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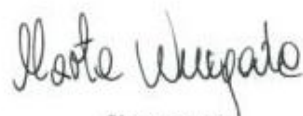
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Research Papers

A STUDY OF FACTORS ENHANCING EMPLOYER BRANDING IN MODERN WORLD WITH SPECIAL REFERENCE TO IT SECTOR

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ABSTRACT

In the world of reinventing HR it is a very hard task to attract and retain best talent in the organization. In the past it was simple for the HR but nowadays it is a complex job for the HR to attract new talented employee and retain their best employee in the organization and for this the company has to build a good employer branding. There are many research conducted related to this topic which proved that employer branding plays a crucial role in attracting and retaining employee. There are many factors which play a part in building an employer brand like Salary, Working Environment, Job Security, Working Hours and Company Policies etc. This research paper attempts to emphasize that salary plays most important role in building employer branding. For this empirical research, both secondary and primary research methods were employed to collect data. The data collected was analyzed using descriptive statistics and the result of the study suggests that the salary play a vital role in making a company attractive and may influence employee decision to join or stay in an organization along with the other factors like - working environment, job security, working hours and company policies etc. The study provides a meaningful insight into the relevance of salary as an integral tool and employer branding and it's also give an important idea in attracting and retaining employees in IT industry.

Keywords: Salary, Working Environment, Working Hours, Job Security, Company Policies Employer Branding, IT Industries etc.

1.0 INTRODUCTION

Employer branding is the process of promoting a company, or an organization, as the employer of choice to a desired target group, one which a company needs and wants to recruit and retain. The process facilitates the company's ability in attracting, recruiting and retaining ideal employees – referred to as "Top Talent" in recruitment – and helps secure the achievement of the company's business plan.

Employer branding is a relatively new approach toward recruiting and retaining the best possible human talent within a recruiting environment that is becoming increasingly competitive. The term is often used to describe how organizations market their offerings to potential and existing employees, communicate with them and maintain their loyalty "promoting both within and outside the firm, a clear view of what makes a firm different and desirable as an employer" (Backaus & Tikoo, 2004, p. 120). Employer branding has the potential to be a valuable concept for both managers and scholars. Managers can use employer branding as a shade under which they can channel different employee recruitment and retention activities into a coordinated human resource strategy. Accordingly, employers can control brand power to engage their employees in emotional ways to achieve change, outstanding results or increase attraction and retention.

2.0 LITERATURE REVIEW

Employer brand is the term commonly used to describe an organization's reputation as an employer, and its value proposition to its employees, as opposed to its more general corporate brand reputation and value proposition to customers. The term was first used in the early 1990s, and has since become widely adopted by the global management community. Minchington describes the employer brand as "the image of your organisation as a 'great place to work' in the mind of current employees and key stakeholders in the external market (active and passive candidates, clients, customers and other key stakeholders). The art and science of employer branding is therefore concerned with the attraction, engagement and retention initiatives targeted at enhancing your company's employer brand."

Definition by Tim Ambler of the London Business School (1996) - "We define the Employer Brand as the package of functional, economic and psychological benefits provided by employment and identified with the employing company". The main role of the employer brand is to provide a coherent framework for management to simplify and focus priorities, increase productivity and improve recruitment, retention and commitment.

The two HR Executives at Athos and Aramis specifically express the importance of a well executed recruitment process, due to the cost of a failed employment. The cost of a bad recruitment is estimated to a minimum of 200 000 SEK plus the cost of an annual salary, according to the Project Manager at Castor Consulting. HR Executives at both Athos and Aramis stress the large consequences when new employees do not match the

expectations of the company, or vice versa, when the company does not match the expectations of the employee. This will ultimately lead to an untenable situation for the company as well as for the employee.

According to EB(Employer Branding) Specialists at Pollux Consulting, this can be rectified by EB. Hence the quote by the HR Executive at Aramis; "If we don't use it [EB], we are screwed". The informant continues by explaining that the firm's reputation depends to a large extent on their employer brand and that they will immediately fall behind their competitors if an EB strategy is not. The informant at Porthos stresses that the EB strategy is a continuous process that includes all units of the firm. The employees are the most important ambassadors, and therefore it is vital to have the best employees. According to the EB Specialist at Porthos another reason for the enhanced importance of EB in the context of HRM, is the demand from potential employees, especially students, of receiving a proper image of the company and the work place environment, in advance of employment. This is confirmed by the EB Specialist at Pollux Consulting, who further sees advantages in the increased demands, since it implies that the firm needs to clearly express its values and internalize them. For the any organization it is very challenging to find out the best balance within all the factors of the employer branding. In this research we are taking five major factor are as following- salary, negotiation of salary, effects of perspective , gender differences role of weight, working environment company policies work life balance and job security

The 2009 study highlighted the personality differences and negotiation mind-sets that contributed to successful outcomes. Those who approached the negotiation as an integrative problem (i.e. viewing the negotiation process an opportunity to expand the realm of possibilities and help both parties achieve a "win" outcome) were able to both secure an increased salary and an outcome they were truly satisfied with. Salary disparities between men and women may partially be explained by differences in negotiation tactics used by men and women. Although men and women are equally likely to initiate in a salary negotiation with employers, men will achieve higher outcomes than women by about 2% of starting salary Studies have indicated that men tend to use active negotiation tactics of directly asking for a higher salary, while women tend to use more of an indirect approach by emphasizing self-promotion tactics. Other research indicates that early-childhood play patterns may influence the way men and women negotiate. Regardless of the cause, the outcome yields a disparity between men and women that contributes to the overall wage gap observed in many nations.

Research done in 2011 showed that the "weight double standard" may be more complex that what past research has suggested. The term work environment can also be associated with the physical condition of the building. Healthy work environments will be free from problems associated with sick building syndrome, which is often due to poor ventilation or off-gassing of chemicals used during construction.

The work–leisure dichotomy was invented in the mid-1801s. Paul Krassner remarked that anthropologists use a definition of happiness that is to have as little separation as possible "between your work and your play". The expression "work–life balance" was first used in the United Kingdom in the late 1970s to describe the balance between an individual's work and personal life. In the United States, this phrase was first used in 1986.Work Life Balance is defined as a means of flexible working or flexible leave available to employees. These arrangements may be in addition to statutory entitlements and are generally granted to the employee to accommodate their needs outside of the workplace. They may be to facilitate family commitments. Job Security is the presumption or confidence of an employee that he will not loose his current job he is holding to. High level job security indicates that the employees will not loose their jobs in the near future. Job security is more of a perception; it is intangible thing which we cannot look at but we feel it.Job security will be different in different professions and industries. The job security affects employees' performance in a company.

3.0 RESEARCH PROBLEM
There are various factors that affect the employer branding or play a crucial role in building that such like; salary, compensation and benefits, company policies, working environment etc. The problem is for the HR department that how they will know that which factor is more important and which one is less for building a good employer branding in IT sector.

With the growing popularity of social recruiting, branding has become an important aspect of everyday life. In fact, everything has the tendency of being seen in terms of brands. The performance of a brand has the power to attract and retain the best workers. Only a small number of companies really know the importance of improving their employer brands even though they all have an employer brand (Punchng.com, 2013).

4.0 OBJECTIVES OF RESEARCH
- To examine the role of salary in building employer branding.

- To evaluate the relevance of the salary and employer branding.

- To find out the most important factor for attracting and retaining best talent in the organization.

- To compare various factors (salary, working environment, working hours, company policies and job security) that play role in building employer branding.

5.0 RESEARCH METHODOLOGY
5.1 Data Collection & Sample
The data has been collected from different sources. The primary data is gathered from first hand information sources by the researcher, like- employees & managers of the organization through the questionnaire and secondary data from manuals, reports, books, magazines, journals and web site. Two type of sample has been considered in the study for authenticity purpose as follows:

1) Sample of HR Managers /Executive Cadre Employees as Respondents (N= 10)

2) Sample of Middle & Lower Level Managers/Employees as Respondents(N= 40 from Ranks Order 1-5)

5.2 Data Processing and Analysis
Data which is gathered by administering questionnaires was processed in simple manner to determine the role of salary, working environment, working hours, company policies and job security in employer branding. Data collected is carefully tabulated and analyzed by using descriptive statistics; mean median and mode. To find the relation between the responses of HR manager and employees -spearman's rank correlation coefficient method is also used.

5.3 Data Analysis & Result Interpretation
To find out the impact of different factors on the employer branding of a company we take a sample of 50 respondents of HR managers (Executive/ top cadre) of the company.

5.3.1 The Factor 1– Company Policies
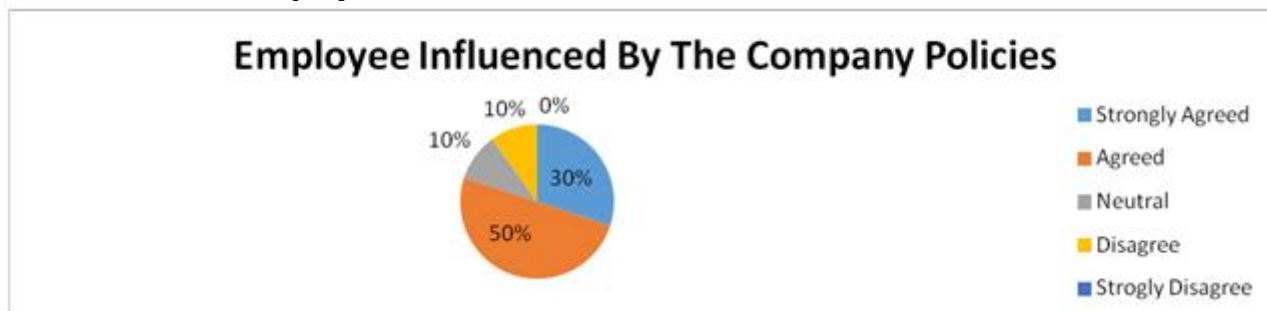
Result Interpretation -As per the analysis it can be interpreted that 30 % of the managers strongly agree with the fact that employees are influenced by the company policies while 50 % only agree on it with some lesser intensity in compliance with Likert's scale. That shows a major population of respondents accept that company policies do influence the employees in terms of their attraction and retention in the organization.

5.3.2 The Factor 2– Salary
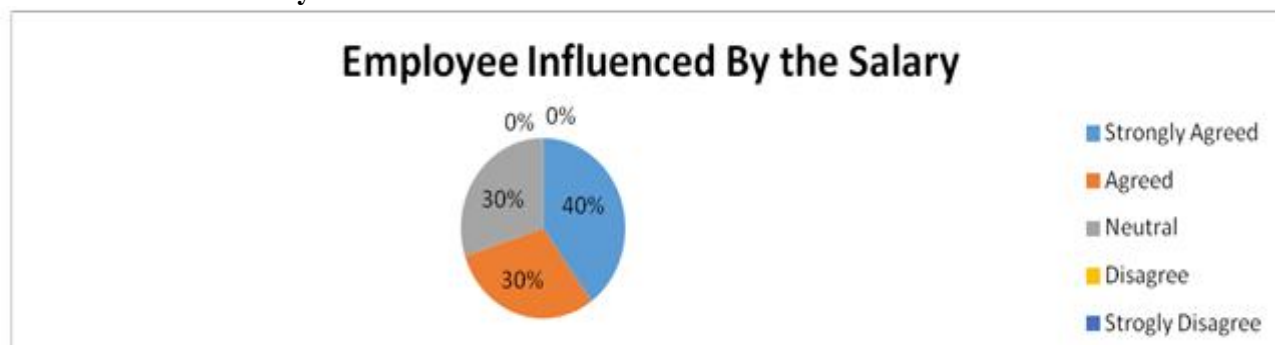
Results Interpretation-As per the response received from the HR managers (subjects for research) serving in different companies of IT sector, It can be clearly observed that 30 % of the respondents strongly agree and 40 % only agree with lesser intensity, while 30 % are on the neutral side. This shows that there is no doubt that salary is an important factor for employer branding which influence the employee and help the organization to find and retain best talent in their organization.

5.3.3 The Factor 3– Working Environment
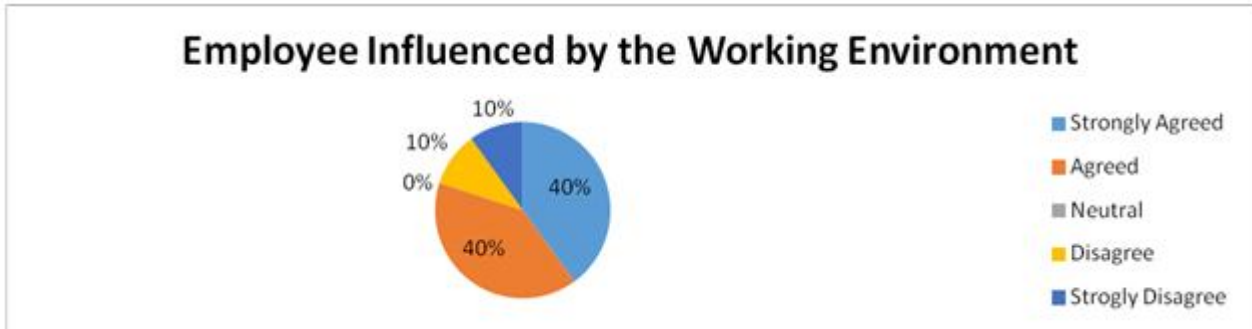
Results Interpretation- From the responses of managers regarding the factor that employees are influenced by the working environment we found that there are 10 % respondents who strongly disagree and 10% disagree that means that 80 % of the respondents are in positive side of the factor.

5.3.4 The Factor 4- Working Hours (Work Life Balance)
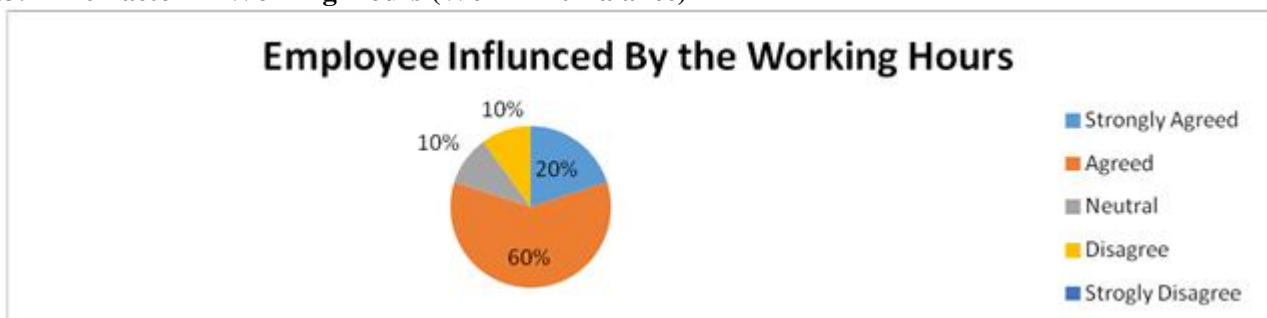
Results Interpretation- Factor of working hours certainly impact employees , it can be surely inferred that 60 % manager agreed and 20 % strongly agreed with the fact that working hours contributes to work- life balance of the employees, while 10 % accept that there is no role of working hours in influencing the employee .

5.3.5 The Factor 5- Job Security
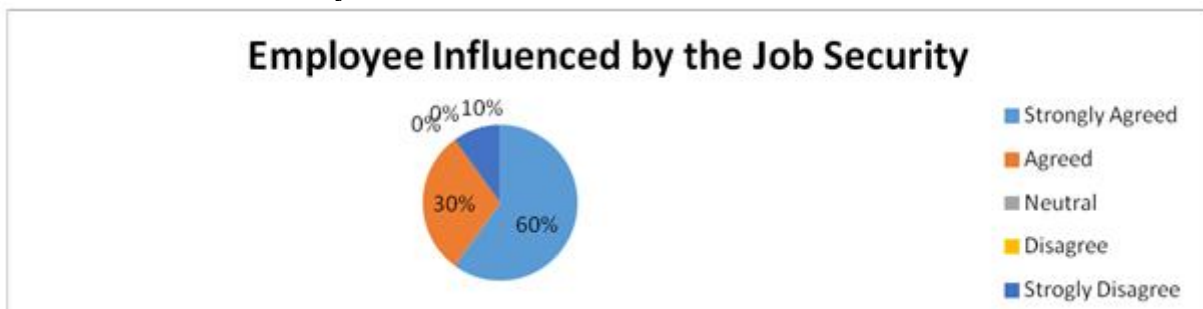
Results Interpretation- We can see from the above data that 60 % manager strongly agree while 30 % just agree with the fact that job security is important influencing factor for the employee to work in an organization.

5.3.6 Results at a Glance (N= 10 HR Managers /Executive/ Top Cadre Employees as Respondents)
From the displayed bar chart all the five influencing factor can be compared with each other as per the responses of the HR managers (serving as respondents for this research) of the IT industries.
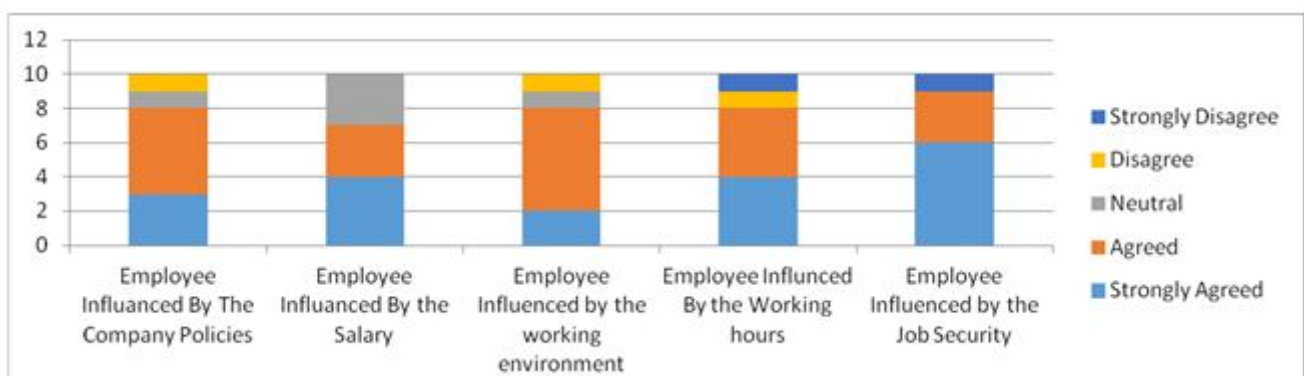
From the above bar chart we can clearly compare all the factors among each other which are considered to be important for employer branding in the research. It is interesting to note that barring salary factor all other factors are showing variation upto various degrees on the Likert's Scale .Subsequently it can be inferred that that no respondents disagree with the salary factor that it is not influencing employee in terms of attraction and retention of employees in an organization.

5.3.7 Results at a Glance (N= 40, Ranks Order 1-5 Middle & Lower Level Managers/Employees as Respondents)

On the other hand to know the impact of all five factor of employer branding the research also took a sample of 40 employees (middle & lower level managers/employees) of IT industry.
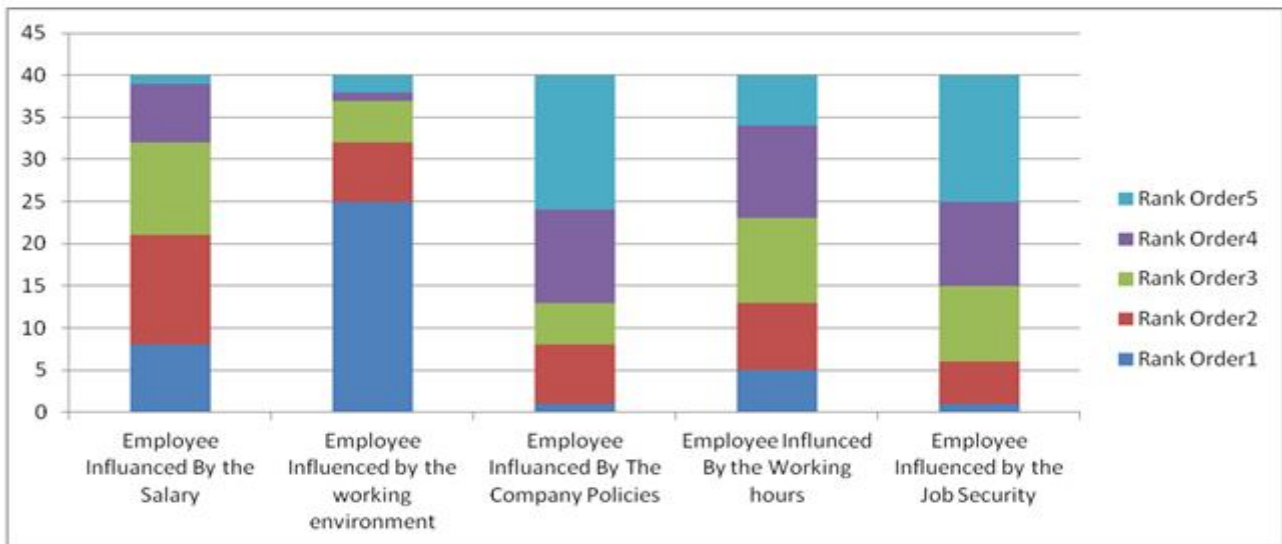
From the above results we can interpret that employees of the IT industry mostly prefer a company with good working environment and salary. While the company policies and job security is less influencing factor comparatively.

5.3.8 Results- Spearman's Rank Correlation Coefficient (Among N= 10 HR Managers /Executive Cadre Employees as Respondents and N= 40, Ranks Order 1-5 -Middle & Lower Level Managers/Employees as Respondents)

To find the correlation between the responses of Executive Cadre /HR managers and Middle& Lower Level Managers/ Employees the research has used the spearman's rank correlation coefficient method. For that we need to give the rank to all five factors according to above graph.(Assuming- the Neutral side 50 % agreed and 50 % Disagreed and Strongly Agreed will prefer High in the Rank)

Factors	Managers (Rank)	Employee (Rank)	D	d^2
Salary	2	2	0	0
Working Environment	4	1	3	9
Working Hours	5	3	2	4
Job Security	1	5	4	16
Company Policies	3	4	1	1

Where d = Difference between the ranks and d^2= difference squared

We can calculate the following

$$\sum d_i^2 = 9+4+16+1 = 30$$

Putting Equation

$$\rho \text{ or } r = \sum 6 \quad d_i^2 / n(n^2-1)$$

$$r = 1 - \frac{6 \times 30}{5(5^2-1)}$$

r = 1-1.5

r = - 0.5

The Spearman correlation coefficient, r, can take values from +1 to -1. A r of +1 indicates a perfect association of ranks, a r of zero indicates no association between ranks and a r of -1 indicates a perfect negative association of ranks. The closer r is to zero, the weaker the association between the ranks.

as n = 5. Hence, we have a ρ (or r) of -0.5. This indicates a highly negative relationship between the ranks individuals obtained in the managers and employee response. That is, the higher you ranked in Managers response less you ranked in Employee response and vice versa.

6.0 CONCLUSION AND SUGGESTIONS
Conclusion
The present study basically addresses two aspects first, reliability of the source of information, which is used by the employer for branding. Second aspect is the factors that determine the employer branding. In total, 5 factors have come out to determine the employer branding. These 5 factors are Salary, Working Environment, Working Hours, Company Policies and Job Security. According to the response of executive cadre/ HR managers (sample -1)of the IT sectors, they are found influenced by the factors like - salary and job security while as per the responses received from middle & lower level managers/ employees (sample -2)we found that they were influenced by the salary and working environment.

Suggestions
The study investigates that how can the organization use salary in particular and working environment, working hours, company policies , job security in general , as a tool for creating good employer branding in IT sector. Employees in IT company were surveyed to understand the factors that influence their decision to join an organization and influence their intention to continue in that organization. The factors which were examined include employer brand, salary, working environment, working hours, job security and company policies.

The survey of employees of IT industry showed that salary plays a major role in the decision of employees to join an organization and decision to continue in that organization. That means that salary strongly impact employer branding of the organization more than any other factor. There is one common factor according to the both executive / top level managers and middle/ lower level managers/employees that is salary. The negative value of spearman's rank correlation coefficient shows that there is a conflict between the managers/ executive cadre and employee/manager – middle & lower cadre in the organizational hierarchy of the IT sector regarding other influencing factors.

7.0 LIMITATIONS AND SCOPE
The researcher is aware that the respondents may feel reluctant to provide data and relevant additional information. Time constraint is another issue, hence, only IT sector is selected for this study and convenience sampling method has been used.

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FINANCIAL INCLUSION- INITIATIVES AND PERFORMANCE OF KVGB

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CONCEPTUAL BACKGROUND

Financial inclusion refers to the process of bringing into the financial and banking fold all those who are outside and giving them opportunities to utilize various banking and financial services at affordable cost. Dr. C.Rangarajan[1], Chairman of Committee on Financial Inclusion has defined financial inclusion as 'the process of ensuring access to financial services and timely and adequate credit which were needed by vulnerable groups such as weaker sections and low income groups at an affordable cost'. According to Asian Development Bank, financial inclusion refers to provision of broad range of financial services such as deposits, loan payment services, money transfer and insurance to the poorer and low income households and their micro enterprises'.

The concept of financial inclusion assumed importance and attracted the attention of policy makers due to the fact that a large section of the society are excluded/outside the purview of financial main stream. Limited bank branches in rural areas, non-readiness of bank staff to work at rural places, lack of awareness among rural people about banking services, illiteracy, poverty etc., are some of the reasons for financial exclusion.

According to a survey conducted by National Sample Survey Organisation[2], 45.9 million farmer households (out of 89.3 million) in our country do not have access to credit from any source. According to another survey conducted by Invest India Income and Savings Survey (2007)[3], 32.8 percent of the households had borrowed from institutional sources and 67.2 percent from non-institutional sources. The study further revealed that the share of households with less than `50,000 annual income in the institutional borrowings is just 27.5 percent and 70 per cent assistance was provided to households with more than `4,00,000 annual incomes.

Michael Chibba[4] noted that financial inclusion is an inclusive development and strategy that manifests itself as part of the emerging FI-PR-MDG nexus. However, given the current global crisis, the need to scale-up financial inclusion is now perhaps more important as a complementary and incremental approach to work towards meeting the MDGs than at any other time in recent history. Joseph Massey[5] said that role of financial institutions in a developing country is vital in promoting financial inclusion. The efforts of the government to promote financial inclusion and deepening can be further enhanced by the pro-activeness on the part of capital market players including financial institutions. National and international forums have recognized the need of encouraging the financial institutions to take up larger responsibilities in including the financially excluded.

OBJECTIVES

The paper aims at looking into the financial inclusion initiatives and performance of the bank since 2005-06. The hypothesis that degree of association between SHGs formed and credit provided is tested at the end.

SOURCE AND METHODOLOGY

The present paper is based on the secondary information collected from the annual reports of the bank for the period 2005-06 to 2015-16. Percentage and correlation are the tools used to analyze the data.

ANALYSIS AND INTERPRETATION

The results of the financial inclusion efforts of KVGB is analysed and presented below.

1. Financial Inclusion- Initiatives and Performance

Banking industry has shown tremendous growth in volume and complexity. Even after many decades of social banking, the need to outreach banking services is still felt.. There are concerns that the banks have not been able to reach vast segments of the population especially the underprivileged section of the society. Keeping this in view, KVG Bank had launched a ' No Frill SB Account' in January 2006 under the brand name 'Vikas Janata SB Account'. Maintenance of zero balance and unrestricted accessibility has induced new customers to enter the bank's premises. The financial inclusion initiatives of the bank take many forms. The Table 1 and subsequent data presents the inclusion initiatives and performance of the bank in this front.

Table-1: Financial Inclusion-Initiatives and Performance

Year	No.of No Frill Accounts (Cumulative)	Deposit Mobilised (Rs. In Crores)	In-built OD facility (No.of Beneficiaries)	No. of GCCs issued	Amount Assisted (Rs. In Crores)
2005-06	Launched in January 2006	-	-	-	-
2006-07	3,60,436	16.92	-	-	-
2007-08	5,10,425	37.51	-	-	-

2008-09	6,79,323	66.67	-	-	-
2009-10	8,03,148	114.27	18,355	9,386	20.60
2010-11	8,80,000	112.89	23,917	17,511	33.31

Source: Annual Reports KVGB, 2005-06 to 2015-16.

It can be seen from Table that as at 31st March 2007, bank had 3,60,436 No Frill SB Accounts with an outstanding balance of Rs 16.92 crores, thus taking the bank to the hidden forune at the bottom of the customers pyramid.. The bank had also achieved 100 % financial inclusion of 2,13,578 households in 600 villages falling under the command area of 106 branches in Bagakot, Haveri and Udupi districts. The number of No Frill Accounts has increased to 5,10,425 in 2007-08 with an outstanding deposit balance of Rs 37.51 crores. During the year 2008-09 intensive coverage in all the 9 districts was undertaken and as a result the bank has 6,79,323 accounts with an outstanding balance of Rs 66.67 crores. The bank has also undertaken a campaign for operationalizing non-operative No Frill Accounts with zero balances. As a result of this, the percentage of operationalized No Frill Accounts has increased substantially. In 2009-10, the number of No Frill Accounts has increased to 8,03,148 with an outstanding balance of Rs 114.27 crores followed by 8,80,000 in 2010-11 with an outstanding balance of Rs 112.89 crores. The bank has been extending overdraft facility up to Rs 500 per account and 18,355 customers have availed this facility in 2009-10 and 23,977 customers in 2010-11. Apart from this, 9,386 GCCs were issued to No Frill Accountholders in 2009-10 and 17,511 GCCs in 2010-11. Respectively the card holders were provided with Rs 20.60 crores and Rs 33.31 crores assistance besides the normal agricultural loans. The other financial inclusion initiatives and performance of the bank is as below.

2. BUSINESS CORRESPONDENTS (BC) MODEL
With the objective of ensuring greater financial inclusion and increasing the outreach of banks in providing basic and affordable banking services in their areas of operation to the excluded class the BC Model was introduced by KVGB. Providing logostic al support for increased penetration of agricultural credit and extending other services to the unreached people are the other objectives of this model. Business Correspondents are retail agents engaged for providing banking services at locations other than a bank branch /ATM. Basically, BCs enable a bank to expand its outreach and offer limited range of banking services at low cost, as setting up a brick and mortar branch may not be viable in all cases. BCs, thus, are an integral part of a business strategy for achieving greater financial inclusion.

In 2010-11 the bank has been allotted with 425 villages with population of more than 2000 people for extending banking services. As per the road map set out by the bank, 27 branches were opened as against the target of 25 branches and 40 BCs were appointed. The bank covered 418 villages under the Financial Inclusion programme in 2011-12 and 419 villages in 2012-13 by opening 53 each Brick and Mortar brances and took the services of 365 BCs.The bank has allotted with 1289 villages with less than 2000 population for implementing the FI plan. It was proposed to open 65 Brick and Mortar branches and to cover 251 villages through BC model. To make the BCs fully equipped with the latest issues, the training has been given to all the 528 BCs in 2015-16.

3. OPENING OF FINANCIAL LITERACY CREDIT COUNSELLING CENTRE
Recognizing the extent and degree of financial exclusion, NABARD has taken many policy initiatives and supported the banks in speedier financial inclusion.

Financial support to lead banks for the establishment of Financial Literacy and Credit Counseling Centres (FLCC) in excluded districts and in disturbed districts is one such initiative of the bank. KVG Bank has opened 8 FLCC centres in 2011-12, and 9 centres in 2012-13. These centres are Kalaghatagi (Dharwad District), Bailhongal and Chikkodi (Belagavi District), Mudhol (Bagalkote District), Savanur (Haveri District), Shirahatti (Gadag District), Sindagi (Bijapur District) and Mundagod and Yellapur (UttaraKannada District). These centres have conducted 55 activities up to 31.3.2013, wherein 1400 persons were participated. The counsellors in these centres are trained on financial literacy aspects and closely monitored by the head office. So far the FLCC centres of KVGB has provided indoor services to 3792 persons and 928 outdoor activities were conducted, wherein 21,165 persons were participated.

4. VIKASA GRAMA CHETHANA
It is a brand name given to the Smart Card of the bank and the bio-metric smart card holders can operate their accounts with BCs regularly. They can transact up to Rs 3,000 per day (either credit or debit) subject to a maximum of 3 transactions per day. There are no time restrictions for transactions and hence the villagers can save their time and money for meeting their banking needs at their door steps and thereby improve the savings. The transactions done through hand held machines are refected in the individual customers accounts at the end of the day by the BC and authorization of the file at head office.

5. ULTRA SMALL BRANCHES (USBS)
These are the branches opened in villages having population of more than 2000. The USBs are functioning in Gram Panchayat premises and the designated officers are visiting once a week. The BC is working in the USB premises and proper training will be imparted to him. During 2012-13, 50 USBs were opened where Rs 16,28,126 was transacted through 11,332 transactions. In 2013-14, 75 USBs were opened where total transactions are 36,415 amounting to Rs 52,10,040. Again in 2014-15, 75 USBs were opened where total transactions are 49,100 amounting to Rs 81,60,040.

6. QUIZ PROGRAMS
Financial literacy is a prerequisite for effective financial inclusion, which ensures that financial services reach the unreached and under-reached sections of society. Financial literacy improves access and knowledge about banking transactions, especially for the poor. As banking is becoming part and parcel of day-today life, KVGB has attached a lot of importance in creating awareness about the financial inclusion concept among high school and college students by conducting quiz programs in association with NABARD. The main idea of conducting quiz program was to provide basic information about financial aspects to the future citizens of the country. It is a forum to creating awareness among students regarding the latest financial developments taking place in the country in general and knowledge about simple banking in particular. The bank has conducted 45 quiz programs in 2012-13, 50 programs in 2013-14 and 25 programs in 2014-15.

7. DIRECT BENEFIT TRANSFER (DBT)
Government of India has decided to undertake implementation of Direct Benefit Transfer to beneficiaries of identified schemes of various departments with effect from 1st January 2013 in selected 51 districts in the country on a pilot basis. Dharwad district, the service area of KVGB, was identified as one of the pilot districts. Under this scheme, benefits would be electronically transferred in to the bank account of beneficiaries through Aadhar number. The bank has allotted with 182 villages and 16 urban wards. Out of 90,086 households in the allotted area, 70,601 (78.37 percent) households had opened accounts with KVGB. The bank has conducted Gram Sabhas in 456 villages to achieve the target. Out of 34 schemes announced by the Government of India for DBT, 4 schemes were operated by KVGB in 2012-13. The bank completed the seeding of Aadhar number in to bank accounts and DBT for LPG customers in under implementation in all the districts/ service area of the bank. The workshop on e-payment literacy has been organized by the bank.

8. PMJDY- COMPREHENSIVE FINANCIAL INCLUSION
The Government of India has launched the comprehensive financial inclusion drive in a mission mode in 2014 through the bank accounts (PMJDY Accounts). The KVGB has allotted with 2049 villages which have been classified as Sub-Service Areas (SSAs). The bank has covered all the 857 SSAs with banking outlets, of which 329 arecovered through Brick and Mortar branches and 528 through BCs.In cities, 219 wards are also allotted to the bank under urban Financial Inclusion and these wards are also covered with banking outlet. Out of 10,64,733 households, 6,49,414 accounts have been opened under PMJDY of which 4,21,959 accounts are with zero balance.

9. BANKASSURANCE
In 2006-07 the Bank had entered in to MoU for aperiod of 3 years to act as a corporate agent for Bajaj Allianz Life Insurance Company Ltd. to undertake Life Insurance Business and United India Insurance Company Ltd., to undertake Non-Life Insurance business. During the year the bank conducted Product Familiarization programmes to popularize the life insurance products and canvassed 11,449 policies and collected premium of Rs 8.12 crores. In 2007-08, 11,394 policies were canvassed and premium of Rs 14.10 was collected. In 2008-09, the number policies canvassed was 27,000 and premium collected was Rs 14.61 crores. The bank launched 'Vikas Suraksha' a micro insurance scheme for the benefit of rural people and 20,000 people were covered under the scheme in 2008-09, Rs 33,000 people in 2009-10. Recognising the scopr for life insurance business, the bank has entered in to an agreement for distribution of life insurance products with LIC of India in 2014 and added customer's convenience and comfort. The bank canvassed 15,309 policies with a premium of Rs 20.25 crores in 2014-15 and 23,420 policies with a premium of Rs 46.06 crores.

Under non-life insurance, the bank had been covering cattle, agricultural pumpsets, tractors, vehicles, hypothecated goods and other assets finanaced by the bank as well as those not finanaced by the bank. The bank collected, Rs 3.57 crores premium jun in 2006-07 and Rs 4.08 crores from 20,533 policies in 2007-08.

The bank has launched the Mediclaim scheme of United India Insurance Company Ltd., under the product name 'Vikas Arogya' on 12.03.2007 for the benefit of customers. During the year the bank collected Rs

7,82,000 by selling 606 policies followed by Rs 3,93,000 from 668 policies in 2008-09 and Rs 15,00,000 from 596 policies in 2009-10.

In addition to the above, bank had introduced the Mediclaim scheme of the United India Insurance Company Ltd., under the product name "Vikas Arogya" for the benefit of customers of the bank.

Implementation of social security schemes of the government, such as Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Pradhan Mantri Surakha Bima Yojana (PMSBY), Demonstration of Banking Technology by using Mobile van, Aggregator for New Pension System (NPS) etc., are the other FI initiatives of the bank.

10. SHG-KVGB LINKAGE

Lack of access to financial resources is one of the causes for poverty among rural people. This is due to the fact that the formal credit institutions failed to cater to the credit needs of the rural people. Lack of information about borrowers, lack of collateral assets among rural people which are acceptable to financial institutions, enforcement problems in case of default etc., are few reasons for un-reaching the rural poor segment.

Realizing the importance of credit and social alienation of the poor people from the financial system, some of the leading NGOs worked on evolving an alternative institutional support system for the poor people to meet their credit requirement. Then few leading NGOs started to organize the poor people through self-help groups to manage their savings and to meet their partial credit requirements. The NABARD and RBI soon realized that the SHG concept was a potential intervention tool in the area of banking with poor and promoted the SHG-Bank linkage program in the country.

Self-Help Groups are the powerful instruments to empower the rural people and women in the socio-economic front. The SHG-Bank linkage program has been in operation to provide credit opportunities to the poor people and made significant achievements also. The SHG-Bank-Linkage (SBL) is the larger model and is unique to India. The SBL approach dates from the NABARD initiated pilot project in 1992 with 500 SHGs. NABARD had a key role to play in initiating and nurturing India's unique SBL program. It has largely responsible for the RBI including linkage banking as a main stream activity of banks under 'priority sector lending' in 1996.

The SBL approach involves the formation of SHGs (mainly of women), who save the money and placed (deposited) generally in a bank account. Many studies have shown that creation of a safe avenue for savings is an attractive feature of SHGs, which has led to significant promotion of savings. The studies conducted by Puhazhendi and Satyasai (2000) [6], Puhazendi and Badayta (2002)[7] documented the positive impact of SHGs on average value of assets per household, average net income per household, employment and borrowing for income generation activities etc. In a study on impact of credit on income of SGSY-SHG members financed by RRBs in the states of Bihar and Karnataka, Dr. B.C. Das[8] found that the economic independence of SHG members of Karnataka state was higher than the SHG members of Bihar. The study also revealed that there was significant difference in income of SHG members before and after availing credit from RRBs.

Thus, the SHG-Bank linkage model has emerged as a viable model for financial inclusion of hither to unreached poor households particularly in rural areas. The program has brought in lot of encouraging and positive features like increase in loan volumes of SHGs, definite shift in the loan utilization pattern of SHG members, gradual increase in income level of SHG members, sound recovery performance of SHG loans etc.

In order to give further fillip to micro-credit concept, the central government has directed all the banks to strengthen the SHG-Bank linkage in states where the program has not gathered pace. Till 2006-07, the growth of SHGs in Karnataka was not encouraging. In tune with the policy initiatives of NABARD and Government, KVG Bank is meeting its social obligation through the formation and linkage of SHGs as well as capacity building support to their groups. Table 2 shows the number of SHGs formed and credit flow details.

Table-2: Shg-Kvg Bank Credit Linkage (Rs in Crores)

Year	No. of SHGs Linked	Amount Assisted (Rs)	No. of accounts outstanding	Amount outstanding (Rs)
2005-06	9364	35.66	-	-
2006-07	7676	48.26	-	-
2007-08	7665	51.61	-	-
2008-09	6182	69.46	15930	81.65
2009-10	7786	70.80	17348	102.10
2010-11	7593	74.42	18390	118.69

2011-12	7539	172.69	18411	130.05
2012-13	5152	102.55	20592	134.34
2013-14	2654	50.38	17213	134.08
2014-15	7891	106.86	18936	147.72
2015-16	5596	114.57	19227	157.34

Source: Compiled from Annual Reports KVGB, 2005-06 to 2015-16

A look in to the data presented in Table 5.34 depicts that the number of SHGs linked has decreased in first 4 years , while the amount of credit has increased up to the year 2011-12. In subsequent years inverse relationship between the two can be seen. The number of accounts outstanding and amount has shown upward trend up to 2012-13, slightly decreased in 2013-14 and increased subsequently.

The bank organized training program on rural banking for its staff members and rate of interest on SHG loans was reduced from 11.5 % to 10 % (up to Rs 50,000) and to 10.50 % on loans above Rs 50,000 during 2006-07. The bank introduced a unique group insurance scheme by name ' Vikas Jeevana Ksheme Vima Yojana' for the benefit of SHG members and included 40,000 SHG members. The bank has taken much care in capacity building of the SHG members by conducting a number of training programs through SIRDs/ RUSEITIs. The members who displayed entrepreneurial qualities have been imparted with specialized trainings on employment generation activities. The activities include bangle manufacturing units, weaving units, garland making units, churmuri making units, electrical appliances repair units (TV and mobile repair units), confectionary units, bakery units, dairying etc.

Due to the extensive work in SHG credit linkage undertaken by the bank, NABARD had acknowledged its efforts by awarding third prize for the highest number of linkages provided in 2007-08, awarded with 'Best Performer" under the category " Share of SHG Members to overall business" for the year 2009-10 and under the category " Highest average per SHG loan amount" for the year 2010-11. In February 2012 the bank has conferred with state level award for its best performance under 'Maximum number of branches involved in SHG credit linkage among the amalgamated RRBs in the state of Karnataka.

In order to see the degree of relationship between number of SHGs formed and number of SHGs provided with credit an hypothesis was set and is tested by using correlation technique. The correlation calculations are shown in below Table 3.

Table-3: Correlation between Shgs and Credit Assitance

X	Y	X-A ---------- X	Y-A ------------ Y	X²	Y²	XY
9364	35.66	1771	-38.76	3136441	1502	-68644
7676	48.26	83	-26.16	6889	684	-2171
7665	51.61	72	-22.81	5184	520	-1642
6182	69.46	-1411	-4.96	1990921	25	6999
7786	70.80	193	-3.62	37249	13	-699
7593 (A)	74.42(A)	0	0	0	0	0
7539	172.69	-54	98.27	2916	9657	-5307
5152	102.55	-2441	28.13	5958481	791	-68665
2654	50.38	-4939	-24.04	24393721	578	118734
7891	106.86	298	32.44	88804	1052	9667
5596	114.57	-1997	40.15	3988009	1612	-80180
N=11		X=-8425	Y= 78.64	∑X²= 39608615	∑Y²= 16434	∑XY= - 91908

Source: Compiled and calculated from Table 2.

$$ r = \frac{\sum xy - \frac{\sum x \cdot \sum y}{N}}{\sqrt{\sum x^2 - \frac{(\sum x)^2}{N} \cdot \sum y^2 - \frac{(\sum y)^2}{N}}} $$

$$= \frac{-91908 - \left(\frac{-8425 \times 78.64}{11}\right)}{\sqrt{39608615 - \frac{(-8425)^2}{11} \times 16434 - \frac{(78.64)^2}{11}}}$$

$$= \frac{-31676.91}{\sqrt{33155830.91 \times 10249.75}}$$

$$= \frac{-31676.91}{179851.27}$$

$$r = -0.1761$$

As the r is -01761, the hypothesis that there is low degree of correlation between SHGs formed and credit provided.

CONCLUSION

The achievements of KVG Bank in terms of rural outreach and financial inclusion are multi-dimensional and impressive in many respects. But still the bank needs to play its strong role as far as the credit deployment to SHGs since there is negative correlation between SHGs formed and credit provided. Complete use of its potential in reaching the SHGs, looking in to further areas of financial inclusion, training and motivating the bank employees in reaching the unreached, provision of incentives for better performers, avoiding crowd of banking entities engaged in achieving the financial inclusion goal are the requisites for reaching the dream. At the policy level, a range of policy and regulatory norms and measures have to be identified that need to be considered to better direct the RRBs in the service of the relatively poor and unbanked clients. Strengthening the role of Nirantara Deposit Agents (a form of Business Correspondents) as well as provision of wholesale funding to Micro Financial Institutions could be considered by the bank. Further there is a need to revisit the RRBs old relationship with SHGs through bank linkage.

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MEASUREMENT OF CUSTOMER SATISFACTION ON SERVICE QUALITY IN LIFE INSURANCE: A STUDY IN KASHMIR VALLEY

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ABSTRACT
In the current scenario of globalization, Insurance services need to introspect sensitivity towards the quality of services offered. In this context, this study examined the commuters' perception on service quality offered by the Insurance companies in and around Srinagar city. The SERVQUAL scale is administered to measure the commuter's perception on service quality. A survey was conducted among the commuters who were regularly availing insurance services. A random sample of 534 respondents were taken for data collection, among them 512 were finalized for final analysis. The study concluded that the service quality delivery meets the perception of commuters. In general, people of cities of J and K are benefited with the service quality delivery by Insurance company. This paper brings out a service quality image which can be adopted by other cities whose population depends on services.

Keywords: Insurance, services, Service quality, Commuters perception, SERVQUAL

1. INTRODUCTION

Quality means survival for fot. Service quality is generally visualized as the sum of customer perceptions of the service experience (Johns,1992). The difference between service quality and satisfaction is perceived service quality is a global judgment, or attitude, relating to the superiority of the service. Whereas satisfaction is related to the specific transaction (Parasuraman, Valarie, Zeithaml & Berry, 1988). Customers form service expectations from many sources, such as past experiences, word of mouth, and advertising. In general, customers compare the perceived services with the expected service (Voss, Parasuraman & Grewal, 1998). If the perceived service falls below the expected service, customers are dissatisfied and if the perceived service quality is above the expected level, it creates satisfied customers (Andreassen, 1995). Marketers need to understand that customers are more than mere consumers of service quality output; they are co-producers of the quality process (Gronroos & Ojasalo, 2004). According to Berry, Parasuraman and Zeithaml (1988) service quality has become a significant differentiator and the most powerful competitive weapon (Clow & Vorhies, 1993), which many service organizations possess. Successful companies add benefits to their offering that not only satisfy customers but surprise and delight. Delighting the customers is a matter of exceeding expectations (Rust & Oliver, 2002). Insurance is defined as a cooperative device to spread the loss caused by a particular risk over a number of persons who are exposed to it and who agree to ensure themselves against that risk. Risk is uncertainty of a financial loss. The insurance is also defined as a social device to accumulate funds to meet the uncertain losses arising through a certain risk to a person injured against the risk.

According to the U.S. Life Office Management Inc. (LOMC), "Life Insurance provides a sum of money if the person who is insured dies whilst the policy is in effect.". Insurance includes various types such life insurance, general insurance, health insurance etc. Public companies such as LIC of India and private companies such as bajaj Allianz Life Insurance Company, Metlife India, ICICI Prodential, Birla Life Insurance etc. Provide insurance services with an intention not to compete in the open market, rather their objective is to fulfill the needs of common public. As Insurance companies grow older and matured, the quality of service dwindles down with public being left with no option but to accept what is offered. To help this situation the concept of quality need to be introduced into these companies for meeting the quality expectations of the public (Ancarani & Capaldo, 2001). Management of insurance companies have to take focused initiatives such as carrot and stick policy for the managerial cadre to perform better and encourage them with autonomy to act (Brysland & Curry, 2001).Competitive advantage benefits customers and service quality is one of the mechanisms to achieve this (Clow & Vorhies, 1993). Service quality is recognized as one of the important areas on which public organizations including insurance services are focusing in present times (Ancarani & Capaldo, 2001). Hood (1995) in his research has revealed dimensions which lead to better quality in public services such as better experience management, adopting corporate style of functioning, bench marking activities, competitive based work environment, optimization and better planning of organizational resources, more focus on service quality output generation. Though service quality is an important aspect in insurance companies, there is very less research being done to explore this issue (Friman, Edvardsson, and Garling, 2001). Hence to a large extent it's a virgin area to investigate. Today people from across India and other parts of the world have formed a major potential work force in J and K state. In such a scenario, systematic research aimed at measuring the consumers'

perception on service quality offered by the insurance companies will be beneficial to consumers and service producers.

2. LITERATURE REVIEW

Research on service quality has been done from various aspects from a very long time, sufficient research has been contributed by (Gronroos, 1982; Berry, Zeithaml, & Parasuraman, 1985; Parasuraman, Zeithaml, & Berry,1985; Zeithaml, Parasuraman, & Berry, 1985; Brady & Cronin, 2001) in developing the service quality concept. There is a need for conceptual changes to be built as the present concept of service quality does not fit the multidimensional situations across nations. (Cronin and Taylor, 1992; Brady and Cronin, 2001) in their study argued that there is a need to address multidimensional aspect of service quality. The issue of measuring service quality across several service sectors has been explored by researchers like (Parasuraman et al, 1985; Parasuraman, Berry, & Zeithaml, 1991; Koelemeijer, 1991; Cronin & Taylor, 1992; Vandamme & Leunis, 1993; Parasuraman, Zeithaml, & Malhotra, 2005). Though SERVQUAL as a measurement tool used in numerous studies, it was tailored to fit a particular sector and context, like E-S-QUAL for electronic sector and SERVPERF for service preference. Hence there is a scope for SERVQUAL to be further modified for universal standardization (Parasuraman et al, 1991). The issue of improving service quality whereby organization can derive competitive advantage has been investigated by (Reicheld and Sasser, 1990; Berry, Zeithaml, & Parasuraman, 1990; Hensel, 1990; Berry, Parasuraman, & Zeithaml, 1994; Berry & Parasuraman, 1997; Glynn & Brannick, 1998; Johnston & Heineke, 1998; Harvey, 1998). Service quality has been used as an ingredient in understanding consumer behaviour. A positive consumer behaviour on service quality will lead to higher returns (Zahorik & Rust 1992; Boulding, Kalra, Staelin, & Zeithaml, 1993; Zeithaml, Berry, & Parasuraman, 1996; Liu, Sudharshan, & Hamer, 2000). The framework for measuring service quality in insurance ref figure 1, envisages the generic dimensions tangibility, reliability, responsiveness, assurance and empathy given by (Parasuraman et al, 1988) model for measuring service quality. Population specific characteristics and insurance specific determinants influence the generic dimensions. Hence the construct of service quality measurement is modified to suit the present study context; Svensson (2004) in his study has laid the importance of customizing a particular model to match the study context.

Service quality in insurance constitutes of internal and external factors which affect the commuter's perception towards the services (Middleton, 1998a). Internal factors such as strategic issues (Lee, Lee, & Lee,2006), top management commitment, service quality standards (Middleton,1998b), monitoring systems (Deegan, 2002; Gray, 2002; Alexandre & Short, Dec 1995/Jan 1996), customer complaints handling system (Kotler & Kavin, 2008) (Evans & Shaw, 2001; Michel, 1999), convenience and comfort (Regis, 1996), climate, ego, social status, professions(Sanchez, 1999). The possibility of demographic character based customer ratings of service performance can also be measured. Lim, Bennett, and Dagger, (2008) have identified the importance of demographic characteristics in measuring service quality. Demographic characteristics such as age (Kumar & Lim, 2008), income, education etc can be taken into consideration to measure the service quality and can receive different service performance ratings. However, the bias seems to diminish when service fairness is considered. It appears that customer perceptions with regard to demographic characteristics are more powerful and important determinants of overall satisfaction. Customers expect justice in regards to fair service delivery. Interestingly, significance appears to exist between the opinions of customers across various demographical characteristics for service fairness (Snipes, Thomson, & Oswald, 2006). Service quality is also influenced by local or national culture of a particular country. Karen and Boo (2007) in their research have appealed to the researchers to add cultural dimension to service quality studies as the traditional SERVQUAL dimensions may not be meaningful in all situations and contexts. Culture is the epicentre of a society. It guides the way people live, think, behave, perceive things, and build attitudes. Plethora of research has been done on culture being a dimension having a significant effect on consumer behaviour with regards to service consumption (Mattial, 1999). Winsted (1997) had investigated dimensions related to behaviour of American and Japanese service consumption. In comparison to these both countries, Americans preferred quality, delivery and cooperativeness, Japanese preferred coordination and customization. Cross-cultural consumer behaviour shows exhibition of different attitudes, countries which are developing like India, where consumers are low on registering complain, since they are not exposed to higher quality in any walk of their life. Countries which are developed like USA, where high quality is the order of life, consumers won't compromise on quality issues, they tend fast towards complaining. Liu and McClure (2001) focused their research in studying cultural differences in consumer behaviour and found similar outcomes. Malhotra, Ulgado, Agarwal, and Baalbaki, (1994); Malhotra, Ulgado, Agarwal, Shainesh, and Wu, (2005) has proved that there is a difference of perception on service quality among customers in developing and developed nations, they have identified ten factors related to social, cultural and economic environment which play role on customers assessment of service quality perception. The pioneering

study done by Hofstede (1991) in which he had studied about national cultures in line with four service quality dimensions of competence, communication, credibility and courtesy. The study also took into consideration two cultural dimensions as power distance among organizations and presence of individualism or collectivism in the society. Data was collected from a large sample of above one hundred thousand employees of IBM across seventy two countries, twenty languages and duration was from 1967 to 1973. Paul and Alain (1996) have tried to explore the culture issue of service quality. They assessed the service quality using SERVQUAL on ten variables: reliability, responsiveness, competence, access, courtesy, communication, credibility, security, understanding/knowing the customer, and tangibles. The study was conducted to compare the service quality among customers of border areas of Mexico and America. They have found significant differences existing among customers of Mexico and America in relation to service quality. Five dimensions as suggested by the researchers were taken for the study as tangibility, reliability, responsiveness, assurance and empathy. In a particular study Kang and James (2004) have identified that the five dimensions of SERVQUAL are important for measuring the service quality delivery. Using these generic dimensions the service quality scale developed by (Parasuraman et al., 1988) was modified to suit to the present study subject by adding sixth dimension as "culture". Collectivism identified by (Hofstede, 1991) was considered as a cultural aspect for this study, collectivism highlights the importance and respect of overall group behaviour rather than individual. The group exhibits integrity in collectivistic values which influence the service design and service delivery. A study done by Rugimbana (2007) in Malaysia on youth revealed that young population(collective) has three individual groups Chinese(Confucius), Indian and local Malya. He found that there was significant influence of collective values in the adoption banking services. The potential application of SERVQUAL scale is, it can help a wide range of service organizations in assessing perceptions of service quality (Buttle, 1996). It can also help in identifying areas requiring managerial attention and action to improve service quality (Kettinger & Lee, 1997). Managerial implication given by Kang, James, and Alexandris, (2002) reveals that SERVQUL will enable managers to measure the internal service quality and external service quality, so as employees understand their role in delivering quality to customers. In addition, the availability of this instrument will stimulate much-needed empirical research focusing on service quality and its antecedents and consequences.

OBJECTIVES OF THE STUDY
The present study focused on the following objective.

1. To measure and assess the level satisfaction of service quality of Life Insurance,

2. To suggest the measures to improve the services quality in Life insurance.

3. RESEARCH METHODOLOGY
Initial instrument was developed by generating 28 items after a thorough understanding of conceptualization and operationalization of the service quality construct in insurance companies J and K state . The SERVQUAL developed by (Parasuraman et al., 1988) was adopted to prepare the initial instrument. The first part of the questionnaire was left with four items relating to tangibility factor, second part with five items relating to reliability factor, third part with four items relating to responsiveness factor, fourth part with four items relating to assurance factor, fifth part with five items relating to empathy factor and sixth, the last factor with six items relating to cultural factor. All the closed-ended questions were designed to generate responses on a five point Likert scale to measure the perception of service quality indicated as 1 strongly disagree, 2 disagree, 3 neither or nor, 4 agree and 5 strongly agree. Cui, Lewis, and Park, (2003) in a study measuring service quality using SERVQUAL with five dimensions have achieved successful results using likert scale with seven point scale, however for the present study five point likert scale is used since respondents are intercepted at insurance offices, hence to reduce the time of response and make respondent more comfortable The measurement scale was developed, as suggested by (Stafford, 1999; Akan, 1995) that SERVQUAL need to be modified to suit to a particular industry context. Hence in the present study culture as sixth dimension has been added ref figure 2. Quantum of research in SERVQUAL is done, and in many research studies it is established that the generic SERVQUAL scale has to be extended with new dimensions, (Boulding et al., 1993; Cronin & Taylor, 1992; Parasuraman et al., 1991;2005; Zeithaml et al., 1996). Majorly the SERVQUAL model has been used tested and enhanced within the United States. In India few studies have been conducted by (Malhotra et al., 2005; Satyabhusan, Ed, & Kalyan, 2009). For the present study a pilot study was initiated with a sample of 45 respondents which resulted in the elimination of two items leaving 26 items spread across five service quality dimensions : tangibility three items, reliability three items, responsiveness five items, assurance five items, empathy five items and culture five items. A sample size of 534 was taken to meets the sample adequacy, for conducting factor analysis number of statements multiplied by ten (26 statements * 10 = 260) is minimum required sample size, this study had considered double the minimum required size. The sample respondents for

the study were selected from the population by convenient sampling method because of easy accessibility and affordability. Yu, Hong, Gu, and Wang, (2008) has used this method of sampling in a study relating to people opinion on public library system. This study is limited to a particular public operation service provider and none of the private players were taken into consideration. Survey method was used for collecting primary data at select insurance offices from the consumers who deposit their premium instalment. 512 completely filled in questionnaires were finalized, non response rate was negligible. Adequate care has been taken to avoid redundancy in data collection from the sample elements

SCOPE OF RESEARCH

This study largely focused on SERVQUAL being the measurement tool for measuring the service quality. Its scope is confined to life insurance of Srinagar city only. As such life insurance is an essential service in a large number of nations, hence a custom made scale measuring service quality can be developed. Culture was taken as part of this study and was not fully explored, since there can be other variables like values, ethos, individualism, language etc which tend to influence service quality, further research can be extended to fully exploit the cultural and related aspects. Further longitudinal studies can be done at regular time intervals over the years to reinforce the arguments. A comparative study can be aimed between public and private companies' services. Further it can be extended to semi-urban and rural area to obtain their perception too.

3. DATA ANALYSIS

Respondents Profile

Out of the complete questionnaires filled in 53.5% were males and 46.5% females. The percentage difference between male and female respondents is less; this is due to male-female population ratio in the state being almost close. 37.2% of the respondents were in less than 25 age group, 34.6% were between 26-35 age groups, 17.4% were between 36-45 age group and 10.8% were above 45 age group. The percentage of first group, that is less than 25 age and second group between 26-35 age amounts to 71.8%, which is due to higher percentage of younger population in city. 65.8% have responded that they were unmarried and 34.2% were married. The high percentage of unmarried respondents is due to the average marriage age in urban the state is between 30-32, since it takes longer years for a male and females to economically settle down. With regards to educational qualifications 64.5% reported to be post-graduates, 28.3% to be graduates and 7.2% being other qualification. In Kashmir, the education of children is financially and morally supported by their

respective parents, added to it, the social stigma is higher education-higher social status; hence finding more post-graduates in urban India is the deal. In terms of employment status 44.3% were professionals, 39.7% were students, 9.1% were wage employees, 4.6% were self-employed and 2.3% were others.

Factor Analysis

Factor analysis was identified as tool to identify suitable dimensions and related items. Data was analyzed using principal component extraction with an orthogonal (varimax) rotation; a factor loading benchmark of 0.4 was used for validity. This criterion has eliminated tangibility ref figure 2 and retained other five factors with 23 items. Ten items have relocated in this study ref table 1, it shows that the item employees in insurance companies area consistently courteous with you relocated from dimension assurance to reliability. Similarly, the behaviour of employees in these companies instils confidence in you, employees in insurance companies have the knowledge to answer your questions and company insists on error free records were relocated from assurance and reliability to responsiveness and respectively; employees in there tell you exactly when services will be performed and employees give you prompt service, insurance companies have operating hours convenient to all its customers have relocated from reliability, responsiveness and empathy to assurance. Company employees are neat appearing and when you have a problem they show a sincere interest in solving it relocated from tangibility and reliability in the situation

The alpha coefficients of these five factors are 0.9332, 0.9012, 0.9142, 0.8994 and 0.9630 respectively (ref table 1). These results indicate that the four factors are reliable (Nunally, 1978). This supports the internal cohesiveness of the items forming each dimension.

Validity

The validity of the instrument was tested using correlation and regression analysis. The Pearson correlation coefficient between the overall service quality (OSQ) and the five dimensions of the instrument are shown in table 2. Table 2 shows that all coefficients are significant at the 0.001 level. This supports the validity of the instrument. Regression analysis was also conducted for the purpose of validity. The regression model has the following form: Totality (Reliability; responsiveness; assurance; empathy; culture): The summary of the regression results are shown in table 3 It can be seen from the results provided in table 3 that the R-square is

0.716. This indicates that the five independent variables explain 71.6 percent of the variations in overall service quality. This R-square is significant at the 0.001 level. The resulting regression model is: Totality (0.102 + 0.241(reliability) + 0.202(responsiveness) + 0.247 (assurance) + 0.227(empathy) + 0.298(culture). Table 3 shows that the coefficients of the dimensions of reliability, responsiveness, assurance, empathy are significant at the 0.01 level, while the coefficient for culture is significant at the 0.05 level. This supports the validity of the questionnaire (Webb et al. 2000). This also stresses the importance of customizing measures of service quality to different contexts and countries. Students, 9.1% were wage employees, 4.6% were self-employed and 2.3% were others. This indicates that majority of the respondents are engaged in professional work, India is one of the countries producing more number of Engineers, Doctors, MBA's, MCA's, and other Masters programs. 62.7% of the respondents reported they were using from last 2 to 5 years, 21.4% were using for more than 5 years and 15.9% where using from less than 2 years

Factor Analysis
Factor analysis was identified as tool to identify suitable dimensions and related items. Data was analyzed using principal component extraction with an orthogonal (varimax) rotation, a factor loading benchmark of 0.4 was used for validity. This criterion has eliminated tangibility ref figure 2 and retained other five factors with 23 items. Ten items have relocated in this study ref table 1, it shows that the item employees in offices consistently courteous with you relocated from dimension assurance to reliability. Similarly, the behaviour of employees in there instils confidence in you, employees in offices have the knowledge to answer your questions and they insists on error free records were relocated from assurance and reliability to responsiveness and respectively; Insurance services are punctual, employees in there tell you exactly when services will be performed and employees in there give you prompt service, Companies have operating hours convenient to all its customers have relocated from reliability, responsiveness and empathy to assurance. Company's employees are neat appearing and when you have a problem they shows a sincere interest in solving it relocated from tangibility and reliability to in the Indian situation. In a similar study by (Pe´rez et al., 2007) the results of factor analysis has relocated items among dimensions. The alpha coefficients of these five factors are 0.9332, 0.9012, 0.9142, 0.8994 and 0.9630 respectively (ref table1). These results indicate that the four factors are reliable (Nunally, 1978). This supports the internal cohesiveness of the items forming each dimension. PTS gives attention to women, children and handicapped had relocated from empathy to culture. Hence the items prescribed in the SERVQUAL scale under each dimension developed by (Parasuraman et al., 1988) are not directly applicable

Validity
The validity of the instrument was tested using correlation and regression analysis. The Pearson correlation coefficient between the overall service quality (OSQ) and the five dimensions of the instrument are shown in table 2. Table 2 shows that all coefficients are significant at the 0.001 level. This supports the validity of the instrument. Regression analysis was also conducted for the purpose of validity. The regression model has the following form: Totality (Reliability; responsiveness; assurance; empathy; culture): The summary of the regression results are shown in table 3. It can be seen from the results provided in table 3 that the R-square is 0.716. This indicates that the five independent variables explain 71.6 percent of the variations in overall service quality. This R-square is significant at the 0.001 level. The resulting regression model is: Totality f(0.102 + 0.241(reliability) + 0.202(responsiveness) + 0.247 (assurance) + 0.227(empathy) + 0.298(culture). Table 3 shows that the coefficients of the dimensions of reliability, responsiveness, assurance, empathy are significant at the 0.01 level, while the coefficient for culture is significant at the 0.05 level. This supports the validity of the questionnaire (Webb et al. 2000). This also stresses the importance of customizing measures of service quality to different contexts and countries.

Table-1: Reliability coefficients with retained dimensions and item relocation

	Initial dimension to which these item belong	Factor loading	Mean value of individual items and (dimensions
Reliability(alpha = 0.9332)			(1.734)
When company promises to do something by a certain time, it does so.	Reliability	0.639	1.844
Company performs the service right the first time.	Reliability	0.662	1.746
Employees in company consistently courteous with you.	Assurance	0.535	1.612
Responsiveness(alpha = 0.9012)			(1.816)
Employees in company are always willing to help you.	Responsiveness	0.761	1.931
Employees in company are never too busy to respond to your request.	Responsiveness	0.797	1.745
		0.849	1.741
Company insists on error free records.	Reliability	0.612	1.917
The behaviour of employees in company instils confidence in you.	Assurance	0.664	1.750
Employees in company have the knowledge to answer your questions.	Assurance		
Assurance(alpha = 0.9142) You feel safe in your transactions with your company.			(1.764)
	Assurance	0.797	1.712
Services of your company are punctual.	Reliability	0.770	1.704
Employees in company tell you exactly when services will be performed.	Responsiveness	0.694	1.771
Employees in company give you prompt service.	Responsiveness	0.661	1.790
Company has operating hours convenient to all its customers.	Empathy	0.549	1.846
Empathy(alpha = 0.8994) Employees give you personal attention.			(1.332)
	Empathy	0.691	1.299
Company has your best interest at heart.	Empathy	0.531	1.477
The employees of company understand	Empathy	0.762	

your specific needs.			1.001
Companies's employees are neat appearing.	Tangibility	0.774	1.345
When you have a problem, they show a sincere interest in solving it.	Reliability	0.894	1.541
			(1.689)
Culture (alpha = 0.9630)	Culture	0.786	1.612
Company respects the local culture	Culture	0.616	1.750
Company works for the welfare of society	Culture	0.733	1.801
Company is in line with local values	Culture	0.961	1.745
Company has the good image among local population	Empathy	0.747	1.841
Company gives attention to women, children and handicapped.			

Table-2: Correlation coefficient values

Dimension	Overall service quality (OSQ)
Reliability	0.822*
Responsiveness	0.877*
Assurance	0.784*
Empathy	0.819*
Culture	0.865*
Note: * Significant at the 0.01 level	

Table-3: Results of regression model

Model	Beta	t	Sig.
(constant)	0.102	0.663	0.651
Reliability	0.241	5.014	0.001
Responsiveness	0.202	4.004	0.000
Assurance	0.247	3.115	0.000
Empathy	0.227	3.008	0.000
Culture	0.298	3.472	0.004
Notes: R square = 0.716, F = 108.371, sig. level = 0.000			

5. CONCLUSION

The aim of this study is measuring the commuter perception on service quality in insurance companies using SERVQUAL, at the same time it also insists on the extension of generic SERVQUAL dimensions with additional dimension representing the study context. Culture as a new dimension was added (Paul andAlain,1996; Malhotra, Agarwal, & Peterson, 1996; Malhotra et al.,1994; Malhotra et al., 2005; Mattila, 1999;Winsted, 1997; Liu and McClure, 2001; Karen and Boo, 2007; Satyabhusan et al., 2009) have identified culture to be an important aspect in measuring service quality context. Insurance services are no exception, (Pe´rez et al., 2007). In the initial phase of understanding the operational and strategic issues involved in insurance companies, researchers had taken the help of marketing managers of various companies, the session has thrown light on culture being a part of service design, hence its inclusion into the study was established. The thought process on the instrument development resulted in six dimensions and twenty eight items, a pilot study with forty five respondents resulted in the elimination of two items, bringing the item count to twenty six. Data is finalized from five hundred twelve questionnaires. Factor analysis was used to analyze the data resulting in the elimination of one dimension. Tangibility and three items, further bringing down the item count to twenty three; this revealed that the remaining dimensions are reliable and valid. In several service quality measurement studies done by (Parasuraman et al., 1988; Parasuraman et al., 1991; Parasuraman et al., 2005; Sahu, 2006;

Snipes et al., 2006; Stafford, 1999; Vandamme & Leunis, 1993; Yu et al., 2008) the scale refinement was done resulting in elimination of some items and dimensions. Based on the regression model, it was assessed that culture is one of the important dimension of service quality in this sector. This exposes that measuring service quality using SERVQUAL need to be modified under different study contexts.

The personal and demographic profile of the consumers indicate that majority of the service users are professionals belonging to the middle aged; monthly income is reasonably well and insurance potential is enough. Most of the commuters are using the service over a considerable number of years. As we compare the individual statements, employee's willingness to help and behaviour instilled confidence are given the highest preference, which is true in the Srinagar city. consumers often want to know more about their policy benefits, most of the times s also expect insurance services at convenient places so as they can get easily information about their policy. The next set of statements receiving higher scores are timely promised services and convenient operating hours, as Srinagar city is densely populated, huge employee and business population is interested in these services

Buttle, 1996; Cui et al., 2003; Parasuraman et al., 1988) tangibility was found to be the most important dimension, but this study reported it in reverse. Comparison of means of dimensions indicates that responsiveness assurance, reliability, culture and empathy form the order. The research reveals that the expectations of the commuters in terms of service quality are delivered by companies. In this competitive global business environment, the consumer expectations are ever increasing, the service providers can meet the expectations only if they are sensitive to customer issues. Thus, the insurance companies must understand the core responsibility of providing reliable services to the consumers consistently, which will yield better results in terms of service quality.

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MEASURING EMPOWERMENT AS MEDIUM OF CORE COMPETENCY OF EMPLOYEES IN CEMENT COMPANIES OF RAJASTHAN

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ABSTRACT

Core competency is a unique skill or technology that creates distinct customer value. For instance, core competency of Federal express (Fed Ex) is logistics management. The organizational unique capabilities are mainly personified in the collective knowledge of people as well as the organizational system that influences the way the employees interact. As an organization grows, develops and adjusts to the new environment, so do its core competencies also adjust and change. The current study analyse the core competence of firms such as skills and tactic knowledge is used to develop competitive strategies that are unique to an organization. Further, core competence has led to sustained competitive advantage. Cement companies have gain competitive strategies as the impacts of specialization. Core competence is used to explaining collaboration in firm to be initiative which co-ordinate activities of different individuals in an organization with different skills and capabilities. By using multiple regression on 404 responses, seven factors i.e., Empow_2, Empow_1, Empow_6, Empow_5, Empow_8, Empow_3, Empow_9 found explaining the impact of empowerment on core competency of the organisation.

INTRODUCTION

The concept of core competencies was developed in the management field. C.K. Prahalad and Gary Hamel introduced the concept in a 1990 *Harvard Business Review* article. They wrote that a core competency is "an area of specialized expertise that is the result of harmonizing complex streams of technology and work activity." As an example, they gave Honda's expertise in engines. Honda was able to exploit this core competency to develop a variety of quality products from lawn mowers and snow blowers to trucks and automobiles.

Ever since Prahalad and Hamel introduced the term, many researchers have attempted to further refine the meaning of core competency. According to D. Leonard-Barton, "Capabilities are considered core if they differentiate a company strategically."

Identifying and developing your company's core competencies are management keys to sustaining your company's long-term competitive advantage.

In determining your company's core competencies, you need to ask what is the underlying skill, ability, knowledge, experience, technology or process that enables your company to provide its unique set of products or services. You next need to determine how you can use your company's core competencies to develop strategic responsiveness to gain competitive advantage. High-performing companies develop new core competencies and expand their existing ones to enter new and future markets. A company at this level of functioning recognizes the needs and wants of customers in new and future markets and develops the competencies necessary to meet those needs and wants.

Apple's unique competence seems to be its product design process. With the iPod, Apple combined the elements of jukebox software, which could organize a large amount of songs, and MP3 players, which held lots of songs. Apple combined these elements in a way that was simple to use. Simplicity turned out to be the core attribute that made the iPod a revolutionary product, one that changed consumer expectations.

Company executives should be aware that even the most successful strategy will fail unless it is continually monitored and refreshed to meet changing market conditions. It is doubtful that anyone in today's workplace would recognize the names MicroPro or WordStar. But in the mid-1980s WordStar, developed by the company MicroPro, was the most popular word processing software in the world. However, when IBM announced it was bringing to market a PC version called DisplayWriter, MicroPro focused on creating a clone that it marketed as "WordStar 2000."

Neither program was as successful as its developer had hoped, and the lack of attention MicroPro had paid to the original WordStar in the meantime, coupled with WordStar 2000's poor support for WordStar formats, had allowed competing products an opportunity to take over market share. WordPerfect, in particular, used the same key sequences as the popular Wang line of dedicated word processor computers, which made it popular with

secretaries switching from those to PCs. WordStar rapidly declined following WordPerfect's appearance. MicroPro had failed to improve on the early WordStar, leaving it outdated.

Will your company's newly defined competencies add value to its bottom line and become an integrated part of company culture? The answer lies in how these competencies are developed, applied and monitored.

OBJECTIVE
1. To map the various competencies of the employees in different departments of cement companies.

ROL
Fishman, et.al., (2013) developed core competencies in pain assessment and management for prelicensure health professional education. Such core pain competencies common to all prelicensure health professionals have not been previously reported. he consensus-derived competencies were categorized within four domains: multidimensional nature of pain, pain assessment and measurement, management of pain, and context of pain management. These domains address the fundamental concepts and complexity of pain; how pain is observed and assessed; collaborative approaches to treatment options; and application of competencies across the life span in the context of various settings, populations, and care team models. A set of values and guiding principles are embedded within each domain. These competencies can serve as a foundation for developing, defining, and revising curricula and as a resource for the creation of learning activities across health professions designed to advance care that effectively responds to pain.

Ahsan, K., Ho, M. and Khan, S. (2013) addressed the competencies organizations use through project manager job advertisements. We develop a list of project manager job competencies; break down the competency components into knowledge, skills, and abilities; and conduct a comparative analysis of the use of these competencies. We examine the online contents of project manager job advertisements in the public domain. Analysis shows that industry job advertisements emphasize "soft skills" and competencies in a manner different than that in the literature. Additionally, differences are found across countries and between industries. Implications from the findings highlight the incongruent dissemination of project manager competencies, regional and industrial demands, and the recruitment of project managers.

Eskes, et.al., (2014)revealed that health care professionals responsible for patients with complex wounds need a particular level of expertise and education to ensure optimum wound care. However, uniform education for those working as wound care nurses is lacking. We aimed to reach consensus among experts from six European countries as to the competencies for specialised wound care nurses that meet international professional expectations and educational systems. Wound care experts including doctors, wound care nurses, lecturers, managers and head nurses were invited to contribute to an e-Delphi study. They completed online questionnaires based on the Canadian Medical Education Directives for Specialists framework. Suggested competencies were rated on a 9-point Likert scale. Consensus was defined as an agreement of at least 75% for each competence. Response rates ranged from 62% (round 1) to 86% (rounds 2 and 3). The experts reached consensus on 77 (80%) competences. Most competencies chosen belonged to the domain 'scholar' ($n = 19$), whereas few addressed those associated with being a 'health advocate' ($n = 7$). Competencies related to professional knowledge and expertise, ethical integrity and patient commitment were considered most important. This consensus on core competencies for specialised wound care nurses may help achieve a more uniform definition and education for specialised wound care nurses.

Johnston, et.al., (2014) revealed that identification of core competencies for undergraduates in food safety is critical to assure courses and curricula are appropriate in maintaining a well-qualified food safety workforce. The purpose of this study was to identify and refine core competencies relevant to postsecondary food safety education using a modified Delphi method. Twenty-nine experts representing food safety professionals in academia, government, and industry were given 2 rounds of questionnaires that specified initial food safety competencies, core domains, and subdomains. Competencies were defined as a set of skills, knowledge, and abilities that correlate to success of a trainee. The framework for which competencies were classified consisted of (1) core domains, defined as broad food safety subjects; and (2) subdomains, or more specific food safety subjects. The expert panel used a 5-point Likert scale with an acceptance criterion, or consensus, of 75%, with a rating of "4" or greater. After 2 rounds of questionnaires and revisions from the expert panel, 5 core domains were established: (1) Food Production, Manufacturing, Retail, and Consumer; (2) Foodborne Hazards; (3) Public Health; (4) Legislation and Policy; and (5) Communication and Education. Specific responses from the experts highlighted areas in which further curriculum revision would be beneficial. This study provides a framework for the development of a vetted, standardized undergraduate food safety curriculum. The Delphi method, with its inclusion of professionals representing various sectors of food safety, provided relevant

perspectives for curriculum design, and also allowed participants the opportunity to contribute to the education of future food safety professionals.

Gonsalvez, C. J. and Calvert, F. L. (2014) revealed that major changes initiated by the Psychology Board of Australia (the Board) and by professional bodies both nationally and internationally have placed professional supervision in the spotlight for the practising psychologist and supervisor. Further, within the context of a growing impetus towards competency-based pedagogies for professional training across disciplines, a recent Board document has indicated that supervisor training must adhere to a competency-based model within a best-practice supervision framework (Psychology Board of Australia). For the practising psychologist, the recent recommendation closely follows other initiatives including the introduction of mandatory peer consultation and supervisor accreditation. The current article seeks to clarify for the Australian psychologist the characteristics of competency-based supervision models for training and supervision, and to unpack the many implications for professional practice. The article outlines the features that distinguish competency models from other supervision models, explains the rationale for and the merits that competency-driven pedagogies promise, and discusses the challenges these changes will bring to supervision theory and practice.

Avery, M. D. (2005) revealed that the *Core Competencies in Nurse-Midwifery* were first published in 1978 to provide a standard approach to nurse-midwifery education and now serve as the template for curriculum in nurse-midwifery/midwifery education. This article is an expansion of an earlier publication documenting the development of the Core Competencies document and describes its history and use in midwifery education and professional practice. The development and continued revision of this document are a significant part of ACNM and midwifery history in the United States. It defines the competencies essential to basic practice and can be used to define the scope of midwifery practice in both professional and policy arenas.

Brownell, J. and Goldsmith, M. (2006) concluded that common competencies, the fundamental knowledge and skills developed in traditional educational environments, are necessary but insufficient in the preparation of global leaders. Rather, human resource professionals, in partnership with management educators, are best positioned to identify and facilitate global leadership excellence by focusing on the identification and development of key personal characteristics or distinctive competencies. In particular, global leaders must be men and women of sound character. We further propose that "distinctive competencies" are best assessed through experience in the field. Recommendations are offered as to how competency-based leadership development can be designed to address both common and distinctive competencies, with special attention to the individual's character.

Miller (2010) revealed that the field of marriage and family therapy (MFT) has recently engaged in the process of defining core competencies for the profession. Many MFT training programs are adapting their curriculum to develop more competency-based training strategies. The Objective Structured Clinical *Examination* (OSCE) is widely used in the medical profession to assess clinical competence. These examinations involve using simulated clinical situations as a tool in conducting summative evaluations of trainee competence. This article describes an adaptation of the OSCE procedures for competency-based training of MFT students. Instead of using the procedures as a summative examination as is typical in medical education, this article proposes how to use them as formative *exercises* in the development of student competence. The development of the OSCE is discussed, including "blueprinting," focused competencies, procedures, and feedback protocols. The article concludes with suggestions of how to continue the development of the OSCE for evaluation in MFT education.

Godbout (2000) revealed that the dramatic changes in organizations are occurring. A large proportion of these changes place an emphasis on the development and use of intellectual assets and the development of core competencies. The author proposes that core competencies are the result of a deliberate management strategy. In order to be supportive to this business strategy the practice of human resources management will have to undergo significant transformation. The key to this transformation consists in redefining the key concept of the job into a set of individual competencies and organizational units into core competencies architectures. Such practices have already been implemented in various sectors, and examples of the management consulting industry are used to illustrate the transformation.

RESEARCH DESIGN
Sampling
Sampling design incorporates population and sampling unit, determining the sampling techniques and sampling size. For the current study the 10 cement companies included namely ACC Cement, Ambuja Cement, Binani Cement, JK Cement, Shree Cement, Ultratech Cement, Rain Cement, Prism Cement, Madras Cement and India

Cement. The data from all the three level of management i.e., top management, middle level management and low level management were gathered.

Sample unit
Worker, Supervisor, Managers are selected from 10 cement plants i.e., ACC Cement, Ambuja Cement, Binani Cement, JK Cement, Shree Cement, Ultratech Cement, Rain Cement, Prism Cement, Madras Cement and India Cement were selected for the study.

Sample size
The study includes 404 respondents including Worker (221), Supervisor (128), Manager (28) and other (27) of 10 cement companies.

Data Type
For achieving the objective of this study and to conduct the investigation, data was collected from both primary and secondary sources:

- **Primary data source**: Primary data was collected from workers, supervisor and managers of 10 cement companies in India. This study involves primary data collection through structured questionnaire filled by qualified respondnets.

- **Secondary data source:** Secondary data was collected through Books, Periodicals, Journals, Research papers, and case–study, Websites, Articles, Newspapers and good repository of international research papers.

Data Collection period
Surveys were distributed directly to employees over a six month period during August 2016 to January, 2017.

As per the objective of identifying the role of the variables of core competency for gaining it was measured, the data from the 404 respondents were gathered from various companies and the following hypothesis is developed:

$H1_3$: There is a significant impact of empowerment on gaining core competencies.

To identify key variables having positive impact on core competency, multivariate regression analysis has been used with SPSS-19 software and results were shown as under:

Table-4.12: Multiple Regression analysis for empwerment

a. Descriptive Statistics			
	Mean	**Std. Deviation**	**N**
Core_competency	2.1517	.15781	404
Empow_1	1.1807	.38524	404
Empow_2	1.0421	.20102	404
Empow_3	1.9208	.27040	404
Empow_4	1.8218	.38317	404
Empow_5	1.9604	.19527	404
Empow_6	1.7401	.43912	404
Empow_7	1.7772	.41662	404
Empow_8	1.6782	.46774	404
Empow_9	2.8317	.98696	404
Empow_10	3.2005	.75012	404

Correlations		Core_competency	Empow_1	Empow_2	Empow_3	Empow_4	Empow_5	Empow_6	Empow_7	Empow_8	Empow_9	Empow_10
Pearson Correlation	Core_competency	1.00	.198**	.242**	.050	-.017	-.127 **	.024	-.071	-.072	.006	.088**
	Empow_1		1.00	-.098 **	-.243**	.219**	.095 **	-.675 **	-.382 **	-.572 **	-.083 **	-.340**
	Empow_2			1.00	.061	.098**	.043	.124**	.112**	.144**	-.177**	.224**
	Empow_3				1.00	-.137**	-.060	.161**	.548**	.426**	-.199 **	-.117 **
	Empow_4					1.00	.436 **	-.040	-.249 **	-.099 **	.183**	.194**
	Empow_5						1.00	-.120 **	-.109 **	-.140 **	.171**	-.217 **
	Empow_6							1.00	.347**	.764**	.225**	.528**
	Empow_7								1.00**	.675**	.162**	.088 **
	Empow_8									1.00	.151**	.418 **
	Empow_9										1.00	.257 **
	Empow_10											1.00

**Significant at 5% level of significance

Model Summary									
					Change Statistics				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	R Square Change	F Change	df1	df2	Sig. F Change
1	.242[a]	.058	.056	.15333	.058	24.900	1	402	.000
2	.328[b]	.108	.103	.14943	.049	22.245	1	401	.000
3	.381[c]	.145	.139	.14643	.038	17.584	1	400	.000
4	.408[d]	.166	.158	.14480	.021	10.057	1	399	.002
5	.431[e]	.185	.175	.14332	.019	9.323	1	398	.002
6	.463[f]	.214	.202	.14094	.029	14.544	1	397	.000
7	.475[g]	.226	.212	.14007	.012	5.943	1	396	.015

a. Predictors: (Constant), Empow_2

b. Predictors: (Constant), Empow_2, Empow_1

c. Predictors: (Constant), Empow_2, Empow_1, Empow_6

d. Predictors: (Constant), Empow_2, Empow_1, Empow_6, Empow_5

e. Predictors: (Constant), Empow_2, Empow_1, Empow_6, Empow_5, Empow_8

f. Predictors: (Constant), Empow_2, Empow_1, Empow_6, Empow_5, Empow_8, Empow_3

g. Predictors: (Constant), Empow_2, Empow_1, Empow_6, Empow_5, Empow_8, Empow_3, Empow_9

ANOVA[h]						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.585	1	.585	24.900	.000[a]
	Residual	9.451	402	.024		
	Total	10.036	403			
2	Regression	1.082	2	.541	24.230	.000[b]
	Residual	8.954	401	.022		
	Total	10.036	403			
3	Regression	1.459	3	.486	22.683	.000[c]
	Residual	8.577	400	.021		
	Total	10.036	403			
4	Regression	1.670	4	.418	19.912	.000[d]
	Residual	8.366	399	.021		
	Total	10.036	403			
5	Regression	1.862	5	.372	18.126	.000[e]
	Residual	8.175	398	.021		
	Total	10.036	403			
6	Regression	2.150	6	.358	18.043	.000[f]
	Residual	7.886	397	.020		
	Total	10.036	403			
7	Regression	2.267	7	.324	16.507	.000[g]
	Residual	7.769	396	.020		
	Total	10.036	403			

a. Predictors: (Constant), Empow_2

b. Predictors: (Constant), Empow_2, Empow_1

c. Predictors: (Constant), Empow_2, Empow_1, Empow_6

d. Predictors: (Constant), Empow_2, Empow_1, Empow_6, Empow_5

e. Predictors: (Constant), Empow_2, Empow_1, Empow_6, Empow_5, Empow_8

f. Predictors: (Constant), Empow_2, Empow_1, Empow_6, Empow_5, Empow_8, Empow_3

g. Predictors: (Constant), Empow_2, Empow_1, Empow_6, Empow_5, Empow_8, Empow_3, Empow_9

h. Dependent Variable: Core_competency

	Model	Unstandardized Coefficients		Standardized Coefficients			Correlations			Collinearity Statistics	
		B	Std. Error	Beta	t	Sig.	Zero-order	Partial	Part	Tolerance	VIF
1	(Constant)	1.954	.040		48.462	.000					
	Empow_2	.190	.038	.242	4.990	.000	.242	.242	.242	1.00	1.00
2	(Constant)	1.828	.048		38.457	.000					
	Empow_2	.207	.037	.264	5.560	.000	.242	.268	.262	.990	1.00
	Empow_1	.092	.019	.224	4.716	.000	.198	.229	.222	.990	1.00
3	(Constant)	1.590	.073		21.64	.000					
	Empow_2	.195	.037	.248	5.326	.000	.242	.257	.246	.984	1.06
	Empow_1	.164	.026	.400	6.382	.000	.198	.304	.295	.544	1.88
	Empow_6	.095	.023	.264	4.193	.000	.024	.205	.194	.541	1.89
4	(Constant)	1.823	.103		17.69	.000					
	Empow_2	.202	.036	.257	5.563	.000	.242	.268	.254	.981	1.00
	Empow_1	.165	.025	.404	6.518	.000	.198	.310	.298	.544	1.89
	Empow_6	.089	.022	.248	3.971	.000	.024	.195	.181	.537	1.81
	Empow_5	-.118	.037	-.146	-3.171	.002	-.127	-.157	-.145	.982	1.09
5	(Constant)	1.872	.103		18.19	.000					
	Empow_2	.210	.036	.268	5.847	.000	.242	.281	.265	.974	1.06
	Empow_1	.157	.025	.382	6.190	.000	.198	.296	.280	.537	1.84
	Empow_6	.142	.028	.396	5.041	.000	.024	.245	.228	.332	3.01
	Empow_5	-.127	.037	-.157	-3.432	.001	-.12	-.17	-.155	.976	1.05
	Empow_8	-.073	.024	-.217	-3.053	.002	-.07	-.15	-.138	.406	2.42
6	(Constant)	1.650	.117		14.09	.000					
	Empow_2	.210	.035	.267	5.926	.000	.242	.285	.264	.974	1.06
	Empow_1	.171	.025	.417	6.789	.000	.198	.323	.302	.525	1.96
	Empow_6	.177	.029	.494	6.068	.000	.024	.291	.270	.299	3.35
	Empow_5	-.126	.036	-.156	-3.47	.001	-.12	-.17	-.154	.976	1.05
	Empow_8	-.120	.027	-.356	-4.57	.000	-.07	-.22	-.201	.319	3.12
	Empow_3	.115	.030	.198	3.814	.000	.050	.188	.170	.737	1.37
7	(Constant)	1.611	.117		13.71	.000					
	Empow_2	.230	.036	.293	6.369	.000	.242	.305	.282	.921	1.08
	Empow_1	.167	.025	.409	6.687	.000	.198	.319	.296	.523	1.91
	Empow_6	.168	.029	.469	5.753	.000	.024	.278	.254	.294	3.39
	Empow_5	-.147	.037	-.182	-3.95	.000	-.12	-.19	-.175	.925	1.08
	Empow_8	-.129	.027	-.381	-4.83	.000	-.07	-.23	-.214	.314	3.18
	Empow_3	.135	.031	.231	4.339	.000	.050	.213	.192	.687	1.45
	Empow_9	.019	.008	.121	2.438	.015	.006	.122	.108	.796	1.25

Coefficients[a]

a. Dependent Variable: Core_competency

CONCLUSION

The final Regression model with 7 independent factors (Empow_2, Empow_1, Empow_6, Empow_5, Empow_8, Empow_3, Empow_9) entered because it has explained almost 21.2% of the variance of core competency factors. Also, the standard errors of the estimate has been reduced to .14007, which means that at 95% level, the margin of errors for any predicted value of core competency can be calculated as ± 0.2745372 (1.96 X .14007). The seven regression coefficients, plus the constraints are significant at 0.05 levels. The impact of multi collinearity in the factor is substantial. The Eigen value more than zero point one was the reason for including the factor in the equation while the other factor has it below zero point one thus it has been excluded.

The ANOVA analysis provides the statistical test for overall model fit in terms of F Ratio. The total sum of squares (10.036) is the squared error that would accrue if the mean of empowerment has been used to predict the core competency (dependent variable). Using the values of Empow_2, Empow_1, Empow_6, Empow_5, Empow_8, Empow_3, Empow_9, these errors can be reduced by 22.59% (2.267/10.036). This reduction is deemed statistically significant with the F ratio of 16.507 and significance at level of 0.000^g. With the above analysis it can be conclude that seven factors i.e., Empow_2, Empow_1, Empow_6, Empow_5, Empow_8, Empow_3, Empow_9 explains the impact of empowerment on core competency of the organisation.

Type	Variables	Variables name in SPSS
Empowerment	Decision Making is decentralized to provide empowerment to employees.	Empow_1
	Operating rules and standard procedures play important roles in how decisions are handled	Empow_2
	Instruction in our company tend to flow both way horizontally as vertically	Empow_3
	Opportunities for personal development such as growth in self-worth or self-efficacy exist in our company.	Empow_4
	Employees are capable of directing and taking charge of their own work	Empow_5
	Opportunities to select option and make choice at work exists in company	Empow_6
	The employee's knowledge base in this organization has increased	Empow_7
	Employees have been trained with the skills that are needed to arm themselves	Empow_8
	Employee's participate equally in organizational activities	Empow_9
	Possess unique capabilities that ensure the achievement of superior performance	Empow_10

MULTIDIMENTIONALITY OF PEER PRESSURE AS PREDICTOR OF EMOTIONALAUTONOMY AND GENERAL HEALTH

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ABSTRACT

Adolescents refer to those people between 10 and 19 years of age. Peers are considered as one of the most significant extra familial influence on the development of adolescents' emotional autonomy.This study aimed to examine multidimensionality of peer pressure as a predictor of emotional autonomyand health among adolescents. Also tocompare male and female adolescents on multidimensionality of peer pressure, emotional autonomy and general health. 100 school going subjects studying in class 9th -$12^{th}$from Govt. School situated in South Delhi was served as the sample of the study. Subjects selected on purposive sampling method were divided equally into two groups on the basis of gender (male and female n=50 each). Three scales namely Peer Pressure Inventory byClasen& Brown in (1985), The emotional autonomy scales by (Steinberg and Silverberg, 1986) and The General Health Questionnaire by Goldberg, (1972) were administered to all. Obtained scores were analysed with the help of multiple regression analysis and t-test.The dimensions of Misconduct (Beta = 0.054, p < .02) and family involvement (Beta = 0.16, p < .00) were found to bethe only significant predictors of Parental deidealization.For the Perception of parents as people (Beta = 0.11, p < .05)and individuation(Beta = 0.14, p < .01), peer involvement is the only significant predictor.On general health scores (Beta = 0.27, p < .01), only conformity to peer norms, dimension of peer pressure found to be a significant predictor. As far gender is concerned both the group differed significantly only on misconduct, dimension of peer pressure(t=2.14, cohen's d=.43).

Keywords: Adolescents, Emotional Autonomy, General Health, Multidimensionality, Peer Pressure

INTRODUCTION

Adolescenceis a dynamically evolving theoretical construct informed through physiologic,psychosocial, temporal and cultural lenses. This critical developmental period isconventionally understood as the years between the onset of puberty and the establishment ofsocial independence (Steinberg, 2014). Social scientists have long noted the tendency for people to place themselves and others into consensually recognized and labeled social types (Ashmore, Del Boca, & Beebe, 2002). Adolescents tend to segregate themselves into different peer group types. Adolescents may identify with peer groups to develop a sense of identity and a positive self-concept, and an increased sense of personal autonomy from parents (Brown and Lohr, 1987).Peer groups provide a sense of security and they help adolescents to build a sense of identity.

PEER PRESSURE

According to Castrogiovanni (2002), a peer group is defined as a small group of similarly aged; fairly close friends, sharing the same activities. In general, peer groups or cliques have two to twelve members, with an average of five or six. Peer pressure is defined as when people your own age encourage or urge you to do something or to keep from doing something else, no matter if you personally want to do it or not (Ryan, 2000). The more subtle form of peer pressure is known as peer influence, and it involves changing one's behavior to meet the perceived expectations of others (Burns & Darling, 2002).Peer pressure is that individuals are motivated to actand think in certain ways because they have been urged, encouraged, or pressured by a peer to do so (Santor, Messervey&Kushmakar, 2000).Consistently, peer pressure wasconceptualized as a subjective or actual experience of feeling of peer pressure to do certain things.

DIMENSIONS OF PEER PRESSURE

Research suggests that adolescent peer pressure is a complex phenomenon with varied dimensions. According to Clasen and Brown (1985), adolescents reported feeling pressure in all five domains:

- Peer involvement (spending time with friends, going to parties, trying to impress the opposite sex, etc.);

- Involvement in school (finishing high school, getting good grades, getting along well with teachers);

- Family involvement (spending time with family, obeying family rules, keeping parents informed);

- Peer conformity (talking or acting like everyone else, conforming to friends' dress code, musical tastes, etc.) and

- Misconduct (smoking, drinking, doing drugs, having sex, stealing or vandalizing property).

EMOTIONAL AUTONOMY
Emotional autonomy is defined in terms of relationships with others and includes relinquishing dependencies and individuating from parents (Steinberg, 1999).An often cited reference on the measurement of emotional autonomy is the work of Steinberg and Silverberg (1986), which conceptualized adolescent emotional autonomy as adolescents' changing perceptions of parents.

Adolescents are unsure of their own identities and they try to seek autonomy (both behavioural and emotional) and detachment from their parents (Steinberg, 1990: Zimmer-Gembeck and Collins, 2003). At this stage, adolescents take on new responsibilities and develop their own identities. Such process has been referred to as individuation, independence, autonomy, or detachment by different scholars (Garber and Little, 2001). Steinberg and colleagues (Steinberg & Silverberg, 1986) advanced the study of autonomy and individuation by defining and measuring emotional autonomy in relation to parents as four specific processes. There are four components of emotional autonomy: two relatively more cognitive components and two relatively more affective components.

The cognitive components are
- Perception of parents as people- it refers to adolescent's perception of their parents in settings and situations outside the typical home environment. Adolescents view their parents as normal people who have their own set of virtues and flaws.

- Parental deidealization- it refers to adolescent's acknowledging of the limitations of parents and losing an image of parental omnipotence. Adolescent try to have more realistic and less idealized viewpoint of their parents. It does not entail an adoption of exceedingly oppositional, critical, or negativistic attitude towards parents.

The affective components are
- Non dependency on parents- it refers to adolescent's feeling of self-governance and an absence of childish dependency on parents. Adolescents feel that they are capable of managing themselves on their own without constant support from parents. It does not entail absolute freedom from parental influence.

- Individuation- it refers to sharpening of one's self as autonomous, as competent, and as separate from one's parents. Adolescents feel themselves as capable for making their own decisions and solving their own problems.

GENERAL HEALTH
Health can be defined as "a state of physical, mental, and social well-being andnot merely the absence of disease or infirmity". There are many reasons for the growing attention to the health of adolescent. First, there are many adolescents, often more than 20% of a country's population(Clifton and Hervish, 2013). TheLow and middle income countries have the largest proportions of adolescents, a result of the success of child survival interventions in combination with high fertility rates.

Second, as this cohort ages, the foundations laid during adolescence in terms of health, education and skills will have profound implications for social and economic development (Gribble and Bremner, 2012). This will be true both for countries where fertility and childhood mortality are beginning to decrease and for countries with aging populations and low fertility. Third, healthy, educated, skilled adolescents are important not only for the future but also for the present. They are a key asset and resource, with great potential to contribute to their families, communities and countries. Over the years the recognition has grown that adolescents are actors in social change, not simply beneficiaries of social programmes. (Bali Global Youth Forum Declaration, 2015)

The surge of interest in adolescent health also responds to our improved understanding of the developmental processes taking place during the second decade of life. For example, recent research has shown that the adolescent brain is still developing and that it continues to develop well into early adulthood (Giedd, 2008). We now know much more about why and how interventions should be specifically tailored for this segment of the population.

OBJECTIVES
1. To examine multidimensionality of peer pressure as a predictor of emotional autonomy and health among adolescents.

2. To compare male and female adolescents on multidimensionality of peer pressure, emotional autonomy and general health.

HYPOTHESES

3. Emotional Autonomy and General Health would significant be predicted by Multidimensionality of Peer Pressure.

2. There would be a significant gender differences on multidimensionality of peer pressure,

Emotional Autonomy and General Health

METHOD

Participants

100 school going subjects studying in class 9th -12th from Govt. School situated in South Delhi were served as the sample of the study. Subjects selected on purposive sampling method were divided equally into two groups on the basis of gender (male and female n=50 each).

Measures

- Peer Pressure Inventory by Clasen and Brown (1985):consists of 53 items with 5 dimensions involvement with peers, school involvement, family involvement, conformity to peer norms, and misconduct.Reliability of the scale is (cronbach alpha=.75)

- The Emotional Autonomy Scale by Steinberg and Silverberg, (1986) consists of twenty-item with four domains'Individuation, Parental deidealisation, Perceives parents as peopleand 'Nondependency on parents. Internal consistency reliability is 0.75 and for the four sub-scales internal consistency reliabilities ranged from 0.51 to 0.63.

- The GHQ- by Goldberg (1972) consists of 12 items .

Results

Obtained scores were analysed with the held of multiple regression analysis and t-test

Table-1a: Summary of multiple regression analysis for Multidimensionality of peer pressure (SI, PI, FI, PC and Mis) as predictors of Parental Deidealisation

R^2	Std. Error of Estimate	F
0.233660	213.885	6.314**

	Beta Value	t	Sig
SI	.134	1.265	.209
PC	.052	.523	.603
MIS	.234	2.340	.021
PI	-.129	-1.273	.206
FI	.434	3.992	.000

Dependent: Parental Deidealisation

** significant at .01 level

Misconduct (Beta = 0.054, p < .02) and family involvement (Beta = 0.16, p < .00) dimensions of peer pressure were the only significant predictors of Parental deidealization.

Table 2a: Summary of multiple regression analysis for Multidimensionality of peer pressure (SI, PI, FI, PC and MIS) as predictors of Non Dependency

R^2	Std. Error of Estimate	F	Sig.
31.355	2.14646	1.361	.246b

	Beta Value	T	Sig
SI	.172	1.453	.149
PC	.022	.201	.841
MIS	.188	1.687	.095
PI	-.084	-.740	.461
FI	.126	1.034	.304

Dependent: Non Dependency

Table 3a: Summary of multiple regression analysis for Multidimensionality of peer pressure (SI, PI, FI, PC and Mis) as predictors of Perception of parents as people

R^2	Std. Error of Estimate	F	Sig.
135.927	3.20125	2.653	.027b

	Beta Value	T	Sig
SI	.065	.566	.573
PC	.078	.730	.467
MIS	.154	1.429	.156
PI	-.270	-2.454	.016
FI	.190	1.611	.111

Dependent: Perception of parents as people

Regarding Perception of parents as people (Beta = 0.11, $p < .05$), peer involvement is the only significant predictor.

4a: Summary of multiple regression analysis for Multidimensionality of peer pressure (SI, PI, FI, PC and Mis) as predictors of Individuation

R^2	Std. Error of Estimate	F	Sig.
139.542	3.20408	2.718	.024

	Beta Value	T	Sig
SI	.094	.817	.416
PC	.196	1.835	.070
MIS	.041	.383	.702
PI	-.363	-3.307	.001
FI	.029	.246	.806

Dependent: Individuation

For individuation (Beta = 0.14, $p < .01$) dimension of emotional autonomy, peer involvement is the only significant predictor.

Table 5a: Summary of multiple regression analysis for Multidimensionality of peer pressure (SI, PI, FI, PC and Mis) as predictors of General Health

R^2	Std. Error of Estimate	F	Sig.
0.233660	5.541634	3.049	.003

	Beta Value	T	Sig
SI	-.130	-1.166	.247
PI	-.047	-.418	.677
FI	-.021	-.172	.863
PC	.259	2.487	.015
Mis	.016	.153	.878

Dependent: General Health

On general health scores (Beta = 0.27, $p < .01$), only conformity to peer norms, dimensions of peer pressure found to be a significant predictor.

Table 6a: t-value showing gender differences on Multidimensionality of peer pressure (SI, PI, FI, PC and Mis), Emotional Autonomy (Perception of parents as people (PP), Parental deidealization (PD), Non dependency on parents (NDP) and Individuation) and General health (GH).

	Gender	Mean	t-value	Cohen's D
SI	Male	9.4800	1.733	.35
	Female	12.1400		
PC	Male	2.8400	.247	.05
	Female	3.1200		
MIS	Male	4.8400	2.135*	.43

	Female	10.2000		
PI	Male	8.0400	1.235	.25
	Female	5.9600		
FI	Male	7.9600	.336	.07
	Female	8.5000		
PD	Male	14.2200	1.616	.33
	Female	13.2800		
NDP	Male	10.8400	.830	.17
	Female	10.4800		
PP	Male	14.7600	.060	.01
	Female	14.7200		
IND	Male	11.3600	.717	.14
	Female	10.880		
GH	Male	12.5200	.446	.09
	Female	13.0600		

*Significant at .05 level

Cohen's D: "small, d = .2," "medium, d = .5," and "large, d = .8,"

As far as gender is concerned both the group differed significantly only on misconduct, dimensions of peer pressure (t=2.14, Cohen's d=.43) which is medium.On peer pressure(dimensions) and emotional autonomy (dimensions) male and female did not show any significant difference..

DISCUSSION
The present study is an endeavour to discover Multidimensionality of peer pressure (peer involvement, conformity, family involvement, school involvement and misconduct) as predictor of emotional autonomy (individuation, Parental deidealisation, Perceives parents as people and Non-dependency on parents) and general health among adolescents.

The findings of the study indicates thatmisconduct and family involvement of peer pressure are the only significant predictor of parental deidealisation of emotional autonomy. This finding is in supported by previous study conducted by Allen, Chango, Szwedo, Schad and Marston (2012)who have suggest that peer influence regarding adolescent substance use is maximized in social contexts. autonomy issues comes from a relatively weak family base (feelingof getting less supported by their parents) possess weak social skills to handle peer deviance and are confronted with a peer who is well liked within the broader peer group.

The findings of the present study have demonstrated that dimension (peer involvement) of peer pressure is the significant predictor of dimensions (perception of parents as people and individuation). Nickerson and Nagle (2005)argued that adolescents move towards their peers in order to seek autonomy from their parents.Number of studies have suggested thatyoung people who have fairly close relationship with their parents and are flexible enough to allow them for independence donot replace their parents with their friends. Rather they maintained a balanced relationship with friends as well as parents. Parents who impose more restriction to their kids regarding their friendship tend to show more closeness with their friends(Berk, 2002).

H1: stated that, emotional autonomy (individuation, Parental deidealisation, Perceives parents as people and Non-dependency on parents) and general health is significantly predicted by multidimensionality of peer pressure (peer involvement, conformity, family involvement, school involvement and misconduct) is partially prove

H2: stated that, there would be a significant gender differences on multidimensionality of peer pressure, emotional autonomy and general health is partially proved as both p male and female differed significantly only on misconduct dimension of peer pressure. This is in consistent with the findings of McCoy, Dimler, Samuels, and Natsuaki (2017) who revealed that compared to adolescent females, adolescent males appear to be more susceptible to peer influences that encourage risk-taking behaviours.

CONCLUSION
The finding of the study serves as a reference material for the parents to understand the dynamics of developmental patterns of adolescents. Due to technological and developmental changes adolescents are moving towards seeking autonomy and are more tilted towards their friends. Peer involvement is more likely to result in a negative perception towards their parents. Researches have shown that parents and society hardly pay attention towards the physiological and psychological changes occur in adolescents. As a result adolescents feel

themselves competent enough in decision making and problem solving which weakens the relationship with the parents.Thus, present study provides useful information to teachers, parents and society to understand adolescents' development better.

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POLITICAL RHETORICS AND HISTORICAL IMAGINATION OF ASSAMESE NATIONALISM: DISCOURSE ON ETHNIC ASSERTION AND DISCONTENTMENT

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INTRODUCTION
Assamese Nationalism in theory and in practice seems not just ingenious but also a preposterous concept given the exclusive identity aspired by the ethnic communities in Assam. The concepts such as 'nation' and 'nationalism' are not just political but are social constructs as well. To my mind the concept of 'Assamese Nationalism' is a misnomer. In a non-contiguous heterotopic ethno-linguistic mosaic that Assam exhibit, any gratuitous academic pursuit on such a political project becomes problematic. Assamese in this article should be understood as the cognate of Assam, and not necessarily any classified group of people nor the language spoken by such group.

While ethnic identity formation dominates contemporary political and social discourse in Assam, ethnic revivalism and quests for separate space are the major trajectories around which such identity struggles revolve. Such resurgences are centered on the issue of language, which is linked up with ethnic identity. This is epitomized in the re-organization of states during 1956 and further in 1960 on the basis of language in India. States were carved out on the basis of major Indian languages. Ironically, Indian states were identified with a language and thus, it was widely assumed that Assam was a land for the Assamese speaking people.

The quest for a distinct ethnic identity is the prime factor responsible for most of the ethnic movements of the region. Assam itself has undergone several splits in the post-independence period only to satisfy the ethnic aspirations of the different ethnic groups of the region. Nagaland (created as a separate state in 1963), Meghalaya (granted the status of autonomous state under Article 244 (A) of the Indian Constitution in 1971 and then the status of a full-fledged state in January 1972), Mizoram (granted the status of a Union Territory in 1972 and then a full-fledged state in June 1986) and Arunachal Pradesh (granted the status of an Union territory in 1972 and later a full-fledged state in 1987) have been separated from Assam only to satisfy the ethnic aspirations of the tribes inhabiting in these areas.

The political leadership in Assam practically abandoned the quest for Assamese nationalism after India's Independence. The present state of Assam epitomizes such political vacuum. Today opinions on the Assamese nation range from those who subscribe to the view that there is no Assamese identity to those who claim that it is not restricted only to the native speakers of the Assamese language but embrace all those who come within the broader fold of Assamese culture and those who think that it belongs only to the ethnic Assamese (Misra, 2001). While the people of Assam exhibited patriotism for a larger cause, it was felt that a collective feeling for the motherland Assam had to be there across all sections of people. But in the submerged landscape, a sense of being a distinct people within a geographical region took root and continued to seed itself (Deka, 2015).

ASSAMESE NATIONALISM AND ETHNIC ASSERTIONS
The Ahom dynasty (1228-1826) has endowed the people of Assam with an Assamese nationalistic feeling. The Ahom rulers established their leadership and supremacy over the entire Brahmaputra valley and the surrounding hills by bringing into their fold rival ethnic groups like the Chutiyas, Dimasas, Nagas and the Karbis. The Ahom rulers brought about unification among the disparate ethnic communities which helped in the assimilation of a distinct composite Assamese society. Greater political and cultural assimilation, inter-marriages and other social exchanges between tribes ultimately broke the racial and cultural barriers which permeated a solidarity and nationalistic spirit to the people (Dutta, 2015).

The British annexe of the North-East India in 1826 (Treaty of Yandabo) brought about the disintegration of Assamese nationalism and the composite Assamese society. However, this did not deter the Assamese people from asserting a distinct Assamese identity during the British rule. To put an end to this aspiration, the British promoted Bengali and replaced Assamese as the official language of undivided Assam. The Assamese feared losing their language and culture and thereby revolted against the British and reinstated Assamese as the official language.

The historic 'Official Language Act of 1960' passed by the Assam Legislative Assembly was seen as a threat to the disparate ethnic identity and their existence. The Act declared Assamese as the official language in Assam valley districts and Bengali in Cachar while languages in the hills were decided by the District Councils. In its amendment in 1961, it was categorically stated that there is no intention to make the knowledge of Assamese compulsory for recruitment to state services. However, despite assurances from the government of not imposing

the Assamese language in the hill areas, the Language Act of 1960 created doubt in the minds of the ethnic communities.

The repercussions of this Act could be seen among the ethnic communities of Assam. This was seen as an imposition on the non-speaking Assamese people. One such reaction was from the Mising tribe who feared loosing their distinct identity, different from the Assamese speaking people. According to their popular belief and imagination any attempt at making Assamese as a medium of instruction would necessarily mean exclusion of diversity and hegemonistic and thus contested.

In fact such a move from the government then was the root cause of many of the problems in Assam if not all. Integration without consent, colonial attitudes, nativism, legal and illegal migration, relative deprivation, cultural nationalism and irredentism have sparked violent conflict in the region over more than five decades. Assam being a linguistic mosaic, the different ethnic groups has their own languages and considering Assam a land of the 'Assamese' is seen as a dominance of the official and majority language over other languages spoken by numerically smaller groups.

In the meantime, the struggle for Assamese nationalism reverberated during the days of the Lachit Sena, 1968 to the infamous Assam Agitation during 1979-85 to the secessionist armed struggle of the ULFA which was formed in 1979 with the aim of establishing an independent socialist sovereign Assam. However, the socio-political forces advocating it failed to inspire the indigenous communities resulting in an unrest against the pan-Assamese social fabric. While it strongly felt the necessity of safeguarding the culture of the composite Assamese society due to their fear of being overwhelmed by the people of foreign origin particularly the illegal migrants. In this context the linguistic groups felt that the very existence of Clause 6 of the Assam Accord was problematic.

The ethnic communities' spearheaded this gratuitous exercise of questioning the quintessence of Clause 6 of the Assam Accord which relates to safeguards for the Assamese community. To augment this 'The Statistical Handbook of Assam' prepared by Hunters during the British regime could be referred. The definition offered by R B Bhagaiwala in the 1951 Census Report becomes relevant. According to that definition:

"Indigenous person of Assam means a person belonging to the state of Assam and speaking the Assamese language or any tribal dialect of Assam, or in the case of Cachar the language of the region"

The prejudice against the word Assamese needs to be removed from the minds of the non-Assamese indigenous people of Assam who fears the domination of the majoritarian Assamese language speakers. Since the state is called Assam, the word Assamese may be understood as a cognate of Assam, not specifically referring to the Asomia-speaking people but to all the indigenous communities of the state defined as per the Bhagaiwala definition.

The Assam Accord was passed in 1985 and thirty-three years have passed by, yet the Accord still seem to exist in its pristine form. The failure to implement Clause 6 of the Assam Accord (reasons best known to the politicians) and the conflicting stand on determining the illegal migrants in the state has further complicated the issue and has made the situation even more volatile. While such political negligence has not only opened the floodgates of unabated trans-border migration but it has also altered the demographic profile of Assam.

The Sixth Schedule which provides the ethnic communities the right to self-determination has only facilitated the people of getting divided further on the line of ethnicity. Further, the aspiration for a distinct identity among the ethnic groups resulted in a number of movements demanding autonomy. This is because of a flawed Assam Accord, 1985 which has alienated the groups that had identified themselves with a common Assamese identity (Roy 1995, pp 41-43). Slowly the non-Assamese groups developed a desire to be separate and hence have come up with a struggle for a separate identity. Why did that happen? Its answer rests in the two-way politicization of the ethnicity elements and state role along with the element of deprivation and domination.

There has been series of movements in the state that question the quintessence of the Assamese nationality. It was primarily mobilized to assert an identity separate from the Assamese and in the process undermines the Assamese nationality. The first is the Bodo movement which demanded a separate statehood and the other is the Tai-Ahom movement. The Bodos are one of the plains tribes in Assam, and until recently, their movement for a separate Bodoland was the most serious source of political violence in Assam. Baruah argues in one chapter titled "We are Bodos, not Assamese", that the increasingly violent politics of a Bodo homeland bring to sharp focus the contradictions that are at the heart of the projects surrounding nations, nationalities, and homelands (Baruah, 1999, pp 174).

The movement for a separate state of Bodoland became prominent after the Assam Accord was signed in 1985 between the Central government and the AASU leaders to settle the anti-foreigners movement. The Bodo leaders opposed the Accord, particularly the clause that promised safeguards to protect the cultural identity of the 'Assamese people'. They also objected to another clause that promised evictions from protected public land which aimed to evict the 'foreigners' but actually included some plains tribal people.

The Mishings, Tiwas and the Rabhas similarly started their own movement for autonomous rule and separate identity. All of them immensely contribute to enrich the composite Assamese culture and whether they constitute a part of Assamese nationality should never be questioned even if they seek to establish their distinct identity. The tribals have dual identities, therefore form an inseparable part of the larger Asamiya nationality. They are positioned as 'sub-nationality' within the Asamiya nationality (Hussain, 1993, pp 168-81). This seems to be a divisive outlook. Any discourse on Assamese Nationalism (if it does exist) should not be attempted undermining the legitimate aspirations of a distinct identity.

CURRENT DEBATES AND PEOPLE'S PERCEPTION ON 'ASSAMESE' IDENTITY

Assam with its diverse mosaic of multiethnic identities having twenty-six ethnic groups is considered as a composite whole without even trying to understand its inherent propensity to be a nation-state in itself. Vast ethnic, cultural and historical differences should not be just wished away by any stretch of an imagination. While the region is multi-ethnic in nature, there is hardly any 'political vocabulary' to explain what really constitutes 'Assamese'. The etymology of the term Assamese may be traced to Ahom-Asam-Asamiya-Assamese.

The term 'Assamese' is often implicitly used to refer the residents of Assam in political and social discourses in post-colonial pre-reorganized Assam (1947-1972). It may be noted that this has been the time while ethnic Assamese elites were facing the challenges of integration of the ethnically most heterogeneous groups of people placed under the political and administrative leadership of Assam. The political leadership of the Indian state sought integration of the hills of north-east and people therein through Assam and not through the Assamese linguistic community.

Nehru's idea of integrating the hills through Assam along with his approach towards tribal development in the region makes the issue amply clear (Elwin, 1958). If the term 'Assamese' is taken as a territorial identity, then it becomes a generic name for the multitude of identities including the ethnic Assamese, Hindu and Bengalis, Bodos, Dimasas, Karbis, Koch Rajbongshis, Cacharis and others. However, the term 'Assamese' is more popularly used to refer to the linguistic identity of the Asamiyas rather than to the territorial identity of the people of Assam.

Further 'Assamese' refers to the group of people who speak Asamiya language. In fact 'Assamese' is the anglicized name of Asamiya. Speakers of Assamese language may broadly be divided into two groups, (i) people whose mother tongue is Assamese and (ii) people whose mother tongue is different but have acquired Assamese language either formally or informally. Most of the tribal groups, Hindus and Bengalis of Brahmaputra valley, Bodos, Karbis, Dimasas, Koch Rajbongshis, Adivasis in upper Assam and smaller speech groups from other parts of the country belong to this second category.

The yard stick used to devise the definition of 'Assamese' seems to conveniently accommodate one group and ignore the other. We still need to introspect if this is acceptable to the ethnic communities? By bracketing them (ethnic communities) with its diverse customs and cultures into what is called as 'Assamese', we tend to ignore their distinct identity and sub-national aspirations. In such a tantalizing scenario looking at these communities as a 'single entity' has only further aggravated the situation.

In order to gather political mileage, we forget to delve deeper into the primary reasons that have brought about disharmony in Assam. The methodologies speculated to identify an Assamese has been contested primarily due to the inconsistencies and contradictions contained therein. In a region which exhibits diversities in every spheres, sub-nationalistic uprising seems to be unending and new demands and aspirations continue to emerge, some of which demands complete independence, not just self-rule.

It is believed that the definition of 'Assamese' is central to the provision meant for giving constitutional safeguards to the indigenous people whose existence is under threat from infiltration. The matter has to be treated in the urgency it deserves as there has been a felt necessity to define 'Assamese' within the ambit of the Assam Accord. While this may satisfy the Assamese speaking people in the state, but then what about the non-assamese of the state whose homeland has been Assam for so many years?

While such moves have sparked off much controversies, yet there has been suggestions pouring in from different literary bodies such as Assam Sahitya Sabha, Bodo Sahitya Sabha etc. and civil society groups each providing their own ways of providing an amicable solution. Though none of these seem to be in a position which convincingly offer a comprehensive definition on Assamese. There has been apprehensions expressed by the non-assamese indigenous people of Assam fearing the domination of the majoritarian Assamese language-speakers. Since the state is called Assam, the term Assamese may be understood as a cognate state of Assam, not necessarily referring to the Assamese-speaking people but all the indigenous communities of the state as defined by Bhagaiwala.

It is surprising that a widely accepted definition of 'Assamese people' continues to elude Assam even after 33 years of the signing of the historic Assam Accord in 1985. While the need for such a definition may seem perplexing to many, the fact is that the indigenous populace who are under constant threat from infiltrators from Bangladesh for decades warrants such a necessity. Even the Supreme Court accepts that the state has illegal immigrants. It is under these circumstances that the Assam Accord sought to provide constitutional safeguards to the 'Assamese people.' However, the search for a definition on 'Assamese' has created a raging controversy with divided opinions as to who constitute the 'Assamese.'

There are different opinions on the definition of Assamese. It ranges from being very inclusive on one hand and on the other hand demanding an exclusive identity. It has triggered a controversy when D N Chakrobarty commented that Assamese people comprise nearly 20 castes and 60 ethnic groups (including 35 lakh indigenous communities) and over 20 Scheduled Castes. Assamese, according to him include the tea garden workers, Rajasthani and the Bengalis who came to Assam long ago and accepted Assamese culture, the Garia Moriyas, who entered Assam almost at the same time as the Ahoms, and the Sikhs who came to fight for Ahom King Chandrakanta Singha are also Assamese. (The Asian Age, April 16, 2015). Won't this turn everyone into an Assamese in the state?

CONCLUSION

As Assam continues to search for a legitimate aspirations of its identity, it is important to consider the sentiments of the people who had been living in the state for so long. The problem that the state is passing through is not just on a definition on Assamese. There are distinct divisions among the various ethnic-linguistic groups in Assam that must be addressed. It would be wrong to classify the current debate on Assamese identity movement purely as one directed against outsiders when the major motivating force is a collective assertion on one's individuality. The issue must therefore, be seen within the broader question of Assamese Nationalism and the resurgent ethnic sub-nationalism. The issues that the state is reeling through perhaps could be solved only when no group feels that its identity, language or its culture is threatened. At the risk of casting myself in the role of an unwanted conciliator, it is not in fact irresolvable as this can be achieved only if we re-look at Clause 6 of the Assam Accord. As of now perhaps R B Bhagaiwala, 1951 Census Report definition on indigenous people of Assam seems to be relevant while we still contemplate and debate on Assamese nationalism.

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WATER MANAGEMENT DURING THE DRY SEASON IN THE BETEL LEAF PLANTATIONS OF THE SOUTHERN SLOPES OF THE MEGHALAYA PLATEAU

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ABSTRACT

The southern slopes of Meghalaya are known to be one of the most humid areas of the world. The topography is highly irregular and rugged with diverse limestone features though the skyline is smooth and gentle depicting the characteristics of a plateau at the ridge top. The complex monsoon wind systems and atmospheric pressure at the Bay of Bengal where heavy laden rain bearing clouds strikes the area brings heavy to very heavy rain along the southern slopes of the plateau. On the contrary, although high rainfall is received annually but due to high surface to sub-surface runoff more than 95% of the water drains and floods the Bangladesh plains. Water crisis is experienced during the dry season (mid-November to mid-March) till the onset of the pre-monsoons. The paper attempts to document how water is being managed judiciously particularly in the betel leaf plantations which is an important economic activity of the people. Bamboo drip irrigation existed for the last few centuries and is mostly common in the southern slopes of Jaiñtia hills. This ingenious system is an annual event which is set aside after the onset of the monsoons. However, during the dry months continuous growth of betel leaf (piper betel) enabling the farmers to harvest the leaf throughout the year. The study therefore tends to explain that with the world presently facing a great challenge of water crisis; proper and effective management strategies can mitigate such potential threats.

*Keywords: most humid highly irregular runoff dry season betel leaf drip irrigation*

I. INTRODUCTION

The southern slopes of Meghalaya located north of the Bangladesh plains as depicted in the location map (Fig.No1) are known to be one of the most humid areas of the world. The region is marked with high elevations and striking geomorphic features particularly along the Dawki fault-line. Varied topography ranging from low to high hills; steep to rugged to gentle slopes marked with sharp scarps, cliffs, deep valleys and ridges are found stretching all along the international border between India and Bangladesh. The topography is highly irregular and rugged on the southern slopes with diverse limestone features though the skyline is smooth and gentle depicting the characteristics of a plateau at the ridge top. This long stretch rising to about 1 - 1.5 kms from the Bangladesh plains receive high to very high precipitation during the monsoon period with annual rainfall ranging between 6910 - 24600 mm.

The complex monsoon wind systems and atmospheric pressure at the Bay of Bengal where heavy laden rain bearing clouds strikes the area brings heavy to very heavy rain along the southern slopes of the plateau. However, topography of the area also plays an important role both with regard to intensity and distribution of rainfall. On the contrary, although high rainfall is received annually but due to high surface to sub-surface runoff more than 95% of the water drains and floods the Bangladesh plains. Ironically, water crisis is experienced during the dry season (mid-November to mid-March) till the onset of the pre-monsoons. The paper attempts to document how water is being managed judiciously particularly in the betel leaf plantations which is an important economic activity of the people where a case study of Nongtalang village is studied.

II. STUDY AREA

The village of Nongtalang is a hamlet with about 300 households where about 85% of the village is literate. The village is basically agrarian in nature where 65% of the population is involved in farming activities particularly in plantation farming with major plantation crops such as betel leaf (*piper betel*), betel nut (*areca catechu*), black pepper (*piper nigrum*) and orange (*citrus reticulata*). The system of plantation is basically based on agro-forestry, a perfect blending of the natural environment with associated agro-economic activities. 75% of the population belief in animism where there is a balance of culture, way of life and livelihood activities. The area of the village forests is about 12 kms^2 under the care and protection of the of the village administration.
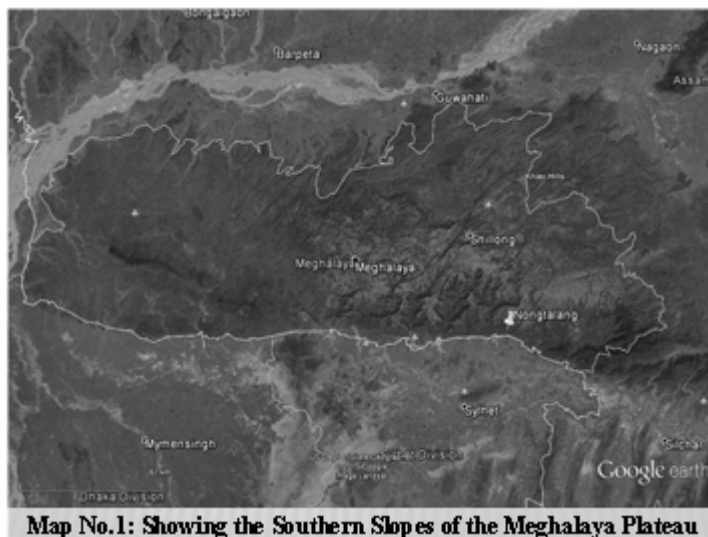
Map No.1: Showing the Southern Slopes of the Meghalaya Plateau

Presently, both settlement and agricultural plots are being allotted to individual households by the village administration though there have been huge plots of community land owned by indigenous clans since time immemorial that passed down through generations. Management of water during the dry season (mid-November to mid-March) in the plantations through bamboo drip irrigation is prevalent. Much is this irrigation system is accounted in the betel leaf (*piper betel*) plantations as plucking of betel leaves is done throughout the year through 8 (eight) cycles.
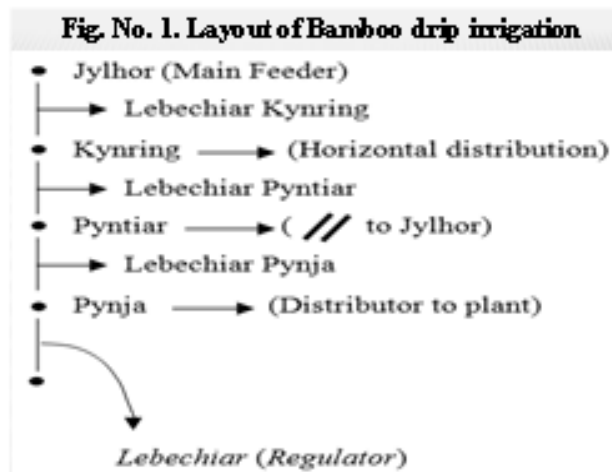
III. ANALYSIS

Bamboo drip irrigation existed for the last few centuries and is mostly common in the southern slopes of Jaiñtia hills bordering Bangladesh. The area is known for steep slopes with a rugged stony terrain. This ingenious system of irrigation is through the construction of a network of channels by bamboo (*bambusa vulgaris*) which is a local available raw material. Networking throughout the plantation through the construction of channels and sub-channels with allied bamboo species of smaller diameter (*bambusa tulda*) is recorded. Such networking and distribution of water in the plantation assumes various drainage patterns depending on the nature of the landscape, be it a mixture of dendritic, radial and parallel patterns and distributed through various orders similar to stream ordering. This ingenious system of tapping of water through the use of bamboo where water from the springs at hilltops or through the streams tapped at the slope is made to travel for several kilometers down slope through a network using gravity.

Adjacent to the settlement in the village is the village forest where plantations are raised without disturbing the natural ecology of the area in the form as agro-forestry plantations. The topography of the area is highly rugged with an average slope ranging between 20°-40°. Soil is present between the gaps of stony surfaces and boulders. On an average such gaps occur between 5 - 10 feet and at any interval trees are found to grow. As such and average of about 650 - 700 trees are found to be present within an acre of forest land assuming that the proposed plantation as part of agro-forestry. Sizes of such forest lands would range between 1 - 5 acres given to individual household to start a plantation and normally an annual nominal rent is collected from the concerned household.

Selection of a site where water can be tapped for irrigation during the dry months is the first step for starting a betel leaf plantation. The selected site initially involves the clearing of weeds, herbs and shrubs. All trees of different age and sizes are well tended and leaves and branches pruned before starting a betel leaf plantation which is normally done during the months of January and February. The betel leaf climber of about one foot in height is then planted below a tree trunk of average height ranging between 25 - 45 feet in height. Identified water source be it a spring at the hilltop/slope or from an adjacent stream found within the vicinity is tapped for the purpose of drip irrigation during the dry season. Such sources maybe tapped as far as $1 - 1^{1}/_{2}$ kms. Each water source or point depending on its size and volume of discharge can irrigate approximately upto 100 acres of land under plantation.

The various channels and sections made of bamboo divert water to the plantation site where it is distributed judiciously with much care and expertise. Skill at the highest level is supervised to oversee that there is no wasteful leakage of water throughout the whole network in the plantation laid out by different forms and sizes of bamboo pipes and strips. About $^{1}/_{3}^{rd}$ of the outer casing of the bamboo pole is removed, scrapped and smoothened by the help of a *dao* i.e a curved chisel fitted with a long handle.

From the source / water point the main channel is connected by a main bamboo (*jylhor*) to the topmost point of the plantation. Regular lateral sub channels traversing horizontally are then been constructed at specific intervals diverting and regulating the water through a bamboo regulator (*lebechiar kynring*) placed at the side of the main feeder as shown in (Fig. No. 1) depending on the nature of the landscape. Such manipulation of intake pipe positions controls the flow of water into the lateral pipes (*kynring*). Subsequently, from the lateral pipes that traverse in the East-West or North-South direction of the plantation, regulators (*lebechiar pyntiar*) are placed for further distribution and control of water flow into bamboo poles of smaller diameters (*pyntiar*) lay comparatively parallel to the main supply pipe (*jylhor*).

Fig. No. 1. Layout of Bamboo drip irrigation

- Jylhor (Main Feeder)
  → Lebechiar Kynring
- Kynring ⟶ (Horizontal distribution)
  → Lebechiar Pyntiar
- Pyntiar ⟶ (// to Jylhor)
  → Lebechiar Pynja
- Pynja ⟶ (Distributor to plant)

Lebechiar (Regulator)

Again, further distribution and diversion of water from the smaller pipes (*pyntiar*) is performed by another level of regulators (*lebechiar pynja*) to much smaller pipes (*pynja*). From these smaller pipes (*pynja*) again regulators (*lebechiar*) are placed as thin as a matchstick which drops water near the roots of the plant on an average of about 20-30 drops per minute that can also be increased to 80 drops per minute depending on the degree of dryness of the season. As such about four to five stages of distribution are involved from the source point to the application point. This ingenious system is an annual event which is set aside after the onset of the monsoons. However, during the dry months continuous growth of betel leaf (piper betel) enabling the farmers to harvest the leaf throughout the year.

Plate No. 1: Bamboo networking for water distribution with regulators

Betel leaf is a natural climber that can reach upto the top of the host tree best adapted to jack fruit (*sohphan*) and an indigenous tree species (*lelang*) that grows to heights upto 70-80 feet. About one foot of the climber is planted during the monsoon months (June-August). To enable the climber to grow faster first clearing of leaves and branches of the host tree is again done during the months of September-October other the normal clearing done in the months of January-February. Pruned branches and leaves are laid at the bottom of the host tree for natural decomposition and soil enrichment. Utmost care is taken that hygienic conditions are maintained in these plantations. All growers, pluckers etc. before entering the plantation have to change their clothes and bathe in a nearby spring and wound themselves with a clean cloth along their loins and then enter the plantation for their daily activities.

Though much care is taken the life span of the plantation is on an average about 5 years as the leaf becomes thick and hardy around the 5th year as only the tender and softer leaves are consumed. Otherwise, some form of blight attack making the leaves yellowish *(iap tram)* or attack by insect pests is accounted at most times. The plantation is 100% organic. However, after the 5th year the plantation is left abandoned for at least 3-5 years before any plantation activity is again allowed.

Betel leaf plantations have been one of the major livelihood activities of the agrarian population of Nongtalang village other than betelnut/arecanut, black pepper and orange plantations. On an average, after the first year of plantation average production of each climber in one cycle of plucking is between 250-300 leaves. As 8 (cycles) of plucking is done every year 2 (two) cycles during the dry season mid-November upto mid-March and another 6 (six) cycles for the next 8 (eight) months. Depending on production and market forces average income from 1 acre plantation ranges from $5500 - $6600, with profit ranging from $700 - $1800 annually. During the dry season average leaf production is lower by about 10-15% with income ranging from $1200 - $1400. Much of the maintenance of the plantation could be performed during this period.

IV. DISCUSSION

The present study on water management is a traditional knowledge system that has passed down through generations. Such bamboo drip irrigation system occur in one of the most humid areas of the world having a much challenging topography and where 95% of the rainwater received drains to the plains of Bangladesh. Ironically, on the contrary there is water shortage during the dry months (mid-November to mid-March). Topography of the area is highly rugged and stony resembling that to a wasteland with very thin topsoil present in the gaps between stony surfaces. However, utmost forest care and protection where all the tree saplings are well tended for healthy growth and branches pruned every year enables the trees to surge in height. Agro-forestry is observed at its best through such betel leaf plantations with the climber producing leaves having economic value. Hygienic conditions maintained in the plantation controls pests and diseases and the judicious distribution of water throughout the plantation during the dry months enables continuous production of betel leaves.

Such management technique where the physical landscape, water distribution system through bamboo drip irrigation, forest protection and management strategy projects ecological management at its best. The study therefore tends to explain that with the world presently facing a great challenge of water crisis; proper and effective management strategies can mitigate such potential threats.

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THE ART AND ARTISANS OF BANDHEJ: A GENDERED PERSPECTIVE ON THE TRADITIONAL LIVELIHOOD OF BANDHEJ WORKERS IN JODHPUR, RAJASTHAN

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ABSTRACT

Bandhej is an art of tie and dye in which portions of cloth are tied by a thread and dyed to render beautiful and colourful patterns. This art is practiced in India mainly in the states of Gujarat and Rajasthan. In Rajasthan the main centres of tie and dye are Jaipur and Jodhpur. Each of the communities involved in this art has its unique methods and designs. Jodhpur is famous for its Chunri Bandhej. There are two identity groups in Jodhpur which do the Bandhej work, namely Chadhwa and Kyamkheni. Among the Kyamkheni, only women are engaged in Bandhej, while in the Chadhwa, the livelihood of mostly all women and men is dependent on Bandhej.

This paper is the result of a qualitative research study done with the women Bandhej workers of Jodhpur. The main objective of the research was to study the traditional livelihood pattern of the community of Bandhej workers with a special focus on women artisans. The specific objectives were to understand the cultural practices of the community, production process of Bandhej garments, and gendered division of labour with a focus on livelihood of women artisans.

Like many other artisan communities, Bandhej work also involves a traditional gendered division of labour. The work of tying is mostly done by women, while dyeing is carried out only by men. In the study it was found that while men are predominately present throughout the supply chain of Bandhej, women are restricted only to tying, as it is the only part where one does not have to move out of the confines of the household to earn an income. In spite of that, many women were found to be earning more than their husbands.

The study also captures the significance of the work for women artisans in their lives, as against how men perceive women's work. The findings of the study clearly bring out how women artisans' work is not appreciated by the community as it is merely considered an extension of their household duties and not as an independent job in itself. As a result women's work as an artisan does not get it due respect.

INTRODUCTION

Bandhej, or Tie and Dye, is one of the most widely accepted and one of the very traditional methods of printing textiles in India. It is an art form involving dyeing of a fabric tightly tied with a thread at several points in order to produce several patterns. This art of colouring the fabric is more prevalent in India and especially in the North Western state of India, Rajasthan. In the city of Jodhpur, it is traditionally practised by various identity groups belonging to the Muslim religion.

'Bandhej' or 'Bandhani' work is a very popular handicraft of India. The term 'Bandhej' is derived from the Hindi word 'Bandhan' which means tying. Bandhej work involves tying and dyeing of pieces of cloth made of cotton or silk, using natural dyes. After the complete processing, cloth gets various patterns made of dots, squares, strips, or waves. The various pieces of clothing made with Bandhej designs are sarees, odhnis, turbans, scarves, dupattas, shawls, etc.

Main clusters for the Handicraft sector in India are located in Arunachal Pradesh, Assam, Mizoram, Manipur, Meghalaya, Tripura, Delhi, Rajasthan, Jammu and Kashmir, Bihar, Jharkhand, West Bengal, Andhra Pradesh, Tamil Nadu, Kerala, Gujarat, Madhya Pradesh, Uttar Pradesh and Maharashtra.

It is an ancient art practised by people of Rajasthan and Gujarat. Each state has particular areas and each caste and each tribe has its special design. It has an intimate link with social and religious customs of the different sections of the society, and has evolved over the centuries. While various forms of tying and dyeing can be found in other countries, in India it is said to have started some five thousand years ago. It is the womenfolk who are mainly involved in the work process and hence they are the ones who carry the tradition from one generation to the other (Jupiter Infomedia Ltd., 2014).

Bandhej is a household industry. It is a traditional craft which is passed down through generations. Entire households, including several generations of family members, tie and dye together. The process of manufacturing involves artisans with different skills, mainly designing, tying, and dyeing. Like other traditional handicrafts, Bandhej also involves a gendered division of labour. The act of tying is predominantly done by women. This is the primary livelihood of women in the community of Bandhej workers.

Bandhej forms an integral part of the culture of Jodhpur. Women in the city can be seen be seen donning Bandhej Saris and dupattas while men can be seen wearing Bandhej turbans. Bandhej garments are worn on all auspicious occasions and are parts of various religious ceremonies. This study is an attempt to give recognition to the hundreds of families which help the city uphold its culture and tradition.

This paper is based on a research study carried out with the Bandhej workers based in the city of Jodhpur, Rajasthan. Two communities, namely Chadhwa and Kyamkheni, are involved in Bandhej work in the city. The overall objective of the study is to understand the livelihood of urban artisan community of the Bandhej workers with a gendered perspective. The specific objective is to understand the cultural practices and traditional livelihood patterns of women artisans of Bandhej.

REVIEW OF LITERATURE

Handicrafts are unique expressions and represent a culture, tradition and heritage of a country. Handicrafts can be defined as products which are produced either completely by hand or with the help of tools. The direct manual contribution of the artisan remains the most substantial component of the finished product even when mechanical tools are being used. Handicrafts are made from raw materials and can be produced in unlimited numbers. Such products can be utilitarian, aesthetic, artistic, creative, culturally attached, decorative, functional, traditional, religiously and socially symbolic and significant (UNESCO, 1997).

Handicrafts have both cultural and economic importance. The cultural significance lies in the preservation of tradition, inherited skills, and the art. On the economic front, its importance lies in low capital investment, high employment potential, many options for value-addition, and its potential for export/foreign exchange earnings.

The handicraft sector plays a significant role in the country's economy and provides employment to more than 7.3 million people; mostly from rural and semi-urban areas. Based on historical trends, the Handicrafts sector is expected to grow by 16 percent during 2013–17 and by another 16 percent during 2017–2022 (NSDC, 2013). It is among India's main foreign exchange earners.

However, this sector is the largest unorganised and decentralised sector of the Indian economy. Artisans in India live a precarious, fractured and marginalised existence. In spite of the growing importance of handicrafts in the economy, employment, and development, millions of artisans who produce these goods still have to struggle for the basic amenities of life. Out of the total artisans, 24.16 percent are from the scheduled castes, 4.18 percent from the scheduled tribes, and 22.9 percent belong to minority groups. The handicraft sector largely comprises of women workers and artisans from the weaker sections of the society. The level of education among workers is significantly low, leading to poor marketing skills and low standards of living (NSDC, 2013).

In the handicraft sector, women constitute 47.42% of the total workforce. More women work in the household industry than in the registered, small scale or cottage units. Within the registered units there are more women in the unskilled and lower paid jobs than in the skilled or trained category. Among the women workers, around 71 percent are illiterate (NSDC, 2013). Thus, in this unorganized sector women are more prone to exploitation and injustice.

For many women there is no demarcation between the work within and outside the household. This is very evident in artisanal occupations, where they work extensively but even their own self-perception is that of being a 'helper', not a worker (Krishna, 2004). Underestimating the quantum of women's work as compared to men's reinforces the notion that women only supplement the family income and are not engaged in productive labour.

Artisans in India live an insecure and marginalised life. Craft production helps maintain family, household and community relations, while providing the producers with a sense of symbolic power and maintaining a localised cultural identity. It is important to recognise, however, that artisan production is frequently a highly contested and antagonistic form of production. The relentless commoditisation of craft production, inherent gender segregation and discrimination against women and girls, and a generational divide are evident throughout studies of artisan communities. The increasing commoditisation of craft production is indicative of the increasing globalisation of production more generally. Various studies have described the ways artisan communities have attempted to reorganise and adjust to changing global economic circumstances and market demands. One body of literature, for instance, explores this process of internationalised craft commercialisation in terms of commodity chains that link artisans, wholesalers and first world department stores (Scrase, 2013).

The exploitative nature of craft production is not confined solely to gender discrimination. Much of the industry is piecemeal, repetitive, and based on an intensive and prevailing division of labour based on both class and gender. Craft workers tend to have little formal education, are rarely organised and so are subject to a range of

exploitative work conditions like poor safety, low wages and lack of formalisation of their craft skills. Needless to say, it is the opportunistic middlemen who exploit these precarious labour conditions to their financial benefit. Also, as the artisan is paid per piece and as the market is demanding more, the artisans themselves are becoming de-skilled, only bothering to learn one or two popular stitches (Scrase, 2013).

According to Liebl and Roy (2003), the skills of artisans do not command the respect and recognition that they deserve. This is partly due to the traditionally low social status ascribed to artisan communities (most of which are caste based), in addition to the low levels of education and high levels of poverty in this sector.

Solanki (2008) has studied the problems faced by rural artisans and the factors affecting their development. It is mentioned that there is neglect by both state and central governments on the rural artisan livelihoods. Also, there are very limited studies on their techno-economic condition. As agriculture is the primary livelihood of Indian rural population, the artisans are clubbed together with the "non-farm workers" or "non-agricultural workforce". Because of these reasons there is a lack of involvement of rural artisans in Rural Development Programmes.

Moreover, Lack of skill improvement, technology up-gradation and specialised markets affect the development of rural artisans. Rural areas, being away from cities, do not have proper infrastructure facilities and quality raw materials. In addition to this, weak financial power of rural artisans keeps them away from formal loans as they are unable to furnish collateral securities, forcing them to borrow money from private moneylenders. Their bargaining power at market is weak as they have to buy in little amounts and pay more (Solanki, 2002). In addition to all this, their poor access to information about new markets, potential of their products in the market, rates of raw material, government schemes for their welfare, diversification and value addition add to their vulnerability.

Women in artisan communities are rendered invisible as workers through the discursive practices of control over their sexuality, restricting their mobility geographically and in the job hierarchy, and earn a low average wage. The feminine domestication of craft production intersects with patriarchal perceptions of women's sexuality where, in the case of the Philippines for example, menstruating women are prohibited from the site of dyeing. The final stage of the process—the selling of the finished goods—remains an inherently masculine task. Comparative, inter-country research reveals conclusively that women lack control over the distribution and marketing of crafts, exacerbating their inequality within the industry (Scrase, 2013).

GENDERED DIVISION OF LABOUR
In the process of making a handicraft product it passes through a lot of hands. Different steps of production are divided among different groups of people. There is a gendered division of labour, where men and women do only a certain kind of work. And the work done by both men and women are then defined as being "feminine" and "masculine". For example, Chain-weaving is constructed as feminized work and soldering and finishing of chains as masculinized work. These discourses rely on binaries which construct women's and men's work in opposition to each other. Thus, chain-weaving is constructed as low skilled, light, low value, static, and a leisure activity, requiring little training, and inherently women's work. Meanwhile chain soldering is constructed as high skilled, tough, high value, real work, requiring long training, allowing geographical and social mobility and inherently men's work. The discursive practices which make chain-weaving women's work feminize it, help to constitute women as unskilled, delicate and socially immobile, constituting them as housewives. On the other hand, the constitution of masculinized soldering as skilled, high value, tough, real work with geographical and social mobility helps to constitute men as skilled, strong, mobile and affirms their gender identities as bread-winners. However, women contest the construction of chain-weaving as 'leisure' activity, asserting it to be 'work'. In their displacement of the discourse of chain-weaving as 'leisure' are the beginnings of the fragmentation of their constitution as 'housewives' and the displacement of the idea of the 'male bread-winner'. On the other hand, a few women cross the gender division of labour and engage in chain soldering, posing a break to the discursive construction of chain soldering as particularly 'tough' for women. In these contestations and disruptions are the potentialities of transformation (Soni-Sinha, 2011).

Women artisans are mostly home based workers, wherein work is brought to them at their homes and picked up when it is done. Studies of home-workers elsewhere in the world have revealed that cultural constructions of gender difference have been useful ideological tools in the extraction of surplus value. In ethnographic studies of female incorporation in and exclusion from production, scholars have highlighted the different treatment of men and women in capitalist and capitalizing economies. Women have, as in nineteenth-century England, been forcibly relegated to the domestic domain (Lown 1990). At other times they have been the preferred employees at the lowest levels of factory production, as in contemporary Southeast Asia Women are also employed in

greater numbers than men in household-based production, otherwise known as "homework" (Beneria & Roldan 1987).

The domestic nature of women's craft production also means that it is not only impossible for them to form craft unions, but also difficult for them to develop strategies to overcome entrenched patriarchal structures embedded within artisan industries (Wilkinson-Weber 1997).

RATIONALE OF THE STUDY
From the existing literature the condition of artisans in the country is brought to light. While there is a huge financial importance and cultural significance of handicrafts for the national development, the condition of artisan communities remains deplorable. The patriarchal society makes it even more difficult for women in this field. While women form the backbone of the artisan communities, their hard work and contribution is not duly recognised.

There is also a considerable number of studies which have focused on the livelihoods of rural artisans communities, but there is a dearth of literature on the livelihood struggles and challenges of urban artisans. While urban artisan communities have greater visibility and a better access to market and technology, they still struggle with the challenges of reduced space, increasing competition and rapidly increasing costs of living in urban areas. Also, while a significant amount of literature talks about women and work, and women in informal sectors, there is limited focus on women in artisanal communities. Hence, the present study aims to address the gap in data on the livelihoods of urban artisanal community of Bandhej workers, with a gendered perspective.

METHODOLOGY
An exploratory qualitative research methodology was used by the researcher to understand how the livelihoods of Bandhej workers have transformed over time, and what meaning women attach to their livelihoods. The study is located in the city of Jodhpur, Rajasthan. Jodhpur is a well-known tourist destination in India as well as world. The city is home to a number of traditional artisan communities involved in making various crafts. Handicrafts industry is in fact the largest economy in Jodhpur. A variety of handicraft items like textiles, glass bangles, cutlery, carpets etc. are made in Jodhpur.

The craft of Bandhej has been practised in Jodhpur since the 15th century, when the city was founded. It can hence be said that the history of Bandhej in Jodhpur is as old as the city itself. Bandhej forms a significant part of the culture of Jodhpur. Women can commonly be seen in Bandhej saris, dupattas and Rajputi dresses while men wear Bandhej turbans. The two main communities of artisans engaged in Bandhej craft in Jodhpur- the Chadhwa and the Kayamkhani, have been involved in this work since generations.

For the study the following tools for data collection were used- 1) In-depth interview with women, 2) Key-informant interviews, 3) Group interviews, 4) Oral history, and 5) Observation. The method of purposive sampling was used for choosing samples for in-depth interviews, which is a non-probability sampling method requiring deliberate efforts on the part of the researcher to gain representative samples. In-depth interviews were conducted with total 30 women, including 10 Kayamkhani and 20 Chadhwa women. The sample consists of women engaged in different activities, including women who purely do the tying work, women who do chhapai (imprinting), and women, who in addition to tying, also act as intermediaries providing work to women in their neighbourhood.

The process of data collection began with a personal contact in the Kayamkhani community, living in the Hathi Ram ka Hoda area. Three group interviews, ten in-depth interviews and two oral histories were conducted with the women of this community. This was the community where only women were engaged in tying work, and the men of their households were not involved in any work related to Bandhej.

Next, a contact in the Chadhwa community was discovered. In Chadhwa community, mostly entire households are engaged in Bandhej or related works. Some families have their own business of tie and dye, while in others both men and women work as labourers. Women are engaged only in tying work mostly. The occupation of men from these households varies, but is mostly related to Bandhej. Twenty in-depth interviews and five group interviews were conducted with women from this community. Also, two key-informant interviews were conducted with two men, to gather insights into contemporary livelihood patterns, opportunities and constraints of Bandhej workers.

FINDINGS
The findings include brief introduction of Bandhej in Jodhpur, cultural aspects of the community of Bandhej workers, and their traditional livelihood patterns. The gendered division of labour and various perspectives of men and women on women's role in Bandhej are significant findings of the study.

BANDHEJ WORKERS IN JODHPUR

Jodhpur is one of the oldest places where the art of tie and dye started. The craft of Bandhej is said to have commenced in Jodhpur in the 15th century. It is said that an artisan from Multan named Mohammed Bin Qasim brought some fascinating tie-dyed cloth in the court of Rao Jodhaji, the then ruler of Jodhpur. Then onwards it was developed in the city by the king. It can thus be said that this art in Jodhpur is as old as the city itself.

There are primarily two communities which are currently engaged in Bandhej work in the city of Jodhpur. These are the Chadhwa (Chunrigarh) and the Kayamkhani. Most of the artisans engaged in the craft from both the communities have been attached to the craft for more than three generations. They have inherited the practice of this art as a familial tradition. Hundreds of families of these communities are involved in this art either directly or indirectly.

These communities mainly reside in the old-city area surrounding the Mehrangarh Fort, where they have been residing for centuries. Their forefathers used to work in darbars (or courts). They used to make lehenga-choli, Rajputi dresses, turbans for kings, queens and other members of the court.

In India handicraft and its artisans were highly regarded and duly rewarded until the outbreak of the 19th century industrialisation. It is said that in the time of British rule in India, with the onset of industrial revolution, the livelihood of artisans was diminished and artisan communities were marginalised.

The artisan communities in Jodhpur, until a few decades ago, lived in acute poverty. Their financial condition remained bad until after India's independence. The older women and men who live today have experienced deprivation in their lives and have struggled in their childhood and youth to make both ends meet. Families doing tie and dye used to live in kachha houses. Women who worked as tiers earned meagre wages on which they would have to sustain their entire families. Until 40-50 years ago, the artisan communities were neglected both from the state as well as the market. They lived highly marginalised lives.

Both the communities of Bandhej workers, Chadhwa and Kayamkhani, have historically had a low socio-economic status. There visibility in the mainstream as well as accessibility to resources has been minimal. Artisan communities in India have traditionally been ascribed low social status and same holds true for them.

CHADHWA AND KAYAMKHANI: A CULTURAL CONTEXT

In India, Bandhej forms an integral part of the social and cultural life. Bandhej garments have always been a part of daily life in the Indian society, for both rich and poor. People from all strata of the society wear Bandhej garments. In North India, different patterns and colours of Bandhej garments have specific significance. The pattern of Leheriya is worn by married women on the festival of Teej in the Hindu month of Shrawan. Yellow coloured Bandhej garments are considered auspicious on the occasion of childbirth. It is also believed that wearing a red Bandhej sari brings good fortune to a bride. Being linked to the religious and social customs, it has never ceased to be a part of people's lives.

The significance of Bandhej is even more for the people involved in creating Bandhej as compared to rest of the society. For them it is not only a livelihood but also a family tradition that they proudly carry forward. This reflects in the following thought by a 28 year old Chadhwa woman artisan-

"Our children, even after they get educated, only see Bandhej when they open their eyes. It is a family tradition. Children also take interest in this only. They see money in this work so why would they join any other job? There are people who work outside also, but their interests also lie in this only. When they come home after work at 5 pm they get involved in managing this work only."

Both the communities follow Muslim religion and come under the category of OBC. They are located in the old city near the fort but in different areas. The Kayamkhani live in the area called *Bamba Mohalla*, also called as *Hathi Ram ka Hoda*. Only women from this community have been involved in Bandhej work for two to three generations. Men in the community work as tailors, wage labourers, shopkeepers, clerks etc.

The Chadhwas live in the area called Khanda Falsa which is the main centre of tying and dyeing in Jodhpur. The livelihood of most men and women from this community is earned through Bandhej. Women are mostly involved in tying, while men are in various occupations along the supply chain of Bandhej. Lately, a few families have moved from Khanda Falsa to newer residential colonies in the city.

Both the areas where these communities reside, namely Hathi Ram ka Hoda and Khanda Falsa, are characterised by narrow lanes and congested houses. The streets are crowded during the day, where two cars can barely cross each other. In Khanda Falsa, the epicentre of tie and dye activities in the city, every other household is involved in Bandhej work. Dyed clothes can be seen drying inside and outside many houses.

Every shop in this area is also seen to be selling something related to Bandhej- whether it is the wholesaler of white cloth, maker and seller of dyes and thread used for tying, or retail shops of final tie and dye products. Khanda Falsa is also frequented by tourists- both Indian and foreigners.

The entire economy of Khanda Falsa is based the Bandhej industry, as maximum employment is in this field. It is said that at least one person from each household is directly or indirectly engaged with Bandhej. Some of the most well-known retail shops of Bandhej in the city are also located at Khanda Falsa. During the day it is a busy place, with streets full of people. As the economy of the area runs on the same business of Bandhej, the streets are lively and when one walks through the narrow lanes, Bandhej garments can be seen hung for drying outside every other house and shop. At Bamba Mohalla, on the other hand, the environment is much quieter. Women can be seen sitting together and tying Bandhej when one enters their houses. But as women are restricted to their houses and men aren't involved in Bandhej work, hence the culture of Bandhej cannot be seen here as in Khanda Falsa.

EDUCATION

The education status is very low in both the communities for both men and women. However, it was found that young men from Kayamkhani community are increasingly pursuing education in want of good jobs. Men from Chadhwa community were also found to being more and more interested in completing their education. The older men of these communities are mostly only have primary education. Older women are mostly illiterate. Middle-aged and young women from Chadhwa community, however, have a diverse background in education. While a few are illiterate, others have got primary or secondary level of education. One woman was also found to have studied till class 12th. A daughter of one of the women had also completed her graduation in Arts.

The environment in the communities is still not favourable for education, mainly for girls. In most families girls are made to drop out after primary education. It is believed by many that education isn't necessary for girls as they only have to get married and perform household duties. As far as boys are concerned, even when the parents are interested in getting them educated, the sons themselves do not want to pursue it as they can see many other income-generating opportunities in their neighbourhood which do not require education. One such example is as follows when a 40 year old Chadhwa woman talks about her children's education-

"Our children are like this- we ask them to study and they say they want to leave it. The environment is like that. People's mentality is like that, they think what is the use of education? So our children also start thinking in the same manner. My son says that he is unable to concentrate on his studies anymore. He says that if I spend money on his education and he fails in his exams then what's good in that?"

MARRIAGES

Marriages are fixed at a very young age, when the girl and boy are merely around 5-6 years of age. They are then married off as soon as they reach the legal age of marriage. In earlier times marriages took place at an even younger age, when the bride and groom were still teenagers. Matches are arranged by both the parents for their children, in a process of mutual decision making.

Marriages in the Chadhwa community are mostly endogamous, i.e. within the same community. Children are married off to their first or second cousin. This tradition has been in practice since generations. The rationale given behind this practice is that as the other family is known and related, it is easier for the daughter to adjust in the new family. Because a woman enters her husband's family as a kin and not as a stranger, it is less likely for her to face issues of domestic violence and abuse, and she is welcomed with love. Intra-marriages do not take place in the Kyamkhani community, though marriages are arranged within known relatives.

TRADITIONAL PATTERN OF LIVELIHOOD

The art of Bandhej involves people with different skills at multiple levels. A Bandhej product passes through several stages of production and a supply chain before reaching the end consumer through the market. The supply chain forms a business activity including the procurement of raw materials, production, and distribution. The production part involves various skilled activities all of which employ differently-skilled artisans.

The various stages in the supply chain of Bandhej are- buying of raw material, manufacturing, wholesaling and retailing. All these stages, in turn, employ a lot of people including traders, manufacturers and artisans. A manufacturer has a Bandhej production unit which includes different artisans with different skills. The artisans include designers who imprint the designs, tiers who tie the cloth, and dyers who dye the cloth in different colours. The manufacturer then sells the tie-dyed cloth to the wholesaler in bulk, who in turn sells it to retailers. The retailers finally sell the Bandhej products to the consumers.

BANDHEJ PRODUCTION PROCESS

A Bandhej manufacturer has a production unit where several people are employed for different roles, including the artisans. The process of production of Bandhej involves various steps- buying of cloth, bleaching, imprinting, tying, dyeing and selling. First of all the cloth is bought in bulk and is cut into pieces according to the design. It is then bleached white. Then the design is imprinted and the cloth is sent for tying and dyeing. Various contractors are employed sending and collecting clothes from artisans. Sometimes for complicated designs the process of tying and dyeing is repeated twice. Afterwards the finished garment is sold to the wholesaler. The details of each step are elaborated below.

1. Buying of cloth

First of all, the wholesaler buys cloth in bulk. Cloth is mostly imported from cities of Mumbai, Surat and Bengaluru. Different types of fabric is used for different garments. Art silk, chiffon, georgette, etc. are used for saris. Cotton cloth is mostly used for making dupattas and turbans. In summers, garments of cotton cloth are made the most. The decision of which type of cloth to buy also depends on the design and nature of market it will be sent to. The cloth is then cut into the shape of the garment to be manufactured.

2. Bleaching

Cotton cloth comes in grey colour and has to be bleached white. Bleaching is done to a specific degree, like 80 degrees, 100 degrees etc. The more the degree of bleach used the better is the whiteness of the cloth, but it also shrinks to that extent. For example, on bleaching a 100-metre long cloth, it will shrink by 20 metres. A bargain is then made between the degree of whiteness of cloth and the extent of shrinking of cloth. Usually, up to 10m of shrinking is found to be feasible, without impacting the cost as well as the quality of the product. For bleaching, it is dipped in casting for at least a week. Then it shrinks and takes some time to become white.

3. Imprinting

After bleaching, the design is imprinted on all the cloth. Designs are first imprinted (chhapna/teepna) on the cloth using blocks. Tying is done on the imprinted designs. The chemical used for imprinting, called ujala, is not permanent and is removed after tying by soaking the cloth in water.

4. Tying

Tying is mainly done by women. After imprinting the clothes are delivered to women at their homes. There are various types of Bandhej, differing in size of dots, and the price of tying each cloth varies by the number and size of dots. There are various ways of tying a cloth, and all have specific nomenclature and method of tying. Some of these are Barik Bandhej, Rai Bandhej, Khas-khas Bandhej etc. These all types differ in the size of dots being made, and each requires a specific level of skill of the artisan to tie. Traditionally, a Nakhuna, which is an iron nail with a pointed edge, is worn on the finger to enable tying. The practice of wearing nakhuna is slowly decreasing.

5. Dyeing

Dyeing is also done in household spaces, mainly by men. There is no factory work involved. The tied cloth is first bleached to remove the marks made for tying. After this, the cloth is dyed according to the given design. Mostly chemical dyes are used these days as against the natural dyes like tea leaves and vegetable dyes that were used more prominently in earlier days. Also, different types of dyes are used for dyeing different types of cloths, such as casting hydro is used to dye cotton cloth. As dyeing using chemicals can cause health hazards for the dyers, special rubber gloves are worn by them to protect their hands.

GENDERED DIVISION OF LABOUR

As seen above, the various steps in the process of production are buying of cloth, bleaching, imprinting, tying, and dyeing. In the process of manufacturing a Bandhej garment it passes through multiple hands. There is a traditionally practiced gendered division of labour in the production process of Bandhej clothes. Men work as dyers, while woman work as tiers. Women from the family assist in tying, opening and drying but dyeing is done only by men. Designers are also found to be only men.

Different types of pieces are tied at different prices. The cost of tying begins from Rs 1 and reaches up to Rs 500 or Rs 1000 per piece. The cost of tying is decided by the number of dots tied per cloth (i.e. the design of the cloth), and the size of them. There is a design where only four dots are to be tied at the centre, the cost for which is Re 1. Other designs may cost Rs 2,3,4, up to Rs 20. Normally, women earn around Rs 10 for tying a dupatta, and around Rs, 20 for a sari. When highly intricate designs are involved, the cost of tying may reach up to Rs 200, 250, 500 or sometimes even Rs 1000. That happens in the case of Barik Bandhej, where tiny dots are tied. Barik Bandhej is though not much prevalent in Jodhpur. Hence work of Rs 500 or above is rarely done by women artisans of Jodhpur.

Women artisans are mostly home-based workers, for whom work is brought at home and then picked up after finishing. There are several women in the community who act as an intermediary between the manufacturer and the women artisans. The women intermediaries take clothes from the manufacturer and distribute them among other women in her neighbourhood. These women complete the tying in the designated time and return the tied cloth. The manufacturer pays the money for entire lot to the intermediary woman, who takes her commission per piece of cloth and distributes the rest to the women, according to the amount of work done by them.

There is a standard rate in market for tying each type of cloth and design. The women who act as intermediaries take contract from the manufacturer and has around 15 to 20 women working under her. She charges Rs 14 per suit. For each suit she gives Rs 10 to the women working under her. She also gives the tying thread to her, which is worth Rs 2. Hence she earns Rs 2 as profit per piece of cloth. This is in addition to the earnings from the cloth she has herself tied. Women usually tie around 10, 15 or 20 pieces. Their daily earnings range from Rs 200 to Rs 400 mostly. It depends on the individual though, how much she can tie in a day.

The dyers usually work only for around four hours in a day, and earn up to Rs 500 in those four hours. They are also paid per piece that they dye. For dyeing a sari they usually get Rs 15-20. If double dyeing is to be done then up to Rs 50 can be earned. If the piece involves intricate designs and has to be dyed carefully then Rs 100-150 can be earned on it. When production is for wholesale then dyeing is done at a cheaper rate.

It can be seen from above that men's work as dyers usually involves work for 4 hours a day and they can earn up to Rs 500 everyday. Whereas women who work as tiers work the entire day along with their household duties and still are only able to make Rs 200-300 daily. In order to earn more they have to put in extra hours every day, taking time out of their household duties and at night in order to earn a little extra money.

It was also found that no man was involved in tying and no woman was involved in dyeing. There is a clear division of labour between men and women artisans. Also, the work of designers who create new designs and imprint them on pieces of cloth is also mostly done by men. The work of designers involves a lot of imagination and creativity, which lacks from the work of women as tiers whose work is limited to working on designs given to them. The earnings of designers per month is up to Rs 5000. During the process of data collection an exception was found where all women in a family, including a mother, her daughter-in-law and three daughters, were engaged in imprinting different designs on various stacks of clothes. They get the order from a manufacturer who sends t he stack of cloth to their house. They then imprint designs according to the design given by the manufacturer, or have the liberty to create new designs by themselves. They have the scope of creativity in their work, which lacks from the work of other artisans. The women in this household have been involved in this work for 10-12 years. They get this work for around 2-3 days a week. Together they work for 8-10 hours a day and earn around Rs 300-400 every day.

Moreover, it was seen that men are present all along the supply chain of Bandhej work- from manufacturers to wholesalers to retailers- all are men without exception. Among the people indirectly engaged in Bandhej work, like importers and wholesalers of raw material- all are only men. All along the supply chain of Bandhej products, women are only engaged in the tying of Bandhej, with a few exceptions.

From the literature on handicrafts, it was found that in the process of making any handicraft product it passes through a lot of hands. Different steps of production are divided among different groups of people. There is a gendered division of labour, where men and women do only a certain kind of work. And the work done by both men and women are then defined as being "feminine" and "masculine". These discourses rely on binaries which construct women's and men's work in opposition to each other (Soni-Sinha, 2011). In the Bandhej industry also, there is an inherent gendered division of labour, which also shapes women artisan's experiences and opportunities differently than those of men, as has been seen above.

VARIOUS PERSPECTIVES ON MEN'S AND WOMEN'S ROLE

The gendered division of labour in the process of production and confinement of women to only household activities has its roots as well as implications in the people's perspectives of women and their work. Men's view of women's work has been found to be quite contradictory of women's perspective. While men were found to consider women's work as a leisure time activity, or "time-pass", and a subsistent activity as compared to their husbands, women have rated their livelihood as a very important and significant part of their lives. Women have provided for their family through their work, by not stopping to tie even with all their household work, taking care of children, working even in sickness. The following quote gives an understanding of how men view women's work-

"This is a very easy work for our women as they can do it sitting at home, no need to go to any office. In office maybe they will earn more but here they can earn enough by sitting at home only."

Women's work is considered "easy" because of the fact that they are household workers. It is thought that as women do not move out of the houses they do not face the real challenges of life, ignoring the multiple struggles women daily go through within their houses. Women's livelihood as Bandhej workers is in fact considered by many to be a mere extension of their household duties as it is a familial tradition that they follow, disregarding the efforts and challenges faced by women. Moreover, women are first restricted to their household by the society, and then their work is relegated an inferior position in comparison to men because of it being a home job. The sphere of household is assigned to women by conservative gender construction and even at that place women's work is not given equal value or prestige. Men's work in their engagement in economic processes outside the house is considered to be superior to household work, which women are traditionally expected to engage in.

Another view is on the inherent gendered segregation and division of labour in the artisan community:

"Women only tie. Men's work is of craftsmanship!"

Designers are predominantly men and their work is full of creativity and imagination. On the other hand, women only have to work on the designs given to them and have no scope of creativity. With globalisation and increasing commoditisation of handicrafts, their work has also become repetitive and monotonous, leaving no possibility of originality and inventiveness on their part.

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SHRINKING WOMEN

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ABSTRACT

In 1918, women were given the freedom to vote and become part of political discussion. Before this, they were not allowed to cast their votes or even demand for other liberties like equal pay, right to property etc. Their condition was no better than a lunatic or a prisoner. The right to vote brought so many opportunities with it and women were able to establish their existence and honor in society. A century later, the political upheaval of women might have been mushrooming but the suffrage is yet to end. Inequality is still persistent in our daily lives, the women are still fighting tooth and nail with prejudices, biases present in society. Women have had been shrinking themselves for ages for creating spaces for men around. There is need to understand the urgency of rendering equal right and honor to women.

Keywords: Voting rights; human rights; inequality

The year 2018 marks the 100th year of one of the hard won rights in human history. The struggle had been to grant the equal status and dignity to women by allowing them to be a part of political discussion. Women were not allowed to vote and it was after much endeavor that women were granted the permission to vote in 1918. However, the right was not extended to all women, it included only those women who were over 30 and owned property. It took another 10 years to pass Equal Franchise Act in 1928 that permitted women over 21 to vote.

The success of the struggle for right to vote had been phenomenal because it is believed to establish existence and honor of women in society. Nonetheless is it the sufficient condition for women empowerment in any society? The answer is it is necessary to have political involvement of women but not sufficient. There is much more to achieve and accomplish because political equality does not ensure other equalities like social, economic etc. For an instance, India is a democratic country where every person (above 18) is allowed to vote irrespective of religion, gender, region, economic, social difference, yet, there are exploitations of other human rights. Moreover, there are some countries which don't hold elections, in spite of this; they are obliged to provide social, economic, at least human rights to women.

My point is to allege even with political liberty, there is a super urgency for other honors. The women have been given the political rights but the struggle to fight with patriarchal mind-set and their set standards is not yet over and it might take an another century to establish gender- equality.

The long battle to establish the status of women has indeed helped the women of today and who came before us in changing the psyche of both men and women towards women. The women have had bean able to achieve what they can in past 4-5 decades.

The Rt Hon Margaret became the first woman to be given ministerial role as a parliamentary secretary (Centre, 2018). She then became the first female Cabinet Minister in Ramsay MacDonald's second labor government. Amy Johnson became the first woman to fly solo from Great Britain to Australia. Barbara Mandell was the Britain's first news reader. Mary Joy became the first female fire fighter at the age of 25. In 1974, Rt Hon Margaret Thatcher became the Britain's first female Prime Minister. With the rise of consciousness around, women began to do extraordinarily well in the fields which stereotypically were not made for them.

In India too, the movements for equality started long before 1918, *Savitribai Phule,* was pioneer of first girls' school in India in 1848 (Wikipedia, 2018). *Tarabai Shinde* wrote the first feminist text *Stripurush Tulna* in 1882. The slow pace of growing consciousness about gender equality has certainly brought changes in workings of society. There have been achievements in the fields of science, management, and sports etc. which were beyond the wildest dreams of Indian society at one point of time. For an instance, women going on space, women become CEO's of big firms and Women working as *sarpanches* of villages etc.

Can we assume with such bloom that women have been successful in establishing equality in past 100 years? Well, women have been quite fruitful in bringing the issue of gender insensitivity to the world but not in changing it completely. Most of the people know and understand that women and men are treated unequally, but no one bothers to stop the inequality even in today's era. The success stories of women have become frequent than a century ago but not common and prevalent as they should be. There are more *Jhansi ki Rani'*s in 21st century but the question why can't every girl become one is still left unanswered.

There is a long list of Dos presented by (Mark Molloy, 2018) that women today can do, but were not allowed 100 years ago. A few are, women could not hold property on same terms as men; they were not allowed to apply for loan and credit cards. Women were not permitted to work in legal professions and civil services. They were not unable to report marital rape and could not demand equal pay right etc. Women today undoubtedly don't face such biases from government. If political pressures have subsided gradually but there is presence of other constraints like social and economic.

Apart from political right, there are still gaps between the treatments of both the sexes. The gender pay gap is still persistent in many workplaces. The structure of labor market is set in a way it brings unequal outcomes and result in gender inequalities. The pay rate is set on the basis of what women can't do and men can do. They are often said to be less intelligent to be paid equally to men. The reason for success for women is often taken as not hard work but her sexuality. For instance, an actor turned politician *Jaya Bachan* was called as *naach gana karne wali.*

The photographs of women used to publish their stories and work often get bombarded with comments that are offensive or only related to their physical appearances. The need to see a woman as an individual with equal wit and reason still lingers in our society. The women today can travel alone, buy properties and run big companies but all given to them is seen as privilege not as their rights. It is often said that women today can compete with men and rub their shoulders with them but the statement pronounced does not have the force of equality. It indicates as if society is being so generous in giving the equal status to women.

The pressure to marry, conceive, shed the rules of *paraya ghar*, and adopt new rules of *naya ghar* never gets old. A woman in today's society has to oscillate between two personalities. Laura Mulway (1989, p.35) calls it "oscillation between passive femininity and regressive masculinity. She is a woman with her dreams of being economically, politically equal but also a woman who is still expected to follow her care nature towards her family. I am a woman who is fighting to be independent, scuffles for her rights, struggles hard to achieve my dreams but unfortunately, as night approaches, I become a woman who is dependent on men of my house to go out. The span of my dreams relies on the hands of the clock.

Indeed, Tallying the conditions of women 100 years back with today's women certainly tells us we are better but not the best, we are better than what we were a century ago but we need a lot work on to say that we are two steps forward than ever. I would like to conclude by reading few lines from a poem "Shrinking Women":

It was the same with his parents; as my grandmother became frail and angular her husband swelled to red round cheeks, round stomach, and I wonder if my lineage is one of women shrinking, making space for the entrance of men into their lives, not knowing how to fill it back up once they leave…

I took lessons from our mother in creating space around myself. I learned to read the knots in her forehead while the guys went out for oysters, and I never meant to replicate her, but spend enough time sitting across from someone and you pick up their habits-that's why women in my family have been shrinking for decades.

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AN ANALYSIS ON THE TREND IN URBAN DEVELOPMENT PLANNING IN WEST BENGAL, INDIA

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ABSTRACT

In the India's urban area, one of the major challenges is to provide basic municipal services and to develop appropriate infrastructures to support the growing urban population. While planning for such provisions in the development plan conflicts most with the inadequate governance of the agencies responsible for achieving sustainable urbanization. In this backdrop, the present paper has tries to analyse the recent trend in urban development planning with special reference to the West Bengal, India. From, our study, we can say that, Municipal Development Planning in organized form and in the same format just started under the KUSP programme as DDP and transferred to CDP under the JNNURM programme. The Participatory Process of Planning (in its third degree decentralization) was followed in its extreme level to prepare these DDPs under KUSP in West Bengal. With this most of the recommendations for strengthening the internal finances of local bodies were tried to implement. The municipal administration, which is supposed to meet the rising aspirations of the citizens, was yet to reach the expected level of efficiency before KUSP. The State Government has taken every effort to improve their efficiency under KUSP.

Keywords: Urban Development, West Bengal, Efficiency in urban planning, Kolkata Urban Services for the Poor (KUSP).

1. INTRODUCTION

India is now running very fast through the track of urbanization and West Bengal as a major State of India shows similar trend. This fast phase of urbanization in the state has thrown some serious challenges to the development planners. One of the major challenges is to provide basic municipal services and to develop appropriate infrastructures to support the growing urban population. While planning for such provisions in the development plan conflicts most with the inadequate governance of the agencies responsible for achieving sustainable urbanization.

Sustainable urbanization is a dynamic, multi-dimensional process covering environmental as well as social, economic and political institutional sustainability. It embraces relationship between all human settlements from small urban centres to metropolises and between town and cities. Grassroots mobilization has special significance for achieving sustainable improvement in the quality of life of the urban poor. Good governance emphasizes on decentralization and devolution of powers emerges out of the strong participation for grassroots mobilization.

1.1. Background

Municipal governance in West Bengal has undergone a tremendous change in the post-independence period, particularly during the last two decades. Several innovative policies have been adopted by the government at different points of time since the latter half of the 1970s. These have been strengthened during the 1980s. Also several new measures have been adopted since early 1990s and there to the first decade of the current century. In fact, West Bengal has been described by many as providing a model of municipal governance as it was the first State to usher in the ideal form of decentralized governance down to the local level.

2. THE PAST

Now we can trace out the locus of evolutionary path of municipal governance specifically plan formulation and implementation in the State of West Bengal. The Bengal Presidency, of which the present State of west Bengal formed a part, was the centre stage of evolution of municipal governance in the country in the colonial era. The first municipal legislation outside the presidency towns was enacted in Bengal in 1842 (Bengal Act of 1842). By 1873, the 184 municipalities in the Bengal Presidency were, therefore governed by four different legislations.

Sl. No.	Name of Act	No. of Municipalities
1	Town Development Act 1850	1
2	Town Police Act 1856	68
3	Bengal Municipal Improvement Act 1864	24
4	District Town Act 1868	91
	Total	184

Source: Report of the West Bengal Municipal Finance Commission, Government of West Bengal, 1982.

In 1876, these four different acts which governed the municipalities in Bengal were consolidated in a fresh municipal legislation that gave more autonomy to the local authorities. Under its provisions, two-thirds of the members of a municipal board would be elected, and the number of officials among the nominated members would be not more than one-fourth. The act extended the privilege of having an elected vice-chairman to the municipal board. It aimed at financial decentralization at the local level and sought to levy taxes on markets, bridges, ferries and metal roads, etc., to enhance the income of municipalities. On the expenditure side, the act placed emphasis on identifying priority areas.

In 1884 Act III, a new municipal legislation replaced the 1876 Act. It was envisaged for the first time that all members and the chairman of a local body must be elected by the people of that particular town. Local bodies were to have certain local sources of revenue and grants from the provincial government in order to carry out their functions. For the first time services taxes like a water rate, scavenging rate and lighting rate were introduced along with holding tax.

The 1884 Act remained in operation for 48 years, almost half a century. In 1923 SurendraNath Banerjee drafted an alternative bill, but it could not be passed in the Bengal legislative Council. In 1932 the same bill was passed as the Bengal Municipal (BM) Act. Although it was amended several times since its inception, it remained in force till 1993 when the West Bengal Act 1993 replaced it. In the meantime, after independence, in 1956 Howrah Improvement Trust was created, in 1960 following a WHO report on the State of Water Supply, Calcutta Metropolitan Planning Organization was setup and in 1966 Basic Development Plan: 1966-86 was published.

The post-independence period witnessed repeated amendments to the BM Act of 1932 in order to face the challenges of rapid urbanisation. Between 1960 and 1980, the Act underwent 20 amendments. The 1962 amendment of the Act introduced universal adult franchise in local elections.

The amendment of 1980 was however more far-reaching than the preceding ones. Its main features were as follows:

1. The right to vote was for the first time extended to all the residents of municipal areas who had attained the age of eighteen years.

2. As the municipal personnel were not well equipped to cope with the massive development programmes, the 1980 amendment stated that the State Government would depute its officers at its own cost to man four key positions in a municipality, namely, those of executive officer, health officer, an engineer and a finance officer. The officers would be under the administrative control of the board of councillors of municipality.

The BM Act was further amended in 1982 to deal with such issues as the constitution of municipalities, electoral rolls, supersession of a local body and so forth. Besides the changes in legislation relating to local bodies, urban governance in West Bengal underwent major institutional overhauling in the 1970s and 1980s to meet the emerging challenges of urbanization.

Municipal administrative reform was the core of this evolutionary process. The Calcutta Metropolitan Development Authority (CMDA) was constituted in 1970 to undertake the responsibilities of meeting the basic needs of the population within the Calcutta (now Kolkata) Metropolitan Area (CMA now KMA). In 1979 CMDA was designated as the Statutory Planning and Development Authority for CMA. The first and second Calcutta Urban Development Projects (CUDP I & CUDP II) were initiated by the CMDA between 1972 and 1982 with assistance from the International Development Association (IDA) of the World Bank. During the formulation of CUDP II (1977-78 to 1981-82), the World Bank (WB) representatives appreciated the problems the local authorities faced in shouldering their responsibilities but at the same time noted serious drawbacks in their management, organization and finances. The World Bank Mission recommended several institutional changes and all-round development of basic amenities in the municipal towns within CMA.

The WB Mission obtained the assurance of the government of West Bengal for major legislative and institutional reforms in the following areas:

a) Improvement of the resource base of local bodies;

b) Introduction of better financial management practices; and

c) Cost recovery and sound operations and maintenance in the delivery of urban services.

The West Bengal Municipal Finance Commission was set up in 1979. It studied in detail the municipal finances in the state. Its report, which came out in 1982, contained recommendations for augmenting municipal

revenues, improving operational efficiencies and accounting, and correcting organizational and management systems, etc.

Decentralisation of local governments was given further boost during the late 1980s. The Third Calcutta Urban Development Project (CUDP III) which started in 1983-84 allocated 40 percent of the total programme fund (Rs. 190 crores) to the Municipal Development Programme (MDP). Under MDP, the municipalities were to plan as well as implement development programmes under the guidance, supervision and monitoring of the CMDA.

In continuation of the initiatives taken in the early 1980s, the Second Municipal Finance Commission was set up in 1988. Its report, submitted in 1992, suggested wide-ranging measures for improving the financial position of urban local bodies.

The government also reorganised departments dealing with municipal affairs. The Local Government and Urban Development Department (presently Municipal Affairs Department) created four wings to help the municipalities perform their functions more efficiently. The Directorate of Local Bodies is concerned with all administrative and legal matters besides the administering of municipal acts the Municipal Engineering Directorate provides technical assistance to local bodies; the Central Valuation Board revises the assessment of property tax every four years and the Institute of Local Government and Urban Studies (ILGUS) is assigned the responsibility of training the functionaries at different levels of municipalities and developing a data bank on municipal affairs.

In order to streamline the financial performance of local bodies, a Revised Grant Structure (RGS) was introduced by the government in April 1983. This placed emphasis on performance related grants, with both incentive and disincentive mechanisms. The RGS was adopted for ensuring better fiscal discipline among the municipalities. It spelt out the minimum performance criteria in revenue collection in order to judge the revenue gap of a municipality and determine the level of grants-in-aid from the state. The minimum performance targets were:

a) Collection of present and arrear demands of property tax should improve by five percent every year until the percentages reach 75 and 50 respectively;

b) Revenue from other tax sources should also have an annual growth rate of five percent;

c) Revenue expenditure on salaries and wages should not grow by more than 5 per cent in a year; and

d) Other recurring expenditure should not increase by more than 10 per cent.

The revenue gap thus determined was to be filled by the State Government, first, through statutory transfer from shared taxes (i.ee entry tax, motor vehicle tax, etc.) and the residual gap by transfers from the general revenue fund of the Government. The gap between revenue income and revenue expenditure for each municipality was to be projected for each year will in advance. The key indicator of financial performance was the difference between the projected gap and the actual gap. The rationale was that if the actual was more than the projected gap for a local body, it would not be entitled for any assistance for capital expenditures. In the opposite case, the local body would be rewarded by capital assistance equal to the gap between the projected and the actual gap. In both instances, therefore, the transfer from the state government would depend on the projected gap which was to be determined entirely on the basis of the fiscal performance of the local body.

The RGS was not just another mechanism for motivating ULBs to improve their performance in internal income generation, but it became a tool in the hands of the state government to enforce rigid discipline on them in respect of fiscal matters through its built-in penalty criteria. Instead of giving financial autonomy to local bodies, the Government used it to remove the element of flexibility and discretion.

The BM Act of 1932 was replaced by the West Bengal Municipal (WBM) Act 1993. It incorporated the provisions of the 74th Constitution Amendment Act. Subsequently, the 1993 Act was further amended, in July and October 1994, in order to remove the deficiencies encountered during its implementation.

The WBM Act 1993 introduced wide-ranging changes in municipal governance in the state. The act is way ahead of similar acts of other states in respect of structure, autonomy of municipal governments, decentralisation of power and functions.

The most innovative feature of the WBM Act 1993 is the provision for greater decentralization in area development and people's participation in the development process by urban and regional development

planning. It has empowered municipalities with functional responsibilities and sufficient authority to ensure regulated development within the area of their jurisdiction.

Despite making sweeping changes in the earlier statute to provide for the greater decentralization of power and devolution of authority and autonomy to municipal bodies, the WBM Act of 1993 still reserves enormous power for the State Government to control and regulate municipal affairs. The control is in fact all- pervasive and covers almost all spheres of municipal administration and function. Besides administrative control, the State Government has enormous powers for exercising financial control over urban local bodies. Although the State Government has retained every possible power to regulate the fiscal performance of a municipal body, many of the 1982 recommendations of the West Bengal Municipal Finance Commission for strengthening the internal finances of local bodies have remained unimplemented. In fact, the State Government's role is effectively ensured in almost all aspects of municipal governance.

To strengthen people's participation in the democratic process, elections process at the local level have been regularised and West Bengal can take pride in being the only state in the country where local elections have been hold at regular intervals of five years since 1981.

To enable the Urban Local Bodies to function as a local government in its true sense and to make them responsible and accountable to the urban residents, the State Government has been constantly reviewing and amending the outdated laws. In 1994, the State Government enacted the District Planning Committee (DPC) Act and the Metropolital Planning Committee Act, both of which laid the legal foundation for decentralised planning process. DPCs have Urban Development Sub-Committees to integrate municipal plans within the overall district plans.

Municipal bodies are responsible for urban planning, socio-economic development of its residents, especially the under privileged ones, providing infrastructure for basic civic services. Municipalities are to prepare their respective Annual Development Plan in consultation with the respective Ward Committees and the Community Development Societies set up with the women representatives of economically weaker sections. All the municipal schemes are implemented by the concerned municipal bodies with the help of the Ward Committees and the members of the Community Development Societies.

In order to strengthen the Participatory Planning Process, the State Government has framed legislations to ensure active people participation, especially of the economically and socially weaker sections of the society, from planning to execution of the development plans. Planning process in the Urban Local Bodies begins from the Ward level. Subsequently the plans are integrated at municipal level. Objectives were same at all levels of planning as follows:

- To ensure people participation in planning, implementation and supervision of development in the area of the respective municipal body.

- To implement decentralised planning and to add new dimensions of socio-economic planning.

- To attach priority to the improvement of the quality of life of the citizens belonging to economically and socially weaker sections, particularly the children and the women.

- To modernise the municipal administration and to make it efficient, responsive and transparent.

- To develop cities and towns as attractive centers for new investment.

3. THE PRESENT

The Kolkata Urban Services for the Poor (KUSP) Programme: In 2001 Draft Vision 2025 was formulated by the Kolkata Metropolitan Planning Committee and five Sector Master Plans were prepared by KMDA. In 2005 a programme named as Kolkata Urban Services for the Poor (KUSP) was launched with the financial assistance of UK based organization – Department For International Development (DFID). KUSP was a development planning for the 40 KMA-ULBs in the first phase for eight years of fund amount 750 crores. The ULBs of KMA except KMC i.e. 38 municipalities and 2 Municipal Corporations started preparation of Draft Development Plan following the Participatory Process at the grass root level and covering all municipal functions (Draft Development Plan under West Bengal Municipal Act). It was an inclusive planning hence expected the upliftment of the standard of living of more than 2.4 millions of urban poor living below the poverty line within the Kolkata Metropolitan Area (excluding KMC).

Another Programme named as Jawaharlal Nehru National Urban Renewal Mission (JNNURM) was launched by the Central Government in the same year which had also a great impact on the municipal governance and

capacity enhancement in West Bengal. In 2006 KMDA prepared City Development Plan for Kolkata Metropolitan Area.

In 2007, 40 ULBs in KMA completed Preparing DDPs and started its implementation. By this year 85 ULBs in non-KMA started preparing DDPs following same procedures. Objectives of this programme were :

- Improved urban planning and governance

- Access to the basic services for the poor

- Promoting economic growth in KMA

- Capacity building of Urban Local Bodies (ULBs)

- Improvement of physical infrastructure / services like roads, drains, supply of drinking water, solid waste management etc. at slum level, municipality level and trans-municipality level.

The project provided funds for
- Strengthening of ULBs and various government support organizations.

- Infrastructural improvement at the level of slums, wards, towns and trans-municipal infrastructure.

- A process of economic planning and visioning and possible enterprise development activities.

The government's overall policy of democratic decentralisation was the guiding principle for implementing this programme.

3.1. Financial Management
The State Government has laid particular emphasis on fiscal sustainability of the urban development initiatives and has taken the lead in designing steps for improved municipal management including that of administrative restructuring and the capacity building of the Urban Local Bodies. Two State Finance Commissions set up by State Government have carried out elaborate studies on municipal finances and recommended measures for enhanced municipal financing. The State Government has accepted the policy of imposing user charges against certain services in the municipal areas and necessary rules for realisation of charges for water supply have already been effected. Necessary provisions have also been made in the rules to protect and safeguard the interest of citizens belonging to economically weaker sections.

3.2. Capacity Building of Urban Local Bodies
An organization – Institute for Local Government and Urban Studies (ILGUS) – exclusively set up for catering to the needs of urban local bodies, organised training programmes regularly for elected representatives, officials and community based organizations to equip them with the latest techniques to deal with the ever-increasing urban problems.

Municipal Engineering Directorate (MED) and Directorate of Local Bodies (DLB) have been set up to extend technical and administrative support to urban local bodies throughout the State. West Bengal Valuation Board (WBVB) has also been set up for scientific valuation of lands and buildings within municipal areas.

Emphasis was laid on the integrated development of small and medium towns to provide additional scope for employment and also to reduce the pressure of population on Kolkata City.

Formation of thrift cum credit groups and Development of Women and Children in Urban Areas (DWCUA) groups were encouraged for economic empowerment of women living below poverty line.

Modern techniques were introduced in urban local bodies to enable them to mobilise resources and increase efficiency and response level in providing services to the citizens.

Municipal Reform (CAA), The Town and Country Planning Act and the Urban Development Plan Formulation and Implementation (UDPFI) Guidelines weaved the total Process

This time only all ULBs made their DDPs in the same format and submit to their concerned DPCs within due times. They also made their ADPs in the same format and also they keep their account and audit following the same format.

Formal Meetings with proper documentation are
1. Meeting in each Ward with the citizens,

2. Meeting in each slum with the slum dwellers,

3. Meeting with each social groups as women, widow, senior citizens, disabled, youths etc.,

4. Meeting with each professional groups as Industrialists, Bankers, Teachers, Rickshaw Pullers, Drivers etc.,

5. Meeting with hospitals, health workers, doctors, Anganwadi Workers etc.

6. Meeting with clubs, NGOs

7. Meeting with Municipal staffs

Formal Surveys with published report are

- Socio-economic survey

- Land survey

- Infrastructure base line survey

- Hospital survey

- School survey

- Trade body survey – formal and informal

- Municipal Human Resource survey

- Municipal Financial status survey

- Other survey as Urban Planner thinks necessary for preparation the DDP

Twelve essential Steps for preparation of the DDP and the (*) Points of Public Participation

1. Introductory Meeting with the Public (*)

2. Workshopsand Meetings for Problem Identification (*)

3. Surveys / Interviews / Focused Group Discussions / PLA / Social Mapping (*)

4. Proposals Preparation

5. Fund Assessment

6. Prioritization of proposals (*)

7. Fund Allotment

8. Draft Plan Preparation (The DDP)

9. Third Party Appraisal of the DDP

10. Public Validation of the DDP (*)

11. Accepted Plan Declaration in Public Meeting (*)

12. Submission of the DDP to the concerned DPC

Demands coming out of the Meeting were checked and justified by the Survey results before transformation in the form of a project proposal to enter in the plan document. Participation was assured in the process of DDP preparation from the inception to the prioritization of their felt needs through different level meetings under specific heads, constant monitoring and ultimately by the Third Party Appraisal of the DDP.

4. ANALYSIS
To analyse the evolutionary path of municipal governance specifically plan formulation and implementation a clear cut division of two period is essential. So we divide this as before KUSP and after KUSP.

First we discuss on the result of measures taken before KUSP.

Analysis of the election data of the past five municipal elections before 2005 suggests that people's participation in local politics has been very encouraging.

But the state of basic amenities did not improved at all before 2007. Common people were not very happy with the performance of local bodies in this regard. As a result, both the elected representatives and the electorate were more concerned about their immediate physical environment than overall social and economic development of their areas.

Financial inadequacy was one of the major factors contributing to indifferent basic services in the cities, according to the respondents. The analysis of financial data of 40 KMA local bodies suggests that the various

measures adopted before KUSP by the Government to streamline local finance, instead of providing financial autonomy and solvency, had resulted in the local bodies' overdependence on the State Government for their revenue and capital expenditures. Their own efforts at mobilizing resources at the local level were almost non-existent. This tendency was more marked in the case of smaller local bodies.

Excessive financial control and emphasis on financial discipline by the State Government had hampered financial initiative on the part of local bodies. Over-dependence on transfers made local bodies indifferent to the enhancement of their own revenue.

Even though the ULBs in the State heavily rely on Property Tax for internal revenue generation, the yield from this tax was not commensurate with their increased expenditure requirements to fulfil the demand for civic amenities.

Following three agendas were mainly concentrated on
1. Formulations of appropriate strategy;

2. Institutional Reforms; and

3. Professional Management.

For which a bulk investment i.e. Big-Push was required.

Main Requirements were two – Bulk Investments and People's Participation

Bulk Investment to Capacity Building of ULBs and Infrastructure Building was required but not possible by internal fund only. Hence Foreign Fund i.e. DFID

People's Participation in Plan Formulation was also required besides their participation in plan implementation because only they can understand their needs and capacity to way out their problems. An ownership feeling to the plan was required for successful implementation of the same; hence the sustained development.

By analysing the Process of Plan formulation and implementation we get two broad approaches described as follows:-

4.1. Top-Down Approach of Planning
State Government plans for five years and allot fund for the ULBs accordingly. Allotment generally was based on survey before plans conducted by different departments of the State Government.
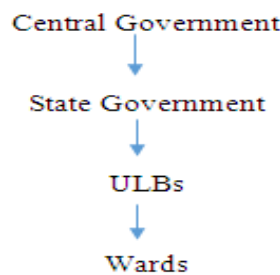
Central Schemes or State Schemes i.e. total development schemes and planning is done at the Central level or State level. This is also called Centralized Planning Process.

4.2. Bottom-Up Approach of Planning
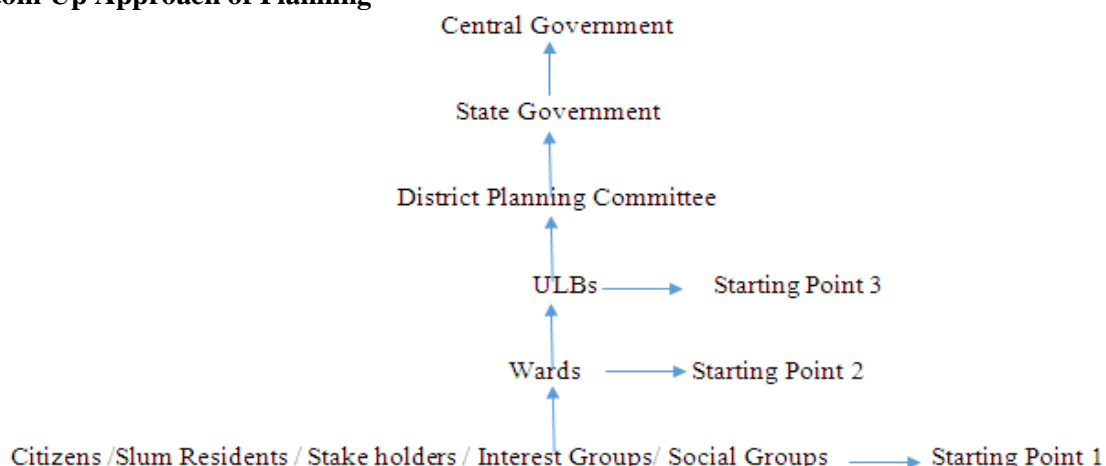
It is clear that this is the decentralized Planning Process. The Degree of Decentralization depends on the Starting Points of Participation in plan formulation

4.3. The Degree of Decentralization
1st Degree – "Starting Point 3" i.e. ULB level Participation in plan formulation. Different ULBs have different system of planning and different implementation process also. Each ULB submit their plan to their concerned DPCs and thereto the State Government and the State Government grants a fund for welfare activities. Some baseline surveys were conducted for situation analysis.

2nd Degree – "Starting Point 2" i.e. Ward level Participation in plan formulation. Different Ward Committees plan for themselves and submit to their concerned ULB. ULBs submit the combined plan to the District Planning Committee and thereto the State Government.

3rd Degree – "Starting Point 1" is the individual level Participation in plan formulation. Demands for programmes come directly from the individual citizens and groups during interaction with them in meetings or focussed group discussions (FGDs) i.e. Participatory and Inclusive planning in its true sense. State Government grants fund to the ULB for infrastructure mainly to increase its own capacity.

5. CONCLUSION
Analysing the Process of DDP preparation under KUSP Programme it can be said that it is the highest degree of decentralized and participatory planning approach. It has been made possible under the KUSP programme only.

Municipal Development Planning in organized form and in the same format just started under the KUSP programme as DDP and transferred to CDP under the JNNURM programme. The Participatory Process of Planning (in its third degree decentralization) was followed in its extreme level to prepare these DDPs under KUSP in West Bengal. With this most of the recommendations for strengthening the internal finances of local bodies were tried to implement.

The municipal administration, which is supposed to meet the rising aspirations of the citizens, was yet to reach the expected level of efficiency before KUSP. The State Government has taken every effort to improve their efficiency under KUSP.

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CONCEPTUAL DIFFERENCES BETWEEN ORGANIZATIONAL CULTURE AND ORGANIZATIONAL CLIMATE-AN OVERVIEW

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In spite of so many efforts to reconcile the conceptual ambiguity permeating the connection between organizational culture and organizational climate, there remains a lack of clarity and much confusion over definitions, measurement and the interrelationship between these two constructs. To know the significance of this topic, it is worth to mention that Verbeke, Volgering and Hessels (1998) reviewed 25 years of research and recognized 54 varieties of definitions of organizational culture and 32 kinds of definitions for organizational climate. Though some people may consider that the succeeding decade has resolved all of this ambiguity, unfortunately that is not the case. The aim of this paper is to review the existing definitions and meaning of organizational culture and organizational climate in the modern business era and to put forth more clarity on these concepts. In order to achieve the stated purpose, it is needed to go through the existing definitions for organizational culture and organizational climate and the opinions of different authors in this regard. First, starting with the construct of organizational culture and discussing its defining features and seek to clarify several conceptual ambiguities and then do the same for the construct of organizational climate. Finally, to describe the conceptual significance of these two terms and to provide meaningful comparisons that will affect the corporate world.

According to Verbeke et al. (1998), organizational climate is to be considered as socially shared perceptions of the members of an organization with regard to the rules and policies, characteristics of the organization. They have identified the above after reviewing the 32 different definitions on organizational climate. Organizational behavior research is based on the members' perceptions with regard to work monotony, routine reports, level of authority to be followed, job control and complexity in procedures etc. Similarly, assessments of supervisory supportiveness (Oldham & Cummings, 1996), team cohesion (Chang & Bordia, 2001), and deviant organizational behavior (Vardi & Weitz, 2004) are also based on employee perceptions.

ORGANIZATIONAL CULTURE

Edgar Schein is a renown theorist on the topic of organizational culture. He provided the following definition:

"A pattern of shared basic assumptions that the group learned as it solved its problems of external adaptation and internal integration that has worked well enough to be considered valid and, therefore, to be taught to new members as the correct way to perceive, think, and feel in relation to those problems" (Shafritz and Ott 2001).

Kroebar and Parsons (1958) defined culture as the "transmitted and created contents and patterns of values, ideas, and other symbolic meaningful systems as factor in shaping human behaviour and the artifacts produced through behaviour".

Hofstede (1978) defined culture as "the collective programming of human mind, obtained in the course of life, which is common to the member of one group as opposed to another".

Deal and Kennedy (1982) have defined "organizational culture as the way things are done in an organization and refer to both the formal and informal ways of getting things done."

Schall (1983) has defined "Organizational culture as a symbolic system of values, beliefs and assumptions that are interdependent and relatively enduring, which evolve as members interact with one another and are imperfectly shared by organizational members." These principles, values, views and norms facilitate the employees to understand, co-operate and enable them to achieve their goals in a systematic manner in relation to the context of the organization.

Martin and Siehl (1983) opined organizational culture as a system that brings all of the members into similar lines and behave in a systematic way by understanding the shared patterns of organizational procedures. They stated that there are three types of systems: Core values / contexts, communication processes and the last one is strategy that strengthen the content.

Schein in 1985 defined "Organizational culture as the basic assumptions and beliefs that are shared by members of the organization".

Scholz,1987 defines "Corporate culture is the *implicit, invisible, intrinsic and informal* consciousness of the organisation, which guides the behaviour of the individuals, and at the same time, shapes itself out of their behaviour".

Arogyaswamy and Byles (1987) have defined organizational culture as "the set of implicit, shared and transmittable understandings regarding the values and the ideologies, at a point in time, of any organization".

Ott (1989) defines "Organizational Culture is a system of organizational symbols, beliefs, values and shared assumptions and it is the social force that controls the patterns of organizational behavior by shaping members' cognition and perceptions of meanings and realities".

Denison (1990) has well-defined organizational culture as "underlying values, beliefs and principles that serve as a foundation for organization's management system as well as the set of management practices and behaviors that both exemplify and reinforce these basic principles".

Schein (1992) defines it as "a pattern of basic assumptions- invented, discovered or developed by a given group as it learns to cope with its problems of external adaptation and internal integration".

According to Hofstede (1998), "Organizational culture refers to the collective programming of the mind which distinguishes the members of one organization from another". It emphasizes that the organizational culture stays not only in the mindset of the top level management rather it resides in every member of the organization.

Pareek (2004) defines culture as "cumulative preferences for some state of life over others (values), predisposition towards several significant issues and phenomena (attitudes), organization's ways of filling time (rituals), and ways of promoting desired behaviors and preventing undesirable ones (sanctions)."

Schein (2004) opines that the leaders and managers main job is to establish and manage a culture that will be ingrained among the members and motivate to the accomplishment of their tasks in an efficient way. They should understand the work culture and enforce to the members within the organization and to remove or change the style when it is not functional as expected.

Verbeke, et al., (1998) have done a content analysis of the 54 definitions on organizational culture and discovered that "at its foundation, it consists of a system of shared behavioral norms and underlying beliefs and values that shape the way of doing things in the organization".

It is agreed by most of the scholars that the organizational culture consists of different elements like shared beliefs, values, attitudes towards work, the level of formality to be followed within the organization, behavioral patterns among the members etc.

After analyzing the huge number of responses of IBM employees in many countries to the questionnaire survey, Hofstede in 1980, regarded organizational culture as a concept that is displayed in an organization as an outcome of the position or place of it within a particular society. He also claimed that there are 4 dimensions of organizational culture.

1) Individualism: It means how employees are concerned with their own interests and their extent to which they are more focused towards the group interests.

2) Uncertainty avoidance: It focuses that how employees try to minimize the ambiguity in their routine duties and how far they face the uncertainty without getting clarified.

3) Power distance: It shows the relationships between superiors and subordinates how formal and distant versus how close and informal.

4) Masculinity: It means how assertive, challenging and ambitious the employees are rather than caring, nurturing and socializing.

Based on the above definitions, it is understood that organizational culture provides a sense of individual identity to every organization and determined through the practices, procedures, traditions, beliefs, rituals, values, legends, norms which are followed by the members of the organization. It shows the way how things are carried and completed in an organization. The culture of an organization can be summarized as the good practices, norms, values which have been followed by the long serving members of the organization and shows how it has worked out during the previous periods. The new entrants often accept these things without further questioning as these are evolved in the organization over a period of time. The new members of the organization start practicing the legends which are the part of carrying out the work in a systematic way. Organizational norms will be established over a period and exhibit the expected behavior of the members and constitute the part of the organizational culture.

Though the organization climate or organizational culture is interchangeably used, they are referred to organization behavior or ideology. Organizational culture is a system of life which is prevalent and exhibited in an organization.

Organizational culture is based on agreed set of norms, values and traditions. It also refers to the values, traditions, beliefs, customs, rules and procedures which will be deeply built in an organization and direct all the employees the way how things should be organized, the authority to be exercised, the system of rewards and disciplinary procedures and control measures. It can be seen and felt within an organization and its divisions. It can be apparent in the employee's behavior, their career aspirations, their social status, their level of knowledge and freedom of mobility etc.

The organizational culture varies from organization to organization. It may also be different within the divisions, departments of an organization. For example, the culture of training divisions might be different than administration department. In the similar way, the university or a college culture may be different than a manufacturing or trading concern.

ORGANIZATIONAL CLIMATE

There are different terms like atmosphere and environment which have been used as an alternative climate of an organization. There are many definitions provided by different authors in the literature but there is some kind of match or similarity is found among the various definitions leading to a larger degree of common agreement.

In 1964, the famous authors like Forehand and Gilmer defined Organizational Climate as

"A set of characteristics that (a) describe the organization and distinguish it from other organizations, (b) are relatively enduring over time and (c) influence the behavior of people in the organization".

Tagiuri and Litwin (1968) defined Organizational Climate as "relatively enduring quality of the internal environment that is experienced by its members, influences their behavior, and can be described in terms of the values of a particular set of characteristic of the organization".

In 1970, Campbell et al. defined OC as "A *set* of attributes specific to a particular organization that may be induced from the way the organization deals with its members and its environment. For the individual member within the organization, OC takes the form of a set of attributes and expectancies which describe the organization in terms of both static characteristics (such as degree of autonomy) and dynamic characteristics (such as behavior outcomes)."

The definition given by Payne (1971) reads as follows
"A moral concept, reflecting the content and strength of the prevalent values, norms, attitude, behavior and feelings of the members of a social system, which can be operationally measured through the perception of system members or observational and other objective means."

From the definitions discussed above, the following salient features can be underlined.

➢ Organizational Climate can be considered an attribute of an organization that describes and differentiates it from others.

➢ It is an atmosphere and also a non-native structure of attitudes and behavioral standards.

➢ It characterizes the personalities of people which is the result of leadership styles and their practices, systems of communication.

➢ It shows the enduring relationship of members of different divisions in an organization.

➢ It is the outcome of inter-relationship among the employees, their organizational structure, the tasks assigned, prevalent technology and power variables of the organization which is produced by its culture and norms.

➢ It influences behavior of people working within the organization.

➢ It provides employee job satisfaction and organizational goal achievement.

➢ It is an enduring one.

Many researchers opined that the measurement of organizational climate is a multi-dimensional phenomenon. This multi-dimensional approach for the measurement of organizational climate is also preferred by authors such as Jones and James (1979), Middlemist and Hitt (1981) and Joyce and slocum (1982) who contributed conceptual basics to the field of organizational climate.

The following six dimensions are suggested by Jones and James for the measurement of organizational climate:

1) Co-operation, openness and warmth among the workgroups.

2) Ambiguity and conflicts that arise during the work.

3) Professional and organizational Esprit

4) Challenges faced at job, distinction at work, importance of the tasks

5) Mutual beliefs and trust

All these dimensions will support for the measurement of organizational climate which is an important aspect of organizational behavior.

Organizational climate can be understood as follows
Organizational climate is an atmosphere inside the organization which arises from the traditions, norms, and beliefs of the organization and also it affects the behavior of its members.

Organizational climate also refers to the circumstances that are prevalent in the present scene and gives an organization a unique identity and helps it to distinguish it from another organization which in turn impacts the behavior of employees in that organization.

Organizational climate may be described as the perception of the employees of the organization and other people about an organization and its functioning. It tends to attract and retain employees in the organization if it is perceived to be healthy, or tends to deter people to join or make them quit their jobs, if perceived unhealthy.

ORGANIZATIONAL CULTURE AND ORGANIZATIONAL CLIMATE
The close association between culture and climate of an organization which is unclear sometimes is often not considered as an important aspect in the literature (Schneider, 1985; Ryder and Southey, 1990).

Barker (1994) says that there is a clear indication that these two terms have been recurrently interchanged while explaining the organizational behaviour. Field and Ableson, 1982, claims that it is a difficult task to differentiate the culture from climate in spite of several attempts to study the climate and culture.

Though the organizational culture and climate are clearly identifiable components inside the organizations, there is some kind of connection which overlaps among these two concepts (Moran and Volkwein-1992). Many authors like Pettigre, 1979; Schein, 1985; Sackmann, 1991; Hatch,1993 felt organizational culture is commonly understood as an assemblage of the basic values, beliefs, rules and procedures which are to be followed in an organization. This makes clear that the concept of organizational culture is more implicit concept when compared to the concept of organizational climate.

According to Ashforth, the organizational culture is shared norms, traditions and conventions whereas organizational climate is conceived as shared perceptions of the people within the organization. on the same lines of thought, Moran and Volkwein (1992) proposed that "Organizational climate consists of attitudes and values alone, whereas culture exists as a collection of basic assumptions, in addition to attitudes and values."

Organizational climate can be understood as a separate characteristic which can be measured by

➢ a multi-trait matrix (Schneider and Bartlett, 1970),

➢ a sub-system phenomenon (Powell and Butterfield, 1978), and

➢ an organizational entity (Campbell et al., 1970).

In general, Organizational climate is linked with performance of employee at work and their morale and satisfaction. Organizational Climate is a commonly experienced phenomenon and often referred to by many expressions such as atmosphere, surrounding, environment and culture etc. Organizational climate is one of the crucial aspects in the studies relevant to organizational behavior to analyze its influence on the job performance and wellbeing of employees and management and other stakeholders. It influences the total performance too. It does affect the behavior of people by defining the norms that stimulate employee's performance, guiding their performance towards the organizational goals and providing scores for rewards and disciplinary procedures. It gives a basis to have a better understanding of the characteristics of organization in terms of ability to innovate, create and maintain the stability and effectiveness of its operations.

THE EFFECT OF ORGANIZATIONAL CULTURE ON WORK
It is worth to note that culture which is "off-the job" shows a lot of impact on performance of people associated to the "on-the job" on an organization. Before they are employed, they develop a tendency of certain values which are deeply rooted and make the employees to resist for any kind of change that may come in the organization. For example, employee thinks that 'freedom' is required and feels that he or she has the

opportunity to open their voice in the general meetings without fear. If the culture depicts that there is insecurity in the job, employees can't focus on work due to the mental stress they have in their mind related to job. If employees feel that they are economically secure with good remuneration packages, this will make them to put their best contributions to achieve the goals of the organization. So organizational culture should be conducive and motivate the employees towards the attainment of organizational goals and objectives.

When new people are recruited as employees into an organization, they are not fully adjustable to the existing culture of an organization immediately in spite of so much of valuable efforts are put in the recruitment process. The reason behind this the new employees are not aware of the culture which is prevailing in the organization and it needs some time for them to adjust to this. So the organization will provide orientation/induction/socialization programs to the newly recruited staff in order to cope up and adopt to the cultural changes. This can be done in different stages ranging from the pre-arrival to completely absorbed at the job role.

'Pre-arrival Metamorphosis' is an initial stage which occurs before a new member joins into an organization. At this stage, the new employee encounters and encompasses all the learning that is acquired before he/she enters into the organization. During the second stage, the new member starts observing the organizational practices, values and norms which he might confront and his expectations and the reality will be remarkably distinct. In the last stage, i.e. third stage comparatively the changes which are required to be followed in the organization will be adopted by the members. They promote on their own to acquire the needed skills to perform their roles and adjust to the requirements of their groups. If the existing culture is not maintaining the organizational effectiveness, so it needs to be modified in order to improve the efficiency and effectiveness of its employees. The corporate reward system plays a major role in enforcing the organizational culture among its members. It tries to develop and reinforce specific behavioral patterns among the members.

The levels of employee's motivation and job satisfaction are highly impacted by the climate of an organization. So in turn organizational climate creates a work environment that influences the productivity and efficiency of employees and their performance and make them feel satisfied with their job or dissatisfied.

The organizational climate provides employees a valuable information related to the system which shows the kinds of behaviors that are ignored, rewarded and punished. The rewards and punishment systems which are part of organizational climate will influence the behavior according to their varying degrees and resulting into different behavioral outcomes.

To bring a change in culture of an organization is quite difficult task as compared to bring a change in its climate. Sometimes bringing a change /upgrade of organization climate is essential for the survival of an organization. It is quite challenging to maintain the culture and bringing some kind of changes into the organizational climate.

ORGANIZATIONAL CULTURE V/S ORGANIZATIONAL CLIMATE
The two terms organization culture and organization climate are used by many people interchangeably as these two look into the working environment, the existing social conditions of an organization which shows an impact on the behavior of the members of an organization.

However, the two concepts are different in the following ways:

While organizational culture derives its roots from the disciplines of anthropology and sociology, organizational climate is based on psychology. From the perspective of Anthropology, the physical artifacts like symbols and stories are studied to study culture; from the Sociological perspective, the group interactions are studied to study culture; and from the psychological perspective, the individual behavior and factors influencing it are studied to study the organizational climate.

The organizational culture shows and deals with the past historical manner of conducting business over the years, organizational climate refers to current situations, interactions and linkages among the team members and their performance. Organizational culture evolves over years and cannot be changed in short period of time, however, organizational climate can be altered by altering the environment in the organization in short term.

Organizational culture is based on values, beliefs and norms that makes people to decide what is acceptable and what is not acceptable. On the other hand, organizational climate describes the current situation and shows the atmosphere of the organization. While culture refers to the values upheld since a long time in the past, that provide a logical reasoning about the current behavior of employees in an organization, climate refers to more recent reward and support system to organizational behavior and perceptions about the organization's environment. In other words, if culture represents the deep rooted values commonly shared by the majority of

employees in an organization, such values get reflected in their behavior, and this observable behavior is described as organizational climate.

CONCLUSION

Though there is increasing usage of culture and climate as synonyms, but there are significant differences existing among these two concepts.

The organizational culture is denoted by the values, customs, traditions and behavioral norms which illustrate the work environment. It directs the employees in a work environment to proceed towards the work in a specified manner and shows the expected behavior from them.

The organizational climate is shaped when employees share their perceptions of their work environment and psychological impact of their personal wellbeing. The individual employee's shared perceptions regarding their work environment is agreed by or shared by all other employees, it constitutes the organizational climate of that particular work environment.

It is the organizational culture that determines the organizational climate and the other aspects like organizational belief, values, philosophy and not the other way around.

Finally, both the culture and climate have a significant impact on the employee's performance and the very success of the organization. Both will have an impact on the employee's motivation and satisfaction levels. The organizational theorists and authors strongly believe that a sound organizational culture and climate are vital for any organization to be successful in accomplishing the goals and make their employees highly motivated and satisfied.

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CONSTITUTIONAL AND LEGAL SAFEGUARDS TO ENSURE HUMAN RIGHTS OF DALITS IN INDIA – A STUDY

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ABSTRACT

All human beings are born in equal dignity, status and respect in the world to live as a human beings. Human rights are inborn, natural, inalienable, inherent and natural rights of all individuals in the world. Democracy is not possible to attain its goals in absence of human rights. Atrocities and discrimination against Dalits in India are increasingly alarming rise in many parts of India where they face lot of discrimination, harassment, honour killings in the name of untouchability and also recently new version of atrocities occurred against dalits in the name of cow vigilantism in western and northern parts of India. Dalits still have to struggle hard to enjoy the dignity and status in their life in order to enjoy human rights in India. Existing safeguards against dalits are not enforced by law agencies with letter and spirit. Though National and State human rights commission have been established by the human rights act of 1993 of India to protect the interest of human rights of its citizens which has not made any special clauses effectively to deal with dalits related human rights concern. The continuing human rights violation situation against dalits in the country have shown that both central and states have not shown any political will and take any concrete measures to implement the safeguards effectively to ensure the dignity and status of dalits in order to enjoy human rights.

Keywords: Democracy, Discrimination, Harassment, Honor Killings, Violation, Safeguards

INTRODUCTION

All human beings are born in equal dignity, status and respect in the world to live as a human beings. Human rights are inborn, natural, inalienable, inherent and natural rights of all individuals in the world. It is not a sanctioned rights of individual in the society. But, one who by virtue of human beings can enjoy human rights regardless of caste, gender, color, religion, race, social origin, language and boundary etc., But nobody can violate and deny human rights in the world, because it is an inalienable rights of all individuals in the world. In general human rights are inherited in nature which are included all kinds of rights like Civil, Political, Economic, Social and Cultural rights of the all individuals which are all essential for development of physical, moral, social and spiritual life of man.

According to concept of human rights every individuals in the society should be allowed to enjoy human rights without any restrictions to live with honor and dignity. But present world witnesses the violations of human rights at a large scale by both state and non state actors. Today human rights have universally recognized as a global concern to protect and promote the human rights of all the people, because democracy does not mean majority party rule which means that majority party rule coupled with human rights. Democracy is not possible to attain its goals in absence of human rights. So the present world increasingly realized that respect for human rights only which makes fundamental freedoms of citizens would be more meaningful and effective which is a demand for a decent standard of civilized life in which inherent dignity of each human beings will receive respect and protection.

According to Protection of Human Rights Act, 1993 of India defines "human rights is the rights relating to life, liberty, equality and dignity of the individual guaranteed by the constitution or embodied in the International covenants and enforceable by the courts in India.

HUMAN RIGHTS SITUATION OF DALITS IN CONTEMPORARY INDIA

In India dalits constituted around 17% of the total population nearly about 170 million people. One sixth of the Indian is a dalits. They are mainly members of scheduled castes in official book of India where these people are formerly considered as untouchables in the Hindu Varna Caste hierarchy system, constitutionally they are listed as scheduled caste people under clause(24) of Article-366 of the constitution as "Scheduled Caste'' after Indian republic. Scheduled Caste means such castes, races or tribes or parts of or groups within such castes, races or tribes as are deemed under article 341 to be scheduled castes for the purposes of this constitution.

Dalits in India are mostly poor, downtrodden, landless agricultural labourers and victim of caste and bonded labour system residing in corner side of village settlements without having any proper housing and basic infrastructural facilities with unhygienic conditions in many parts of the country. Dalits struggle hard to get basic amenities in their colonies. Most of the dalits performing the job of manual scavenging inspite of many court rulings and many dalits have died because of it. Many are landless and need house sites. Dalits are not

allowed to enter into temples in villages to worship main deity in rural part of India. Even their marriages and funeral processions cannot be permitted to enter into main corridors of villages in India, they cannot use the same wells, cannot drink the tea in same cups in tea stalls. They are barred from wearing shoes when meet higher caste Hindus and they are not allowed to cycle through village streets in upper caste settlements.

Dalit women are more vulnerable than non dalit women, they face triple burden in the society in the name of caste, gender and poor. Dalit children also face lot of discrimination in schools mostly from upper caste fellow students and teachers and many of dalits children sold into bondage to pay off debts of their family to upper caste.

Atrocities and discrimination against Dalits in India are increasingly alarming rise in many parts of India where they face lot of discrimination, harassment, honour killings in the name of untouchability and also recently new version of the atrocities occurred against dalits in the name of cow vigilantism in western and northern parts of India. Dalits still have to struggle hard to enjoy the dignity and status in their life in order to enjoy human rights in India. But constitution of India contains various provisions which provide for several rights and safeguards for the scheduled castes and scheduled tribes in order to enjoy dignity and status. While most of the provisions are common to both SCs and STs and some are exclusively meant for either of these two. The constitutional and legal safeguards of SCs can be classified into the following categories:

CONSTITUTIONAL SAFEGUARDS

1. Social Rights and safeguards
1. Untouchability is abolished by and practice in any form is forbidden (Article-17)

2. Traffic in humanbeing and forced labour are prohibited (Article-23)

3. The state is empowered to throw open Hindu religious institutions of public character to all classes and sections of Hindus (Article25(2)(b))

2. Educational, economic rights and safeguards
1. The state shall promote with special case the educational and economic interest of the SCs and STs and shall protect them from social injustice and all forms of exploitation (Article-46)

2. The state is empowered to make any special provision for the advancement of the SCs and STs (Article-15(4))

3. The state is empowered to make any special provision for the SCs and STs regarding their admission to educational institutions including private educational institutions whether aided or unaided by the state except for minority educational institutions (Article15(5))

3. Service rights and safeguards
1. The state is empowered to provide for reservation in promotions with consequential seniority to any services under the state in favour of the SCs and STs (Article16(4A))

2. The claims of the SCs and STs shallbe taken into consideration consistently with the maintenance of efficiency of administration in making appointments to the public services of the center and states (Article335)

3. While taking into consideration the claims of SCs and STs in making appointments to the public services of the centre and states ,the consultation with the respective public service commission(Union Public Service Commission and State Public Service Commission) shall not be required(Article-320(4))

4. Political rights and safeguards
1. Seats shall be reserved for the SCs and STs in the loksabha (Article330)

2. Seats shall be reserved for SCs and STs in the state legislative Assemblies (Article332)

3. The reservation of seats for the SCs and STs in the the loksabha and state legislative assemblies shall cease after seventy years from the commencement of the constitution(Article334).The 95 th constitutional amendment act of 2009 has extended this reservation for a further period of ten years i.e., upto 2020s.

4. Seats shall be reserved for the SCs and STs in every panchayat at all the three levels (Article243-D(1)

5. The offices of the chairpersons in the panchayats at the village or any other level shall be reserved for the SCs and STs (Article243-D(4)

6. The reservation of seats and offices of chairpersons for the SCs and STs in the panchayat shall cease after seventy years from the commencement of the constitution (Article243-D(5)

7. Seats shall be reserved for the SCs and STs in every Municipality (Article243-T(1)

8. The offices of chairpersons in the Municipalities shall be reserved for the SCs and STs (Article243T(4)

9. The reservation of seats and offices of chairpersons for the SCs and STs in the municipalities shall cease after seventy years from the commencement of the constitution (Article243-T(5)

5. The president should set up a National Commission for the SCs to investigate and monitor all matters relating to the constitutional and legal rights and safeguards for the SCs and to report to him (Article338-A)

LEGAL SAFEGUARDS
In order to ensure and give effect to human rights which are incorporated in the constitution of India, Universal Declaration of Human Rights Act, treaties and conventions certain legislations have been enacted and enforced by government agencies to protect the violations of human rights of scheduled caste people which are follows as;

1. Bonded labour system(Abolition)Act(1976) freed unilaterally all the bonded labourers from the bondage with simultaneous liquidation of their debts. It provides for the identification and release of bonded labourers and rehabilitation of freed bonded labourers.

2. Minimum Wages Act(1948) provides for fixation, review, revision and enforcement of minimum wages in respect of notified employment.

3. Leagl Services Authorities Act(1987) provides for free legal services to the SCs and STs.

3. Prohibition of employment as Manual Scavengers and their Rehabilitation Act(2013) seeks to prohibit employment of individuals as manual scavengers by prescribing stringent punishment including imprisonment up to five years. It also has provisions for rehabilitation of manual scavengers and their families. The new law overrides the old Employment of Manual Scavengers and Construction of Dry Latrines(Prohibition)Act(1993).This means that 1993 Act would become practically in fructuous.

4. Central Educational Institutions(Reservation in Admission)Act(2006) provides 15% reservation to SCs in central educational institutions.

Though the constitution of India contains several provisions in the nature of safeguards for the scheduled castes and scheduled tribes.But the following two acts specifically aim at curbing untouchability and atrocities against SCs and STs in order to protect human rights in India.

PROTECTION OF CIVIL RIGHTS ACT, 1955
In pursuance of Article 17 of the constitution of India(offences) Act, 1955 was enacted, subsequently it was amended and renamed as Protection of Civil Rights Act, 1955 in the year 1976. The protection of Civil Rights Rules, 1977 were notified in 1977. It provides punishment for practice of untouchability. It is implemented by the respective state governments and union territory administration of India.

SCHEDULED CASTES AND SCHEDULED TRIBES(PREVENTION OF ATROCITIES) ACT, 1989
The Scheduled Castes and Scheduled Tribes(Prevention of Atrocities)Act, 1989 came into force with effect from 30.01.1990. This legislation aims at preventing commission of offences by persons other than Scheduled Castes and Scheduled Tribes against Scheduled Castes and Scheduled Tribes. Comprehensive rules under this Act, titled Scheduled Castes and Scheduled Tribes(Prevention of Atrocities Rules, 1995 were notified in the year, 1995, which inter-alia provides norms for relief and rehabilitation to the such offences and provides for the establishment of special courts for speedy trial of such offences..The Act is implemented by the respective state governments and union territory administration which are provided by due central assistance under the centrally sponsored scheme for effective implementation of the provisions for the Act.

INSTITUTIONAL MECHANISM FOR PROTECTION OF RIGHTS OF DALITS
National Commission for Scheduled Caste
The National Commission for Scheduled Castes, a constitutional body directly established by Article 338 of the Indian constitution which monitors the safeguards provided for scheduled castes and reviews concerning their welfare. The commission has wide powers to protect the interest of the scheduled castes. The commission has the following functions and powers.

Functions of the Commissions

1. To investigate and monitor all matters relating to the constitutional and other legal safeguards for the SCs and evaluate their working.

2. To inquire into specific complaints with respect to deprivation of rights and safeguards of the SCs.

3. To participate and advise on the planning process of socio-economic development of SCs and to evaluate the progress of their development under the union or a state.

4. To present to the president, annually and at such other times as it may deem fit, reports upon the working of those safeguards.

5. To make recommendations as to the measures that should be taken by the union or a state for the effective implementation of those safeguards and other measures for the protection, welfare and socio-economic development of the SCs.

6. To discharge such other functions in relation to the protection, welfare and development and advancement of the SCs as the president may specify.

Powers of the Commission

The commission is vested with the power to regulate its own procedure. While investigating any matter or inquiring into any complaint, has all the powers of a civil court trying a suit in respect of the following matters

a) summoning and enforcing the attendance of any person from any part of India and examining him on oath

b) requiring the discovery and production of any document

c) receiving the evidence on affidavits

d) requisitioning any public record from any court or office

e) issuing summons for examination of witnesses and documents

f) any other matter which the president may determine

The central and state governments are required to consult the commission on all major policy matters affecting the SCs

REPORTS OF THE COMMISSION

The Commission presents an annual report to the president and also it can submit a report as and when it thinks necessary. The president places all such reports before the parliament along with a memorandum explaining the action taken on the recommendations made by the commission. The memorandum should also contain the reasons for the non acceptance of any of such recommendations. The president also forward any report of the commission pertaining to a state government to the state governor. The governor places it before the state legislature along with a memorandum explaining the action taken on the recommendation of the commission. The memorandum should also contain the reasons for the non acceptance of any of such recommendations.

CONCLUSION

After completion of several decades of Indian independence, despite having numerous constitutional and legal safeguards to protect the human rights of dalits in India, available data indicates that these safeguards are remaining meaningless for dalits. Though National and State human rights commission have been established by the human rights act of 1993 of India to protect the interest of human rights of its citizens which has not made any special clauses effectively to deal with dalits related human rights concern and also law enforcement agencies like police and judiciary are the major hurdles in the implementation of existing human rights safeguards to protect dalits in India due to biased attitude and corruption mind set. The continuing human rights violation situation against dalits in the country have shown that both central and states have not shown any political will and take any concrete measures to implement the safeguards effectively to ensure the dignity and status of dalits in order to enjoy human rights.

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ORATE OR UTILITY? : MILLENNIAL'S PURCHASE INTENTION FOR HANDICRAFTS

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ABSTRACT
Millennial generations have revolutionized purchase intention for handicrafts in past few epochs. Consumers' outlook for handicrafts has shifted from cultural aesthetics to traditional utility. Artisans are serving heritage-craft demands through groundbreaking ideas. They are shifting their craft focus from aesthetics to utility for best-suited consumer's lifestyle. Traditional handicraft items are reaching out of niche consumer base to wide trendsetters and then followers. Handicrafts are colossally accepted among millennial generations. They prefer handicrafts to fancy products since its eco-friendly. Also, emergence of E-commerce has been proved a zero distance mode between artisans and consumers. This is an exploratory research to study purchase intentions of millennial generations for handicrafts. This study also probes factors that influence millennial generations' purchase intention for handicrafts.

Keywords: Handicrafts, Millennial, Artisans, Marketing

1. INTRODUCTION

Gone are the days when artisans had to struggle to convince customers about their crafts. Millennial generations are keen to imbibe use situations for handicrafts. They know how handicrafts can luxuriate their lifestyle. Remarkable transformation has been observed in the consumer purchase intention for handicrafts in past few epochs. Artisans are smartly channelizing their effort for craft improvement by innovation. Handful start-ups are working solely for preservation of handicrafts and also inducing innovation in their product in accordance with consumers' demand. For example Okhai, a venture of TATA is involved in training group of women in their regional handicrafts from Gujrat and refine their skill as per the latest demand and trend. Emergence of e-commerce is booming the handicraft industry, as handicrafts are now a click away.

(UNESCO, 1997) In International Symposium on "Crafts and the International Market: Trade and Customs Codification", the use of technology was discussed to link artisans to the market and to test the demand base through the Internet. Popular e-commerce sites like fabindia.com, amazon.com, limeroad.com, flipkart.com etc. are also selling handicraft products along with their regular products. (CRISIL, 2014) identified that logistics, payments, infrastructure and government regulations are some issues that needs to be taken care-of for hassle free e-commerce. Report also recommended that Government and e-commerce companies should work to make supply chain robust and payments hassle-free. (Hameed, 2012) the chairperson of 12th fifth year plan of Steering Committee on Handloom & Handicrafts suggested that the product should be modified as per the rapidly changing consumer needs to attain a competitive edge. However, in Thailand curios informal traders are resisting consumers' preferences by maintaining the authenticity of their traditional handicrafts products irrespective of the effect of globalization (Heidarabadi, 2008).

There has been observed increment in demand for craft products globally, especially for home accessories and decor, gifts and products for garden and outdoor living, which simultaneously serve the purpose of decoration and functional utility (USAID, 2006).

(Hameed, 2012) The steering committee also highlighted that handicraft products are facing increased competition from branded, value-added products amongst higher-income consumers, especially in urban areas. The committee also found that there is a need of consumer awareness in domestic market for handicraft products.

(India Brand Equity Foundation, 2015) mentioned that Jharkhand contribute 7% share in India's silk production and 40% share in the Tussar silk production. Jharkhand's Tussar silk exported to the US, the UK, Germany, France, Turkey, Japan, Australia, Sweden and Switzerland. State-run Jharkhand Silk, Textile and Handloom Corporation Limited (JHARCRAFT) is responsible for the promotion of handicrafts and silk in the state. JHARCRAFT has established silk parks in the Ranchi, Saraikela-Kharsawan, Giridih and Deoghar districts.

(Sullivan, 2005) highlighted how consumers buying pattern is changing by preferring functional products of latest trends. Increasing income level consumers are quality and design conscious. Consumers prefer highly fashion-oriented products that are subject to continuous change. The rise in disposable income of consumer encourages them to re-style or re-accessorize their home with unique crafts and it is the driving force for the increased demand of crafts. The report suggested to study three aspects of the consumers in the major markets,

such as, (i) Consumer preferences, (ii) Impact of standard of living and (iii) Availability of disposable income, Influence of cultural, social factors, etc.

In Jharkhand, recent decades have seen emergence of many Handicraft stores such as Fabindia, JHARCRAFT, KUSUM, and TRIFED. All these famous retailers are doing handicraft business, which is supporting artisans to sell their handicraft. Artisans therefore need an understanding of the buying process, supplier selection criteria and information sources used so as to formulate effective and appropriate marketing strategies targeted at craft retailers (Makhitha, 2015). For craft producers to derive an economic benefit, they need to gain an understanding of the markets (Hay, 2008).

2. LITERATURE REVIEW

The research work has been minimal in the concerned area. For better understanding of the handicraft market, with reference to the millennial behavior, it is vital to study and analyze different aspects of millennial behavior and millennial perception. As the millennial is an integral part of our research proposition, following are some of the research paper reviews with regards to the various facets of the consumer buying & marketing. (Dimock, 2018) explained analytical meaning of Millennial generation. He said anyone who is born between 1981 and 1996 (ages 22-37 in 2018) would be considered a Millennial.

(Mark, 2014) proposed an illustrative pilot study that applies magnitude estimation (psychophysics) as a convenient method to benchmark consumer perceptions of the various marketing dimensions that come to define total quality. The article creates a skeleton methodology and measurement that allows a researcher to benchmark over time consumer perceptions amongst competing products given different treatments and on different quality dimensions. The study results are illustrative of easy-to-interpret ratio-based percentage differences. The response patterns for each quality dimension can be tested for their significance in changing respondent perceptions. (Banyte & Ausra, 2007) identified perception as one variable of consumer behavior with milieu to marketing to women. This article explained four components of a perceptual process i.e. sensation, attention, interpretation and retention. This article urged to understand the idiosyncrasies of marketing to women as the women constitute of more than 50% of the world population and also keeping in mind their rapidly increasing income. Women make 80% of the decisions when it comes to buying and the priorities, attitudes and hobbies of men and women are very different. It is very important for the companies to differentiate between the two. They found that men and women have different approach for making purchase decision in their research. Women usually buy same product in spite of trying new products. On the other hand men never hesitate to make purchase decision for new and different products.

(Hampel, Heinrich, & Campbell, 2012) highlighted the influences of premium-print advertising techniques on the consumer behavior. The finding of their exploratory research inferred that premium print ads divert consumer willingness to pay the quoted price for the product. The brand perception also elevates to a prestigious level. But the research has its own limitations as it was focused on measured attitudes and buying intentions in spite of real buying behavior.

(Dasgupta & Chandra, 2016) studied three dispositions of globalization i.e. materialism(MAT), world-mindedness or cosmopolitanism (COS) and consumer ethnocentrism (CET) to understand different shades of consumer culture for handicrafts. Dimensions of disposition further classified by using exploratory factor analysis. Non-generosity, Envy and Possessiveness are identified as three dimensions of MAT. Connected to nature, Altruism, Openness to culture and Attitude towards human rights are identified as four dimensions of COS. Nationalism, Xenophobia and Conservatism are identified as three dimensions of CET.

(Lieble & Roy, 2014) suggested 'Handmade in India' might become brand name for the development of Indian handicraft in domestic and international market.

(Pani & Pradhan, 2016) conducted an empirical study and they identified that demographic factors have no role in the influence of consumer preference. According to the research consumers prefer simple, natural design, aesthetic, artistic and creative expressions in handicrafts. (Bismarck, Baltazar-Y-Jimenez, & Sarikakis, 2006) quoted that "The widely perceived consumer demands are also part of the commercial logic to invest in green materials research and production."

(Santham, 2013) advocated the importance of GI for preventing the abuse of handicrafts. According to the Geographical Indication of Goods Act (Registration and Protection) 1999, "a given quality, reputation or other characteristics of such goods is essentially attributable to its geographical region." The GI Act came into effect in 2003 to protect consumers from fake handicrafts like fake Pashmina shawls, Kashmiri carpets and even Ganesha idols are flooding in Indian market from both within and outside the country. This practice is threat to

the livelihood of thousands of artisans. GI can help artisans to differentiate their products from fake ones in the market and stamp them "original". GI seeks to increase producer's income, prevent misappropriation of products, protect traditional knowledge and enhance rural development.

(Ha, 2002) analyzed how consumer information processing could affect consumers' perception of risk prior to purchase. The study was focused on pre-purchase information such as brand, word-of-mouth, and customized information. The study concluded that customized information and word-of-mouth communication influence consumers more than do other types of information from online auctions. Consumers generally rely on these two factors because this information is based on consumer experience and relevancy to product purchase.

3. RESEARCH PROBLEMS
1. What are the purchase intentions of millennial for handicrafts?

2. Which factors are pertinent to whittle purchase intention of millennial for handicrafts?

3. SCOPE OF THE STUDY

The scope of present study is to understand the millennial generations purchase intentions for handicraft products. The study basically analyzes and discusses the role of factors that describes the purchase intentions of millennial for handicraft products. This study was confined to Ranchi. This study may expand to other geographical location. Findings may be different at other geographical locations of Jharkhand.

5. LIMITATIONS OF THE STUDY
It is an exploratory research where probable segments are discussed. There might be chances of appearance of some other segments with different characteristics. There are possibilities of contradictions in findings as a result of methodological errors or lack of honest response of customers.

6. RESEARCH METHODOLOGY
It is an exploratory research that studies millennial generations' purchase intentions for handicrafts in Ranchi District.

6.1 Sampling
The study adopted a survey method targeted at millennial who are born between 1981 and 1996 (ages 22-37 in 2018). This included consumers of different demographic profile. Due to the difficulties of identifying craft enthusiast consumers that falls under the age group of 22-37 and the fact that there was no reliable and easily accessible database of craft enthusiast consumers, non- probability convenience sampling method was adopted. As per (Cooper & Schindler, 2006) "convenience sampling is suitable when there are time constraints and lists of available units are either incomplete or not up-to-date, as with the case of SA craft retailers." Convenient sampling is commonly used sampling technique in behavioral science research where participants are selected on the basis of availability and willingness to contribute in the survey (Gravetter & Forzano, 2009).

6.2 Data collection
Data collection started with the study of secondary data from academic journals, official websites of handicraft enterprises, reports of Jharkhand Government, reports of Central Government, and periodicals to understand the customers' attitude towards handicrafts in Jharkhand. Primary data collection involved both electronically and manually methods of questionnaire distribution to the consumers that falls under the age group of 22-37 years. On one hand electronically through email and on other hand personally hand delivered questionnaires to consumers for self-completion. The total number of questionnaires sent out to consumers was 100, however, only 89 considered usable. The rest questionnaires were either incomplete or could not retrieved. The questionnaire was designed considering the information collected from a preliminary qualitative study (interviews) that was conducted among consumers and industry experts (JHARCRAFT, TRIFED, KUSUM) as well as from the literature. The questionnaire was of a self- completion nature.

6.3 Data Analysis
Data collected through questionnaire was then subjected to both deductive approach and inductive approach (Neegaard & Ulhoi, 2007). In deductive approach the researcher is aware of possible outcomes or responses of participants. Therefore the analysis of data is done in predetermined framework. Though in inductive approach researcher has negligible knowledge about the research phenomena. Therefore it is most time consuming approach (Prince & Felder). For inductive approach, content analysis was applied for data analysis. In content analysis, the data is identified in recurring themes and the themes are then analyzed, quantified and interpreted by coding systematically and objectively (Creswell & Clark, 2007). By using semantic notions the customer responses were codified and then the pattern of collected quantitative data is understood (Thomas, 2009).

7. FINDINGS

In this segment the collected data sorted and analyzed on the basis of age, gender, occupation and income. The data gathered through millennial response is then categorized in three segments i.e. Demographic profile of millennial, Influential factors affecting purchase intensions of millennial for handicrafts and Purchase intensions of millennial.

a) Demographic profile of millennial

- Age

- Gender

- Occupation

- Income

As millennial were born between 1982-1996, the Table 1 depicts the age groups of millennial. The 58.42% respondents of my research are 22-24 years old in which females are 32.58% and males are 25.84%. 15.72% respondents are 31-33 years old in which 8.98% are males and 6.74% are females. 7.86% respondents are 34-36 years old in which 3.37% are males and 4.49% are females. At last 28-30 years old and 25-27 years old respondents are 8.98% each. In 28-30 years old respondents 5.61% are males and 3.37% are females. In 25-27 years old respondents 3.37% are males and 5.61% are females.

Age	Gender	Count	%
1982-84 (36-34 yrs)	Male	3	3.37%
	Female	4	4.49%
1985-87 (33-31 yrs)	Male	8	8.98%
	Female	6	6.74%
1988-90 (30-28 yrs)	Male	5	5.61%
	Female	3	3.37%
1991-93 (27-25 yrs)	Male	3	3.37%
	Female	5	5.61%
1994-96 (24-22 yrs)	Male	23	25.84%
	Female	29	32.58%
Total		89	100%

Table-1: Demographic profile- Age and gender
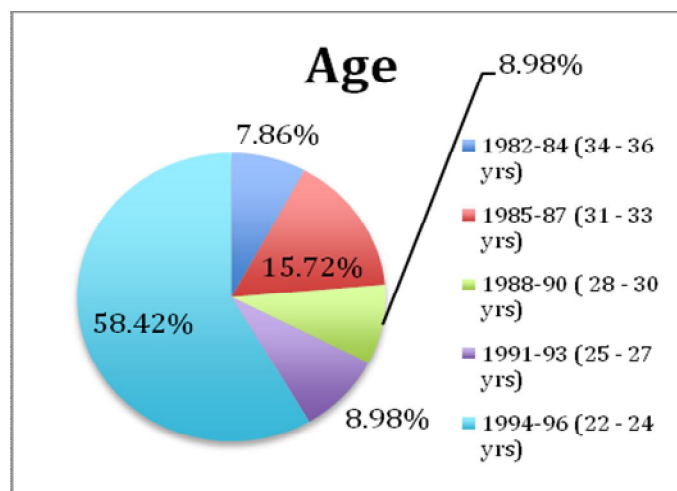
Source: Primary Data

Table 2 demonstrates the incomes of the population. It can be clearly seen that the maximum respondents i.e. 58.42% have income less than 2.5 lakh per annum in which males are 25.84% and females are 32.58%. 15.72% respondents have income slab of 2.5-5 lakh per annum in 8.98% are males and 6.74% are females. 5.61% respondents have income slab of 5-7.5 lakh per annum in which 3.37% are males and 2.24% are females. The rest 17.96% respondents have income slab of more than 7.5 lakh per annum in which males are 12.35% and females are 5.61%.

Income	Gender	Count	%
<2.5 lakh per annum	Male	23	25.84%
	Female	29	32.58%
2.5- 5 lakh per annum	Male	8	8.98%
	Female	6	6.74%
5-7.5 lakh per annum	Male	3	3.37%
	Female	2	2.24%
>7.5 lakh per annum	Male	11	12.35%
	Female	5	5.61%
Total		89	100%

Table-2: Demographic profile- Income and Gender

Source: Primary Data
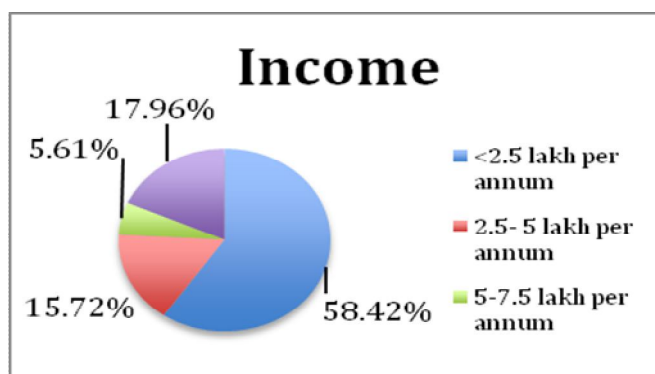
Table 3 depicts the occupations of respondents. It shows that the maximum respondents are students i.e. 49.43% in which 22.47% were male and 26.96% were female. 22.46% respondents are employed in which 12.35% are males and 10.11% are females. 17.96% respondents are self employed in which 12.35% are males and 5.61% are females. The rest 10.11% respondents are homemakers and they all are females.

Occupation	Gender	Count	%
Employed	Male	11	12.35%
	Female	9	10.11%
Self-employed	Male	11	12.35%
	Female	5	5.61%
Homemaker	Male	0	0%
	Female	9	10.11%
Students	Male	20	22.47%
	Female	24	26.96%
Total		89	100%

Table-3: Demographic profile- Occupation and Gender

Source: Primary Data
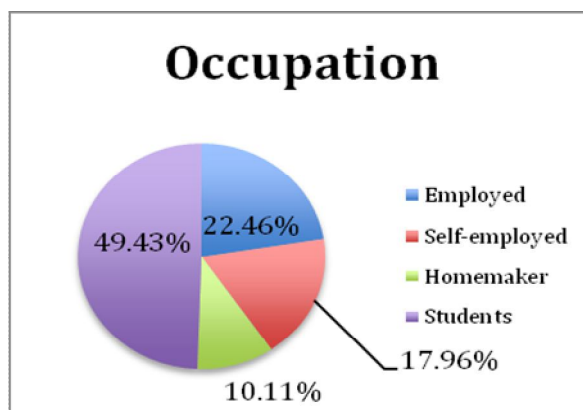
(b) Influential Factors Affecting Purchase Intensions of Millennial for Handicrafts

- Handicraft product categories
- Handicraft product attributes
- Handicrafts Price-points
- Brand preference

Handicraft products	Gender	Count	%
Apparels	Male	8	8.98%
	Female	26	29.21%
Accessories	Male	2	2.24%
	Female	15	16.85%
Home linens	Male	2	2.24%
	Female	11	12.35%
Furniture	Male	2	2.24%
	Female	10	11.23%
Artifacts	Male	4	4.49%
	Female	9	10.11%
Total		89	100%

Table-4: Consumer behavior- Handicraft product categories
Source: Primary Data
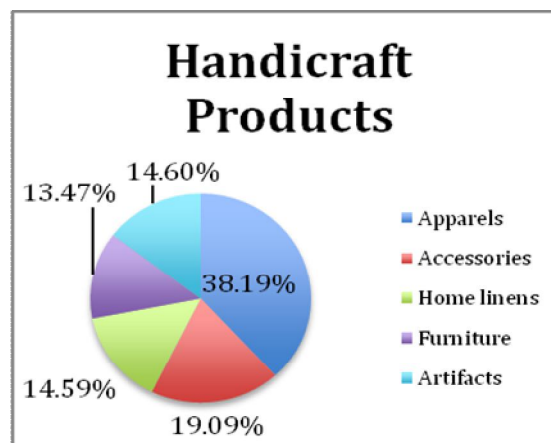
Table 4 depicts that most famous handicrafts among female are apparels i.e. 29.21% and then accessories i.e. 16.85%. 12.35% female respondents are in favor of home linens and 11.23% females are in favor of furniture. Artifacts are least popular among females as it get only 10.11% vote. Although apparels and artifacts are the most popular among males as it get 8.98% and 4.49% votes respectively. Accessories, home linens and furniture got equal votes i.e. 2.24%.

Attributes of handicrafts	Gender	Count	%
Traditional work	Male	3	3.37%
	Female	9	10.11%
Brand	Male	12	13.48%
	Female	16	17.97%
Quality	Male	4	4.49%
	Female	7	7.86%
Product range	Male	5	5.61%
	Female	8	8.98%
Utility	Male	15	16.85%
	Female	10	11.23%
Total		89	100%

Table-5: Consumer behavior – Attributes of handicrafts
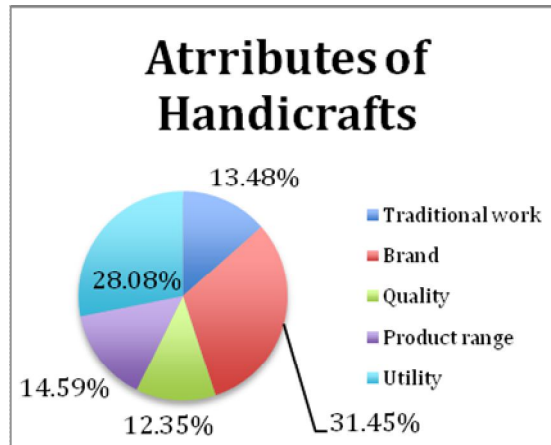Source: Primary Data

Table 5 explains the attributes of handicrafts preferred by millennial. 31.45 % millennial preferred brand of handicraft in which 13.48% are males and 17.97% are females. 28.08% millennial preferred utility in which 16.85% are males and 11.23% are females. 14.59% millennial preferred variety of product range of particular handicraft in which 5.61% are males and 8.98% are females. 13.48% millennial preferred traditional work in which 3.37% are males and 10.11% are females. 12.35% millennial preferred quality in which 4.49% are males and 7.86% are females.

Price range of handicrafts	Gender	Count	%
Rs. 100-1000	Male	15	16.85%
	Female	20	22.47%
Rs. 1001-3000	Male	8	8.98%
	Female	19	21.34%
Rs. 3001-5000	Male	9	10.11%
	Female	11	12.35%
Above 5000	Male	2	2.24%
	Female	5	5.61%
Total		89	100%

Table-6: Consumer behavior- Price-points of handicrafts
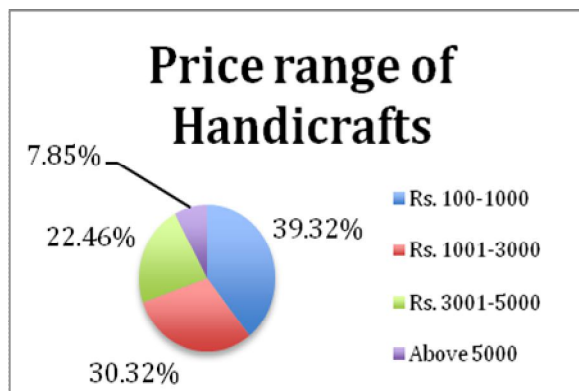Source: Primary Data

Table 6 demonstrated the likely price range preferred by millennial to pay for handicraft products. 39.32% millennial preferred price range of Rs.100-1000 to pay for handicraft products in which 16.85% are males and 22.47% are females. 30.32 % millennial preferred price range of Rs.1001-3000 in which 8.98% are males and 21.34% are females. 22.46% millennial preferred price range of Rs.3001- 5000 in which 10.11% are males and 12.35% are females. The least preferred price range is above Rs.5000 i.e. 7.85% in which 2.24% are males and 5.61% females.

Table 7 represents brand preference among millennial. Surprisingly 43.81% millennial preferred buying generic handicraft products form craft fairs/exhibitions rather buying from branded handicraft retails. Among four brands Fabindia is the most preferred brand i.e. 31.45%. JHARCRAFT got 14.6%, TRIFED got 7.85% and KUSUM got 2.24% vote from millennial. Millennial find that handicraft products at craft fairs/exhibitions are comparatively authentic as compared to highly exclaimed brands like Fabindia and JHACRAFT.

Brand Preference	Gender	Count	%
Jharcraft	Male	7	7.86%
	Female	6	6.74%
Fabindia	Male	9	10.11%
	Female	19	21.34%
Kusum	Male	0	0%
	Female	2	2.24%
Trifed	Male	2	2.24%
	Female	5	5.61%
Craft fairs/ exhibitions	Male	19	21.34%
	Female	20	22.47%
Total		89	100%

Table-7: Consumer behavior- Brand preference among millennial
Source: Primary Data
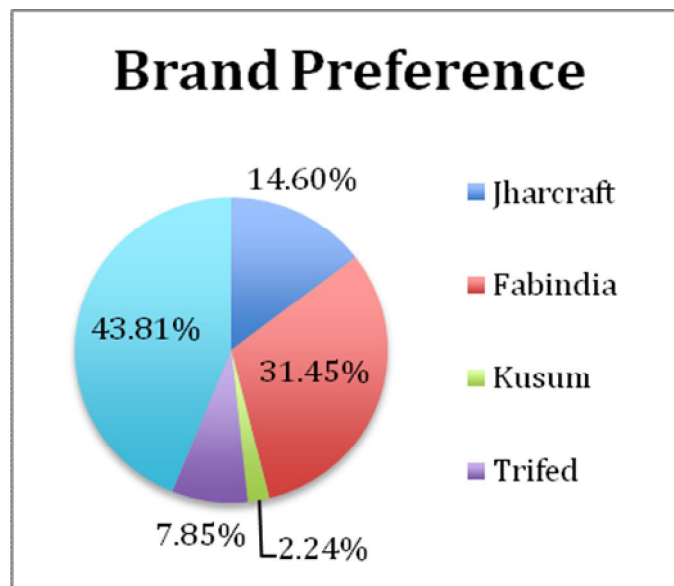
(c) Purchase Intentions of Millennial

Purchase Intentions	Gender	Count	%
Fashion/Trend	Male	7	7.86%
	Female	14	15.73%
Brand Associations	Male	4	4.49%
	Female	8	8.9%
Elite Purchase satisfaction	Male	5	5.61%
	Female	8	8.98%
Exclusiveness	Male	3	3.37%
	Female	6	6.74%
Helping poor artisans	Male	6	6.74%
	Female	9	10.11%
Handicraft Promotion	Male	9	10.11%
	Female	10	11.23%
Total		89	100%

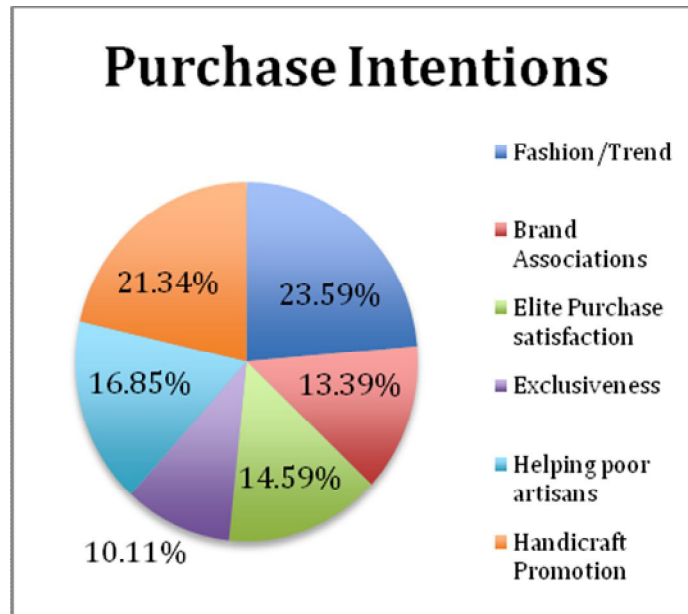**Table-8: Consumer behavior – Purchase intention**
Source: Primary Data

Table 8 clearly describes the purchase intentions of millennial for handicraft products. 23.59% millennial buy handicraft products for fashion or trend in which 7.86% are males and 15.73% are females. 13.39% millennial prefer buying branded handicrafts in which 4.49% are males and 8.9% are females. 14.59% millennial buy handicraft products for elite purchase satisfaction or as a status symbol in which 5.61% are males and 8.98% are females. 10.11% millennial buy handicrafts for exclusive possession of craft in which 3.37% are males and 6.74% are females. 16.85% millennial buy handicraft to help poor artisans in which 6.74% are males and 10.11% are females. 21.34% millennial buy handicraft products to promote handicraft culture in which 10.11% are males and 11.23% are females.

8. DISCUSSION

This exploratory research helped me get insight of millennial purchase pattern for handicrafts. Millennial are seeking utilitarian handicrafts rather mere apiece of decor. Through this qualitative research I am proposing 5 P's of marketing of handicraft products.
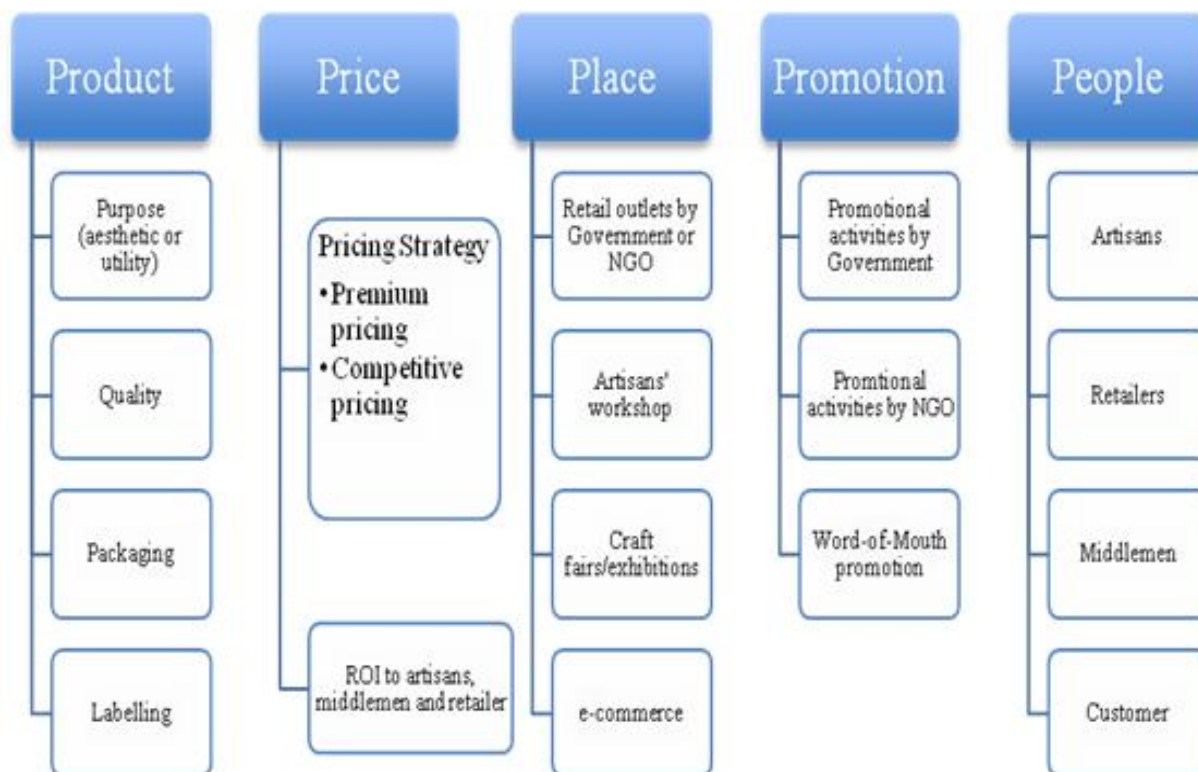

Figure-1.5: P's of Handicraft marketing
Source: Primary Data

Figure 1 explains what constitutes 5 P's of handicraft marketing i.e. Product, Price, Place, Promotion and People. This model will help to better understand the challenges of handicraft industry and find ways to eradicate them. ***This model explains how a desirable handicraft product with reasonable pricing at right place by skilled artisan using correct promotional techniques would help handicraft industry to flourish.***

Figure-2: Framework of 5 P's
Source: Primary Data

Figure 2 explains the framework of 5 P's of handicraft marketing. Though the research is limited to Ranchi District but the framework is applicable for other regional handicrafts too. The constitute pillars of handicraft marketing are explained below as:

Product – Product signifies the type of handicraft designed either for aesthetics or utility purpose. A handicraft product should be designed by keeping in mind of high and low spectrum of customers' need. It should be able to either quench the thirst of handicraft enthusiast or serve basic utility purpose. As millennial voted more for utilitarian handicrafts that means it's a call for innovation. The only way of creating demand for handicraft product is by designing it as per the need of customers. The handicraft product should be GI (Geographical Indication of Goods) indicated to protect consumers from fake handicrafts. Following are some defining questions for handicraft products:

- What is the type of handicraft product?

- What is the purpose of product (Either decorative or utilitarian)?

- Does it serve quality?

- Is packaging attractive?

- Is labeling done appropriately?

Price – Price describes a lot about backdrop of handicraft. It should neither too cheap nor too expensive. Today's customers are literate and smart. They search on different platforms to compare price of a product. The price can be a deal maker or deal breaker. In handicraft industry it is imperative that pricing is based on exclusivity and craftsmanship of product. Artisans are not doing pricing efficiently and it gives a lot of scope to middlemen to get maximum margin on their products. There should be standardization in pricing methodology. The barcoding method is efficient. It should be encouraged more. Following are some defining questions for handicraft price:

- What is pricing objective?

- What should be the pricing strategy?

- Is it premium pricing or competitive pricing?

- Is it good return on investment (ROI) to artisans, retailers or middlemen?

Place – Place is where a customer finds the product. The traditional place for handicraft is retail shop. For example retail shops of handicrafts are Fabindia, JHARCRAFT, KUSUM, TRIFED etc. But emergence of e-commerce also created a web space for customers to reach their choice of product. There are numbers of e-commerce websites available that are doing handicraft business. For example Fabindia, Flipkart, Limeroad, etc. is providing platforms to artisans to sell directly to customers. The feedback is good. This mode of business is a zero link distance between artisans and customers. Following are some defining questions for handicraft place:

- Where can customer buy handicrafts?

- Who is providing or supporting the retail outlet? Is it Government or NGO?

- Can customer reach workshop of artisans?

- Is e-commerce is cost-effective platforms for artisans and customers?

Promotion – Promotion is a way of creating awareness about handicrafts. It is a very crucial to popularizing the handicraft product among customers. The more aware the customer is, the more demand it gets. Government and NGO's are supporting the promotions of regional handicrafts. Following are some defining questions for handicraft promotions:

- What is your promotion strategy?

- Who is promoting (Either Government, an NGO or the artisan)?

- Is word-of-mouth about the handicraft product is good?

People – People are the ones who are involved in the process of handicraft business. They are artisans, retailers, middlemen and customers. Artisans are the one who are crafting the product. Middlemen are taking their crafts to retailers or customers. Retailers are providing the platform to sell their crafts. Customers are involved to get their specific need from artisans in case of customized craft. Following are some defining questions for handicraft people:

- How artisans can serve the customers?

- How retailers are working to cater the needs of customers?

- How middlemen are affecting the handicraft sector?

9. CONCLUSION

The study of millennial purchase intention revealed that utilitarian handicrafts are preferred to decorative handicrafts wherein trend is a latent variable. Millennial consumers are ethnocentric. The study divulged that cultural handicrafts won over big brands and value-added products. But it is a big commitment to feed the generation of rational thinking. By realizing the same handful of start-ups and big brands like Fabindia are investing in reasonable deliverance of ethnicity with modern outlook. Ecology, trend, utility, availability of disposable income etc. are some factors that influence the consumer purchase intentions. In recent phase shift from need to want and want to desire plays a dramatic role in consumer purchase intention. Consumer follow trends and trends cry out for environment friendly products. Handicrafts have been known for its easily degradable nature or no harm to nature. Handicraft apparel or accessories are huge hit among youth as it shows they want to be rooted with their culture. Success of handicraft can be easily perceived through mushroom pattern of handicraft boutiques and e-tailing of handicraft products.

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ROLE OF CIVIL SOCIETY IN SOCIAL TRANSFORMATION IN INDIA

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ABSTRACT

Civil society as we understand it today is not constant. It is continuously evolving and its role varies in different contexts and at different levels of economic developments. It plays a decisive role in influencing international studies and deals with a lot of political and human rights issue, which earlier were monopoly of the government. In the present paper, the author focuses on the shifting role of civil society over the ages and how it affects objective social transformation. The paper analyses the dialectics of civil society movement and its platonic influence in creating a just and equal society. The authors furthermore deal with the concept of social capital vis-à-vis civil society. Social capital is the informal relations, trust which bring people together to take action and it provide opportunity for participation, and provides voice to those who cannot formally represent themselves. Civil society helps in forming social capital like trusteeship, duty, honesty etc. The authors of the paper evaluate the role of civil society in 21st century and its impact in social transformation. The paper has critically analyzed various social movements to provide an insight on civil society role in transformation of society. The authors concede the role played by civil society movements in mobilization of voice-less & powerless and provide an analytical framework in developing it. The crux of the paper lies in metamorphosis of civil society and social transformation.

Keywords: civil society, social transformation, social capital, mobilization, development.

BACKGROUND

In the simplest of the terms, civil societies are interest groups who have interest in the governance of the country. The concept of civil society can be tracked down in the Roman culture. Up to the 17th and 18th century, civil societies were tantamount to State or political society. However, during the late 18th and early 19th century, the concept of civil society started taking a new shape. Classical philosophers like Marx and Hegel talked about two special spheres relating to State and society. The classical notion of civil society was that there is a clear dissimilarity between the spheres of State and society.[1] Hegel and Marx both were of the opinion that civil society can be included in such a concept where there exists a society without a State. Marx said that civil societies arose with the collapse of the medieval societies and here individual became all-important.[2] According to him, there must be a free association of individuals, rather than a fixed hierarchy of legal institutions.[3] Hegel said that earlier societies did not include civil societies at all and civil societies are different from household or State. He said that civil society consists of those individuals who have left family to enter into economic competition.[4] According to Marx, it is a process interacting btw will of people and State.[5] Philosophers like Locke and Rousseau used the term civil society to refer to civil government, which is different from natural society or State of nature.

Civil society consists of groups or organizations, formal or informal, which act independently of State and market to promote the diverse interest of the society.[6] Civil society manifests the will of citizens and it is a community of citizens linked with common interests and collective activity. Civil society is not constant, rather

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[1] Hegel, *Hegel's Civil Society in the philosophy of Right*, WORDPRESS, (August 16, 2016, 10:30am), https://greatlakeswimmer.wordpress.com/2011/01/19/hegel%E2%80%99s-civil-society-in-the-philosophy-of-right-%C2%A7260-271/.

[2] Karl Marx, *Critique of Hegel's philosophy of Right, 1843*, OXFORD UNIVERSITY PRESS, (August 19, 2016, 10:20 am), https://www.marxists.org/archive/marx/works/1843/critique-hpr/ch06.htm.

[3] Martin Shaw, *Civil society*, SAN DIEGO: ACADEMIV PRESS, (August 20, 2016, 10am), http://users.sussex.ac.uk/~hafa3/cs.htm.

[4] Neelmani Jaysawal, *Civil society, Democratic space, and social work*, SAGE JOURNALS, (August 21, 2016, 11am), http://sgo.sagepub.com/content/3/4/2158244013504934.

[5] Mr. Neelmani Jaysawal, *Role of civil society and its impact on social capital*, Vol.11 Issue-1, IOSR JHSS, 98, 100- 106, (2013).

[6] Supra note 2.

it is continuously evolving and its role varies in different contexts and at different levels of economic developments. The term civil society refers to the wide array of non-governmental and not-for-profit organizations that have a presence in public life, expressing the interests and values of their members or others, based on ethical, cultural, political, scientific, religious or philanthropic considerations. According to World Bank, Civil Society Organizations thus refer to a wide array of organizations: community groups, non-governmental organizations, labor unions, indigenous groups, charitable organizations, faith-based organizations, professional associations and foundations.[7]

The main characteristics of a civil society can be accumulated under the following points

They are non-governmental and non-profit organizations. They share a common goal and believe in collective behavior. They outline the causes of movement formation and work towards the demolition of those causes.

They propagate the interest of themselves as well as the society. The civil society ensures that the citizens can make the govt. accountable if they are not protected under the Rule of law or that, the govt. is not acting in a manner, which is fair, just and equitable maintaining social order and stability.[8]

They have presence in public life. The civil societies have a free public space and in this public space, the citizens have the right to be independent in activities of expression.

Civil society is characterized by democratic. Here democracy refers to political, social, economic, educational and cultural democracy. Civil society ensures that the citizens can have a free access to governance and that they are protected under the Rule of law. The civil society will see that the actors can be held accountable for policies, programmes, resource distribution etc.[9]

Collectiveness is another feature because the members of civil society feel a sense of belongingness towards each other. Voluntary and open participation is necessary here.

Another feature of civil society is pluralism. It is said that through pluralism, check and balance is maintained. There cannot be a single, monolithic society.

Civil society is characterized by tolerance. The movements of civil society are more than just pro-democratic movements. It also refers to the quality of life and it is required to have necessary tolerance towards the diverse political views.

The members of a civil society have decision making power and they must be able to fulfill their duty of self-governance. Sovereignty is an important feature of civil society.

Civil societies help in determination of social justice. They ensure that the Rule of Law is properly applied and that everyone enjoys equality before law. At any cost, there must be predominance of legal spirit.

RISE OF CIVIL SOCIETY AND ITS IMPACT

The rise of the civil society is primarily attributed to the later decades of the twentieth century in the fight against all forms of political dictatorship. In the United States and the Western Europe, the rise of civil society was the outcome of reactions against the party systems by the outraged public as a means of social renewal.

However, civil society evolution can be traced through the works of Cicero and ancient Greek philosophers, though it was equated with state in its classical usage. The new thinking has changed the perception from the state based model to a notion, which is parallel to but is separated from the state. This is a platform where citizens associate according to their own interests and wishes. This rise of new thought process is the changing reflection of factors of economic realities including those of the rise of private property, market competition and the bourgeoisie society[10]. Yet, following the industrial revolution, there was a surge of political consequences, which diverted the drive of civil societies.

It was not until Marxist theorist Antonio Gramsci who rejuvenated the civil society as the crucial point of independent political activity in the drive of struggle against tyranny. Though, his books mainly concerned with the political memo of dictatorship, it served as an inspiration in the 1970s and 1980s to resist the fight in the

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[7] The World Bank, *Defining civil society*, (August 25, 2016, 10:30 am), web.worldbank.org/.../0, contentMDK:20101499~menuPK:244752~pagePK:220503.

[8] Supra Note 5.

[9] *Ibid.*

[10] Thomas Carothers and Barndt, *Civil Society,*Foreign Policy, 18-29, (1999).

interest of the people. Post 1990s, the globalizing trend paved the way for civil societies in the fight towards democracy.[11]

Louis D Hunt, through his brilliant writing[12], has explained the modern conception of civil society to mean "a realm of social interaction independent of the state"[13]. He explains the evolution using two terms, 'commercial republic' and 'commercial society'[14]. According to him, the two terms are the usages of Montesquieu and Adam Smith respectively, through which a society in its civil nature liberates the individuals in the market economy from the personal dependency characteristic of feudal society. The idea of civil society holds in itself promise of both the independence from direct political coercion and the threat of indirect coercion through the social mechanism of modern market economy[15].

The contrasting evolutionary debate can be witnessed in the views of Haberma's 'bourgeois public sphere' where he argues that the bourgeois rule was that of a political rule as personal or class domination'[16]. Karl Marx, to its contradiction points out the interdependence and reciprocal relation between the society and its individual.

It can thus be said that the understanding of the evolution of civil society can be understood in different senses. While classically, it can be understood as 'politically organized commonwealth', an apolitical view regards it as associations, voluntary in nature, comprising of private individuals against private goals banned by the state, keeping it under control and checking them against all sorts of antidemocratic diversions[17].

In understanding the different views, we can find some commonality in the approach of voicing for the liberty of society against other state powers. It is the civic responsibility and courage to stand for these rights, which serve as a nexus for self-motivated activity in achieving the common goals being shared amongst all.

The rise of the civil society[18] can been attributed to capitalist development, technological innovations and enabling regulations. Governments have endured in facilitation of civic organizations post 1990s. State socialism has transformed to facilitate this approach. As has been pointed out in his paper, Thailand and Japan has promoted these associations through a much permissive regime[19] especially Thailand which had enacted a new constitution to help grow the civil society in various aspects. The development of aid and humanitarian relief through trans-border civic associations have been furthered in the wake of cost-effective suppliers against the pressuring demands of finances in the public-sector welfare programmes.

Self-regulation is another upraise in this arena of civil society. In the era of globalization, political influence is being put at bay. One such effort is through the setup of self-regulatory organizations. The International accounting Standards Committee[20] set international standards of accounting sans any political detour.

The effect of civil society has given rise to better governance mechanism, greater transparency and effectiveness. With trade union federations engaging themselves with globalized institutions such as the IMF and the WTO, the nexus with the civil society structure holds not only better effectiveness but also enhanced

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[11] Souvik Lal Chakraborty, *Gramsci's Idea of Civil Society,* IJRHSS, Vol. 3 Issue 6, 19-27, (2016).

[12] Louis D Hunt, *Civil Society and the Idea of a Commercial Republic*, SPRINGER, Palgrave Macmillan UK, 11-37, (1999).

[13] *Id.* at13.

[14] *Id.* at 12.

[15] Supra Note 3.

[16] JURGEN HABERMAS, THE STRUCTURAL TRANSFORMATION OF THE PUBLIC SPHERE, (Thomas Burger trans, MIT press, 1991).

[17] HELMUT K. ANHEIER, INTERNATIONAL ENCYCLOPEDIA OF CIVIL SOCIETY, 341-346, (Stefan Toeplar ed. et al, Springer Science & Business Media, 2010).

[18] Jan Aart Scholte, *Global civil society changing the world?* CSGR Working Paper: 31/99, (June 6, 2016, 11am) http://www.unicef.org/socialpolicy/files/Global_Civil_Society_Changing_the_World.pdf.

[19] *Id.* at 14-15.

[20] The IASB (International Accounting Standards Board) is the independent standard-setting body of the IFRS Foundation, *IFRS: About us*, (October 9, 2016, 12pm), http://www.ifrs.org/About-us/IASB/Pages/Home.aspx.

accountability. This is what has been termed as 'legitimacy of the super state governance.'[21] The prominence of civil societies can be felt in the invitation to United Nations where certain environmental groups have held observer status in the wake of implementation of the 1987 Montreal Protocol on substance that deplete ozone layer.[22] Another example can be that of Intergovernmental Panel on Climate Change setup of 1988 where the International Council of Scientific Union play an advisory role in the setting up of the panel.[23] Promoting pluralism, civil society participation is beyond all divisions. Promotion of ethnic classes and their identities has been supported by various NGOs across Africa, America and the India. This is a stimulus of shaping not only the individual identity but also the political structure and outlook. Advocating the human rights promotion, global conventions on child's rights, women rights and rights of domestic workers as well as labored workers help put forth the contention of civic duties of the nation as well as the prosperity of the weak. Thus, we see an interesting rise in the civil society area in the later decades of the twentieth century.[24]

CIVIL SOCIETY AND SOCIAL MOVEMENTS

It must be understood that though civil society and social movements are parts of two independent spheres, but many a times civil society enters into the sphere of social movements to bring about a change in the existing governance structure. Social movements are such acts and actions, which cannot be regulated by existing norms and common understandings. Social movements are non-institutional in nature and they take a shape from the pulse of the people. Social movements dominate authoritative actions through mass voice, but civil society's main function is to keep the State under control, under checks and balances. However, civil societies do accelerate social movements. Even though civil societies do not mobilize people directly, but it helps in expressing the views of the socially disadvantaged class. Civil society gives a voice to those people whose grievances are not addressed by the State. Civil society helps in shaping the norms and values of people; it changes the existing norms and values, it influences the decision makers and institutional actors. Thus, civil society acts as the institutional base, which helps in social transformation in status quo. Civil society aims at bringing a systematic change and it is institutional in nature. However, social movements are not institutional. They agitate and mobilize people directly. Even though civil society and social movements are not synonymous, it must not be forgotten that both help in creation of public opinion, both helps in controlling the repressive nature of the government and helps in bringing changes in the existing rules, structure and governance.[25]

Some of the attributes of social movement are collective behavior, social change, resource mobilization, ideology etc. A social movement is a collective attempt. It helps in bringing about a change or resisting a change. While involving in a social movement, individuals work together, there exists a common sense of togetherness and common aim. Strong ideology and leadership back a social movement. In addition, social movements usually have a leader to plan, guide and execute the social change they are aiming for. Social movements are ad-hoc and impulsive. Social movements are initiated from a condition of unrest and they aim at establishing a new socio-political order. Based on the common purposes, social movements aim at bringing about a social change.[26] The resource mobilization approach of social movements aim at mobilizing variety of resources and the theory asserts that resources like knowledge, media, labor, solidarity etc. are mobilized through social movements. It is said that when people are able to mobilize resources, social movements take place.[27]

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[21] JAMES W. ST. G. WALKER & ANDREW S.THOMPSON, THE EMERGENCE OF GLOBAL CIVIL SOCIETY, 3-7 (WLU Press, 2008).

[22] K Madhava Sharma, *The Montreal Protocol on substances that depelete the ozone layer*, UNEP, 2000, (October 10, 2016, 11 am), https://unep.ch/ozone/pdf/Montreal-Protocol2000.pdf.

[23] Shardul Agrawala, *Explaining the evolution of the IPCC structure and process*, IIASA, 3-9, (1997).

[24] Mark Robinson & Gordon White, *The Role of civic organizations in the provision of social services*, WIDER, 1, 3-21, (1997).

[25] Supra Note 3.

[26] Puja Mondal, *Social Movements in India: Meaning, Features and other details,* (October 12, 2016, 9:30 am), http://www.yourarticlelibrary.com/india-2/social-movements-in-india-meaning-features-and-other-details/32941/.

[27] John D. McCarthy and Mayer N. Zald, *Resource Mobilization and Social Movements: A Partial Theory,* AJS, Vol. 82 No. 6, 1212-1241, (1977).

In India, during the 1970s a number of social movements took place, which were headed by activists. The farmers Movement is one such example.[28] Civil society play a very important role to mobilize public and encourage them to initiate social movements. With the rise of civil societies, power of individual and local community seems more promising than the transformative power of the State. Civil society molds people's perspective, ideas and ideals. This in turn indirectly ignites a number of social movements like: Peasant movements, tribal movements, dalit movements, movements by backward classes, women movements, industrial working class movements, student's movements, middle class movements, human rights and environmental movements etc. After world war-II, greater emphasis is given upon liberal political ideology and structural-functional approach rather than conflict and change. Social movements as understood previously were a part of societal conflict for social change. It was primarily concerned with power and conflict. However, with the rise of civil society, there has been a paradigm shift in the social movement's theory. Through resource mobilization and socio-cultural constructionism, civil societies influence social movements.[29]

The concept of civil society has always been a part of the liberal democratic theory. Under this theory, civil societies are viewed as spheres, which are independent of State or market, but they are to be protected by State. The modern philosophers however view civil society as a free space where different social associations take place and there can be check and balance on the growing power of the State. In third world countries like India, political democracy takes root and flourishes from various civil society movements. Some of examples of social movements in India where civil society played a very active role are the Gandhian efforts of Sarvodaya, the Chipko Movement, the Kerala Science Movement, and the Narmada Bachao Andolan etc. Since 1970s, a number of social movements have been influenced by the civil societies. The movement initiated by Raja Ram Mohan Roy for banning of Sati, the one initiated by Vidyasagar for widow remarriage, the movement initiated by Gandhiji for protecting the rights of the untouchables is nothing but examples of social movements, which germinated from the civil society members. In recent times, the Chipko Movement and the Narmada Bachao Andolan have gained social attention and appreciation.[30] The Chipko Movement was organized under the leadership of Sunderlal Bahuguna.[31] When the contractors were cutting off trees in the forest, the people of the region of Tehri-Garhwal started protesting against it.[32] The construction of the dam was also stopped and the movement was successful. Chipko Movement was a non-violent movement having the essence of Gandhian philosophy. The rural women stood with their arms around the trees to prevent them from being cut down. Another movement of recent importance is the Narmada Bachao Andolan by Medha Patkar. This movement was against the plan of the government to build a series of dams over the Narmada River. The Narmada Water Disputes Tribunal had approved the Narmada project and it was said that compensation would be given to the legal landowners. However, there were many villagers of tribal community who did not have formal ownership rights and thus the Narmada Bachao Movement started at grassroots, National and International level. Another important movement under the leadership of civil society was that by Anna Hazare. His movement specifically aimed at bringing transparency in the governance of the State. He was a strong propagator of the Right to information. However, civil society movements are different from working class movements or trade union movements. Civil society movements are not homogeneous or consistent in nature. They vary in the degree of mobilization.[33]

THE ROLE OF CIVIL SOCIETY IN FORMATION OF SOCIAL CAPITAL
It is not unknown to us that the importance of trust has long been emphasized by social and political theorists from Locke to Putnam. Social capital is the informal relations and trust, which bring people together to take action and it, provides opportunities for participation and gives voice to those who cannot formally represent

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[28] James Heitzman & Robert L. Worden, *India- A country side: Rise of Civil societies,* WASHINGTON: GPO, (August 21, 2016, 10 pm), countrystudies.us/india/121.htm.

[29] GHANSHYAM SHAH, SOCIAL MOVEMENTS IN INDIA-A REVIEW OF LITERATURE, (2nd ed. 2004, Sage Publications, New Delhi, India).

[30] ISHWARA BHAT P, LAW AND SOCIAL TRANSFORMATION, (1st ed. 2012, Eastern Book Co, India).

[31] Alexandar M.Issac, Towards *Eco-Dharma: The contribution of Gandhian thought to ecological ethics in India,* BOSTON UNIVERSITY OPEN BU, 2011, 1, 65-93.

[32] *Ibid.*

[33] *Civil Societies: Social Movements, NGOs and voluntary actions*, EGYANKOSH, (August 27, 2016, 8 pm), http://www.egyankosh.ac.in/bitstream/123456789/25947/1/Unit-18.pdf.

themselves. The concept of social capital and its impact on participation methodology of people have not been properly defined. However, the theory of social capital assumes that various social relationships are productive in nature, i.e. they form a part of capital. The origin of social capital theory can be traced during the 18th and 19th century and it was largely influenced by the ideas of J.S Mill, Durkheim, Locke, Rousseau, Putnam etc. The basic notion of social capital is rooted in the concept that the goodwill that others have towards us is a valuable resource. Such goodwill can be available to individuals or groups and social capital surely has productive benefits. However, it must be understood that social capital is different from other forms of capital because it resides in social relationships and it cannot be traded in open market. Whereas, other forms of capital reside with an individual or a group of individual and can be traded in open market.[34]

According to author Hanifan, social capital are those tangible assets that count for most in the daily lives of people. Examples of social capital are goodwill, fellowship, sympathy and social intercourse among individuals and families who make up social unit. The Organization for Economic Development and Co-operation defines social capital as networks together with shared values, norms and understandings, which facilitate co-operation within and among groups. There is much debate over the various forms of social capital. However, three forms have been identified: bonds, bridges and linkages. Through bonds, people link with each other based on common identity. Bridges go transcend beyond a common sense of identity and linkages are such which link people and groups who are further up or lower down the social ladder.[35]

Civil society helps to link shared values and understandings in the society. This in turn leads to a kind of trust or bond among people, influencing people to work together. Civil society provides each of the members of a group with a collectively owned capital. This capital is the aggregate of the actual or potential resources and it is linked with a membership of a certain group. It must be understood that under the social capital theory, relationship between different people is a valuable asset because it creates trust among different individuals. This trust becomes a shared set of values, virtues and expectations within the society as a whole.[36] The relationship between civil society and social capital can be understood from the following perspective: -

Both civil society and social capital aims at promoting the welfare of a society. When the State is weak or not interested, civil society and social capital can become a crucial provider of informal insurance.[37] Economic development can be facilitated. Market and civil society can increase their effectiveness by contributing jointly to the provision of welfare and economic development. As we know, social capital facilitates exchange of resources and skills across the sectors. Through such exchanges, civil society can serve as a beneficiary. It even acts as a benefactor by offering policy recommendations, political support and service provision. A strong civil society has the potential to hold the government and private sector responsible and accountable. It can be crucial provider of government legitimacy. Civil society gives a voice to people, encourages participation of people and pressurizes the State. Successive alliances between civil society organizations and receptive State officials may lead to greater tolerance towards reforms. Both civil society and social capital thus strengthen democracy and ensures that the State remain accountable to its people.

Trust and willingness to co-operate help people to form groups having specific aims and objectives, which are common among them. These groups communicate with each other and co-ordinate their activities leading to mobilization of resources like trust, good will and social inter course. Civil society helps in formation of social capital and like any other capital, social capital is also productive. Social capital gets its form from the relations between persons and among persons. Civil society advocates change to decision makers through public mobilization and by staging popular demands. It helps public to identify problems, proposes certain ways to

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[34] Tristan Claridge, *Designing Social Capital Sensitive Participation Methodologies*, SOCIAL CAPITAL RESEARCH & TRAINING, (August 27, 2016, 10 am), https://www.socialcapitalresearch.com/designing-social-capital-sensitive-participation-methodologies/.

[35] *What is social capital?* OECD Insights: Human Capital, (August 29, 2016, 11 am) https://www.oecd.org/insights/37966934.pdf.

[36] *Social Capital*, INFED, YMCA GEORGE WILLIAMS COLLEGE, (August 29, 2016, 11:30 am), infed.org/mobi/social-capital/.

[37] Murielle Mignot, *Social capital: A crucial concept in understanding social production,* Housing and Land Rights HIC MENA, (September 1, 2016, 11: 45 am), http://www.hic-mena.org/spage.php?id=o28=#.Wqoj_x1uZkg.

tackle the problems and stages popular demands and competing claims. Concisely, civil societies volunteer active citizenship.[38]

In addition to influencing change, civil society and social capital leaves an impact on global issues. With the emergence of new concepts like globalization and capitalism, a new kind of inequality between the haves and have-nots is emerging. This leads to widening the gap between different sections in a globalized society. If people in the lower strata of the society feel neglected and dissatisfied due to a certain policy decision of the State, social fabric of a country is weakened. An effective civil society unites those who are weak and gives a voice to them. Civil society organizations give weight to their ideas and aspirations.

CIVIL SOCIETY: AN AGENT OF SOCIAL CHANGE

According to Lundbeng, Social change is the change or modification in the established patterns of the inter-human conducts. According to Anderson and Parker, it is the alteration in the structure and of functioning of societal forms or processing.[39] Thus social change refers to the change in the thought structure and behavioral patterns of people, their attitudes, ideas and ideals. This in turn leads to an alteration in the life patterns of people, their way of interaction with other people etc. It changes the structure and function of social organizations and institutions. Social change is different from social transformation. However, a large-scale social change may lead to social transformation.

The role of civil society in bringing about a social change in India has a long history. During the British period, imminent social activists like Swami Vivekananda, Ram Mohan Roy, Jyotibha Phule, Iswar Chandra Vidyasagar, Subhas Bose, Sardar Patel etc. have played a role to change the mindset of people. The period of renaissance started in India with the inception and germination of socio-cultural movements backed by their ideas and ideals. Widow re-marriage, female education, abolition of Sati, rise of a new educated class called middle class etc. would not have been possible if the civil society movements ended up in vain. Accommodation of diversity and pluralism helps a society to undo its stagnancy and move forward. Civil society exactly does that.[40]

It must be remembered that civil society is a sphere, which is separate from the State and market. Civil society works in social sphere and promotes common interests of people through collective action. Civil society plays a very important role in a country's democracy and initiates social change. Through civil society organizations, there is free association of citizens, it is through this mechanism the interest, and opinion of different groups is expressed. In recent times, civil society plays a decisive role in the policy making of the government. Its opinions regarding human rights issues or any other socio-political issues influence mindset of people. It helps people to formulate their opinions. Thus, on one hand, civil society organizations give voice to the voiceless and unorganized; on the other hand, they promote social change by regulating the behavior of people, influencing policy mechanisms, designing strategies, mobilizing public opinion etc. Civil society helps people to identify and articulate their values, civic norms, beliefs etc. thus indirectly enabling social change.[41]

Civil society helps in public education and mass awareness. It informs the people about the governance mechanism, educates people about their rights and disseminates information among people. Thus, masses are involved into political affairs and a more democratic society is established. Thus, access to information and transparency in the governance and decision-making process is possible through civil societies. Human rights of women, minorities and other marginalized sections are rightly addressed by civil society organizations. Public affairs get a proper shape through civil society movements. Civil society organizations help people to articulate their interest and exercise their social, political and economic rights. Civil society organizations not only influence people, but also influence the government bodies in policymaking. They advocate for people-oriented policies; see whether a certain policy is properly implemented or not; whether a policy is harmful to a certain minority group etc.[42]

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[38] L. David Brown & Archana Kalegaonkar, *Addressing civil society's challenges: Support organizations as emerging institutions,* Vol. 15 No. 2, IDR, 1, 1-7 (1999).

[39] Lok Nath Suar, *Our Civil society as an instrument of social change*, OLR, Dec 2011, 61, 61-62.

[40] Supra Note 28.

[41] Supra Note 28.

[42] Neelmani Jaysawal, *Civil society, Democratic space and social work*, Vol. 3 Issue 4, SAGE, 1, 1-6, (2013).

Civil society organizations aim at promoting social cohesion and democratization, protecting the most vulnerable sections of the society, building social capital and preventing social exclusion from decision-making process. They work as organized groups striving towards a common goal. For e.g.: Civil society organizations questioning the existing system may act as an engine for social change. Civil society organizations ensure that there exist good governance, transparency, effectiveness, openness, accountability etc. The role of civil societies have changed over the period from merely advisory bodies to bodies which influence the policy making or those influencing a social change. Amnesty International, Green peace, Red Cross are very powerful names in themselves. Their role in politics and public affairs has been increasing largely.[43]

Acting as an agent of social change, civil society has risen through the many facets of various role changes and developing changing relations. The CSOs in the decades prior to economic liberalization in India worked for the overall development of the society and tried to contribute for the uplifting the downtrodden. However, in the post-liberalization period, attributed mostly to the beginnings of 1990s; at the time when the State initiated withdrawing from its responsibilities, the societal concerns could not be left on the political system prevailing since State driven authorities was falling short in its endeavor to the economic runway. It could be argued then that the roe of civil society were being encouraged to cater to these needs of developmental and welfare functionaries.[44] Moreover, with influential corporate bodies and government exploiters of their position, it was growing incumbent on the part of the civil society to address these needs. Thus, the CSOs needed to focus upon governance and development with various international organizations and the UN agencies then working actively with the CSOs in India through aid providing measures, monitoring and overseeing developmental programs in regions hit hard by socio-economic problems. Quoting Tandon[45], in this context, there can be three important contributions of CSOs in national development. First being, 'Innovation' in which They have been experimenting with new ways of promoting more sustainable, people-centered development and have been able to develop methods, models and equipment that have been widely adopted by the state and national governments as well as internationally, second being, 'Empowerment' which involved in empowering socio-economically marginalized and exploited sections of society, third being, 'Research and Advocacy' in which measures have been undertaken in significant public education and policy advocacy through appropriate sustainable research on the issues of women, tribes, dalits, environment, education, human rights, etc.

It can thereby be said that with changing times and emerging challenges, the roles of CSOs have been diversifying and changing. First, the civil societies are considered as effective agencies by those granting aid for activities to develop the poorer countries mainly in the event of State rolling back their activities. Second, civil societies are also considered as safeguards of market onslaughts as they receive the aid for safeguard development. Third, civil societies are also considered as one watching over the tendency of State to impose their authoritarian rule over their subjects. Some of the newer role and their relations can be understood as follows:

STRIVING EFFORTS OF CIVIL SOCIETIES TO PROMOTE PARTICIPATION IN GOVERNANCE STRUCTURE AND DEMOCRATIC REPRESENTATION
The Civil Societies are engaged in a wide spectrum of activities, which encompass issues of governance, advocacy, and policymaking and facilitating people's participation through awareness generation. Policy advocacy role of the civil societies should be specially highlighted in this regard as a few of the most important Acts like Right to Information, Rural Employment Guarantee, Domestic Violence etc., have been passed in India in the face of strong advocacy initiatives from the civil society. In addition to this, many civil societies work closely in association with the Panchayati Raj Institutions (institutions of local governance in rural India) and municipalities especially in the period following the 73rd and 74th Constitutional Amendment Acts.[46]

EFFORTS OF CIVIL SOCIETIS IN PROMOTION OF ECONOMIC, PRO-BONO AND MARGINALIZED SECTOR
Open Space is an unregistered platform, which facilitates the sharing of complementary skills and resources

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[43] Supra Note 30.

[44] Supra Note 42.

[45] Tandon, R, *'Voluntary Sector and National Development'*, speech at the All India Conference on The Role of Voluntary Sector in National Development, 20 April, 2002, at Vigyan Bhawan, New Delhi (October 7, 2016, 10:35 am), http://planningcommission.nic.in/data/ngo/vac_prced.pdf.

[46] The Constitution of India, 1949 (with amendments).

among citizens. In doing so, they support and reinforce each other, celebrating life and its challenges. Open Space specifically does not have structured funding or resources, and did not invite donations. However, in 2003--04, out of compulsion because many who wanted to get involved also wanted to donate money, they opened a bank account. That is the only "formal" recognition that the organization has. Sharing information, resources and solidarity are the main activities of the organization. They accomplish this by providing support in institution development, documentation and training, publishing, human rights education, advocacy and campaigns. Different groups under the umbrella of Open Space work with different communities (sex workers, domestic workers, etc.). They monitor different commissions about what the government is doing, and the implementation of various acts. The groups talk amongst themselves, and then take it to the public, in campaign mode or through demonstrations, and through this hope to lock down government into taking action.

The fight of SANTULAN (Social Animation towards United and Liberative Action), a Pune-based civil society, has been eminent in facilitating the stone quarry migrant workers in the neighborhood of Pune. They advocated for them; so that they could lead a life of dignity and respect. They focused on tangible changes by adopting a two-pronged strategy that includes not only programs designed for development and empowerment of the migrant or marginalized communities, but also changes in the policy. SANTULAN has been persistently trying to address the issues and miseries connected to their lives. However, the distinctive basis of this voluntary, social and non-governmental organization has been the education and empowerment of the youth and children of these migrant workers.[47]

CHANGING RELATIONS OF CIVIL SOCIETY WITH THE GOVERNMENT
Ushering the changing relation of civil society with the government, landmark programs like MGNERGA[48], JNNURM[49] has significantly influenced and has been influenced by the National Advisory Council. However, from the 1990s until the beginning of the 21st century, India experienced a remarkable upswing in international development funding. In early years of the 21st century development funding for institutionalized CSOs in India was roughly divided between the foreign donors and the Indian government, apart from private donations and volunteering. However, the decision of the Indian government to amputate relationships with most of the bilateral donors in 2003 suddenly dropped down the foreign contribution and ignited the beginning of funding crisis for the institutionalized civil societies. Interestingly, that was a time when India sparked signs of economic boom, declining poverty rates and improved government service delivery compared to the decades of 80's and 90's. The enforced withdrawal of many bilateral donors coupled with a robust economy signaled the INGOs that India is no more in need of development funds and the Indian government seriously can take charge and address the country's social problems. Contributions towards religious NGOs (Christians and followers of other minority religions) from foreign donors also amounted considerably. On the other hand, the restrictive regulatory laws recently enforced by the Indian government are also predominantly affecting the institutionalized civil societies. The amended FCRA law of 2011 forces the civil societies to renew their registration after every five years. In addition, an organization receiving more than one crore as foreign money is expected to share information through its website. Under the newly amended act, this kind of negligence can lead to complications and even cancellation of the registration. Besides, under the law, an organization can be declared of political nature if it has objectives of political nature or comments upon or participates in any political activity. Actions like band or hartals, are considered to be of political nature. The law also strictly mentions that the administrative expenditure of an organization must not exceed 50 per cent of the total utilization. Thus, the registration of the civil societies can be cancelled due to non-compliance with the FCRA law or doing something, which is against so called 'national interest'. Similarly, more stringent DTC regulations are forcing the civil societies to come under tax obligations. The provision of saving has been taken away along with facility to account on accrual basis. The definition of charitable activities is as confused as it

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[47] Koyel B, Development as change in a Neo-liberal world, Vol. 5 Issue 3, JPSPA, 1, 4-5, (2017).

[48] The Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) was enacted in August 25, 2005, which provides legal guarantee for hundred days' employment in every financial year to adult members of rural livelihood.

[49] The Jawaharlal Nehru National Urban Renewal Mission (JNNURM) is a city-modernization programme launched by the Government of India under the Ministry of Urban Development and Ministry of Housing and Poverty Alleviation aiming to create economically productive, efficient, equitable and responsive cities by upgrading the socio-economic infrastructure in cities, provision of Basic Services to Urban Poor and wide ranging urban sector reforms to strengthen municipal governance in accordance with the 74th Constitutional Amendment Act, 1992.

was earlier, the business as if activities unilaterally defined by assessing officer can take away the tax exemptions. The visa regime has also been tightened. Now to invite international experts or organizing international workshop requires clearance from three Ministries, like Home, External Affairs, and Nodal Ministry. Thus, this restrictive regulatory environment is hindering the civil society's access to both foreign funds as well as international relations.

CONCLUSION

The role of civil society is changing with an insidious effect. In the globalized world, where the liberalization, privatization and globalization is ruling the roost, civil society can be the harbinger of people's right. The role of civil society in multicultural and diverse country like India cannot be quantified. Its role can be gauged through being a defender, protector and custodian of people's rights. However, the challenges are manifold for the civil society in contemporary world like transparency and accountability. In such a situation, the self-restraint and self-regulation is the norm that the civil society should follow. The civil society organization should participate in policy formulations, cconferring legitimacy on policy decisions. First, civil society can confer legitimacy on policy decisions made in the global political arena. Second, civil society engagement increases the pool of competing policy ideas. Competition is not always a positive force, but in searching for a best possible outcome for the broadest range of people, it is enormously helpful. Many of our current global problems are highly complex. Climate change, for example, requires an understanding of biological forces that is not the first specialty of most government negotiators. Third, Civil societies support less powerful governments. It must be understood that not all governments are created equal. Civil society can help to either rectify these imbalances by providing data and analysis to smaller states free of charge or by acting as their eyes and ears in the expensive cities in which most of the trade negotiations take place (Geneva, New York, Washington DC). Many smaller states have developed symbiotic relationships with NGOs based in these cities, such as the South Centre, which works on trade, environment and a host of other issues. Fourth, CSOs help government negotiators keep their eye on the prize, so to speak. CSOs can continually remind negotiators of the stakes. Fifth, CSOs can propose sensible global solutions without having to prioritize national borders. Civil society is often able to help states find a rationale for putting nationalism aside.

PUSHING THE STATE TO THE MARGINS: ROLE OF NON-STATE ACTORS AND SOCIAL CAPITAL IN SOCIAL DEVELOPMENT

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ABSTRACT

The impact of globalisation on the role of State in development in general and social development in particular is a major topic of debate in the 21st century. It is an agreeable fact that, in the context of growing interconnectedness, States are not individual actors in the present international system and therefore, no State is naturally protected from the pros and cons of the globalisation process. The intensification of trans-border relations has catapulted international relations to a post-national arena by redefining the role of state in development. Globalisation and social capital are two closely related elements in the current social development debates. The process of globalisation has clearly diminished the role of State in social development. Through the study of the emerging patterns of social development, this paper explains how neo-liberal ideas like social capital and institutions/agencies like NGOs intruded into the state power and replaced the state in social sector through new policies and programmes that are designed within the framework of Washington and Post Washington Consensus. The paper argues that though the advent of NGOs and social capital has clearly pushed the state to the margins in social development but it lead to more inequality and social crisis in the developing societies.

Keywords: Social Development, State, NGOs, Structural Adjustment, Social Capital, Globalisation

INTRODUCTION

The retreat of state from social sector and the entry of new agents like non-territorial capitalist forces and Non-Governmental Organisations to fill the vacuum created by this is a new phenomenon that has stimulated many discussions and debates among scholars. State withdrawal from social sector is a common phenomenon in the developing States, especially in the last two decades. One major reason of this was the worldwide development of a new political economy. The major characteristic of this new political economy was extreme pessimism with regard to governments and their policies. The neo-liberal economic theory has reinforced this through disseminating cynicism and distrust on various nationalist regimes. This new orientation was essentially a political counter offensive directed at developing societies and operating under the pretext of SAP (El-Laithy 2002: 457).

Globalisation and social capital[1] are two closely related elements in the current social development debates. The concepts are interrelated because most of the definitions on social capital highlight the role of government, market and the individual in maximising social development/welfare within the globalisation paradigm. Theoretically, social capital develops in a society with the formation of social connections and networks among people/groups based on principles of trust, mutual reciprocity and norms of action. It facilitates social development through exchanges of resources and skills across sectors.

In relation to the new social development strategies, the projects of social capital, participatory development and the extensive participation of non-state actors have got much attraction in the developing counties. What is special with this new way of looking at development in the late 1990s is that, it has given more emphasis to the non-economic dimensions of development like governance, education, and enhancement of social and human capital (Sayyid 2002: 16).

The concept has its root in the debates of early twentieth century and its status has been fixed as the key theme in the development package of World Bank in the last decade of 20th century (World Bank 1998). It is important to note that neo-liberal economic institutions have been playing a major role in the rapid spread of ideas like social capital, participatory development and the role of non-state actors and NGOs in the socio-

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[1] Generally, the concept 'social capital' refers to the institutions, relationships and norms and networks that shape the quality and quantity of societies' social interactions and make possible collective action. It refers to a networked ties of goodwill, mutual support, shared language, shared norms, social trust, and a sense of mutual obligation from which people can obtain certain values (Wulf 2003). Social capital, the new strategy proposed to address the social development issues of developing societies, sums up the dominant neo-liberal agenda of the reduction of state power and a corresponding increase in the responsibilities of the society and non-state actors. At the same time, it is also meant to develop an alternative not only to state, but to market also since both of these agencies have miserably failed to address the severe social crisis developed in the third world states in the post liberalisation period.

economic development, especially in the developing countries. In this connection, the empowerment of civil society and the active role of a variety of local civil and social organisations were projected as the alternative to the 'unresponsive' state by the prophets of market economy. Even foreign NGOs have taken a major role in shaping the public policy in the context of states' seeking more partners to share its responsibilities in social sector under the new agenda. Many civil society organisations were set up in the form of professional syndicates, workers' syndicates and co-operatives and peoples' collectives to take up this strategy. This was projected as a novel tool - a people centred state supported - for social development in which development intermediaries like NGOs also play a key role.

The concept of social capital has been developed through the writings of many social scientists and each emphasised on different aspects of the concept[2]. However, in the era of neoliberal globalisation, the global institutions like World Bank and IMF popularised the term by proposing the concept 'social capital' central at their development strategy to achieve sustainable development or the balance between social welfare, economic development and conservation of natural resources in the global level. They emphasized on building/strengthening social capital as a mechanism to address the issues of social development such as unemployment, poverty and marginalisation of weaker sections. In connection with the ongoing debates in development, the concept of social capital emphasizes on certain features of social organization such as networks, norms and social trust that facilitate coordination and cooperation among people and within societies for mutual benefit.

The World Development Reports – 1999/2000 and 2000/2001 have given special emphasis to social capital (World Bank 2001: 128). The WDR 2000/2001 emphasises on the importance of the building of social institutions in the creation of social capital. It emphasizes on the bonding, bridging and linking of social capital through connecting family members, neighbours and local organizations and linking them with formal organisations in a society. According to World Bank,

Social capital refers the networks and relationships that both encourage trust and reciprocity and shape the quality and quantity of societies' social interactions. The level of social capital has a significant impact on a range of development processes. For example, in education, teachers are more committed, students achieve higher test scores and school facilities are better used in committees where parents and citizens take an action interest in children's educational well-being. In health services, doctors and nurses are more likely to show up for work and to perform their duties alternatively where their actions are supported and monitored by citizen groups (World Bank 2000: 6)

As far as applying this concept in the wider context of development like rural development, World Bank observes:

In rural development, villages with higher social capital see greater use of credit and agrochemicals and more village level cooperation in constructing roads. Social capital serves as an insurance mechanism for the poor who are unable to access market based alternatives. It is therefore important to facilitate the creation of new networks in situations where old ones are disintegrating (World Bank 2000: 6).

In totality, the social capital debates emphasise on the greater participation of people in socio-political arena through village committees and development associations and on local-rural development through effective resource mobilisation and the creation of new employment opportunities. In this connection, theorists have begun to see social capital as a focal point for organisational maintenance and development (Fine 2001).

STRUCTURAL ADJUSTMENT PROGRAMME AND SOCIAL DEVELOPMENT

As we understand clearly, Structural Adjustment Programme (SAP) is the core of contemporary liberalisation/ globalisation project. It is evident from history that market imperfections and other structural limitations in developing countries have essentially forced state control over production as well as distribution of resources for long time, especially in the initial decades of independence. The structuralist notions had justified momentous government intervention in underdeveloped financial markets (Amin 1991). However, we shall see a gradual shift towards privatisation, though limited, by 1980s in many developing countries. The introduction of more capital-intensive projects by IMF through its Structural Adjustment Loans (SAL) in 1979 was a major initiative in this regard. Gradually, developing states incorporated a new economic policy, which is primarily

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[2] Hanifan (1916), Eva Cox (1995), Schultz (1961), Coleman (1988), Putnam (1993; 1995; 2000) Bourdieu (1972; 1986) etc.

outward looking and was against their previous protectionist policy orientations. Obviously, such changes generated critical social impacts which lead to new dimensions in social development debates.

The earlier theories of economic development had generally assumed trickle-down effect (Pareto effect) that economic growth would eventually lead to improvement in the living conditions of the poor in developing countries and help in the overall reduction of poverty. The logic behind such an expectation was that States would play an important role in the distribution of resources and the benefits would then trickle down. But, this was criticised in 1970s and '80s due to unfulfilled expectations even in the midst of unrestricted State intervention. Failed redistribution of income and productive growth worsened social crisis by increasing poverty and unemployment and high inequality among different sections in the society.

Within few years, the adjustment policies had created major impact on social conditions of the States that further deteriorated with new policies and programmes. The cutbacks in expenditure, especially in education and healthcare, have further deteriorated social situation. Similarly, the abolition of subsidies resulted in an increase in food costs that too to an uncontrollable situation (Rao 1998; Ravallion 1998). The allocation was insufficient in human resource development. By the late 1980s itself, debates on development with a human face flourished. As part of this, demand for more compensatory finance to deal with social consequences of expenditure cuts was strengthened.

STATE AND SOCIAL DEVELOPMENT: CHANGING DYNAMICS

By the end of 1980s, there emerged a new way of economic thought in the developing countries that was contradictory to the predominant development orientation based on protectionism and over intervention of state. It has proposed for economic management and rationalisation in the public sector through cuts in government expenditure and to maintain balance between imports and exports. Further, it highlighted the importance of a more efficient allocation of production factors, greater flexibility and sustained growth in controlling the crisis in Balance of Payments. Briefly, there has been a systematic effort by neo-liberals to dismantle restraints on trade and capital flows and to reduce governmental 'interference' in the organization of economic life of people all over the world (Block 2001: 18).

The idea of opening up of national economy to international competition has become an acceptable norm for most of the developing states within a short span of time. The policy changes opted as well as the programmes designed to save the crisis-ridden industries in the developing states has led to a situation of full-fledged competition. Consequently, the industries of the North have overpowered economies of developing countries, who are the new entrants in the global market, since the policies taken were favourable to protect and to promote the trade/commercial interests of the northern-based Trans-National Corporations (TNCs) and the rich states.

An overview of the State intervention in social sector is significant in understanding the patterns of globalisation since the evidences illustrate that developing countries are becoming more integrated to the global economy and the speed of which has accelerated over the past two decades. The policy changes proposed by Washington Consensus like the short-term stabilisation measures that facilitated long-term liberalisation goals hold special attention in this regard. The important among them like devaluation of overvalued exchange rates, reduction of budget deficits, reform in tax structure and cutting down state expenditure has reversed the economic orientation of the States who have taken part in it. What are special in the transition from state control to market based economy in the context of social development is that it minimised the role of public sector in providing basic infrastructure and simultaneously promoted private ownership and management in economy and ensure the participation of private sector in production, accumulation, foreign exchange and employment. In the beginning of reform, this was identified as the means to reach the end of high economic growth with social development.

The major societal features of the process of globalisation in the last decade of 20th century and first decade of 21st century are the high government spending with low priorities to social development. The role of State was redefined from the builder of economy to the facilitator of favourable conditions for foreign capital and for the participation of private sector in the development process. In the new context, globalisation provides new guidelines for institutions around the world about the way they should deal with common problems. SAP essentially reduces the economic and social role of the State by narrowing the States' arena of responsibility and targeting public services and social security.

As many scholars noticed, the problem with globalisation while approaching the social development is that, it has no substantial insight into the contemporary human condition (Held et al. 1999). It supports the observation of Polanyi (1957) on the serious defect in market liberalism that subordinates human purposes to the logic of an

impersonal market mechanism. This is very clear from the experiences of the developing states who moved to new liberalised regime through SAP. The uneven distribution of the development infrastructure has remained a major hurdle to social development in such states. Indicators of social development in developing countries give us a clear picture of this unequal distribution.

There is a strong link between inward aid flows and policy reform in the developing states. The conditionality of foreign aid and policy reforms were the outcome of this structural inefficiency of the system. It is true that, foreign aid can mitigate the adverse effect of structural adjustment for short run. In this context, the question, does aid ultimately contribute to social welfare and economic growth or does it create a permanent dependence to donors have raised heated debates among scholars. When those who follow orthodox and liberal positions put forward a positive view on aid related projects and programmes, the leftist scholars highlighted on subordination and dependency created by the aid (Fine 2000: 609).

The absence of proper cost – benefit analysis at any level was a major limitation of the policies and programmes followed by those States under state capitalism, state socialism or mixed economy. Preferential treatment by State had gradually hampered growth in agriculture sector. In addition to this, the poor monetary management and fiscal policies have systematically undermined the possibilities of economic growth and social development in the pre-liberalisation period as well.

In the existing political situation in developing countries, the aid received is always used by the powerful to strengthen their influence. The obvious outcome is that it hardly reaches the people for whom it is intended to. With this basic conclusion, neo-liberals demanded a review in aid related development strategies that obviously proposed the limiting of the role of State/government in handling resources mobilised through aid.

LOCATING NON-STATE ACTORS IN SOCIAL DEVELOPMENT

In the age of globalisation, non-state actors, especially the private sector, become major players in the national economies of those states where State had historically played the role of the lone agent of social developmental activities (Terrence 1994; O'Brian 1966; Nemat 1998). The private sector has gained much influence in the economy and its share in GDP and imports consistently increased. The newly emerged situation in those countries in fact compels the private sector to share the responsibilities in social services. As part of this wave, India has also changed its previous policy of protectionism to a more open attitude to foreign investment.

States used to play an important role in drawing both economic and social policies. The redistributive role of state had played a role historically to compensate the structural inequalities inherent in the socio-political system of developing countries (Hafez 2002: 90-2). However, many new private consulting firms were also started functioning in the social development sphere. These private initiatives in the economy made it more outward oriented and more prepared for competition in a global economy. Increased involvement of development intermediaries (mainly NGOs and INGOs), at both the national and the local levels was a major trend of this phase. The earlier role of the state was taken over by various development intermediaries. Since their activities are wide ranging and they succeed in mobilising huge resources in the name of development, their role in the social development debates – including the policy making – has enhanced unprecedentedly.

Grass root organisations gained much attention in the neo-liberal development debates as a viable alternative to state power. Even foreign Non-Governmental Organisations have taken a major role in this context in shaping the public policy where states are seeking more partners to share their responsibilities in the social sector. Many so called civil society organisations were started in the form of professional and workers syndicates and co-operatives at the national level and promoted joint participation in development. On the other hand, the expanding role and spread of the activities of International Non-Governmental Organisations (INGOs) and social movements have strengthened a global civil society that always intervened in issues across the borders.

The rapid proliferation of NGOs puts forward a novel, but tiresome, idea of privatisation of development. The problem with them was that they were not capable to address the fundamental issues related to development - the issue of distributional inequality - in most of the developing countries. Instead, it further expanded social inequality by limiting the role of state in the social distribution of resources. By highlighting on legal and political equality, they surpassed social and economic equality (Glavanis 2002: 466). What is more serious is that, these groups/institutions, which are influenced by neo-liberal ideas, could not respond to the social requirements and ground realities of most of the developing societies effectively. What we see here is that, the proposed resolution to the problem is not resolving the problems in effect; rather it complicated the real issues.

There is a common criticism emerged from the experiences of developing countries against NGOs that, though they use huge resource, their achievement is very less[3]. There are so many other limitations – structural and functional – that prevent NGOs from contributing anything substantial in the social sphere. First of all, the functioning of such organisations is neither transparent nor accountable. Internal structure of such organisations is highly hierarchical and their functioning is undemocratic. Besides, the beneficiaries have no role in the process: they are passive recipients of assistance from a particular organisation (Bayet 1996: 40). This has slowly undermined the concept of rights and made development a kind of privilege of some external agents. Though the NGOs succeeded in mobilising resources, they fail to contribute in social development as they cannot ensure the effective distribution of such resources to the needy. Moreover, they are not capable to perform better than the old state agencies having many structural limitations

The role of civil society in social development is a major discourse in the era of neo-liberalism. This term civil society has appeared frequently along with social capital in the social development debates facilitated by World Bank IMF and other such organisations. The replacement of state from its social responsibilities would be compensated by the intervention of civil society organisations, according to its proponents. In this context, civil society refers to the arena of unforced collective action around shared interests, purposes and values. Social capital is considered as the raw material of civil society. According to Eva Cox (1995a: 17), "social capital should be the pre-eminent and most valued form of any capital as it provides the basis on which we build a truly civil society. Without a social base, one cannot be fully human. Social capital is as vital as language for human society".

The major components in civil society are the actors such as registered charities organisations, non-governmental organisations engaged in developmental activities, community groups, women's organisations, faith-based organisations, professional associations, trade unions, self-help groups, social movements, business associations, coalitions and academia and support groups.[4] Social development/ welfare of people and society have been identified as one of the most important objectives of social capital - civil society interface.

Today, in general debates, the term civil society refer the totality of voluntary civic and social organizations and institutions that form the basis of a functioning society as opposed to the force-backed structures of a state (regardless of that state's political system). Civil society associations cannot be wholly separated from official and commercial spheres (Scholte, 2000: 2004: 214). Civil society consists of the groups and organisations, both formal and informal, which act independently of the state and market to promote different interests, especially the developmental interests of any society. On the other hand, social capital, the informal relations and trust which bring people together to take action, is crucial to the success of any non-governmental organisation because it provides opportunities for participation and gives voice to those who may be locked out of more formal avenues to affect change. While individual groups form the building blocks of civil society, the concept's value lies in the level and density of relations among groups as well as the synergy between civil society, state and market (Evans 1996).

Community Driven Development (CDD) is a concept popularised by the advocates of globalisation as a new mechanism of social development[5]. It is broadly defined by the World Bank as "an approach that gives control over planning, decisions and the investment of resources to community groups and local governments" (World Bank 2000). It is observed that eradication of maladies like poverty and subjugation and ensuring more accessibility of resources are the basic requirements for the welfare of the poor (Sen 1999). Generally, the weak and the marginalised people are the objects of the efforts for the reduction of poverty in the era of globalisation.

The proponents of community driven approach argues it is significant in development debates since it strengthen the capacity of rural people to organize for development. In fact, the CDD activate on the principles of local empowerment, participatory governance, demand-responsiveness, administrative autonomy, greater downward accountability and enhanced local capacity. Thus it is 'the glue' that holds them together for developmental activities (Cohen and Prusak 2001). People in the community can recognize that economic

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[3] The major limitation of such units is the functional specialization that they carry over. Almost all those organisations were issue based organisations which has concentrated on one (more than one in some cases) particular aspect.

[4] These are the elements identified by Centre for Civil Society, London School of Economics. From this, one can easily recognise the link between civil society and social capital.

[5] The guiding principle of CDD is that with right to access to information, proper capacity and financial support, the poor can effectively organize themselves and decide priorities of their community. Once decide the priorities, they can deal such issues by working together with local governments and other supportive institutions.

growth is not an essential component in building community framework for social action. Community Driven Development treats poor people and their institutions as resources and collaborators in the search for sustainable solutions to developmental issues. Thus they can look for alternatives even to the current powerful economic ideology of neo-liberalism in social development. Family dynamics persuade reciprocity and exchange, which contribute to social capital generation[6].

DEVELOPMENT, GLOBALISATION, AND SOCIAL CAPITAL: EMERGING DEBATES

The social dimensions have got much attention in the development debates in the third world states since late 1990s. In fact, the social development model projected by the proponents of the Washington Consensus under neo-liberalism was a market based development approach. By the end of 1990s, this model was extensively criticised due to the intensification of social crisis in the states which implemented liberalisation policies. The critics of Washington Consensus proposed new strategy for social development in the context of severe social crisis produced under liberalisation (Williamson 1990; 2000). This persuaded the international institutions like World Bank and IMF to go for a new programme - a new people oriented strategy - for social development. This has led to the popularisation of the concept social capital in the social development of developing states. Emphasis on the importance of the relationship between market and non-market activities and to correct imperfections in the market based strategy were the major concerns of those who emphasised on social capital.

The debates generated by Post Washington Consensus very much popularised the idea of social capital by late 1990s and the 'social' in it actually represents the non-market responses to market imperfections. This represents a fundamental shift in the development debates - initiated by World Bank - from Washington Consensus to Post Washington Consensus. The significance of social capital here is that the term has a significant impact on development and state debate in the context of globalisation. The debates on the pros and cons of social capital are one or other way related to state, development and globalisation. However, as part of the new wave, the agenda of neo-liberalism reduced the role of state in the developing/Third World countries to a less active agent in social development. Consequently, development itself has become a process in which various other actors such as private capital, civil society, international donors and NGOs are involved/play a crucial role.

By late 20th century, the developing countries realized the serious problems related to distribution as well as the socio-political consequences of an ever-increasing social inequality in the developing States, the outcome of new policies. This contradiction in development is fundamentally related to the inherent inability of the market to ensure a comparatively reasonable and equitable distributional system. As a socio-economic impact of the new measures, people are forced to move to informal economy. In fact, their role in the formal economy has become very limited and the majority of the poor were simply 'removed' from mainstream economic activities. One of the most important aspects of this kind of liberalisation is the decreasing potential of those marginalised sections to dissent against various State policies. Though people can mobilise themselves, mostly the States succeed in creating a duty/responsibility consciousness among them that ultimately weaken all such moves.

As we see, with the intensification of globalisation of trade and commercial activities, the discussions on the non-economic (that is social) dimensions of development like governance, education, and enhancement of human capital and social capital has also got considerable attention from the institutions and scholars engaged in development debates (Sayyid 2002). Even the World Bank, the most aggressive agent of neo-liberal economic agenda, at times talk about the need of putting people first and fostering self reliance simultaneous to the restructuring of economy (World Bank 1995; 1998). This is a mechanism introduced to fill the vacuum created by the departure of states from their social responsibilities. As the study highlights, these two processes - globalisation and social capital generation - are the products of neoliberalism and therefore mutually supportive.

Social capital is the product of the search for a more effective strategy to address the challenges of globalisation in the social arena. Such a philosophy has spread in connection with liberalisation especially in the late 1990s that social development is equal to and an integral part of economic development (*National Conference on Social Development*, Cairo: 2000). The fulfilment of the basic needs of people, achieving fair distribution of wealth gained as a result of economic growth, development of human resources and expanding the scope of options before the people with emphasis on social justice, equal opportunities and eradication of poverty and illiteracy has been accepted globally as the basic tenets of social development.

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[6] Like family ties, kinship ties may also serve as vital in welfare and economic development see for details (Sanders and Nee 1996).

The concept of social capital cannot be separated from neo-liberal agenda of globalisation since it obviously contributes to the reduction of state power and a parallel increase in the responsibilities of society itself. Social capital is different from other measures of neo-liberalism because, it rejects the argument of market driven development. Moreover, it is proposed as the mechanism supposed to fill the vacuum being formed by the withdrawal of state from social sector. Apart from that, social capital legitimises the role of state and its institutions in social development to a limited extent. The important point is that though the debates accept the limitations of market in essence, it hardly proposes any fundamental change in the market system and mode of operation.

A CRITIQUE OF CENTRING NGOS AND SOCIAL CAPITAL IN SOCIAL DEVELOPMENT

Though social capital has attracted much attention in the development debates during the era of globalisation, many scholars criticized the concept, especially its ineffectiveness in tackling the fundamental issues of social development in the developing countries. The major criticism to the concept that it is anti-political and complementary to the neo-liberal agenda prevails since it is also instrumental to reduce the role of state (Harris 2001: 120). They raised serious reservations on the feasibility of social capital as an alternative to state as well as its capacity to reduce the negative impacts created by market forces in social sector.

The concept of social capital itself is highly problematic in the social context of developing countries in general, since their pattern of social development is totally different from the West. The development of associational life has been pointed out as a major element that can make a significant difference by encouraging people to be part of the different communities and share their experiences. But what is emphatically cleared is that people are blocked from freely interacting with other communities and where society shows the tendencies of a more closed society. There are criticisms that the empirical literature on social capital seems to be particularly weighed down by many problems such as vague definition of concepts, inadequately measured data, lack of suitable exchangeability conditions, and lack of information necessary to make identification claims credible (Durlauf 2002: 474).

As Harris (2001) points out the measures like peoples' networks and local organisations which were supposed to improve the socio-economic conditions of the poor were far from the realities of such societies. What is significant here is the total neglect of the structural causes, which make inequality and other social maladies deeper in those societies. This reflects that the states did not address such issues effectively. Similarly, by restricting the participation of people in the socio-political arena only through totally apolitical gatherings like 'village committees and development associations', social capital based development model ultimately de-politicises the fundamental problems of poverty and unequal distribution in developing countries.

The impact of social capital discussions on the whole debate of social development in developing countries is noticeable. Social capital is, by and large, consistent with the neo-liberal agenda of reducing the role of state, partly in order to make possible large cuts in public expenditure (Harris 2001: 120). The idea that state and its institutions are central to the functioning and welfare of any society is rejected by the agents of neo-liberalism.

Politicisation of society has utmost significance in the context of Third World. For Harris (2001), social capital based development is purely a technocratic process having no political content and therefore the socio-political processes of change facilitated by such measures are totally apolitical in its nature. Membership in social networks and voluntary associations and other such gatherings is contributed to a systematic depoliticisation of development. In the view of Fukuyama (1999), since all economic activity is carried out by organizations - not by individuals – it requires a high degree of social cooperation. However, one should consider the reality in developing countries where organisations and groups in which membership are limited through different ways: the result is the permanent elimination of some sections from the mainstream of society. In short, this argument upholds that by depoliticising the issue of development, social capital ultimately stand against the movements that work for progressive socio-political and economic change in such societies (Harris 2001).

As it is evident, social capital is essentially an outcome of the neo-liberal policies. Even then, the concept of social capital meant to develop an alternative not only to state, but also to market since both of these agencies have miserably failed to address the severe social crisis faced by the developing countries. In many countries, the market economy experiment had failed to address this issue. This failure remains a major hurdle of any effective social development in such states. Though the new agencies and experiments shared the responsibility of state to a large extent, it was far less effective than that of the state agencies. This remains a major obstacle to social development in the developing states.

Similarly, proliferation of NGO activism, especially in social development is another major change that occurred in the context of globalisation. They have taken over the responsibilities, which the states used to

perform in the social sector. A major trend visible in the functioning of NGOs is that, they succeed in mobilising huge resources but fail to ensure its effective utilisation. This is primarily because the functional specialisation does prevent them from developing a comprehensive and integrated approach in social development, which is essential to address the severe social crisis faced by most of the states. What we see is that though these NGOs have succeeded in mobilising resources, they miserably failed in carrying out concrete social development projects that would benefit the poor and the needy.

One major limitation of the programme identified is that, it is the external parties – largely the agents of international capital – designs and directs the programme. The real subjects of the new development model – that is the poor in the developing countries - have never been taken into confidence in the whole process of formulation of policies or the decision-making process of this 'participatory' programme. Here, the participation of the subject is limited only on the ground and mostly as beneficiaries.

CONCLUSION

The role of NGOs and social capital in social development needs to be understood from the experiences of developing countries. The basic assumption was that interaction enables people to build communities, to commit themselves to each other, and to bind the social framework. The advocates of social capital argue that social capital allows citizens to resolve their common problems more easily and they often perform better off if they can develop mutual cooperation. The major limitation of this neo-liberal theoretical understanding is that, it overlooks the complex social system predominant in the developing world even after the intensification of capitalist liberalisation policies at one side. Extreme diversity and complex power relations remain as barriers of cooperation among individuals and groups in such societies and it complicates the social crisis by deepening inequality in the distribution of resources.

In the newly emerging scenario, the so called participation of the poor in developmental activities is limited as a beneficiary, where the total programme is directed from 'above' by the agents of international capital. The 'peoples networks and local organisations' which are supposed to improve the socio-economic conditions of the poor and a major element in social capital were also heedless of the ground realities of developing societies. The inherent structural limitations and entrenched contradictions within the society and high regional and economic disparities and class contradictions in the developing countries have created a situation in which the interface between different stake-holders such as workers, local governments, NGOs and the capitalists is dysfunctional.

The new measures like social capital are essentially the outcome of the apprehension of the inherent inability of market to address the social crisis created by neo-liberal policies. As it is evident, such measures also failed to tackle the crisis as they operate principally according to the logic of market (Ghosh and Chandrasekhar 2002). This is more significant because hardly any effort has been made to control the ever expanding role of market forces, even in the midst of its overall negative social impacts. Therefore, it is more of the failure of the market than the failure of the state to support social development in the developing countries that such new measures are popularised by international institutions like the World Bank and the IMF.

In this regard, the aspect that gets particular attention is social capital is projected as an alternative not only to state, but to market also since both have miserably failed in addressing the severe social crisis developed in the developing countries, especially in the post liberalisation period. What we see in the final estimate is that, though the new agencies and experiments shared the responsibility of state in social development, it was far less effective than the state agencies. The distorted (quasi developed) capitalism that ratchets up inequality and unevenly distributes new wealth thus spawned the growth of slums (UNESCAP 2003).

In sum, the introduction of neo-liberal policies and the subsequent unrestricted entry of market forces into developing countries have a critical impact on social conditions in those states. The new programmes introduced for social development and other welfare measures were not sufficient to compensate the old programmes. Similarly, the new institutions were not able to address the issues that are created by the gradual withdrawal of state from social sector. As discussed, the measures taken under social capital such as community groups and social networks were neither competent nor sufficient to address the social development problems of these societies. It is important to note that the imbalance between economic growth and social development has increased even in the midst of high economic growth. Under neoliberalism, a clear lack of coherence is visible between the economic growth and social development. It is also evident from the experiences of many states that market led development can bring economic growth, but it miserably fails in ensuring any kind of social welfare activity. The 'mandatory' removal of state from the role of the balancer in social distribution of resources by the market forces has further limited the possibilities of a reasonable distribution system.

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