0.20	-0.10
Coach	-0.24	-0.04	-0.24	0.00	0.23	-0.22	-0.04	0.14
B. Cul Cli	-0.05	0.02	-0.08	0.03	0.11	-0.04	0.00	0.04
Led.Tot	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Creati	Inter Role	Help.Rel	Superordi	Influen	Grow	Confron	R.E.Tot	R.E.Ind
1.00								
0.22	1.00							
-0.07	0.10	1.00						
0.16	0.25	0.29	1.00					
0.42	0.13	0.20	0.40	1.00				
0.29	0.12	0.24	0.34	0.60	1.00			
0.05	0.00	0.12	0.32	0.24	0.23	1.00		
0.51	0.37	0.41	0.70	0.78	0.73	0.43	1.00	
0.51	0.37	0.41	0.70	0.78	0.73	0.43	1.00	1.00
0.14	0.08	0.01	0.03	-0.11	0.25	-0.07	0.09	0.09
0.06	-0.04	-0.09	0.08	0.14	0.14	0.29	0.16	0.16
0.19	0.01	-0.21	0.18	0.27	0.08	0.21	0.19	0.19
0.15	0.02	-0.04	0.06	-0.08	0.01	0.26	0.09	0.09
-0.13	-0.29	0.02	0.04	0.19	0.19	0.01	0.08	0.08
-0.05	0.07	-0.05	-0.18	-0.12	-0.22	0.23	-0.12	-0.12
-0.13	-0.12	-0.02	-0.28	0.07	-0.17	-0.17	-0.18	-0.18
0.03	0.01	-0.07	0.11	-0.09	-0.10	-0.20	-0.07	-0.07
-0.03	-0.15	-0.09	-0.16	0.10	-0.32	-0.16	-0.19	-0.19

-0.11	0.00	0.01	0.06	0.09	-0.06	-0.10	-0.03	-0.03
-0.07	0.04	0.06	0.11	-0.22	-0.02	-0.08	-0.06	-0.06
-0.19	0.14	0.15	-0.07	-0.09	-0.06	-0.06	-0.09	-0.09
-0.16	0.02	0.20	0.17	-0.09	0.09	-0.15	0.04	0.04
0.07	0.08	0.35	0.06	-0.09	0.33	-0.40	0.11	0.11
#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

P.Mak	Vision	Plan	Model	Set.Stand	Dev. Sys	Mon.Per	B. Mgmt	Coordi
1.00								
0.46	1.00							
-0.14	0.25	1.00						
0.15	0.21	0.07	1.00					
0.03	0.25	0.18	-0.13	1.00				
-0.23	-0.30	-0.04	-0.27	-0.07	1.00			
-0.26	-0.34	-0.13	-0.35	-0.06	0.36	1.00		
-0.13	-0.28	-0.21	-0.15	-0.33	-0.41	-0.06	1.00	
-0.60	-0.42	0.03	-0.32	-0.15	0.11	0.41	0.23	1.00
-0.35	-0.17	-0.27	-0.21	-0.10	-0.36	0.05	0.53	0.29
0.02	-0.07	-0.39	0.25	-0.26	-0.48	-0.54	0.45	-0.04
-0.30	-0.23	-0.40	-0.07	-0.17	0.04	-0.19	0.05	-0.13
-0.04	-0.15	-0.39	0.08	-0.11	-0.43	-0.39	0.24	-0.19
0.33	-0.17	-0.34	-0.19	-0.07	-0.22	-0.11	0.08	-0.27
#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Synergi	Reward	Dev. Tal	Coach	B. Cul Cli	Led.Tot
0.36	1.00				
0.18	0.32	1.00			
0.25	0.53	0.59	1.00		
-0.11	0.07	0.07	0.26	1.00	

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BAMBOO RAFT AND HARMONIZING BUSINESS ECO-SYSTEM IN TRIPURA INDIA

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ABSTRACT

The bamboo raft is a traditional system of transporting bamboos from harvesting points to end-market in Tripura. The rural tribal community harvest bamboo from the deep forest and supplying to the bamboo market situated at the lowland area. The traditional knowledge and skills have been used to transport the bamboo through river rafting. The perennial water sources of prominent rivers have been used in Tripura to raft the bamboos as quality supply chain management of resources for end consumers. It reduces the transport cost, having naturally treated, creating local livelihood and buttressing community-led business relationships.

The present paper examines the mechanism of bamboo transportation through rafting, traditional knowledge management on harvesting, building bamboo raft, community tethering and local economic development.

Keywords: Bamboo raft, and local economic development

INTRODUCTION

The bamboo raft is commonly known as '***Chaali(in Bengali), Uah Chaali(in Kokborok***), ***'Waphaim'*** in Reang, adjoining district of Kachar branded as ***'Bungga'***, in some part of West Bengal and Bangladesh called as ***'Bhela'***. Since the emergence of human civilization, perennial water sources were used as major means of transportation and need-based demand created to innovate different means of transport like the bamboo raft. The traditional knowledge and skill transferred generation to generation for wellbeing and development of the human society. The use of bamboo rafts could have been found different pieces of literature. According to Chinese Literature, the temporary ferry is a symbol of ***'Cuicui'*** as it is made of bamboo. The use of bamboo for the raft signifies the employment of ***Cuicui*** as a ferry girl (Wong Yoon Wah,1988).

In Vietnam, bamboo rafts were employed to transport rocks to the Dike sites for construction of Vietnamese Dike-building mixed with Chinese and South East Asian elements **(Alexander Benton Woodside, 1988).** Bamboo rafting along the Sock River elephant trekking into Lush Jungle in adventure tourism in Southern Thailand (**Anon.,2015**). A King of Tripura married a Riang women named Toimtoima, being oppressed by Kas Kau,(a Riang King), the first four of the six sons of Molsoi, went to see the king of Tripura on bamboo rafts to redress their grievances **(Mukherjee, Bhabananda, 1959).**

In the 15th century, Maharaja Dhanya Manikya defeated the Pathan army with the help of Rai Kacham and Rai Kashang, two Riang army generals. The Riang submitted their allegiance to the Maharaja Govinda Manikya of Tripura. Some Riangs, while traveling on rafts of bamboo in the Gomati river, broke a thread fastened across the river on the occasion of the worship of Toibema, the Goddess of River **(Gautam Kumar Bera,2010).** Thousands of bamboos float as rafts on the narrow river waters during winter. After cutting down the bamboos from forests, these are floated through rivers as rafts and taken to the village market-places. Then the bamboos are transported to the towns by lorries(**Pannalal Roy,2001**).

The bamboo-based economic activities are part of the life in the state of Tripura, and the huge amount of employment is generated by this natural resource alone. Bamboo, as pointed out earlier, is used in all walks of life both in rural as well as in urban areas (INBAR, 2003). The large-scale businesses activities help to improve the livelihoods of everyone involved in bamboo trade and business through value chain up-gradation, it integrates the small poor rural producers in main line development (Arshad and Selim, 2015).

Tripura is known as a treasure house of bamboo resources in North East India. The state is having 938km^2 which is approximately 9 percent of the forest area (Sharma, 2008).The bamboo is generating about 6.1 million man-days per annum of employment to create livelihood of 1.49 lakhs of rural artisans through value addition(TFD, 2001)

The State Government has adopted State Bamboo Policy for poverty reduction, resource generation, and environmental protection. The bamboo raft is an engine to maintain the steady supply chain management of bamboo resources from harvesting points to consumers end in Tripura. It is facilitating oxygen to the bamboo business enterprises through creating an enabling business environment. The present paper is an attempt to investigate the traditional knowledge on raft making, floating on the river bed, raft handling, rural livelihoods, and overall value chain management.

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RAFT FORMATION, TRADITIONAL KNOWLEDGE, AND PEOPLE

Forming or making a bamboo raft in Tripura is an art and culture among the tribal in particularly Reang community. Initially, the bamboo contractor interacted with Gaobura ***/Choudhuary*** (headman of the village) or panchayat members or joint forest management committee (JFMC) members to identify the bamboo in the forest area, generally, preference given to the forest area having connectivity with small streamlet, the Gaobura or Choudhuary select the labourers to harvest the bamboo. They laborers carry water with a bamboo container (Made out of Dolu Bamboo), food, hukka(locally available cigar) and bidi for smoking during harvesting the bamboo. Based on the market demand on different species, they consult and discussed the known person in the locally for identification the final harvesting area. The bamboo harvester uses small hand *Dao*, locally call *dhakkal* for cutting the bamboo. Generally, they cut the bamboo 10-12 ft. length to fit properly on truck size. It observed that the harvester used middle portion of the bamboo, keeping in view good quality and leave top part for fodder or fuel and 7-8 ft. from the basal. The harvester gave the priority on sorting at the time of cutting the bamboo in forest areas, it found that they cut three years above age bamboo and take care of tender shoots. During the month of April-May, there is limited harvesting due to the occurrence of upcoming new shoots in the bamboo clumps and jhoom related activities.

Further, the harvester cut tender Rupia or Muli bamboo (1-2 years) old for making rope for bundling the bamboo. It found that four bamboos on muli bamboo, Mirtinga, Dolu and Rupai 2 bamboo make it bundle and carry headload to nearest streamlet and fetch the bundle up to the bank of main river wherein water level much high and current is sufficient. It also found that 96 bamboos put to make a small challi(panel of raft) but it counted for 100 bamboos, because of 4 bamboos need for making rope and it counted as 100 poles(96 actual bamboo +4 for making rope for bundling).

The raft panel depends upon the size of river water bed, during the rainy season water level get high and river bed also increased at this moment after construct raft panel of 120 bamboos and summer season due to low water level, the problem of navigation of raft, the small panel constructed with 100 bamboos. Building bottom raft panel depends upon of type of bamboo species, Muli bamboo needs 30-45 minutes and 45-60 minutes for mirtingia, rupai and dolu bamboo respectively. It found during rainy seasons, the top layers panel put onto another raft and needed 30-45 minutes. The rafter landed the small raft panel near the starting point of the big raft. The several number of small raft make a big raft. The ***Sardar*** (man rafter) gave the instruction to the ***Lineman or Chaliwala***(support staff of the rafter) to cut the few number of bamboo and make a whole to connect with rope with another raft panel. The lineman carry a big strong bamboo locally call *danda/lathi* to navigate the big raft. The rafter carries mosquito net, kerosin stove and fishing net during navigation. It also found that one big size raft carry 3000-3500 bamboo culms, middle size raft carry 1500-2000/2500 bamboo culms and small size raft carry 500-1500 bamboo raft. Building bottom raft panel30-60 minutes, loading more panels/top layers onto raft30-45 minutes, and the front and or back steering rudder 20-30 minutes.

Generally, the Reang community people are the harvester of the bamboo from forest areas, lineman and chaliwala from Jamatia community or Haalam community, contractor or agent from Tripuri or Debbarma and partly Reang . The main traders are Bengali Community. During jhum showing and harvesting the rafting could not take place. The forest department is not creating any problem at the time of harvesting. There is no involvement of women in the entire activity. The main rafter after landing the raft at destination point returned through by road transport by bus or geep. The entire payment made at the time of starting the raft. The major rivers are using navigation for the bamboo raft in Tripura are Khowai(166 K.M.), Longai(98 K.M.),Deo(132 K.M.),Manu(167 K.M.),Dhalai(117 K.M.),Gomoti(133K.M.) and Muhuri(64 K.M.).

Bamboo raft value chain management is a challenging task to addresses some issues in the system. Management of value chains in bamboo raft will help to maintain steady supply chain management of bamboo raw materials for the entrepreneurs, agri-farmers, domestic consumption and upgrade the position in the entire chains.

Harvesting bamboo- quality harvesting of bamboos from the forest, the harvesters need capacity building on identifying the age of bamboo based on color, sound, health, the structure of slopes and soil. Tripura is high rainfall zone, soil runoff is common. In top hills, bamboo is maintaining to control soil erosion and runoff rates due to internal rhizome network system of bamboo in particularly Muli(Melaconna bacciferra).The runoff soils are coming to the streamlets and blocked it, the harvesters are facing the problem of float the bamboo bundles through the small streamlet to the main junction of raft formation.

Raft assembling - the small panel of raft(challi) put onto another panel and make it double, in front and back side of the raft tethered with bamboo to make a small hole on the bamboo culm. It took 1-2 days and

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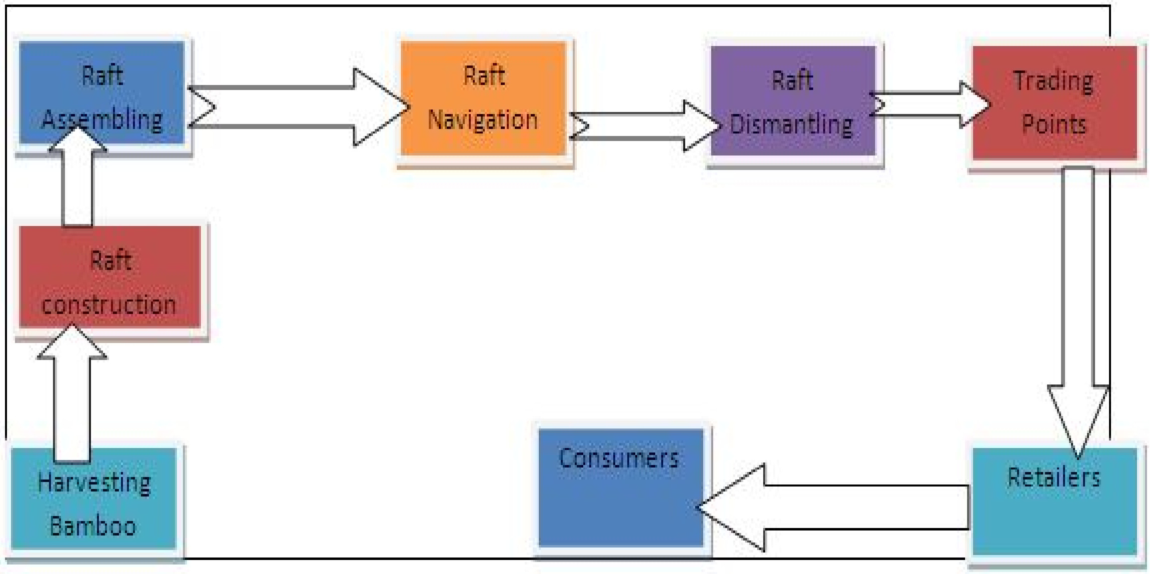
deployment of the number of people. Introduction of knotting machines and small hand tools will do to complete the work faster, it saves time and able to make more raft.

Raft navigation- it depends upon the distance, water level/current of the river. It found that in Khowai river bamboo is rafting from Ganganagar to Chakmagat, it took 2 nights 2 days nonstop. It observed that 1 to 2 nights required for navigation the raft indifferent rivers in Tripura. The highest quantity of bamboo raft through Khowai river. The other rivers, Feni in South Tripura, Deo river North Tripura, Monu river carry a medium quantity of raft. The major market points are Chakmaghat(Khowai river), Sabrum(Feni river), Sonamura(Gomuti river), Kumarghat(Deo river), Kanchanpur(Deo river) and Damcherra(Longai river). The Sardar(Lineman) gave the instruction to the Chawaliwala (Support staff).During navigation , they take rest, sleep, bath and do natural work. In case sick, they replaced or carry by remaining person up to destination point.



BAMBOO RAFT VALUE CHAIN IN TRIPURA

The river condition is controlled during the summer season. At Chakmaghat all the gates of the barrage blocked on Friday, as a result water level increased and raft start from Ganganagar point on Tuesday morning and reached Chakmagaht on Thursday early morning on market day. There is very limited possibility on stone or other blockages on the river bed. The other rivers do not have such facility. Managing value chains in other rivers are very important. Temporary water blocked in certain points could improve the value chain.

Raft dismantling-The landing point, the different people involved. It deployed by the main trader. The dismantling takes place subject to the arrangement of the transport facility, official working days for availing forest TP/GP. Upgrading value chain through the process and product upgradation (diameter, length and wall thickness) is very important at this level. It will help to add value on bamboo based on grading and quality. Upgrading value chain will help the trader to expand the business from local to regional. Storing facility needs to develop, coordination between forest department, transporters need to upgrade in terms of facilitating the forest transport permit and other related permits. Setting-up single window system may upgrade value chain in the existing situation.

Retailing –the retailers are existing in different locations of the state, they are lacking the confidence to avail the license and always considered to be a petty trader. Transporting bamboo through small truck from main trader points to retailing points are major hindrances, managing value chain in a doable way to sensitize downline forest staff will upgrade the bamboo business in Tripura. The retailer should educate on stacking, the treatment the bamboo at their end. Most of the cases it dried and attracted by the fungi.

Consumption- the consumers are different level need to educate on type of species and its utility. The household utility are fencing and use in farming field. The entrepreneurs level need value chain management. The whole culm bamboos have to cut into different sizes as per industrial uses. It will help to reduce the raw materials cost and optimum utilization of the bamboo as raw materials.

BAMBOO RAFT- SOCIAL BONDING AND LIVELIHOODS

Originally, Tripura was a tribal dominated state, the mongoloid origin has been living in Tripura from the very early times. The tribal aborigines have been swamped by the Bengali migrants who have taken over increasing charge of the administration, State’s trade and commerce and its cultural life(Baeh,H,M. 2001). There have been power conflicts among the two communities, severe community conflicts erupted in 1980 and major damaged took place in terms of social interaction, trade and industry. The State overcome all the challenges through initiating community led bamboo business as such incense sticks enterprises, bamboo supply to rural to urban. Muli(**Melocanna baccifera Roxb.)** is the major bamboo species in Tripura and harvested forest for commercial and household utility**(Banik,2010).** It extensively used for agarbatti raw stick production and household fencing and mat making. Due to rigorous flowering of muli, Rupai(Dendrocalamus longispathus) is using as an alternative raw material in agarbatti and other uses, the same case with Mirtinga, Dolu(Schizostachyum dulloa) is artisan friendly bamboo and using for making blinds, mat, turning products, kite sticks, and market-driven utility crafts products**(*Ibid*).** All these bamboos are growing in forest areas, Mmirtinga partly growing in the on-forest area.

Sl. No.	Activities	Monthly Income (in rupees)	Community Involvement
1.	Harvesting bamboo from deep forest	3000-4000	Tribal
2.	Constructing raft	3000-3500	Tribal
3.	Raft driving	5000-6000	Tribal
4.	Raft Dismantling	2500-3000	Bengali and Tribal
5.	Loading to Truck	2500-3000	Bengali and Tribal
6.	Transportation(driver&helper)	3500-4500	Bengali and Tribal
7.	Traders	10000-12000	Bengali
8.	Reatailers	7000-8000	Bengali, Tribal(partly)
9.	Consumers/ Value Addition	2000-2500 (added value)	Bengali(majority) and Tribal(partly)

Source: Field interaction with the stakeholders.

These bamboos transported through different rivers and reached to market for trade and economy and building a cordial relationship between the two communities for entrepreneurship. A potential livelihood opportunity could have been found in bamboo raft based activities around the year.

It is shown that a sustainable livelihood in-built through bamboo raft based activities in Tripura for the both the community. Moreover, Government is also earning revenue from the trading as sales tax and forest trade license and general revenue in a controlled manner.

CONCLUSION

Finally, the bamboo economy in Tripura depends on the low-cost water transport system. The rafters are completely overlooked on social security, insurance aspects. Moreover, induction of scientific techniques such as the motorized boat, knotting machines may help to reduce the time. Upgrading value chains in bamboo raft will give an opportunity to work together to all value chain actors for attaining the goal on bamboo development in Tripura in terms of steady supply chain management of bamboo resources, livelihood development of local people and induction of technology.

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THE ROLE OF CHURCHES IN SOCIO-POLITICAL REFORMS IN MIZORAM

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ABSTRACT
Mizoram is one of the Christian dominated states of India. The churches play major roles in the sphere of socio-political reform of the Mizo society. The churches try to bring positive changes to the individual in particular and the society in general. The churches made their best effort to promote the society since the missionaries reached Aizawl in the mid 1890s. The missionaries introduced basic education to the Lushai (Mizo) and established the first school in Aizawl. The church leaders discouraged drinking Zu (liquor) and tried to prohibit Zu in Mizoram. The churches established and run different hospitals in Mizoram. The church also involved in the electoral process of the state. The churches along with social organizations of the state formed an organization [Mizoram People Forum (MPF)] to cleanse the electoral process by supervising and monitoring the electioneering in Mizoram. The MPF issued 'Election Guidelines' to be followed by the candidates and the political parties in the elections. The interference of the churches and social organizations directly in the electoral process is very unique and interesting. In short, the church plays an important role in the socio-political reforms of the Mizo society.

Keywords: Church, education, insurgency, socio-political reforms and Zu.

INTRODUCTION

Mizoram is a Christian dominated state having 87.1% of Christian population according to the 2011 census. There are different denominations of Christianity in Mizoram. They are Presbyterian Church of Mizoram (PCM), Baptist Church of Mizoram (BCM), Salvation Army, United Pentecostal Church, Lairam Isua Krista Baptist Kohhran, Seven Day Adventist, Evangelical Church of Mizoram, Roman Catholic, etc. The Presbyterian Church of Mizoram has the maximum number of followers and it is followed by the Baptist Church of Mizoram. These Churches occupy and play an important role in the socio-political spheres of the Mizo society. The Church is more than a religious institution in Mizo society in the sense that it involves in the social and political issues of the society apart from its normal activities in the religious issues. It is believed that the church also work as pressure groups in Mizoram. The churches interfere and also pressurise the government on many issues confronting in the society. For instance, the churches directly (and also indirectly) interfere on the policies of alcohol or liquor (locally known as *Zu*) and also on the issues of electoral malpractices in the state. In other words, the church tries and brings positive changes in the individual life of the people as well as the society at large. In the above context, the paper examines the role of the churches in Mizoram.

HISTORY OF CHURCH IN MIZORAM

The Christian Missionaries came to the Lushai Hills (the present Mizoram) after the British control over it in 1891. The earliest record of the contact of the missionary with the Mizo traced back to the visit made by Rev. William Williams, a Welsh Presbyterian missionary working at Shella in the Khasi Hills in 1891. Subsequently, Rev. Williams recommended to his mission headquarters to open up a mission field in Lushai Hills. However, he died unexpectedly before anything could be done in the matter. During the same time, other Christian missionaries namely Rev. J.H. Lorrain and Rev. F.W. Savidge belonging to the Arthington Aborigines Mission had also closely monitored the Lushai Hills to introduce Christianity. It can be noted here that the British and the Chiefs in Lushai Hills were not having a good friendly relationship during the time. As a result, the Christian missionaries were not allowed to enter the area till 1893. Once the missionaries were allowed to enter Lushai Hills, they tried to understand the local dialects and then the missionaries compiled a grammar of the Lushai with a vocabulary of about 5,000 words. They also translated the New Testament in the Lushai dialect. This is the first major contribution of the Christian missionaries to the Lushai apart from the teaching of Christianity among the people. In other words, the missionaries introduced the Lushai language into written form using the Roman scripts. Hence, it was Rev. J.H. Lorrain (Pu Buanga) and Rev. F.W. Savidge (Sap Upa) who taught the Lushai for the first time, the basics of education. They were followed by other Christian missions such as the Welsh Calvinistic Methodist Mission, the Baptist Missionary Society and the Lakher Pioneer Mission and continued the activities of the pioneer missionaries and restructured and redefined the Lushai society and its belief system on the line of Christianity.

ROLE OF CHRISTIANITY IN SOCIAL SPHERE

The efforts, missions and activities of the pioneer missionaries in uplifting the socio-political and economic conditions of the Lushai are enormous. The Christian missionaries introduced the basic education to the Lushai people by opening up the first school in Aizawl on the first April 1894. The introduction of education by the missionaries provides the idea about the world at large and particularly about their social and political life and also their ethnic identity. Christianity and basic education helped some of the Lushai to get lower to middle level jobs in the church and British administration. These Lushai who worked with the European became the new elites—the educated elites of the society. It created a new class—the middle class in the Mizo society. This was a new social phenomenon in the society. The emerging leaders got social and political consciousness during the time.

The missionaries in Lushai Hills tried their best to bring a positive change in the society. They not only introduced education but also initiated social reform to improve and experience modernization in the society. For example, the missionaries make their best effort to prohibit the consumption of *Zu* (liquor) by the Lushai. In the pre-Christian society, *Zu* occupied an important place in the social and religious affairs of the Lushai. In every ritual, festival and public gathering, it was served as a token of appreciation as a guest of the family during festivals as well as on normal occasions among the people. Every family is obliged to prepare Z*u* during special occasions and festivals. Without *Zu*, no ceremonial and religious functions could be performed. Even the chiefs and their village elders were appreciative of the abundance of *Zu* in their meetings as well as during such festivals and occasions. Individuals who excelled in hunting, wars and other social services were served a special cup of *Zu* as a gesture of recognition and honour for their achievements. Such persons, who received such rewards, were held by the society in high regards. It was their way of showing their goodwill to their guests and also a way of socializing among them. In short, drinking *Zu* was socially acceptable during the time in the society.

When Christianity was adopted by the Lushai, drinking *Zu* was condemned and discouraged by the missionaries from the very beginning. Those people who converted to Christianity had to give up the habit of drinking *Zu*. It can be mentioned here that when more and more Lushai embraced Christianity, the perception towards drinking *Zu* slowly changed even to the non-Christian Lushai. It shows that the activities of the Christian missionaries brought positive change and beneficial to the society as a whole. It means that *Zu* came to be regarded as against the Christian teachings and principles. The Presbytery meeting of the Presbyterian Church in 1910 resolved that *Zu* should not be drunk, as practiced in the past, later confirmed by another resolution of the Presbytery meeting in 1911 which passed that Christians should not drink *Zu* and also encouraged Christians to teach others not to drink *Zu*. Therefore, the condemnation of drinking *Zu* by the Christian missionaries had a great influence on the public in general and among the early Christians in particular. As a result, slowly and gradually, people gave up the culture of drinking of *Zu*. The churches continued their efforts for *Yu* free Mizo society even today and pressurize the government not to allow sells and consumptions of *Yu* in Mizoram. Consequently, the government of Mizoram under the leadership of Lal Thanhawla passed the 'Mizoram Liquor Total Prohibition Act' 1995 and came into effect in 1997. The efforts of the churches and the state government failed to control *Yu* totally in Mizoram. *Yu* was available in black market and people were drinking. Later on, the government of Mizoram decided to lifts the total prohibition and allows drinks for people above 21 years of age which enforced from 16th January 2015 under the new Act—the Mizoram Liquor Prohibition and Control (MLPC) Act, 2014. The churches in Mizoram are still working very hard to prohibit *Yu* in Mizoram and they are against the MLPC Act 2014. For example, the Baptist Kohhran Hmeichhe Pawl (MBKHP), a women's wing of the Baptist Church of Mizoram is spearheading a movement for the withdrawal of the act. The MLPC Act 2014 however is still continuing though the churches are against the Act. The issue of Z*u* is one of the most debatable and contentious issues in modern Mizo society and polity.

Moreover, the churches in Mizoram took active steps in rehabilitation and reformation of people suffering from social evils and drug addictions etc. The Salvation Army, with its several old age homes, de-addiction centers and orphanage homes across Mizoram had helped and assisted several persons to break free from addictions, depressions, etc and lead a normal life. Besides, the Synod Rescue Home, a home for addicts and destitute was established on 27th September, 1987 by Synod where medical and psychological treatments are given to such people. The BCM also maintained a de-addiction center as well as an orphanage home at Lunglei. Likewise, various orphanage homes and rehabilitation centers are established and maintained by different churches. It gives a new life to the people and opportunity to live a life free from their drugs and alcohol. In addition to it, Synod Hospital at Durtlang, Aizawl maintain by the Presbyterian Church and Christian Hospital, Serkawn, Lunglei run by the Baptist Church of Mizoram and the Seventh Day Adventist Hospital established by the Seventh Day Adventist Church at Seventh Day Tlang, Aizawl serve as important centers for medical care for the people of Mizoram.

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EMERGENCE OF SOCIAL ORGANIZATIONS

The Young Mizo Association, popularly known as Y.M.A is the first and most important and powerful social organisation in Mizoram. It established in June 1935. It is the result of the initiative by some Christian Missionaries and some church leaders. After the Christian missionaries introduced formal education and the world view of the Lushai has changed (as discussed above). It created an elite group in the society. The elite group wanted to bring changes in the Lushai society based on modernity. So, they tried to lead and guide the society for a better future. The new elite group had different views and opinions from the common people about the Chief, traditional social institutions like *Zawlbuk* (Bachelor Dormitory) etc. They regarded *Zawlbuk* as the stumbling block for over-all progress of the society. The views of the elites toward the society were taken as important and took it seriously by the common people. Slowly and gradually, traditional social institution like *Zawlbuk* lost its importance and relevance in the society which ultimately discontinued the age old traditional social institute from 1938. The emerging elites wished to replace the age old social institution—the *Zawlbuk*, by forming a suitable social organisation that could play the same role of the *Zawlbuk* in the society even after it was abolished. After long deliberation and tireless effort to form a social organisation, they established an organization known as the Young Lushai Association (YLA) in 15th June 1935. The name was coin by Rev. David Edward—a Presbyterian Missionaries after the Young Welsh Association. The organization was dominated by church leaders and prominent citizens of Aizawl. In the meantime, these leaders realised that the term 'Lushai' included only one sub-tribe of the *Zo* community. They wanted all the sub-tribe of the Zo to be unified under one organization. To begin with, they changed the nomenclature of the Young Lushai Association as Young Mizo Association (YMA) in October, 1948 using Mizo as a generic term to include all the *Zo* sub-tribes. The YMA slowly and gradually becomes popular among the masses. It is basically because the YMA not only play an important role in socio-economic development of the society, but also involves in political activities. In course of time, YMA become one of the most important civil organizations of the Mizo.

ROLE OF CHURCH IN POLITICS

In the post-independence era, the church plays an important role in the politics of Mizoram though it didn't interfere directly in the administration of the state. The church involves almost in every sphere of life in Mizo society. The church also played the role of a mediator during the insurgency period in Mizoram. They brought the Indian Government and the Mizo National Front (MNF) on the negotiating table to resolve the problem of insurgency (spearheaded by the MNF) and bring peace and harmony in the state. In fact, the churches played a crucial role in restoring peace and normalcy in the then Mizo District of Assam (the present Mizoram) during the MNF led movement for independence of Mizoram from 1960s till the signing of the *Memorandum of Settlement* between the Government of India and the MNF in 1986.

The outbreak of insurgency in Mizo Hills was the result of the declaration of Mizoram as an independent country by the Mizo National Front (MNF) on 1st March 1966. At midnight i.e. on the zero hour of 28th February 1966, the MNF cadres attacked Assam Rifles' Camps including Headquarters, Police stations, and Government establishments including Treasury office in Aizawl and took away arms and ammunitions, money, etc. Within a short period, several police stations and Assam Rifles Camp were under the control of the MNF. The Non-Mizo Officers and administrators were also captured or kidnapped but released most of them after a few weeks. MNF was in full control of nearly the whole of Mizoram except Aizawl. Therefore, the Government of Assam declared the Mizo Hills district as a disturbed area under the Assam Disturb Area Act, 1955. At the same time, the MNF was also declared as an unlawful organization. Subsequently, law and order in the district was disturbed and the problems of insurgency continued for around 20 years in Mizoram. During the insurgency period, the economy of the state suffered a lot, numerous lives were lost and peace and tranquility of the state was completely shattered.

During the insurgency movement, efforts were made by the churches and civil organizations in the state to bring peace and normalcy in the state. The churches made several attempt to persuade the Indian Government and leaders of the underground MNF to initiate peace talks and to find ways to resolve the conflict till the signing of the *Memorandum of Settlement* in 1986 which is popularly known as Mizo Peace Accord. Actually, the efforts and role played by the church in initiating the peace talks and to bring peace and normalcy in the state is noteworthy.

During the insurgency movement, among the various churches, the Presbyterian Church and the Baptist Church were the forerunner in mediating the MNF and the Indian Government. The Mizoram Presbyterian Church and the Baptist Church of Mizoram initiated peace talks between the Government of India and the MNF during the political disturbance. The two churches issued pamphlets condemning the nature of violence that broke out due to the insurgency and their desire to end the conflict. The Synod felt that they had a role to play to stop the

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deteriorating law and order situation in Mizoram by restoring goodwill and mutual understanding between the MNF and the general public and also between the Security Forces and the Mizo people. At the same time, the Baptist Church of Mizoram also extended full support on this matter. The two churches even issued joint leaflet in 1966 stating their disapproval and opposition to the use of violent means.

The churches first formed committees to provide assistance to the victims of the conflict. For example, the Synod Standing Committee under the Presbyterian Church established the Aizawl Citizen's Committee on 12th March, 1966. The Aizawl Citizens' Committee was formed to bury the dead bodies of both human and animals, to give relief for those who lost house and properties because of fire, to provide day to day requirement of the people and to search for more safety places for the people under the armed forces. The committee included representatives from the Salvation Army, United Pentecostal Church, the Roman Catholic Church and a few leading citizens of Aizawl. Another committee was formed in Lunglei (a southern town of Mizoram) known as Lunglei Citizen's Committee by the Baptist Church of Mizoram on 21st March, 1966. The Committee was formed on the lines of the Aizawl Citizens' Committee and its main objective was to explore a secure and safety places for the people under the military forces. In fact, it was due to the requests and efforts of the leaders of the Baptist Church of Mizoram that the MNF withdrew from Lunglei town after capturing it, thereby sparing the town from being ravaged by the Indian army. The initiative of the BCM and the way the MNF responded in a very positive manner was precious and commendable. Further, a Christian Peace Committee was formed jointly by the Presbyterian Church of Mizoram and the Baptist Church on 14th July, 1966. The Christian Peace Committee took up the responsibilities to bridge the gap and the differences between the Indian Government and the MNF in the larger interests of the Mizo society. The aims and objectives of the Christian Peace Committee were to find out a peaceful solution between the Indian Government and the MNF and also to restore peace, secure and normal life of the people of Mizo Hills.

The Christian Peace Committee constituted a Peace Delegation on 14th July, 1966 to hold talks with the MNF and the Indian government to settle the insurgency movement with Rev. H.S. Luaia (Baptist), Rev. Zairema (Presbyterian) and Rev. Lalngurauva (Presbyterian). Rev. Zairema was the Secretary. The Christian Peace Committee initiated talked with both the parties—The Indian Government and the MNF. The first Peace Talk with the MNF, initiated by the Peace Mission was secretly held at Sabual on 1st November, 1966. The Second Peace Talk between the Peace Mission members and the MNF was held on 11th April, 1967 at Khawrihnim village. The Third Peace Talk between the MNF and the Peace Mission was held on 24th February, 1969 near Reiek village. The meeting was participated by the MNF Finance Minister Pu Lalkhawliana for the MNF and Rev. Zairema and Rev. Lalsawma as representatives of the Christian Peace Committee. The Fourth Peace Talk was held on 12th June, 1969 at Dholai Forest Bungalow, Silchar between the MNF (MNF were represented by Pu Vanlalngaia, War Council Secretary and Major Rozama) and church leaders (Rev. Zairema and Rev. Lalsawma) in the presence of Mr. Thomas from Special Investigation Bureau. Like all the previous peace talks, the meeting ended without any conclusion however the church leaders appealed to the MNF to consider the demands of the Indian Government and start negotiations. During the time, the MNF President, Laldenga expressed his willingness to negotiate with the Indian Government within the framework of the Constitution. Hence, the first Peace Talk between the Indian Government and the MNF took place in July, 1976. In this meeting, an agreement was reached whereby the MNF resolved to accept the settlement of all the problems within the framework of the Indian Constitution and to surrender their arms. The Indian Government also agreed in the meeting to suspend all counter-insurgency operations. This was also popularly known as the "July Agreement" however, the agreement was never implemented. During the early parts of the 1980s, people of Mizoram were really desperate to bring peace and normalcy in the state. The Government of Mizoram knew the pulse of the Mizo so the then Chief Minister Lalthanhawla initiated the Third Peace Talk between Government of India and the MNF on 17th December, 1984. During the Peace Talk, hectic negotiations were held between the MNF and the Indian Government, and finally, the two parties reached an agreement, leading to the signing of the historic *Memorandum of Settlement* (which is popularly known as the Mizo Peace Accord) on 30th June, 1986. As a result, peace and normalcy was restored in Mizoram after almost 20 years of violence and conflicts in the state.

In the post-statehood era, the church plays an important role in the politics of Mizoram particularly in the process of elections in the state. The church had been striving to ensure a peaceful, free and fair electoral process since the first elections held in Lushai Hills in 1952. It is still one of the main objectives of the church to do away with corruption in the socio-political and economic affairs of the Mizo society. The Synod declared the year 1982 as the 'Anti-Corruption Year' and is a good example of the church to bring socio-political reform of the society. Besides, church(es) use to devote a particular day (probably one Sunday) for statewide prayer meeting programmes to pray for the betterment of governance in Mizoram. Such socio-political reform

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initiatives are not uncommon in Mizoram. In other words, the role of the church does not confined to the teaching of the religious text but also engage in the politics of the state. The role of the church in defining and resolving political problems is intensified in the last one decade or so in the Mizo society. The churches are very active in politics especially during the elections in Mizoram. The church (particularly the Presbyterian Church of Mizoram) and its sponsored organization directly supervise and issue election guidelines for Mizoram. The political actors follow the guidelines of the churches during the elections in the state. In this sense, electioneering in Mizoram is unique. The Presbyterian Church of Mizoram led some other churches and civil organizations and established an organization known as the Mizoram People Forum (MPF) on 21st June 2006 to manage the electioneering in the state. Its main objective is to conduct election in an open, free and fair manner in Mizoram.

The MPF is an election monitoring agent of the churches. The main thrust areas of the Forum are electoral reforms, political education and good governance in order to establish a progressive, just and sustainable socio-economic development of the people. It issued 'Election Guidelines' before every election. The election guidelines banned feasts, picnic, and procession during the elections, prohibits the use of caps, badges and stickers with political party symbol during campaign, bans door to door campaigns ten days prior to the polling day. The Forum even fixed the number and size of banners; flags and posters to be used during the elections by the candidates. For examples, in a Village Council area (or Local Council area) having seven members should use to a maximum of 3 banners, 30 flags and 20 posters. The maximum size of banner is decided to be 18 feet x 4 feet and that of the poster shall be 4 feet x 3 feet. Besides, the MPF also ban construction of party office or camp near the polling booth on the day of polling. The Forum does not allow serving tea or eatable items near the polling stations by the party workers. It further ban to pick up electorate from their houses on the polling day to cast their vote by the party workers. These are some guidelines issued by the MPF after signing an agreement with five political parties namely (BJP, Congress (I), MNF, Zoram National Party, and Mizoram Peoples' Conferences). All political parties in Mizoram tried to follow these guidelines along with the model code of conduct issued by the Election Commission of India. The role of the MPF in supervising the elections in Mizoram is really appreciated and laudable. No other states in India experience such kind of supervision of electoral process either directly or indirectly by civil organization(s) or religious organization(s).

CONCLUDING OBSERVATIONS

The church is very active in the socio-political issues of Mizoram apart from its religious activities. As a result, the churches occupy an important space in the Mizo society. It plays a major role in the sphere of socio-political reform of the society. The church is more than a religious institution in the sense that it actively engages in the social and political issues of the society. In other words, it tries to bring positive change in the society. The church directly or indirectly pressurizes the government of the day (also the political class of the society) to agree on the terms and conditions put forward by them. Consequently, people use to say that the church is a pressure group in Mizoram. The churches interfere and also pressurise the government on many other issues confronting in the society. For instance, the churches directly (and also indirectly) interfere on the policies of *Zu* in Mizoram. Besides, the churches along with the social organizations form an organization [the Mizoram people Forum (MPF)] to bring electoral reforms in Mizoram. The MPF issued 'Election Guidelines' for the candidates and the political parties to be followed during the electoral process in Mizoram. The MPF tries to conduct all the elections in an open, free and fair manner in Mizoram. The interferences and the initiatives of the churches along with the social organizations in the electioneering of a state is unique and interesting. In short, the church plays an important role in the socio-political reforms of the Mizo society.

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SAGA OF WAR AND DEATH: A CRITICAL EVALUATION OF WILFRED OWEN'S "FUTILITY", "STRANGE MEETING" AND "DULCE ET DECORUM EST" AS THE 'WAR POETRY'

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ABSTRACT

The study of this paper has investigated several war poems by Wilfred Owen, the English soldier and poet. It deals with the poet's writing by presenting relevant biographical information and poetry before and during First World War. The paper analyses Owen's poems with a thematic and artistic viewpoint. The poems discussed are "Dulce et Decorum Est," "Futility" and "Strange Meeting." The aim is to discern and connect the themes of the poems to the message of the poet. The primary aim of this study is to analysis Owen's war poems in order to finish the critical assessment. This article will also attempt to distinguish Owen's message behind his work by relying on the respective studies, his protest against war. He views war as evil ironically and expresses an attitude against literary mobilization which urges people to join the front lines of war to seek honor. By reading these poems closely and using available critical works as secondary sources, a critical assessment of those war poems is attempted to highlight the main ideas and experiences reflected in his poems. Descriptive and analytical can be described as the method to be followed.Writing from the perspective of his intense personal experience of the front line; Wilfred Owen's poems bring to life the physical and mental trauma of combat. Owen's aim was to tell the truth about what he called 'the pity of War'.Thus, the researcher concludes saying that the selected poems of Owens be a sign of war poetry which is a passionate expression of outrage at the horrors of war and of pity for the young soldiers sacrificed in the saga of War and Death.

Keywords: War Poetry, Soldiers and Poets, Protest against War, Death

Wilfred Owen's main themes in War Poetry that explicitly dominate his poems include war, compassion, tragic death, horrors and war protest. Subjects in his poetry are obviously shown in his famous speech "My subject is War, and the pity of War...". However, each literary piece has its themes which revolve around the war and its aftermaths. Owen was talented in composing his war poems, for he added unique artistic methods that his poems were characterized by. For instance, the poet expresses a distinguished outlook in using his poetry as a testimony. He utters the realities of the calamitous events of war; such narration seeks to give the real picture of evilness of war and warn people implicitly, and sometimes explicitly, against war. Sometimes, the poet depends on using the child-like strategy to describe his emotion.

Wilfred Owen's poetry about war.This kind of poetry is a genre that fought and war poets versify. This literary genre, more specifically, is mainly associated with the First World War and is produced as a reaction to the events before, after and during war. In fact, war poetry existed as long as the old conflicts between people showed that war experience varied from one poet to the next. While certain poets are writing to glorify and foster war, others are writing to voice their rejection of violent disputes and war. Wilfred Owen's poetry is focusing on the impact of pre-military and military life on his mind and art, his military life developed his mind to create a revolutionary attitude."Dulce et Decorum Est," "Futility" and "Strange Meeting." The topical analysis shows how Owen was opposed to war and its tragic consequences.Although, Wilfred Owen is the war poet, his experience and characteristic features often need to be reconsidered in order to fill a gap in cultural or literary studies, although there are several studies. An attempt to study some of Wilfred Owen's work will bring some knowledge to the poet's studies. Thus, it is mainly his war poems that should be explored and a critical study carried out at both levels as artistic and intellectual. It is assumed that this study is relevant and meaningful because the poetry of war explores the personal experiences and poetics of an English figure with a famous war poem through a critical and a new sense of construction. The poet rejects war for its tragic human effects. In his poems of war, he possesses poetry and styles that convey the pain, the aesthetics of pain, compassion, grief, protest, and above all the tragic losses of humanity as well as the position of the poet. Signs of the war's sufferings and horrors are to be mentioned as a literary phenomenon as well as warning the world about wars and tragic consequences, which are reflected in the poetic works of the English poet Wilfred Owen.

A Critical Evaluation of Owen's "Futility", "Strange Meeting" and "Dulce et Decorum Est"

The English soldier-poet, Wilfred Edward Owen had been writtena good number of war poems between 1917 and 1918, the authenticity and greatness that Owen's poetry is remarkable, his poetry also matures. In his poems, he mixes hard realism with sensation, and the portrayal of horrors. It was not an advance that brought his work to maturity, but a kind of revolution which made it clear to him: "War and compassion for war." This topic

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inspired Owen to write poems which helped radically change people's attitude towards war, not to regard war as anything but evil.

'Dulce et Decorum Est'

'Dulce et Decorum Est' is one of the most important poems of Owen. The title is an ironic allusion to "Dulce and Decorum Est Pro Patria Mori," a Latin poem for Roman poet Horacia, which means that it is sweet and fit for one's country to die. Owen wrote the poem in response to Jessie Pope, the patriotic poet, whose poems encouraged many young men to struggle in the futile war. Ironically, Owen used the term My Friend in line 25 to refer to Jessie Pope, but how can she be a friend when her poetic work has been performed as an enemy to humanity. The poem is known as "a gas poem," where Owen used both senses of experience and language to the extreme. Although the term 'gas poem' does not fully convey the poetical and theme-orientated aspects, desperate moments weep across entire lines during and after the gas attack. Owen describes the instant and direct effects of a gas attack in 'Dulce et Decorum Est' in a scenic way. He moved from bloodied feet to the soldier's bloodied mouth, talking about various key war issues: a night march, an assault on gas, and traumatic neurosis. The soldiers were tired and tired by the fight, so they retreated from the front lines of the fight to make a short break and reorganize their selves before they returned to the fighting field. They were extremely tired of no feeling the bombs fall and did not hear the sound of explosive gas projectiles falling behind them. They felt extremely tired. You tried to put gas masks in fast, but there was insufficient energy for one soldier and he was late for a mask. Upon the saving panels of the mask, Owen kept a hidden and powerless observation on the situation where the man could not breathe in a sea of gas. What is the value of a life in a cheap and trivial mask? The panels are the distance from life to death. But in all his dreams the poet has been hunted by the brutal vision of a soldier agony to die by gas. Apparently Owen wanted to warn the public about the "sweet and fitting to death for one's country" from the poem of "Dulce & Decorum Est," because Owen himself was completely persuaded that it was a lie. The most remarkable thing about the opening of “Dulce et DecorumEst” is that Owen leads us directly into the yard in the first line of the first stanza. The scene is vibrant and alive and places the body in the field of view against the surreal background of gas flares and the 'Five Nines' sound. In the first two lines of the poem he portrays the soldiers who were unromantically placed in an unromantic setting as 'bent double' 'knock kneed' cursing 'sludge,' in a very unromantic and heroic fashion. They were like "old beggars" and "hags" The third and fourth lines can give hope, but the 'rest' they 'trudge' towards is 'distant.' "It's an oxymoron because it suggests that there is a conflict between moving and resting." Peter Cash says. In this depiction the serious exhaustion and the complete lack of hope are passively proposed for the possibility of moving away from the front lines of war and the flare-ups. In 'Dulce et Decorum Est' Owen shows a horrifying picture of the soldiers who 'fumble' with their equipment, taking into account how risky the gas attack was. Most have managed 'on time,' but 'some' has immediately distinguished themselves from other men. The sorrows of the succumbing soldier prevail in the rest of the poem, shouting, losing balance and resisting for breathing. This tragic experience is reduced to a dream when Owen's dreams have been haunted by those painful scenes and the soldier who 'sink' in him; a word with awe-inspiring twists, as though Owen had been taken aggressively by the soldier. The accumulation of words "guttering," "choking," and "drowning" is more and more observed in the diegesis. It should be noted that in his poem 'Dulce et Decorum Est,' Owen uses particular techniques for sound representation. In the description of the gas attack, he moves from visual impressions to visceral processes. He fluctuates between sounds that fit into the body and the world, which fell, rings and drowned into the sounds of the body itself: rustling, choking, writhing, gargling. In line 8, he also uses the aesthetics of contradictions: "Gas shells fell softly behind." In a confused perspective, he described "the dropping off" of the mortal gas shells as he said that shells had been dropped "softly." How fatal bombs have fallen on a soft scene! Simultaneously he says the shells were dropped "back." There is so confusion in the panorama scene that a deadly bomb fell softly. Owen apparently would like to highlight the horror of the soldiers and the readers through these contradictions of expressions. When soldiers' lives were dominated by death on the front lines, death from behind was also dominated. Perhaps when Owen uses this word, he wants to focus something on his and his men's uncontrollable fears. In the poem Owen starts with the title, a style of alliteration. He has used the same "et" and "est" sounds to link "Dulce" and "Decorum," controversial and metaphysical substantives that mean "sweet," "honorable." In an effort to achieve certain noble objectives Owen returns to the title in the final line of this poem again, reminding his reader of "the Old Lie" and confirming that his country's futile death is still a lie.

In order to release and relieve powerful or suppressed emotions he explicitly dwells on the details of terror and misery. He wants to make a sufficient distance between his mind and memory. He wants to maximize the impact on those who say 'Old Lie’ So"Dulce et Decorum Est" is a poem that attacks the Jingoists who are sitting by their fires at home, and urges young men to "trudge" their terrible death through their mires. It was introduced in a strategy to address this jingoistic sentiment by describing the trench warfare graphically, thus making it embarrassing, even humiliating it.

"Futility”

In May 1918 during the war, Owen wrote "Futility.". In the cold winter of 1916-1917, Owen and his soldiers suffered the continued fire of the enemies, as well as the severe cold weather, the setting for this poem is a trench. Kendall considers that Owen is not a true or satire personality in his poem, although they seem to represent the broad formal and thematic characteristics of his work. Owen turns his attention toa body whose anonymity takes shape, and its details are not obtained at the very moment when the poem is made, and he offers it what little he can: attention, comfort and compassion. The poem is an anti-war propaganda piece, a pro-country and public propaganda by which Owen wants to produce a sentimental effect in a nostalgic way. The shadow John Keats has been as similar to much of Owen's trench poetry through this poem. It is noticeable. The life of feeling has implicitly dominated the poem instead of thinking. The form of the poem thus negates all ideas of militarism or battle celebrations. The diverse rhymes ('sun' and half rhymes') as well as the rhythm of the journey home ('think how it wakened the seeds/waked once the clays of a cold star') completely abolish the existence of militaristic identity in poems and support the romantic outlook of poetry. Noticeable are their rhymes and the half-rhymes (‘sun’ and ‘once’)! In this case, even nationalism is nostalgically opposed to English. The poem, with a quiet and contemplative balance, is anti-militaristic in the rhythms of its individualized elegiac voice. Nature triumphed over human beings through the traumatic meaning of war, enemy invisibility and random death. The cold weather has capsulated a miraculous enemy, nature, which can’t be relatively defeated. At its dynamic opening, the poem recounts an isolated event in severe cold weather from the trenches. The soldiers are asked to move their dead friend's body into the sun.“Move him into the sun/Gently its touch awoke him once, /At home, whispering of fields half-sown” The sun stands here exaggeratedly as a symbol of life, and, in spite of the cold weather, the hope of moving the soldier into his shine could warm his body. The poem expressed interchangeably "Mourning at death" and "futility." On the one hand, the poem speaks to humanity directly and puts the agony of each soldier in a universal context. By expressing sorrow and sorrow for the death of this man, Owen tends strongly to write a powerful and touching poetics on the Truth of War. On the one hand, the subject of "mourning at death" dominates mainly the first section of Owen's poem in which he complains of the death of a young farm worker who was in vain in the war. It is recognised that the death of that warrior is the title of the fate of many unknown warriors. The death of that military is the death of the soldiers. For the many other soldiers who died during the First World War, the names of the soldier are unknown.

Owen suggests that the death of that soldier signifies the death of thousands of others and that the authentic personal witness of the speaker to this death can be seen as a wider argument about the ineffectiveness of war. On the other hand, the futility refers to the soldier's unnecessary and pointless death. The title of the poem itself depicts the aspect of warfare. "Futility," a poem that is extremely moving, moves from mourning to the futility of life for a dead soldier and focuses on futile death and recites commemoration or mourning. The fact that Owen focuses on the fate of the eponymous soldier who struggled to live, is entirely characteristic. It's not just about the soldier's pathetic reaction, but also about Owen's haunting dreams. Critics viewed it as an elegiac voice, because it expressed the grief and lamented the dead in this poem. The soldiers tried in vain to do their dead friend's living. Nature was Owen's mind's first thing at that time. He thought that the sun could help his dead friend, but the contemplation in nature's power was unfortunate. An interrogation about the meaning, value or futility of the human being even after his death arises. In a sense of sad despair, the limited capacity and trivial position in front of a war-torn nation portray the futility of soldiers trying to rescue their friend. The sun can "wake the seed, and" Wake a cold star's clays once, "but unfortunately the soldier doesn't wake.

Owen was one of twentieth century's first war protesters. At the end of this poem, it reveals a sense of protest against the idea that human beings are meaningless. As though he was asking: are people just created to die? The last three lines are questions that go beyond the dead soldier's mere mourning: “Was it for this the clay grew tall? /O’ what made fatuous sunbeams toil /To break earth's sleep at all?” You give an example of pantheistic questions about the situation of mankind in this world. Owen brings to a poetic diction the miraculous notion that 'clay' is a metonym for 'man’. He exalted a grave questioning about the purpose of human life in this artistic technology. What does that have to do if the battle is just to end? And then, regrettable, "Oh" our existence seems senseless if the human being's objective is to live for this, and if so. Owen questions the Christian morals of the afterworld through the media of imagery according to Peter Cash. The ironic use of the sun-image invites a clear answer: that man's existence has no importance as long as he ends up in an unworthy place. Owen, therefore, points not only to the 'futility' of war, but also to the futile nature of

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human existence. "If man was placed only to make others suffer from such misery on this muddy earth, then what's the point?".

"Strange Meeting"

The poem "Strange Meeting" is also a model of Owen's main poetic work illustrating the subject of war and its consequences. It was published in 1919, the year immediately after Owen's death, somewhere during its first half of 1918. The poem is said to be the most renowned piece, and it played a major part in Owen 's poetic fame alongside other poems. The introduction shows the fact that the poem represents a unique masterpiece produced by a talented, mature poet that has helped us to go beyond superficial realism. The poem has been coined to demonstrate a critical sense of war. To convey the sardonic vision of "Foolishness of War" Owen used perfect expressions and techniques. He wanted "Foolishness of War" to be attracted to him as a subject that dominates the whole poem. Although he attempted to avoid a realistic description of the horrors of war and this time to create an image of emotion, realism was seen as a political connotation in this context for protesting against war. The need to insist that the poem was firmly rooted in realism is beyond qualm.

The poem was considered to be an incomplete piece; and the reason behind this assumption was supposed to be poetic rather than editorial. In the final line: "Let us now sleep..." the poem seemed incomplete. A number of critics see that Owen left the end unfinished to show future conflicts among nations. As if Owen said war is not a limit for a certain generation but rather a different generation; he prophesied sadly for future conflicts. The opening of the poem is spectacular. In speaking directly to mankind it is like 'Futility' and placing the agony of each soldier in a global and global context. Not only does it address the truth of war, it is also one of 20th century's first anti-war propaganda. Owen used his convincing capacity to speak and write about the millions of soldiers he had experienced in the same war. His rhetorical protest was strong because it emerged from the events of his own war experiences. Therefore, from his point of view, war can't be justified as a fatal crime against nature, humanity or human existence itself. He got completely rid of personal constraints and in his graphic imagination he presented his technique to transmit the universal war truths. Owen also voiced that war's futility represents a form of humanity's blind hate. In a way of escape he dreamed of being a subterranean world protected from the horrible experience of war, but finally realized that the escape was a pure illusion. Although it was not possible to escape suffering, Owen still had a hope to forget that suffering as the one and only painful treatment.

This poem is analyzable on two levels: the physical and the psychological. The poet found himself engaged for dialogue under the ground with a dead soldier. This could be seen as a sense of unconsciousness and a poignant dream. The traditional place of the dead, the physical distortion of their bodies accompanied on their faces by guilt, and the many pitiful pictures of warfare reflect the feelings of despair that dominate the entire poem. Owen wrote of the devastating First World War.

"It seemed that out of battle I escaped

Down some profound dull, tunnel, long since scooped

Through granites which titanic wars had groined

Yet also there encumbered sleepers groaned

Too fast in thought or death to be bestirred

Then, as I probed them, one sprung up, and stared

With piteous recognition in fixed eyes"

Owen expresses his despair and regrets that humanity is inevitable loss. He knows war, he has the ability to tell the facts and he has the courage to protest against war. He could therefore have stepped aside and avoided the march leading mankind to its own destruction-

"Strange friend," I said, "here is no cause to mourn.

"None", said the other, "save the undone years,

The hopelessness. Whatever hope is yours,

Was my life also"

Owen anticipates that the world will change by war after the war. "Men are content with what we are spoiling," he expresses his fear that he will accept as the norm a broken world. The alternative is 'discontent' and a return to this retreating world-a scary (and accurate) prediction of events

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"...I mean the truth untold,

The pity of war, the pity war distilled.

Now men will go content with what we spoiled,

Or, discontent, boil bloody, and be spilled"

The poem most profoundly expresses the concept of "greater love," the "truth too deep to define." Love is vital to cleanly cleanse the world from the truth. Owen is trying to transmit to us the message of the human fraternity. He points that he would have spent all of his effort cleaning the world of the blood of war and not by wounds and war, but by the sweet water of his poetry, and that is the lesson of greatest love to humanity, if he had not been killed, he probably foresees his mortality and his impossibility of fulfilling his mission. "Then I'd go and wash them from sweet wells when much blood had blocked their cart wheels / even truths that lie too deep for tainted / I 'd have poured my spirit stint/ not through wounds; not the warfare." The need for global reconciliation is another implicit theme. He uses his poem to show how much the world needs reconciliation by using his philosophical expression about the mercy of war and the 'truth untold'. Another theme Owen explores is "The hunting of wildness after the wildest beauty in the world." Like Keats, he seeks beauty in a country where beauty is absent. Beauty has been replaced by ugliness because of the horrors of war. He was inspired by his reading of Keats in his search for beauty and truth. Owen refers to the power of poetry, and suggests how poetry and pity can restore the mind of humanity, in order to end this flow of catastrophic events. The poet has the courage and wisdom to stop the progressive journey. If the futile killing and destruction cannot go further and nations retire to 'vain, non-walled citadels;' the poet 'washed them with a lot of blood from sweet ponds' revealing 'too deep to tangled truths.' In this way Owen – the poet, the strange friend, figure of Christ – 'would have poured my spirit without stint'

At the end of the poem, the "other," reveals himself: "I'm the enemy you killed, my friend/ I knew you in this dark: for so you frowned".Owen says that by killing the other, if not physically but spiritually, man kills himself, since he loses his humanity by killing his brother. But Owen's most profound truth in this poem is that brotherly love must be learned before such a struggle can happen, not in death between the enemies.

Owen has given his poetry a voice to protest against war, which has long desolated people's lives. He introduced irony techniques, rhetorical questions, sarcasm and, occasionally, a direct denunciation to demonstrate that he rejected, especially the war that he witnessed: the First World War. He seemed to be playing an essential role in building his poetic talent in his experience as a soldier in the trenches. In addition to the horrendous events he lived in front of his husbands and men, pre-war circumstances, which characterized Owen in his work in Dunsden by despair and a black vision of life, established in his mind what was called a revolution, which encouraged him to write so painfully. The real painful side of life was depicted in his poetic writing. Owen accused the politicians of bloody armed struggles around the world, in his opinion. He transmitted to those who thought war is simply a name of heroic and gloriousness an exceptional message. The other bad side of the war was made to see them. He warned them at the same time of one way or another that they would help in the emergence of war. He bore his responsibility for this case and announced openly that the country is not filled with fierce pride. He hoped that in future the war will end, but he died earlier. Although his poems contain some sharp and wild words, they still provide magnificent artistic masterpieces that tell the world about the fact that armed conflicts are never going to resolve any political problem, but instead they will only bring destruction and human tragedy. Wilfred Owen was a soldier and poet during the second half of the World War I. His poetry, contrary to the propaganda of the time, dealt with the horrors of front-line trench warfare and was written at least partially out of a sense of duty to tell of the realities of war. Thus, the researcher brings his study to a close culmination establishing the truth of the saga of War and Death envisaged in Owen's select poems signifying them as subtle specimens of War Poetry.

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B.R. AMBEDKAR AND UNTOUCHABLES

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ABSTRACT

The following article provides distinct information about the social, religious, racial, and ethical discriminations and injustice faced by the untouchable or "Dalit" groups of people. It also sheds light upon the life of the great Dr. B.R. Ambedkar and his contributions to the Dalit society and to this entire nation. Along with a descriptive evaluation regarding the above-mentioned cases, an evaluation of the present situation of the Dalit group of people in this country is presented in this report. The situations and cases of discrimination and oppression that has been there for a long in this country and is still being continued is also highlighted for proper gauging and judgment.

Keywords: Dr. B.R Ambedkar, Dalits, untouchables, Caste discrimination, Dr. B.R Ambedkar's contribution

INTRODUCTION

There has been evidence of societal and racial oppression in this country for a long time now. The Hindu Civilization is perhaps one of the most ancient of all the civilizations present in this world. But, the core ground and beliefs of the civilization being a unique one remains questionable as the practice of cultural and racial discrimination has always been present in the roots of this country. From the ancient old times of the kings and queens, there have been evidences of discrimination among the masses of people based on their origin backgrounds and their physical, ethical, and cultural traits.

Though India has developed a lot in the past few decades; be it in terms of education and awareness or of social equality, there are still unfortunate evidences and occurrences found in parts of the country which prove that people's minds are yet to be acceptable and broad. The nation consists of diverse groups of people; each belonging to various races and religions and cast. But still, pieces of evidence regarding cultural injustice are found out, which falsifies the claims of brotherhood that this nation is so proud to believe.

From the very old times, people in India have constantly been discriminated against based on their respective casts, genders, skin colors, and birth origins. India, as a whole, has conventionally been believed to contain two main and basic groups of people. The first ones' are the Hindus or those people who ethnically, religiously, and culturally abide by the regulations and terms of Hinduism. The other segments of people were the ones' who followed other religions and adhered to the norms of anything except Hinduism.

This is primarily the general notion of the people which has more or less remained the same from the long past till now. The untouchables, as the name says, refers to a special segment of people who were purposely and unrighteously categorized as the ones' who "cannot be touched". As excruciating as it may seem, they were a segment of people who discriminate in such lowly levels in India, and even now too, in the ultimate remote areas. Dr. B.R. Ambedkar; also known by his name "Baba Saheb", was the first one and can be described as the lone warrior, who fought for the basic rights of these people in India. It is Dr. Ambedkar who awakened the social consciousness and awareness among these suppressed groups and gave them hopes to fight for their equality.

The Untouchables or "Dalits"

Before defining the idea of untouchability, it is necessary to establish the fact that the untouchables were different in regards to the Hindu group of people, and for the non-Hindus. Though the idea of untouchability has been addressed properly for the very first time in the '90s; it has been in practice science the ancient times. Gurjar (2019) stated that the people who were described to be a part of this group were mostly those who belonged to the lower levels of casts according to the caste system. They were also discriminated against in regards to their daily activities like polluting the river waters, bathing themselves and their animals in the public waters, cooking in the outside environment, and practicing excretion in open premises.

The traditional untouchables were mostly members of scheduled casts and tribes, the black-skinned people who were also referred to as Harijansor "children of God", the Dalits, and any person who belonged from outside the traditional caste system. The Caste system or Varnas belonging to the Hindu people had 5 basic categories. The highest among them were the Brahmins who were generally priests, fortune tellers, and intellectual leaders (Javaid et al. 2020). The second among the casts were the Kshatriyas; also famed as the warriors and military leaders. The third cast was the Vaishyas or the traders and merchants. The fourth was the Shudras who were

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traditionally termed as the lowest-ranked varnas. As per Dasgupta and Pal (2018), the shudra caste included the servants, artisans, and laborer groups of people. The last one was the "Dalits" or the untouchables.

As per Bhardwaj and Sharma (2020), they were so much discriminate against that they did not have any official place in the caste system. As per the discussion regarding non-Hindu's goes, there are reports proving untouchability among other religions as well. For instance, there is a presence or categorization of "Dalits" among the Muslims and Christians as well. These are typically those people who are lower according to the caste systems in practice and are not Muslims or Christians by their birth origin; they have converted to their respective religions to be free from the oppression and moderations practiced in the Hindu castes. They are also looked upon lowly by their respective casts and not believed to be equal to the normals in terms of respect and dignity(Singh **2017)**.

Who is Dr. B.R Ambedkar?

Dr. Bhimrao Ramji Ambedkar; popularly known as Babasaheb, was a writer, a social reformer, and a politician who devoted his life in India to eradicate social injustice. He created an India of equals, a nation that provided citizens who were traditionally poor with greater opportunities (Mukerji 2020).

The family of Dr. Ambedkar hailed from the Mahar caste and came from the town of Ambavade in Mandangad taluka in the Maharashtra district of Ratnagiri. He was born in the military cantonment town of Mhow, now in Madhya Pradesh, as his father was then a Subedar Major with the Indian Army's Mahar Regiment on 14 April 1891. He went to a government school where the teachers segregated and paid no interest or help to children from lower castes, considered as untouchables, and hence were not allowed to sit within the classroom (Sirswal 2016). If the Peon did not appear for service, students from the neighborhood had to go without water.

Dr. Ambedkar's family moved to Satara in Maharashtra in 1894, and soon after their family moved to Satara, his mother passed away and they again moved to Bombay in 1897. In 1906, when he was 15 and Ramabai was nine years old, he married Ramabai. In his intellectual interests, however, this did not stop him when he passed the matriculation exam in 1907 and joined Elphinstone College the following year, becoming the first person to do so from an untouchable culture. He graduated from Bombay University with a degree in Economics and Political Science in 1912 and took up jobs with the government of the princely state of Baroda. This opened up new doors for Dr. Ambedkar as he got the chance to follow his post-graduation in 1913 at the University of Columbia in the United States.

Dr. B.R Ambedkar's fight against untouchability and contribution to its abolishment

In 1918, at the Sydenham College of Commerce and Economics in Bombay, he became a professor of political economy and, while he was very popular with his students, he had to face bias from his peers (Mandlik 2018). Dr. Ambedkar began to take a greater interest in politics during this time, as he was invited to testify before the Southborough Committee, which prepared the 1919 Government of India Act.

According to Usman 2017, he called for the establishment of segregated electors and reservations for untouchables and other religious minorities during this hearing. With the assistance of ChhatrapatiShahuMaharaj, Maharaja of Kolhapur, he started publishing the weekly Mooknayak in Mumbai in 1920. The Maharaja, a social reformer, played a leading role in opening up citizens of all castes to education and jobs. In the years that followed, as a practicing lawyer and as a social reformer, Dr. Ambedkar began working for justice for the untouchables.

In the year 1927, he agreed to initiate vigorous campaigns against untouchability and to encourage access to public water supplies for drinking water and the right to enter Hindu temples. To campaign for the right of the untouchable class to draw water from the town's largest water reservoir, he led a satyagraha in Mahad. In 1925, he was assigned to serve with the Simon Commission on the Bombay Presidency Committee. Dr. Ambedkar himself wrote a different collection of constitutional guidelines for the future since the Commission had faced protests across India and its report was widely ignored.

As per Bansal (2020), he was invited to attend London's Second Round Table Conference in 1932, but as this would divide the government, Mahatma Gandhi was opposed to a separate electorate for untouchables. Gandhi Ji objected to this incident by fasting while incarcerated in the Yerwada Central Jail of Poona in 1932 when the British declared a Communal Reward from a different electorate. This succeeded in an arrangement commonly known as the Poona Pact in which Dr. Ambedkar lowered his claim for a separate electorate and Gandhi Ji ended his fast. Instead the 'Depressed Class' specifically had a certain number of seats reserved (Bagi 2017). Babasaheb wrote extensively on the status of Dalits and the caste system in Hindu society between the period of 1936 and 37.

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Babasaheb renamed his party the Scheduled Castes Federation during this time, which later grew into the Republican Party of India. According to Nanda (2020), he supported equity and also earned broad support for the implementation of a scheme of work reservations in public services, schools, and colleges for representatives of scheduled castes and scheduled tribes. This was aimed at giving citizens who have suffered extreme injustices for decades a forum.

BabasahebAmbedkar was appointed as the Union Law Minister and Chairman of the Constitution Drafting Committee after India's Independence on 15th August 1947, allowing him to write India's new constitution. On 26th November 1949, his set of the constitution was approved by The Constitution Assembly, and it came to practice officially from 26th January 1950.

Dalits Today

According to recent surveys and reports, almost 17 percent of the Indian populations are Dalits, which approximately refers to 170 million people. Most of them are situated or living in the undeveloped or rural area of the country (Deen 2020). If calculated, the number of people mentioned above is almost equal to the uppercase masses living in the same rural areas. There is still evidence of religious and racial injustice and oppression found in these rural areas, even in some urban areas too. The Dalit groups are generally found living together as a separation from the total village and rural populations. Their houses are usually located on the west side of the villages, simply because the sun sets in the west. As per and Pattanaik (2020)**,** they are also often found inhabiting or settling near the polluted sections of these villages and areas.

They are usually found to be performing lowly jobs that tend to be irregular and under-paid, exposing them to the threats of unemployment and poverty. This occupational segregation is also an output of the social discrimination that they endure in their daily lives. Simple instances like, the upper casts not drinking or taking water from the same areas as Dalits, invalidation of their entry to certain places of worship, not allowing them to sit properly like any other friend or acquaints, underpaying them for the hard labor or jobs that they do, and calling them funny names in public places are common to be noticed in the rural areas or regions of this country (Coffey et al. 2017).

But still, situations have changed a lot from before, Dalit people are more conscious and aware of their place in this society and are willing to fight for their rights. There are also receiving proper education, thanks to the Indian constitution; which has proven to be a huge benefit in the overall upliftment of their mentality.

CONCLUSION

It takes an enormous amount of courage for anybody who wants to break free from the shackles of social inequality and rewrite the traditional norms which people have been following for a long time. Dr. Ambedkar was such a distinctive leader who fought against these prejudices and inequalities and established a newly reformed social order.

Throughout his life, Dr. Ambedkar had to fight and work hard for each and everything he achieved. The Indian nation is indebted to him for redefining the core values of the nation resulting in the upliftment of the morals of the oppressed ones. He will always be remembered as a vital character and distinct example for his continuous drive for establishing a new social order.

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DR B. R. AMBEDKAR AND HIS EDUCATIONAL PHILOSOPHIES

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ABSTRACT
A tale by Dr.Bhimrao Ramji Ambedkar- He said that being a birth right of every human being, education is treated as an important weapon for social changes. Education can be acted as the key to determine social progress as a development. It can serve an influence on the development of the man where they can grow all together and can accept the ways to handle ignorance. Some of the superstitions can bring the ability to serve with the potentiality, which brings out the goodness of a man. In a specific manner, some of the men become conscious about what they feel about their rights to be served as the obligations in front of their fellow mates. An egalitarian society can be exposed in front of society if each and men do their education in every possible means. Education can be served as the vital efficiency where it can be determined according to the social groups to be signified by maintaining such kind of criteria.

Keywords: social groups, social progress, social changes, egalitarian society, and superstitions

INTRODUCTION
Through the help of education, agitation, and organization, Dr.Ambedkar confirmed a kind of revolutionary story for the goodwill of the society where he inspires every individual of the society. It can be specified to be assumed that Dr.Ambedkar served the true kind of functional norms which can be acquired for determining the philosophical strategies of the society. Some kind of strategies can be effective for assuming the philosophical change which can be assumed to be based upon the significant criteria served by Dr.Ambedkar. It can serve as the explanation to recognize some of the philosophical values which constitute the social strategies of the society. It can be based upon the better-signified assumption which can be confirmed as the philosophical value to expose the objectives of world's initiative goals. It can be sensitively altered and can be identified for signifying the better habitation of world affairs according to the philosophical prospective.

B.R. Ambedkar and his activity on education
A great intellectual speech can be proposed by Dr.B.R.Ambedkar where he can be responsible to determine the reputation, being an efficient orator as an erudite scholar where they can be sustained as a prolific writer (Bansal 2020). Significant kind of high specific ranges of writings can be specified while composing some of its significant subjects as sociology, anthropology, constitution, economics, education, philosophy, religion, political science, etc. Dr.Ambedkar can serve the new change while configuring with the latest kind of awareness towards the sense of social development. Among the specific kind of deprived sections of the significant society, his sense of confidence and influence can be served as the various kinds of impacts towards the social groups.

Against the social group of Hindus, some kind of relentless war is served and was tend to be fought for serving the discrimination within the social groups. His main goal was to serve the social equality among all, while efficiently performing on the basic rights of human dignity. This factor can be possessed as political and economical empowerment. Dalits of India became the main efficient person who can connect with the deprived sections of the society and can serve the influence in the eyes of Dr.B.R.Ambedkar (Bagi 2017). Political and social consciousness can be signified to be described as human rights according to Dr.B.R.Ambedkar.

Dr.B. R. Ambedkar and his impacts on education
Specifically, on the caste-system, Indian education is almost based and rooted. Only signified kind of upper castes was resembled to confirm that here education can become quite common to them. Zene (2018) stated that it can be assumed that some of the assumptions can be figured out that education is only served to the upper caste. Shudra and Atishudra were signified to have resembled the lower caste or the lower group of people so they haven't got any kind of efficient chances to prove themselves neither they were given any kind of chances to serve the efficiency as discriminating the educational levels. According to Singh (2017), they haven't got any kind of fulfillment to serve the efficiency of the basic to be served as the relevant philosophical assumptions on which they can manifest some kinds of strategies which can be said to be reflected on the different groups of people.

Even women were also aware of the fact that they can sustain with confining with sufficient education. According to the Dharmashastras, they were confirmed that such kinds of specific restrictions can be signified within the women and lower caste groups of people, which is also demonstrated in Manusmiriti (Shah 2019).

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So, it can be assumed that no rights were previously given to all other kinds of different caste groups and so they can be signified as resembling to serve their efficiency towards different kinds of caste for gaining and being updated with the education. Some kinds of education can be practiced in a manner that serves the reference of serving the freedom and equality in a concept to signify and resemble their education system according to Dr.B.R.Ambedkar. According to the Indian Society, insufficient education makes the moral integrity to be reduced while specifying the slavery mode the uneducated people can be forced to adapt it (Vipparthi 2016).

The uneducated people become culturally handicapped and economically and mentally weaken as they can be considered to be emotionally backward. Somehow, it can be presented that equality brings happiness and can be done with the help of education. Education sustainability to be served as the assurance and can be reflected as the philosophical conception to be served by the different groups of members who sustained within the habitation essential for mankind. Dhavaleshwar and Banasode (2017) stated that such kinds of reflections to be served as the philosophical values which can be sustained as the multifarious ranges which can be referred within the different groups of people. It can be signified to be assumed as the segmented practices which can be assumed as the ethical meaning served to its entire society through the help of education on various prospective. Therefore, it can be assumed that some kinds of reflections can be served according to the sayings of Saint Kabir and Gautam Buddha. They can be significantly determined to be confirmed as continuing with some of the resemblance and which can be assumed as the legacy of spreading the education among all, which is maintained by the philosophies of Dr.B.R.Ambedkar (Khaparde 2019).

B.R. Ambedkar's concept on Education

It can be served for the goodwill of mankind's habitation. Although, philosophy can be served as an inspiration to man and that can be reflected in the saying of Dr.Ambedkar. Man's inspiration can be raised as a significant kind of challenge for the philosophical values and which can be signified under ethical and social values. Such kinds of philosophies can be influenced for the goodwill of mankind which can be stated by Dr.Ambedkar. Dr.B.R.Ambedkar is treated as a social philosopher who can maintain all essential factors of the educational system in India. Dr.Ambedkar said that philosophical traits can be influenced to represents and to determine all the solutions to its problems. It can be reflected to be determined as some kind of philosophical strategy which confirms to be rooted with its social values and it can be assured to be assumed as the fundamental objectivity of the society (Verma 2020).

According to Dr.Ambedkar, somehow real assumptions of real estates can be assumed as the philosophical values on the traits followed by Dr.Ambedkar. To serving the tropical changes he can identify major parameters in education, he can maintain this factor with the help of his discoveries. Philosophies of life can be assumed as the realistic analogy which can be served for solving the issues generated from spending life. Such things can be assumed on the basis of the society's aspect where it can be propounded to serve the return earnings according to the aspects to be served as the theories of philosophies. It can be served as the essential objectives towards society. As per Alhat and Wagh (2018), it can be influenced as the everyday work which can be assumed and reflected on the upbringings which can be concerned and connected with the module of education.

Dr.Ambedkar assesses his thoughts on education while explaining his conception about education and well states that every human being including every individual possesses the rights to get an education that can help people to gain knowledge. Therefore, education makes a man knowledgeable and therefore, he becomes efficient to take some kind of decisions efficiently efficient for future prospective. His thoughts always serves a positive impacts on education where he tries to serve the education every member of society. Some of the social groups are agreed and some of them don't by the decisions and opinions of Dr.B.R.Ambedkar (Jogan 2017). It can be acknowledged while practicing the relevant kind of educational philosophy towards the social groups in its 21st Century.

According to his discoveries, he found major evaluated discoveries to be followed and assumed for serving the tropical aspects (Rodrigues 2018). Philosophies of life can be assumed as the realistic analogy which can be served for solving the issues generated from spending life. Such things can be assumed on the basis of the society's aspect where it can be propounded to serve the return earnings according to the aspects to be served as the theories of philosophies. This factor is treated as an essential objective for society (Stroud 2017).

Viswanath (2020) stated that it can be influenced as the everyday work which can be assumed and reflected on the upbringings which can be concerned and connected with the module of education. It can be served for the goodwill of the mankind's habitation. Although, philosophy can be served as the inspiration to man and that can be reflective in the saying of Dr.Ambedkar. Man's inspiration can be raised as the significant kind of challenges

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for the philosophical values and which can be signified under ethical and social values. Such kinds of philosophies can be influenced for the goodwill of the mankind which can be stated by Dr.Ambedkar. Dr.B.R.Ambedkar can be signified as the social philosopher who can be predicted in an efficient manner fundamentally (Ahire 2018).

Educational Philosophies of Dr. B. R. Ambedkar

Through the way of writing, different kind of manifestation**,** speeches and different varieties of assumptions to be served within different communities and can be signified as stating different parts of speeches to be served in serving the life's variation. It can be done with the help of education and one and only education is responsible for letting us know our future prospects to be served while assuming the development of status to be served for development assumption. It can be reflected on the differentiated prospects which serve reconstruction to the structural value of the society. Social groups could be formed in a signified manner that can provide information about cultural values of the Indian society (Sirswal 2016).

For serving the development according to the personal levels of the human personality, some kind of humanist favoured can be considered according to Dr. Ambedkar. Human interests are always responded to be assumed under serving the achievement of social amelioration. According to Narayanrao (2019), human development can be assured according to serving the structural basis of educational assessment where it can be confined under the basic structural sources of education. It can be confined within the structural configuration where it can be configured for serving the major concern to be finalized and allocated for serving the several kinds of human development. . Significant kind of high specific ranges of writings can be specified while composing some of its significant subjects as sociology, anthropology, constitution, economics, education, philosophy, religion, political science etc.

Dr.Ambedkar can serve the new change while configuring with the latest kind of awareness towards the sense of social development. Among the specific kind of deprived section of the significant society, his sense of confidence and influence can be served as the various kinds of impacts towards the social groups. Against the social group of Hindu, some kind of relentless war is served and was tend to be fought for serving the discrimination within the social groups. His main goal was to serve the social equality among all, while efficiently performing on the basic rights of human dignity which can be possessed as the political and economic empowerment. It is based on the enlightening of the social factor for analysing the several basic principles to be based on the educational philosophies by Dr.Ambedkar. Political and social consciousness can be signified to be described as the human rights according to Dr.B.R.Ambedkar. He served three different kinds of inheritances to be determined by the help of Gautam Buddha.

CONCLUSIONS

Some kind of strategies can be effective for assuming the philosophical change which can be assumed to be based upon the significant criteria served by Dr.Ambedkar. It can serve the explanation to recognize some of the philosophical values which constitutes the social strategies of the society. It can be based upon the better signified assumption which can be confirmed as the philosophical value to expose the objectives of world's initiative goals. It can be sensitively altered and can be identified for signifying the better habitation of the world affairs according to the philosophical prospective. Dr.Ambedkar, somehow real assumptions of real estate's can be assumed as the philosophical values on the traits followed by Dr. Ambedkar.

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A COMPARATIVE ANALYSIS OF FINANCIAL INCLUSION WITH SPECIAL REFERENCE TO INDIA

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ABSTRACT

Financial inclusion includes ensuring that everyone has access to financial services. Individuals, in particular, refer to the weaker members of society who lack even basic financial access and services. Opening a bank account, saving money, and acquiring loans at a fair interest rate are all examples of fundamental financial services. Financial inclusion opens up vast untapped business opportunities in both rural and urban locations. Financial inclusion varies greatly across rich and developing nations, which may be explained in terms of economic progress. However, even within underdeveloped countries, financial access varies. This void necessitated an investigation into the different causes of the cross-sectional differences. The goal of this research is to present early evidence of inequalities in financial inclusion across countries. Further, the paper also evaluate out the standing of India in some of the parameters of financial inclusion with respect to other countries.

INTRODUCTION

Financial inclusion entails providing access to financial services to all people. Individuals in particular refer to the weaker members of society who lack even basic financial access and services. Opening a bank account, putting money in savings, and acquiring loans at a fair interest rate are all examples of fundamental financial services. Low financial service penetration is a result of both supply and demand factors. These impediments are due to the high cost of using financial services. Illiteracy, complicated processes, distance to financial services, and other non-price barriers exist. Poor individuals and other disadvantaged groups are more likely to profit from inclusive financial systems, which provide broad access to financial services without price or non-price obstacles to usage. Financial inclusion, according to the Rangarajan committee, is "the process of giving vulnerable groups, such as weaker portions and low-income groups, affordable access to financial services and timely and enough financing when needed" (Rangarajan Committee, 2008). Poor individuals would be able to develop their own enterprises and find work as a result of financial inclusion, something they would not be able to do otherwise due to their little self-financing (Klapper 2012). The data from the Global Findex reveals significant differences in the usage of financial services between high-income and low-income countries, as well as across individual characteristics. Most account holders in underdeveloped nations, for example, use tellers at bank branches to make deposits and withdrawals; their counterparts in high-income economies depend more heavily on automated teller machines (ATMs). There are significant differences.in the use of financial inclusion in the developed and developing economies. That is why high-income nations have higher account penetration than low-income countries, with GDP being one of the most important factors in the disparity in financial inclusion. However, among low-income countries, there are large discrepancies in account penetration, which may be explained by a variety of factors.

FINANCIAL INCLUSION BARRIERS

Barriers on both the demand and supply sides are to blame for poor financial penetration and access.

BARRIERS ON THE DEMAND SIDE

1. The demand side, which is modest and irregular revenue received by individuals, might be a reason for not having a financial institution account. A daily wage worker believes that their earnings are sufficient to cover all of their needs.

2. Another typical reason for not having a bank account is because banks and accounts are too costly. This financial barrier makes having an account unappealing to the poor. They are prevented from gaining financial access by a minimum account balance and other fees.

3. Incomplete or missing documentation, as well as a large amount of paperwork required to create an account, results in the account being closed.

4. Another factor for not having a bank account is the distance between inhabitants and a bank branch or financial institution.

BARRIERS ON THE SUPPLY SIDE

1. Low branch density: This simply indicates that the number of bank branches per population is relatively low.

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2. Lack of bank branches: Many rural communities lack access to banks and other financial institutions.
3. Requirement for Bank Branch Authorization

A thorough examination of these elements and their causes will provide the platform for developing financial inclusion policies. As predicted, distance from a bank is a significantly higher obstacle in rural locations. Technological and other improvements that aid in overcoming this physical barrier might pay handsomely. Barriers to cost may be even more important than physical access and eligibility. This is where a no-frills account and a no-cost account may help a lot.

REVIEW OF LITERATURE

Several research (Banerjee & Newman, 1993; Bolton, 1997; Banerjee, 2001) have found that having access to funding is essential for allowing people to shift their production, employment activities, and escape poverty. According to researchers, the banking industry's primary duty of distributing credit is essential for promoting any commercial activity and allowing the economic growth of the industry (Sen, 200). Dangi and Kumar scrutinised the legislative measures taken up by the Indian government in 2013. Suryanarayana (2008) focused on the idea of inclusion/exclusion in connection to a production, income, and consumption distribution scenario that showed growth results. Agrawal (2008) used demand- and supply-side factors to examine the behavioural dimensions of financial inclusion. It may be argued that the RBI's 2003 financial inclusion policy, which intended to provide disadvantaged people with access to financial services, is yet another daring attempt to promote rural transects that drive inclusive growth. The 2008 Rangarajan Committee on Financial Inclusion emphasised that it was essential to include previously excluded groups in order to preserve and speed up progress. The committee put out a number of ideas to achieve the objective, such as establishing a national mission on financial inclusion, revitalising cooperatives and RRBs, implementing an MFI model (SHG-bank link), and more, the Business Facilitator and Business Correspondents Model

According to Mukherjee and Chakraborty (2012), banks were unable to achieve the required targets, and the study suggested that each bank give the RBI more frequent reports on its progress toward financial inclusion. Uma and Rupa (2013) claim that after joining SHGs, there was an increase in bank accounts, members were able to obtain loans, and annual loan payback showed a positive trend. According to Joseph and Varghese (2014), fewer persons have reach to the solutions provided by the banking system after the country's introduction of inclusive banking efforts due to the significant increase in the use of debit cards during the course of the research period. Branch density has a large impact on financial inclusion, according to Paramasivan and Ganeshkumar's (2013) analysis. In India, a 2014 research by Kamboj found a strong link between the country's GDP growth rate and the number of ATMs and bank branch networks there.

POLICY FOR FINANCIAL INCLUSION

As far as India is concerned, it has adopted the following policy recommendation for financial inclusion. The suggestion aims to address both demand and supply side constraints.

1. Opening of No-Frills accounts: which is a basic banking account with no or low balance. In addition, it offers overdraft services.
2. Engaging Business Correspondents: In 2006, the RBI began using business correspondents to expand the reach of financial services to the rural market. The concept is to distribute financial access at a faster rate than the bank.
3. Use of Technology- Commercial banks were recommended to execute CBS therefore on modify them to create effective use of ICT, to supply door step banking services through Business Correspondents Model whereby the accounts may be operated by even illiterate customers by exploitation bioscience, thus, guaranteeing the protection of transactions and enhancing confidence within the banking industry.
4. Relaxation of KYC requirements: Strict KYC requirements stifled regular people's interaction with the banking system. In August 2005, the Know Your Customer (KYC) rules for opening bank accounts were lowered for small accounts, streamlining the process. In September 2013, the Reserve Bank of India (RBI) allowed banks to provide e-KYC services based on Aadhaar, allowing anybody to create an account.
5. Simplified branch authorization: As a result of the monetary policy review, banks are no longer need to get prior approval to open branches; even in Tier I centres, subject to reporting.
6. Creation of branches in unbanked rural centres: Banks have been compelled to open at least 25% of their branches in unbanked rural centres in order to accelerate the opening of branches in rural regions. Banks have been urged to establish tiny intermediate brick and mortar structures between the base branch and the unbanked areas to assist them achieve their objective.

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7. Direct Benefit Transfer - The adoption of direct benefit transfer, which validates identification using Aadhaar, would make it easier to distribute social welfare funds to recipients' bank accounts. All social security payments would be routed through the banking network using an Aadhaar-based infrastructure, according to the government.

8. Financial Literacy - Financial literacy is a crucial complement to increasing financial inclusion; the two go hand in hand. It provide knowledge on basic banking principles to a variety of target groups, including school and college students, women, the rural and urban poor, retirees, and elderly people, through financial literacy and education, so that they can make educated financial decisions. India have around 800 financial literacy centres set up by banks to guarantee that supply-side measures are backed by demand-side initiatives. Aside from that, a large-scale Financial Literacy Program has been created with the goal of integrating the financially excluded population with low income and poor literacy levels into the official financial system.

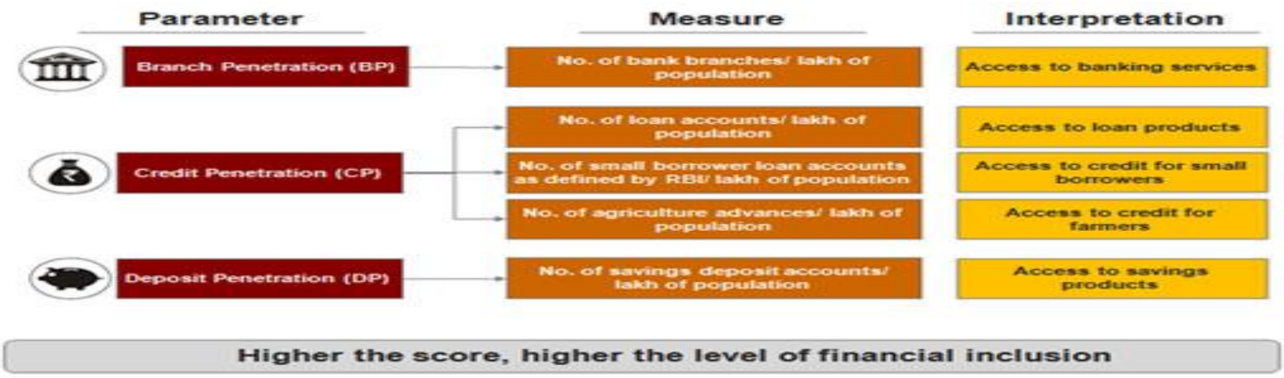
INDICATOR OF FINANCIAL INCLUSION

According to the World Bank, the following is the absolute measure of financial inclusion:

- Account at a formal financial institution
- Female account in a formal financial institution
- Income, poorest 40% of the population, account with a formal banking institution
- Wage-receiving bank account
- Government funds are deposited into this account.
- Remittance account
- Have you saved money with a bank in the last 12 months?
- In the previous year, you contributed to a savings club
- In the previous year, you took out a loan from a banking institution
- In the previous year, a loan from family or friends
- Card (debit)
- Mastercard or Visa

Bank Borrowers (per 1,000 adults)

- Bank branches (commercial) (per 100,000 adults)
- Bank depositors (per 1,000 adults)
- Automated teller machines (ATMs) are machines that allow you to deposit money into your account without having to go to a bank (per 100,000 adults)



Source : Crisil

COMPARATIVE ANALYSIS OF FINANCIAL INCLUSION SERVICE AMONG VARIOUS CONTINENTS

When compared to the worldwide account proportion of 50%, East Asia and the Pacific have the most (55%), the Middle East and North Africa have the lowest (18%), and South Asia has 33%. This discrepancy might be attributable to the reasons behind GDP discrepancies, as seen in Figure 2. However, there might be a substantial

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link between income inequality (as assessed by the GINI coefficient) and financial inclusion. There is also a variance in the amount of account ownership based on income. Individuals in the bottom 40% of the income scale have a lower degree of accountancy (figure 1).

Figure 1 Proportion of account at a formal financial institution

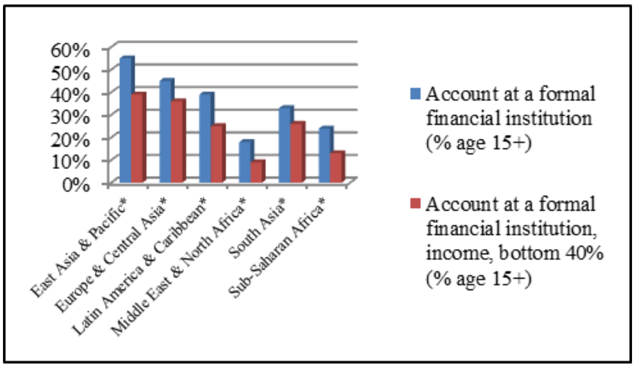
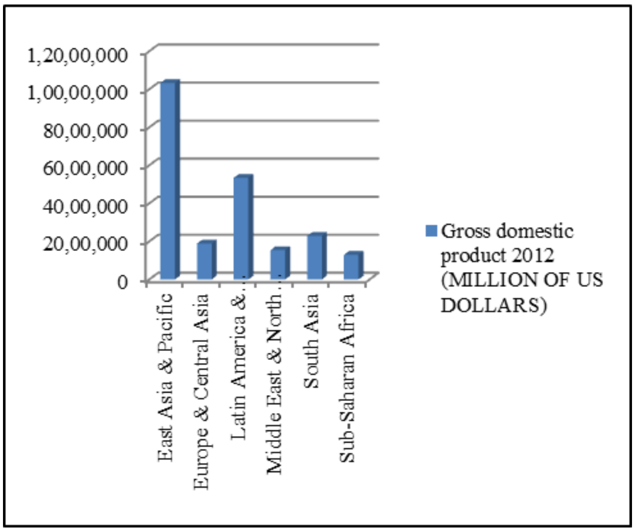


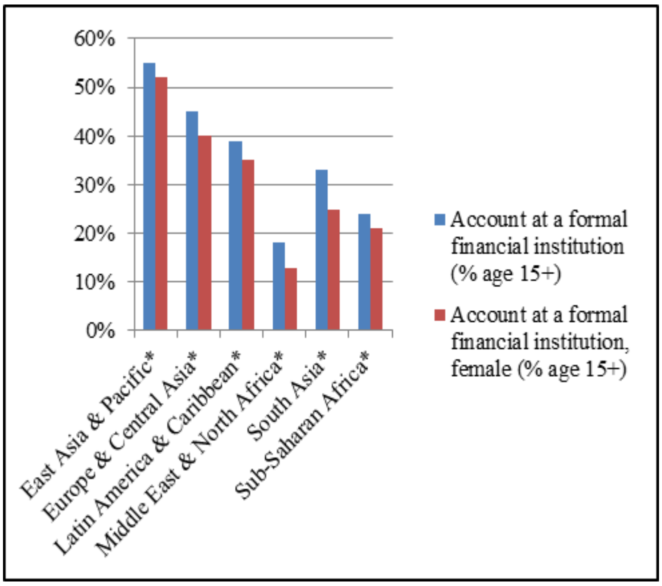
Figure 2 Gross domestic product 2012 (MILLION OF US DOLLARS)



Source: RBI

The discrepancy in financial inclusion, particularly in south Asia, is also influenced by gender. In South Asia, the Middle East, and North Africa, the gender gap is particularly pronounced and contributes to discrepancies in account ownership (figure 3). But in Sub-Saharan Africa, it is quite minor.

Figure 3 Per cent of formal financial institutions



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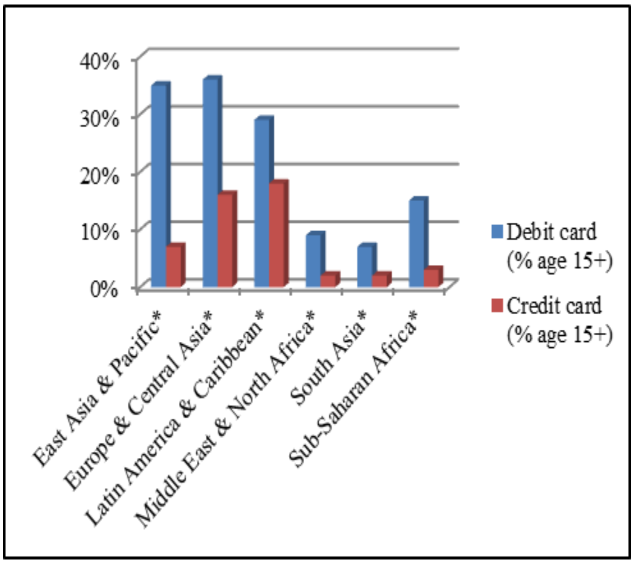
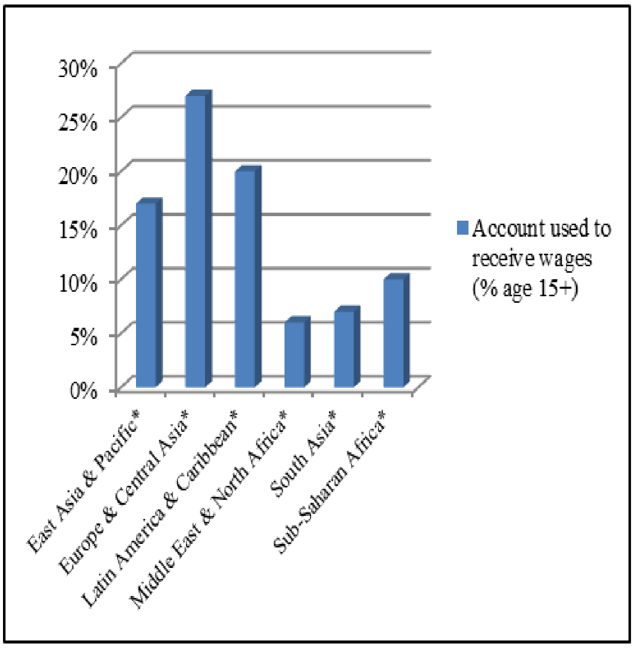
In addition to gender, age and education are important factors in financial inclusion. According to global Findex data, South Asia has the highest prevalence of indirect account use. Additionally, women are more likely to be indirect users: The disparity produced in financial inclusion is also significantly influenced by urbanisation. The rural and urban economies in industrialised economies do not differ significantly. But the gap is far bigger in developing economies. Differences in account usage throughout the world are readily explained by individual characteristics and income levels. Financial depth, as measured by M2/GDP or domestic lending to the private sector as a percentage of GDP, may potentially have a role in the discrepancy in financial inclusion levels throughout the world.

Figure 4 % of Debit card and Credit card



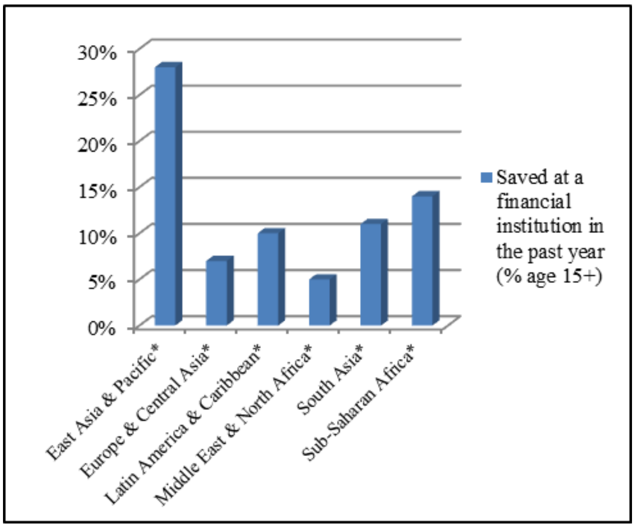
Another method for conducting financial transactions, the usage of debit or ATM cards is far more prevalent in high-income countries than in poor ones. With 81 percent of account holders claiming that they have a debit card, Europe and Central Asia has the highest percentage of account holders with debit cards in Figure 4.

Figure 5 Account used to receive wages (% age 15+)



In the previous 12 months, 61 percent of account users in Europe and Central Asia (and 27% of all adults) said they have used their accounts to receive money or payments for employment or from selling things. Most people in high-income nations rely on accounts to receive money or payments from the government. In Sub-Saharan Africa, particularly in Kenya, where 16 percent of adults report having used a mobile phone to pay bills or send or receive money in the past year, mobile money has seen the greatest success. In contrast, only 4 percent of adults in the Global Findex sample report having used a mobile phone in the same time period.

Figure 6 Saving at a financial institution in the past year (% age 15+)



East Asia and pacific countries is having highest level of saving, where as Europe and Middle East countries are among the lowest list. South Saharan African and south Asian countries is also good at savings. This can be attributed to the lifestyle and saving habit of the people.

AN ANALYSIS OF INDIAN FINANCIAL INCLUSION SEGMENT

The CRISIL Inclusix score for India as a whole is 40.1 (on a scale of 100). It reflects the country's under-penetration of official banking services in most areas. Over the last three years, the CRISIL Inclusix score has shown obvious evidence of progress. The overall CRISIL Inclusix score rose to 40.1 in 2011, up from 37.6 in 2010 and 35.4 in 2009. The major driver of this increase is a higher deposit penetration score. During the years 2010–2013, the first phase of financial inclusion programmes was implemented. The FIPs have been utilised by the Reserve Bank to measure bank performance under its FI programmes. A graph depicting bank growth over a three-year period (April 10 - March 13) for key parameters during the three year period indicates that banking outlets augmented to nearly 2,68,000 banking as on March 13 as against 67,694 banking orifices in villages in March 2010. 7400 rural branches have been opened during this period of 3 years. There are now 182 million Basic Savings Bank Deposit Accounts (BSBDAs), an increase of around 109 million from before. Share of ICT-based accounts has significantly grown - From 25% in March 2010 to 45% in March 2013, the percentage of ICT accounts to all BSBDAs. During the three-year period, almost 4904 lakh transactions were made in ICT-based accounts using BCs.

Table 1. Progress of Financial Inclusion Indicator of India

“SR	Particulars	Year ended Mar 10	Year ended Mar 11	Year ended Mar 12	Year ended March 13	Growth April 10-March 13
1	Banking Branches in Villages	33378	34811	37471	40837	7459
2	Banking Outlets (BCs) in Villages -	34174	80802	141136	221341	187167
3	Alternative modes outlets in Villages -	142	595	3146	6276	6134
4	TOTAL OUTLETS	67694	116208	181753	268454	200760
5	City Sites enclosed through BCs	447	3771	5891	27143	26696
6	Savings Bank A/c through branches (No. in crore)	6.019	7.313	8.120	10.080	4.061
7	Savings Bank A/c through branches (Amt. In billions)	44.33	57.89	109.87	164.69	120.36
8	Savings Bank A/c through BCs (No. in crore)	1.327	3.163	5.730	8.127	6.80
9	Savings Bank A/c through BCs (Amt. in billions)	10.69	18.23	10.54	18.22	7.53

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10	BSBDA Total (in crore)	7.345	10.476	13.850	18.206	10.861
11	BSBDA Total Amt. (in billions)	55.02	76.12	120.41	182.92	127.90
12	OD facility availed in Basic Savings Bank Deposit A/c (No. In millions)	0.18	0.61	2.71	3.95	3.77
13	OD facility availed in Basic Savings Bank Deposit A/c (Amt. in billions)	0.10	0.26	1.08	1.55	1.45
14	KCCs - (No. in crore)	2.431	2.711	3.024	3.379	0.948
15	KCCs - (Amt In billions)	1240.07	1600.05	2068.39	2622.98	1382.91
16	GCCs - (No. in lakhs)	13.9	17.0	21.1	36.3	22.4
17	GCCs - (Amt In billions)	35.11	35.07	41.84	76.34	41.23
18	ICT A/Cs-BC- Transaction -No. in crores	2.652	8.416	15.587	25.046	49.049
19	ICT A/Cs-BC- Transactions -Amt in billions	6.92	58.00	97.09	233.88	388.97”

Source: RBI

Additionally, it is necessary to evaluate how well financial inclusion in India has performed in comparison to other nations. Compared to numerous measures of the aforementioned continents, Indian financial indicators as of 2013 were below average.

Loan from a financial institution in the past year (% age 15+)	Loan from family or friends in the past year (% age 15+)	Debit card (% age 15+)	Credit card (% age 15+)	Account used to receive government payments (% age 15+)	Account used to receive remittances (% age 15+)	Saved at a financial institution in the past year (% age 15+)	Saved using a savings club in the past year (% age 15+)	Account at a formal financial institution (% age 15+)	Account at a formal financial institution, female (% age 15+)	Account at a formal financial institution, income, bottom 40% (% age 15+)	Account used to receive wages (% age 15+)
8%	20%	8%	2%	4%	2%	12%	3%	35%	26%	27%	8%

Source: Complied by Authors

According to the criteria of depositors with commercial banks (per 1,000 000 adults), India is placed 28th in the world, indicating that its performance in terms of deposits has been good. However, the criteria of ATM per 100,000 adults placed India at position 120. Even poorer than South East African nations, mobile money and ATM performance. With 81 percent of account users saying they have a debit card, Europe and Central Asia has the highest percentage among the areas, compared to only 8 percent in India. A formal financial institution's account currently has a 35 percent balance. India has a formal savings rate of 12 percent, which is greater than that of countries in central Europe. Additionally, it is somewhat higher than South Asian countries. It implies that Indians are more likely to practise saving. The tables also included other indicators.

The trend of commercial bank branches in south Asian nations is seen in figure 6 below. Commercial bank branches are retail sites of resident commercial banks and other resident banks that serve as commercial banks and offer financial services to consumers. These locations are physically different from the main office but are not structured as legally distinct companies. In this way, India lags behind Sri Lanka and China. After 2005, Sri Lanka's commercial banking sector grew quickly. The number of banking outlets in villages and branches rose in India from 33378 to 40837 in March 2010 and the number of business correspondents climbed from 34174 to 221341 in March 2013. It indicates that India is taking a different tack than Sri Lanka

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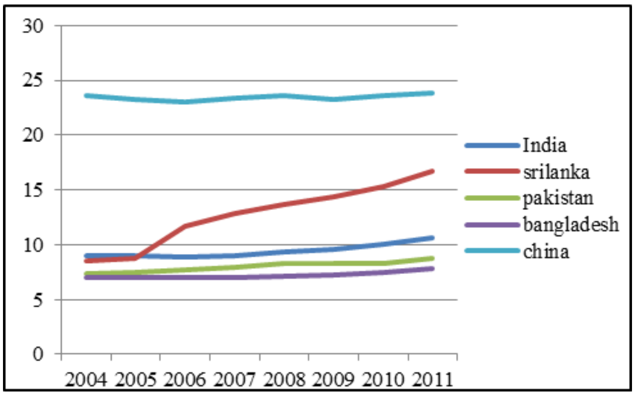
Figure 7 Commercial bank branches (per 100,000 adults)



CONCLUSION

The number of bank branches and business correspondents has increased as a result of RBI's initiatives. In addition, the number of accounts opened has increased. However, there are two critical factors to consider. For starters, when it comes to branch growth, the rural sector should not be overlooked. Second, in addition to fundamental services, current transaction methods such as ATMs, credit cards, mobile banking, and e-banking must be addressed. There have also been advancements in deposit penetration. However, many other aspects of South Asian nations are lacking. In terms of commercial banks per 100,000 people, India is also behind Sri Lanka. In the area of ATMs and other current transactions, there is a lack of performance.. The paper also gives comparative standings of South Asian countries vis a vis other countries with some explanations for it.

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HUMAN RIGHTS: DOES THE REALITY INCLUDE WOMEN IN IT?

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ABSTRACT
The issue of human rights is a raging problem across the globe, but holds more relevance with respect to India which is not only the largest democracy but a country that makes up for nearly 18% of the global population. When human rights are discussed in the realm of both theory and law, it is necessary to analyze whether the ethos of the discourse is inclusive and considers the position of women. This paper aims to focus on various measures taken in India in order to facilitate the provision and preservation of human rights for women, its reach and its relative success or failure.

Key words: *Women's Rights, Human Rights, patriarchy, crimes, education of women*

1. INTRODUCTION:
Human Rights largely aim at creating an atmosphere that allows differences to dissolve and facilitate the transcendence of societies into spaces of equality and liberty. That being said, equality has remained elusive as ever and the disadvantages faced by women have metamorphosed into various forms, adjusting themselves to the changes that innovations in various fields bring. The challenge of upholding the values that form the basis of human rights falls upon the shoulder of those countries that are capable of championing the cause of human rights and hold some significance in international politics. India is one such country and thus this paper thoroughly looks at the ideas of human rights, their practical sense and how the Indian Law adjusts itself to catch up with these expectations.

2. RESEARCH DESIGN:
Aim: This paper aims to examine the ethos of Human Rights, the position of women in Indian society, the legal protection that has been extended to them and its overall tangible efficiency.

OBJECTIVES:
- To accurately place the nature of human rights' discourse vis-à-vis women as individuals and how it looks at the disadvantages faced by women.
- To understand the legal provisions made for women, their nature i.e. whether they serve as tools of deterrence or compensation; and what led to their emergence.
- To examine the success of the provisions in terms of implementation and output.

METHODOLOGY:
This paper shall make use of Qualitative method of research and uses a content analysis approach to achieve the aforementioned objectives. Various theories, constitutional law of India and international law, along with government issued statistics are used as the secondary sources for relevant and necessary data.

3. HUMAN RIGHTS AND GENDER: PHILOSOPHY AND PRACTICALITY
The idea of Human rights, as a philosophy or as a mechanism of imparting justice has been contentious right from the beginning. The emergence of Human rights was a result of many political and socio-economic upheavals that were taking place at the same across the globe. The rampage of World War II, processes of decolonization, revolution and resistance and the impending doom of global destruction and nuclear holocaust; finally awakened the slumbered senses of the dominant Western Intelligentsia and the need for a common understanding of the basic rights that all individuals must be bestowed with irrespective of their socio-cultural and political affiliations. The representatives of various countries arrived at a consensus for having these rights which are understood to be fundamental and inalienable.

Precursors to this idea can be found in multiple theories that originated centuries ago in the West. Whether it is the Lockean theory, or the American Declaration of Independence, a plethora of philosophical bits and pieces have come together to form the understanding of Human rights that exists today. However, it is important to ask whether these ideas were constructed or conceptualized with the needs of women in mind. When one discusses human rights, we need to ask ourselves how much of a human does society consider a woman to be? A consistent treatment of inferiority, a tool of pleasure and progeny and at times a punching bag, is what women have been forced to experience for ages innumerable.

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War and other crimes which are extremely masculine and power centric, have led to the birth of Human Rights; but what was the condition of women in all these events is something that requires attention to detail. Whether it was centuries of slavery or the holocaust; women have been oppressed mercilessly and consistently.

3.1 Women's Rights in India and nature of Constitutional provisions

To establish the correlation between Human Rights and Women's right in India; it is imperative that the status of women in the country is properly taken into consideration. Let us first have a look at the statistics that speak for themselves in this matter. India was ranked 85th in the Global Gender Gap Index 2016. According to NCRB data from 2016, Cases under 'Crime Against Women' have increased by 2.9% in past one year. A disturbing 32.6% of it came under Cruelty by Husband or His Relatives'. This was followed by 'Assault on Women with Intent to Outrage her Modesty' Which has a 25% share. 'Kidnaping & Abduction of Women' (19.0%) and 'Rape' stood at 11%.

These are but just a peek into the grave reality that quantifiably stand as a living testament to the state of women in the country, not to mention that these are just official figures. But why is this so? How is it that a nation that aims to become a superpower and carries the title of the largest democracy in the world, becomes a dangerous and ignorant place for women? Has the system virtually deemed the women as second class citizens? Is the State mechanism okay with this dichotomy? The answer lies in the foundational perspectives and the hyper masculine ethos of India.

Philosophically and culturally, India is similar to most 'Mnemonic actors' and has had a hyper masculine ethos, which is a result of how the culture, religion, caste and mythology has projected females and how those ideas withstood the test of time. Let us walk through this step by step. The socio-cultural practices in the Hindu religion are derived largely from the Vedas and the Smritis. One of the most significant and problematic of these smritis is the 'Manu Smriti' or The Code Law of Manu. Manu Smriti justifies domestic violence, calling it the just punishment for crimes from the past life. Women practically have no status or standing in the Varna System. This is guaranteed by the way it dictates the terms on marital relations, thus creating a socially acceptable identity crisis for them. The notion that women lie at the center of all turmoil and must be controlled prevails through all mythological literature, something that is easily accessible to all. The idea keeps reinforcing itself until it becomes the norm. The problems of crimes against women, forbidding girl child education or employment which would lead to self-sufficiency, sexualizing them, objectifying them; all emerge from the way mythology, culture, religion and caste talk about women in the Indian society.

The emergence of colonization however changed a number of things for women. Western education was introduced and along came the ideas of democracy, liberty, dissent and feminism. Soon, the cause of educating girls was taken up by Mahatma Phule and Savitribai Phule. This shift led to the start of democratization of politics and the law and policy makers were now forced to take serious note of what women want.

The Hindu Code Bill introduced by Dr. B.R. Ambedkar was one of the most influential and important steps that can be understood as an assertion for acquiring Human Rights for women, in the intrinsic sense of the term. Rights were being contemplated in a new light in post colonial India. With the passage of time, multiple safeguards which acted like mechanisms of deterrence and compensation came into being. Some were an outcome of passionate demand, some on the other hand came into existence in the aftermath of horrifying, violent incidents.

Following is the list of few articles that act as safeguards for the preservation of Women's rights:

1. The Family Courts Act, 1954
2. The Hindu Marriage Act, 1955
3. The Hindu Succession Act, 1956 (amended in 2005)
4. Dowry Prohibition Act, 1961
5. Medical termination of Pregnancy Act, 1971
6. Prohibition of Child marriage Act, 2006
7. The Criminal Law (Amendment) Act, 1983

The Constitution of India guarantees the right to Constitutional Remedies to every citizen of the country, but the validity of this right on the ground needs to be checked. The problems of access, reluctance towards accepting complaints with seriousness, nature of action taken on those complaints and the time taken to address the issue pose serious questions on the bureaucratic setup; the same setup that is meant to uphold the Constitution and the

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rights it stands to provide and protect. The gaping urban-rural divide, fault lines in the education system, portrayal and projection of women in media, wage gaps and many more issues come together to form an ominous alliance which is a living threat to the goal of providing women the rights they deserve by virtue of simply being human.

CONCLUSION:

While the premise of Human Rights is a pleasant one, the way they are designed seem to overlook a number of harsh realities that exist with respect to women and womanhood. Human rights largely act as tools of pacification for a specific group of people who have the advantage and privilege of being seen and heard. Human rights are important and hold immense philosophical value but it cannot be forgotten that Human Rights are a part of International Law, which is not binding in nature and there are very few ways of enforcing them. The enforcement of Human Rights is left with countries and their own Constitutional Law, which have the liberty of recognizing or negating the validity of human rights in their country; basing them in multiple philosophical arrangements such as Cultural Relativism. The problems with bureaucracy, corruption and the overall persistence of hyper masculine tendencies in all layers of society and politics leave little to the imagination and consistently endanger the rosy idea of bringing about equality at the behest of laws and policies which barely scratch the surface. One can only hope and work towards filling this gap over time, between Human Rights and Women's rights that exist in India.

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ROLE OF INTELLECTUAL PROPERTY RIGHTS IN AGRICULTURE

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ABSTRACT
Intellectual property rights (IPR) have been defined as ideas, inventions, and creative expressions based on which there is a public willingness to bestow the status of property. IPR provide certain exclusive rights to the inventors or creators of that property, in order to enable them to reap commercial benefits from their creative efforts or reputation. IPR is one of the important determinants of technology development, transfer and dissemination. Private rights have always been controversial in living arte facts. The first phase in human culture has been agriculture. Therefore, agriculture with plant and agricultural techniques, unlike sector and trade, has previously dated any type of security of IPR. The IPR was traditionally not used in farming. This position has changed in recent times and agriculture has been viewed more and more as an industry without research and development and clever investment that cannot endure. For future generations, food security will depend on protecting biological resources. The origin of several significant genes is biological capital. Researchers want to develop plant types to boost crop output, to resist drastic adjustments in weather conditions, etc. This paper deals with protection of intellectual estate freedoms in crop species and the rights of landowners and others. The paper also deals with new trends and trends in new IP approaches and the use of IP legislation in agriculture and forestry as well as crop genetic resource governance.

Key Notes: IPR, Agriculture, Patent, Plant Variety Protection, PPV&FV Act.

INTRODUCTION:

Modern agricultural biotechnology is increasingly defined by its unique features. Where earlier agrarian science emerging from laboratories financed privately had no legal protection, the new biotechnology is covered by patents and other IPRs. Will the seed monopolizing, research tools, and even know-how enter into these IPRs, the majority of which are privately owned? Will it stimulate R&D by offering incentives for investment and allow entry to other produced technologies?

The ownership of IPRs in agri-biotech has now emerged as a question in the growth of products and technology transfer to developing countries. In their research, scientists now have to take IPRs to be an essential factor particularly in the development of products. Most prominent research institutes, both public and private, seriously debated and promulgated IPR policies since early 1990s. What is Intellectual Property?

IP is that area of law that protects the rights of people who have created original works. It covers inventions to innovations and even original works and books. IPRs are meant to provide support to new innovations, creative inventions, and innovations, along with generating economic growth. If people realize that the work of art is protected, then they will continue creating jobs, invent new innovations, come up with innovative methods of doing things and making aesthetic beauty in their surrounding.

Agricultural machinery industry in India in 2018 was valued at Rs. 908 billion and holds tremendous growth and development capacity. Agricultural machinery demand has created the benefits of mechanization in farm productivity and loan facilities to the agriculturist. Intellectual property is today highly essential in the agricultural trade. Intellectual property is not physical, it constructs the mind alone. In the future it will probably be essential for agricultural sectors to innovate together with product differentiation. There is broad competition on the globe economies; the more advantageous it can bring to the manufacturers who take the most advantage of intellectual property. In this context, it will be important to see how the global trading scheme handles IP. Patent Protection - Agricultural Aspects:

Governing Regulations

Intellectual properties rights in India is governed under the following Acts:

- Trade Marks Act, 1999
- The Patents Act, 1970 (amended in 2005)
- The Copyright Act, 1957
- The Designs Act, 2000

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- The Geographical Indication of Goods (Registration and Protection) Act, 1999
- The Protection of Plant Varieties and Farmers Rights Act, 2001
- The Information Technology Act, 2000

The IPR security for fresh plant species in India in the form of the Protection of Plant Varieties and Farmers' Rights Act (PPVFR) of 2001 came about as a consequence of this law.

Patent laws were introduced in several nations already in the 19th century.
The patent setting and the like were stipulated in these laws. These laws state that only certain classes of inventions should be patentable. In most national patent laws, the general patentability requirements were the same at the basic level and required novelty and industrial application of inventions. The requirement for non-obviousness or inventive step was later established through case law in the middle of the 1900s and was subsequently incorporated. Plant Protection Legislations In the case of agricultural instruments and equipment or the design process of agricultural chemicals patents could mainly be followed as per the Indian Patent Act 1970 and subsequent amendments.

But practices in agriculture/horticulture, life forms of other micro-organisms including plant varieties, animal strain/stocks, fish or birds and other chemical/biochemical productions, and all applications thereof that make livestock or crop disease-free or increase its productive or economic value or that of the product derived from livestock or crop that is intended for the following: medical use.

The use, or the capacity to utilize or otherwise utilize, materials prepared for medicine and food as a drug, were not patentable until early 2005, other than as regards process inventions related to chemicals, such as alloys, Optic glass, semi-conductive compounds, and inter-metallic compounds. Till 2005, Patent Act (Amendments) 2005 introduced the rights to patent the inventions that concerned agrochemicals as products. So far, no statute relating to protection of plant varieties was present in India. However, it was considered that after being a party to the TRIPS Agreement, Article 27.3 (b) of the TRIPS Agreement made it mandatory to provide security for the plant varieties either through patents or by an effective sui generis system or a combination of both. In India, a sui generis scheme was created which integrates breeders, peasants, and groups with respect to the safety of plant varieties. Sui generis allows the design and additions to a patent scheme for the security of plant varieties of its own. This law led to IPR security for new plant species in India under the form of the Protection of Plant Varieties and Farmers' Rights Act, 2001. It has thus created positive legal conditions for international biotechnology research and development organizations. Protection of Plant Varieties and Farmers' Rights Act, 2001 The direct stimulus for establishing in India the PVP scheme is the duty that any country agreed on in the WTO has to establish IP protection for plant varieties through Article 27.3(b) of the TRIPS Agreement.

PVP was also considered in 2000 as important for the promotion of food security, especially from the view point of business breeders, producers and agro-biodiversity conservation.

It was necessary to have a PVP sui generis scheme in India so that the country can safeguard and maintain its producers' freedoms on the one side and at the same moment give privileges to plant breeders on the other. India is one of the world's first nations to enact legislation which concurrently gives privileges to peasants and breeders under a single Act. The only laws in this area; that provide producers official rights in a manner; which do not affect the producers self-sufficiency at the same time while giving appreciation for crop breeders' effort toward new varieties of crop production. The Act regards that the producer is not only a farmer but a farmer preservative also with protection for their rights.

The objectives of the Act are to establish an efficient scheme to protect crop varieties, protect the rights and freedoms of producers and crop breeders; increase investment in research and growth in the seed sector and ensure that there is availability for farmers and other landowners, including horticulturists, of high value plants and propagating material of superior quality. PVP in India benefit the licensed breeder in saving, using, seeding, reseeding, sharing, and sharing or selling its fresh range, and the breeder registered with a fresh variation can, without its consent, prevent anyone who is marketing, exporting, importing or manufacture such a range. It may also be deceivingly comparable to the use, selling, export, import or manufacturing of any type. The idea behind granting the breeders an exclusive right is that without them, the risks of free movement of third parties would be enormous since genetic material of those new species is one of the most important features characterizing their unique and valuable commercial features. Of course, this genetic material is self-replicating which may be derived from plants or other products that yield such material very sensitive to being used by people other than the breeder. Again crop farmers are compelled to operate in the shadows without such rights and personnel responsible for human resources are deprived of knowledge about trials and experiments. Farmers' Rights A

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counter barrier to the IPR was the relation that was crucial in reflecting the contributions traditional breeders made to improving plant genetic resources, especially in emerging countries. Farmer's rights are defined as rights resulting from farmer's contributions to conserve, improve and make accessible plant genetic resources, especially those in centres of origin/diversity, as provided for in Council resolution 5/89 of the FAO Council. One of the solutions attempted to modify existing IPR laws that would allow producers the exclusive right over their informal plant varieties.

Benefits-sharing occurred by mechanisms like payment and transfer of technology.
Biological variety is the variety of living organisms from all sources and ecological complexes within or between species and habitats as defined by Indian Biological Diversity Act 2002. Biodiversity is the most sustainable kind of soil fertility and food security. It helps the peasants to control the economy and crops of their farms. The aims of the CBD are to conserve biological diversity, to promote the sustainable use of its components, and to ensure that benefits resulting from using genetic resources should be shared fairly and equitably. These goals are touched upon by IPR. This involves data contained in the fresh crops/plant types, pharmaceuticals, herbicides and pesticides or fresh biotechnological procedures that are very important in creating mechanisms for the protection and enforcement of data control.

A new scenario has been introduced particularly in terms of acknowledgment of the economic, ecological, and cultural value of genetic resources and biological derived materials following the entry into force of the CBD. The most vital effect of IPRs on biodiversity in specific, is the direct or indirect misappropriation of biological and genetic resources by the states sovereignty over their genetic resources and in particular, traditional expertise which was known as bio-piracy as well. However, if the biodiversity is not protected in a region, it can also have negative impacts, especially in the field of agro-biological diversity, some of which include displacing traditional and native crops, restricting export of traditional medicinal plants that affect conservation on the ground, and especially restricting the conservation, utilization and marketing of farmed seed by peasants. Both the developed and developing nations also economically benefited through the usage and exploitation of genetic resources for their monetary gain. But though benefiting from the gain, if IPR over biological and genetic resources are used then their usage has to be critically monitored and balanced with those rights since progress depends on them. The users and suppliers of these biological products also have to therefore share the benefits efficiently. Other forms of IP protection in agriculture: For example, protection of trade secrets may be applied for the hybrid varieties of plants in agriculture. Thus adoption of hybrids is a degree of suitability even in countries which do not recognize breeders' rights, provided it remains confidential. Commercial secrets may be protected under legislation on unfair competition, restrictive business procedures or contract law against misappropriation through third parties. Trademarks applied to agricultural and industrial products and to utilities, apply to market seeds or to spraying services. The fundamental intention of the trademark is to distinguish goods and services from one company and to avoid disappointment to the customer. Such security avoids and is not restricted in moment to the abuse of trademarks-even if registering must be updated occasionally. Geographical indications (GI) are class of trademarks more frequently applied in agriculture than industrial sector. These are marks connected with goods of a nation, area, or locality where the features of the product are essentially due to its geographical origin.

Most of the GIs are related or sourced from agricultural products.
Such prominent examples include: 'Darjeeling for tea', 'Devgad or Ratnagiri for mangoes', 'Tasgaon for grapes' in that particular district.

These crop varieties produced with indigenous knowledge and bonded to a specific locality might also be termed GI without any reason except avoiding some protection for a specified time period, as in plant patents or rights of a plant breeder.

Yet, business can enjoy this GI only in the condition where the name of some locality is associated with an agriculture product.

CONCLUSION:
The conventional agricultural IPRs are patents, especially on biotechnological innovations, rights of vegetarian farmers, trademarks and geographical signs. Trade secrets are now also regarded to be component of IPRs, as are the privacy of unknown testing information and these are also applicable to the agricultural sector. Initial conceptualization at global and domestic level is a phase of farmers' freedoms and community IPRs. India is neither a signatory to the Paris Convention nor the UPOV, but a WTO member, and hence it is under obligation to implement the TRIPS Agreement within the time limits prescribed in the agreement. Most of the TRIPS obligations on these relevant IPRs, including strong process patents for biotechnological inventions, have to be

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in place by 1.1.2000, and it is only for product patents on micro-organisms that India has time up to 1.1.2005. In the acts that protect and safeguard the interest of individuals effectively and appropriately, and not leaving the domestic industries, farmers, scientists and markets, the Government must make such amendments and at the same time serve the interest of a wider group of society.

Patent law must be seen as an incentive to promote the development of fresh techniques and the public disclosure of the subsequent innovation, by attracting temporary monopoly.

If the patent incentive is granted indiscriminately, then, however innovations cannot unveil key benefits about their developments. Innovations have a bad impact and are helpful. The result of disclosure relies significantly on its nature. If the bad ones receive patent incentives, irrespective of their destructive natures, then hazardous technology can prosper, and optimum alternatives might lag. A policy and a law must be formulated that will come up with new instruments and instruments which would effectively ensure that countries of origin are able to assert their rights over their genetic resources, ensure that the benefits derived from their use are shared equitably and, more importantly, protect the indigenous population who are doing intellectual work.

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CHANGING CONSUMER TRENDS POST-DEMONETIZATION: A STUDY OF THE INDIAN E-COMMERCE SECTOR

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ABSTRACT

The demonetization initiative undertaken by the Government of India on November 8, 2016, led to the withdrawal of Rs `500 and `1,000 currency notes from circulation. This move aimed at curbing black money and promoting digital economy significantly impacted consumer behaviour, particularly within the e-commerce sector. This study investigates the transformation in consumer purchasing patterns following demonetization, with a special focus on the Indian e-commerce landscape.

The research utilizes both primary data, collected through structured questionnaires from e-commerce users, and secondary data from credible sources including government reports and industry publications. The findings suggest a substantial shift in consumer preferences towards digital payment systems such as UPI, mobile wallets, and online banking. Additionally, there was an increase in the frequency of online purchases, driven by the scarcity of cash and rising digital literacy.

The study explores key areas such as changes in trust towards online platforms, emerging payment trends, and demographic variations in digital adoption. Statistical techniques such as percentage analysis, chi-square tests, and correlation have been applied to interpret the data. This paper provides valuable insights into the evolving nature of consumer behaviour in the digital era, helping policymakers and e-commerce businesses adapt their strategies to meet changing consumer expectations in post-demonetization India.

Keywords: *Demonetization, E-Commerce, Consumer Behaviour, Digital Transactions, Online Shopping, India*

INTRODUCTION

On November 8, 2016, the Indian government initiated one of the most radical financial reforms in recent history by demonetizing `500 and 1,000 banknotes. The stated objectives of this move included eradicating counterfeit currency, tackling corruption, and shifting towards a more transparent, cashless economy. While the immediate aftermath involved considerable economic disruption, particularly in the informal sector, it also acted as a catalyst for change in consumer behaviour—especially in the realm of online shopping and digital payments.

Before demonetization, the Indian consumer market was largely dependent on cash-based transactions, and "Cash on Delivery" (COD) dominated e-commerce sales. However, the sudden withdrawal of high-denomination currency notes created an acute cash shortage, pushing consumers to explore digital payment methods and online retail platforms. The e-commerce sector, though initially affected by the drop in COD orders, eventually witnessed a surge in digital transactions and online purchases.

With increasing internet penetration, smart phone usage, and digital awareness, a significant section of consumers began embracing e-wallets, net banking, UPI systems, and debit/credit cards for their shopping needs. Companies also modified their payment infrastructures to support seamless digital experiences, thereby capitalizing on the shift in consumer behaviour.

This study aims to explore the changing patterns of consumer activity in the e-commerce sector following demonetization. It focuses on how consumers adapted to digital payments, changes in trust and comfort with online platforms, and the influence of demographic factors such as age, income, and location on online shopping habits.

The research further investigates how e-commerce businesses responded to this forced digital transition. It also evaluates the long-term implications of demonetization on digital commerce and the extent to which it has shaped the ongoing transformation in India's retail landscape.

By conducting an empirical investigation based on both primary and secondary data, this study seeks to provide a comprehensive understanding of the behavioural shifts that followed demonetization, contributing to future strategic planning in the digital economy.

LITERATURE REVIEW

Author (s)	Year	Title/ Source	Key Findings
Ghosh, S.	2017	Impact of Demonetization on Digital Payments	Documented growth in digital payment platforms post-demonetization.
Sharma & Singh	2017	Evolving Consumer Behaviour in Retail Sector	Shift from traditional to online retail noted, especially in urban locations.
KPMG India	2017	Demonetization: Impact on the E-Commerce Sector	Found increased online sales after demonetization due to limited cash access.
Chatterjee, S.	2017	E-Wallets and Modern Consumers	Observed 200% surge in mobile wallet users after November 2016.
RBI Report	2016	Annual Reports and Bulletins	Data revealed sharp rise in debit card and UPI transactions.
CRISIL	2017	Retail Sector Analysis Post-Demonetization	Local retailers saw a decline; e-commerce firms reported improved transactions.
NITI Aayog	2017	Digital Payments and Financial Inclusion	Government push boosted digital infrastructure and usage.
Economic Times	2017	Consumer Preferences Shift in E-Commerce	COD orders dropped significantly; consumers preferred prepaid options.
Gupta, R.	2017	Online Shopping Trends in India	Young consumers more willing to adopt digital payments post-demonetization.
PwC Report	2017	India Retail Outlook	A short-term decline was followed by long-term digital growth.
Sinha & Bansal	2017	Payment Systems and E-Retail	Noted increased reliance on online banking and digital wallets.
TRAI	2016	Telecom & Broadband Statistics	Internet and smartphone growth played a vital role in digital transition.
BCG & Google	2017	Digital Consumer Report	Recorded nearly 50% growth in digital adoption by new user's post-2016.
Deloitte India	2017	Digital India and Consumer Shifts	Increasing preference for e-transactions among middle-class households.

OBJECTIVES OF THE STUDY

1. To analyse the shift in consumer purchasing habits within e-commerce after demonetization.
2. To identify the most preferred digital payment methods adopted by online consumers.
3. To examine how different demographic factors (age, income, location) influence post-demonetization consumer behaviour.
4. To evaluate e-commerce performance indicators and digital transaction volumes post-demonetization.
5. To assess strategies employed by e-commerce firms in adapting to new consumer behaviours.

RESEARCH METHODOLOGY

- **Data Collection:** Primary data collected via structured questionnaires from consumers engaged in online shopping and Secondary data from government publications, research papers, journal articles, websites, and statistical reports.
- **Sample Size:** 300 respondents across various age groups and income brackets.
- **Study Area:** Focus on urban and semi-urban areas in Delhi NCR and parts of Haryana.
- **Scope of the Study:** This research focuses on evaluating the transformation in consumer trends within the e-commerce domain post-demonetization and the implications for digital adoption.
- **Hypotheses:**

- **H_0:** Demonetization did not significantly alter consumer online shopping behaviour.
- **H_1:** There is no association between age and preference for digital payment methods.
- **H_2:** Consumer trust in digital transactions has not changed post-demonetization.

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- **H_3:** There is no significant change in the frequency of online purchases post-demonetization.

➢ **Statistical Tools:**

- Descriptive statistics (mean, percentage)
- Chi-square test
- Correlation analysis
- ANOVA

ANALYSIS AND INTERPRETATION OF DATA

Table 1: Frequency of Online Purchases Before and After Demonetization

Frequency	Before Demonetization (%)	After Demonetization (%)
Rarely	25%	10%
Occasionally	40%	30%
Frequently	20%	35%
Very Frequently	15%	25%

Interpretation: Post-demonetization, consumers shifted from rare and occasional online shopping to more frequent and very frequent buying habits, indicating increased dependence on e-commerce.

Table 2: Preferred Digital Payment Modes After Demonetization

Payment Method	Respondents (%)
Mobile Wallets	40%
Credit/Debit Cards	28%
UPI	20%
Net Banking	12%

Interpretation: Mobile wallets became the leading payment mode due to convenience and promotional offers during and after demonetization.

Table 3: Age-wise Adoption of Digital Payments

Age Group	High Adoption (%)	Moderate Adoption (%)	Low Adoption (%)
18-25	65%	25%	10%
26-40	55%	30%	15%
41-60	40%	35%	25%
60+	20%	30%	50%

Interpretation: Younger respondents showed greater enthusiasm and adaptability to digital payments than older age groups.

Table 4: Level of Trust in Online Transactions Post-Demonetization

Trust Level	Respondents (%)
Very High	20%
High	40%
Moderate	30%
Low	10%

Interpretation: A large proportion of respondents trust online transactions post-demonetization, reflecting confidence in digital platforms and improved security measures.

Table 5: Cash on Delivery (COD) Preference Before and After Demonetization

COD Preference	Before Demonetization (%)	After Demonetization (%)
Preferred	70%	35%
Not Preferred	30%	65%

Interpretation: Consumers moved away from COD due to cash shortages and started preferring prepaid digital methods.

Table 6: Monthly Online Spending Before and After Demonetization

Spending Range (INR)	Before (%)	After (%)
Below 500	35%	20%

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500-1000	40%	35%
1000-3000	20%	30%
Above 3000	5%	15%

Interpretation: Post-demonetization, consumers increased their monthly e-commerce expenditure, suggesting both necessity and comfort with online retail.

Table 7: Gender-wise Increase in Online Shopping

Gender	Increase in Usage (%)	No Change (%)
Male	65%	35%
Female	55%	45%

Interpretation: While both genders increased online shopping, male respondents showed a slightly higher rate of increased usage.

Table 8: Awareness of Digital Wallets among Respondents

Awareness Level	Respondents (%)
Fully Aware	60%
Partially Aware	30%
Not Aware	10%

Interpretation: Most consumers were well informed about digital wallets due to aggressive marketing and educational campaigns during demonetization.

Table 9: Chi-Square Test – Age Group vs. Digital Payment Adoption

Test Statistic	Value
Chi-Square	21.45
Degree of Freedom	5
p-value	0.002

Interpretation: The relationship between age and digital payment adoption is statistically significant ($p < 0.05$), indicating younger groups are more likely to use digital payments.

Table 10: Chi-Square Test – Gender vs. Increased Online Shopping

Test Statistic	Value
Chi-Square	8.29
Degree of Freedom	1
p-value	0.004

Interpretation: A significant association exists between gender and increased online shopping post-demonetization.

Table 11: Correlation – Use of Digital Payments and Frequency of Online Purchases

Measure	Value
Pearson Correlation Coefficient (r)	0.68

Interpretation: A strong positive correlation exists between the use of digital payments and an increase in online purchasing frequency.

Table 12: ANOVA – Income Level vs. Monthly Online Spending

Test Statistic	Value
F-value	4.86
p-value	0.012

Interpretation: There is a statistically significant difference in online spending across different income groups ($p < 0.05$).

Table 13: Descriptive Statistics – Trust in Digital Transactions

Metric	Value
Mean	3.6 (on a 5-point scale)
Median	4
Standard Deviation	0.85

Interpretation: Respondents generally showed moderate to high trust in digital transactions, with a narrow spread around the average response.

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MAIN FINDINGS AND SUGGESTIONS

Main Findings

1. **Increase in Online Shopping Frequency:** The analysis clearly indicates that a significant shift occurred in the frequency of online purchases post-demonetization. Consumers who previously shopped online occasionally or rarely began to make frequent and very frequent purchases (Table 1). This change highlights the increasing dependence on e-commerce during cash crunch periods.

2. **Widespread Adoption of Digital Payment Methods:** Mobile wallets, UPI, and card-based payments witnessed a surge in usage (Table 2). Among these, mobile wallets emerged as the most preferred payment method due to ease of use and promotional incentives offered by e-commerce platforms and wallet service providers.

3. **Youth-led Digital Payment Revolution:** Age-wise analysis (Table 3) showed that younger consumers (18–25 and 26–40 age groups) were the primary adopters of digital payment platforms. These groups demonstrated greater adaptability and enthusiasm toward cashless transactions, while older consumers remained more traditional in their habits.

4. **Increased Trust in Digital Transactions:** More than half of the respondents expressed high to very high trust in digital payments post-demonetization (Table 4). This indicates enhanced awareness, familiarity, and confidence in the safety and convenience of digital commerce.

5. **Decline in Cash on Delivery Preference:** There was a substantial drop in the preference for Cash on Delivery (COD), falling from 70% to 35% post-demonetization (Table 5). This shift reflects both forced adaptation due to cash shortages and increased consumer comfort with digital payments.

6. **Rise in Monthly Online Spending:** Monthly e-commerce spending increased, with more consumers now spending in higher brackets, particularly in the INR 1000–3000 and above INR 3000 ranges (Table 6). This trend reflects both greater trust in online platforms and expanded product offerings.

7. **Gender-Based Shopping Behaviour:** Both male and female respondents reported increased online shopping (Table 7). However, males showed a slightly higher rate of increased usage, possibly due to higher access to smartphones and financial independence.

8. **High Awareness of Digital Wallets:** A majority of respondents were either fully or partially aware of digital wallet services (Table 8), showing the success of awareness campaigns and marketing efforts by FinTech companies during the demonetization period.

9. **Significant Statistical Relationships**

- Chi-square tests revealed significant associations between age and digital payment adoption (Table 9), and gender and increased online shopping (Table 10).
- A strong positive correlation was found between digital payment usage and frequency of online shopping (Table 11).
- ANOVA analysis confirmed that monthly spending differed significantly across income levels (Table 12).
- Descriptive statistics confirmed generally high trust in digital transactions (Table 13).

Suggestions

1. **Promote Digital Literacy Among Older and Rural Consumers:** As older demographics and rural areas showed lower levels of adoption, focused digital literacy and trust-building campaigns should be conducted to bring them into the e-commerce and digital payment ecosystem.

2. **Strengthen Cybersecurity Infrastructure:** Although trust in digital platforms is rising, security concerns remain a barrier. E-commerce companies and FinTech providers must invest in user education and robust security systems to reinforce consumer confidence.

3. **Improve Customer Service and Grievance Redressal Mechanisms:** With more transactions occurring online, efficient and transparent customer service mechanisms are essential. This includes fast refunds, responsive customer support, and better dispute resolution systems.

4. **Incentivize Digital Transactions:** Continued government support and private incentives such as cash back, loyalty points, and discounts should be provided to encourage digital payment adoption, especially among hesitant consumers.

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5. **Expand Payment Infrastructure in Semi-Urban and Rural Areas:** Enhancing internet penetration and digital payment infrastructure (like QR code systems, mobile wallet access, and UPI adoption) in tier 2 and 3 cities and villages will further promote e-commerce penetration.
6. **Gender-Specific Outreach Programs:** Since males slightly outpace females in digital adoption, targeted programs for women (e.g., digital literacy drives, self-help groups, micro-financing schemes linked with e-commerce training) can encourage equitable access and empowerment.
7. **Boost MSME Integration into E-Commerce:** Government and private platforms should support small and medium enterprises (SMEs) in digitizing their operations. This can expand product diversity and promote local entrepreneurship in the digital space.
8. **Sustain Awareness Campaigns:** Continued educational efforts about the advantages, security, and usability of digital payments will help in sustaining the momentum generated during the demonetization period.

CONCLUSION

The demonetization initiative undertaken by the Government of India in November 2016 marked a significant turning point for consumer behavior in the Indian economy, particularly in the e-commerce sector. The present study, based on data up to December 2017, reveals a profound shift in the way Indian consumers engage with online retail platforms and adopt digital payment methods.

The research findings highlight that demonetization served as a catalyst in accelerating the digital transformation of consumer purchasing habits. The frequency of online shopping increased notably, with consumers moving away from traditional cash-based transactions toward digital modes of payment, including mobile wallets, UPI, and credit/debit cards. Younger consumers emerged as the early adopters and consistent users of digital payment tools, while older generations displayed slower, but gradually increasing, acceptance.

A significant outcome of demonetization was the decline in the preference for cash on delivery, once a dominant payment method in Indian e-commerce. Instead, digital payments became the norm, supported by increased trust and awareness among consumers. Furthermore, monthly expenditure on e-commerce also witnessed an upward trend, indicating a rise in both consumption levels and comfort with online retail platforms.

Statistical analyses reinforce the strong relationship between demographic variables (such as age, gender, and income) and digital adoption trends. The findings point to the growing trust in online transactions and the increasing importance of digital literacy, cyber security, and infrastructure development.

In conclusion, demonetization acted as both a challenge and an opportunity, pushing Indian consumers into the digital economy. While the initial transition was driven by necessity, the sustained behavioral change observed post-demonetization reflects a long-term shift towards digital commerce. Going forward, continuous efforts are required to enhance digital inclusivity, build consumer confidence, and create an ecosystem where digital and e-commerce services are accessible, secure, and beneficial to all sections of society.

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