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Office Address
Dr.T.V.Ramana, (9948440288)
46-8-10/B1, Near ,Aditya School
Jagannaickpur, Kakinada- 533002
Andhra Pradesh-India
e-mail: drtvramana@yahoo.co.in

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Edited by

B. Suresh Lal
Head, Department of Economics
Kakatiya University, Warangal-TS, India

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28 & 29 January, 2017

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Department of Economics

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(IC25YERI)

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Growth and Structural Transformation in Selected Countries – A Comparative Study

Dr.K.Mohan Reddy, Asst. Professor, Department of Economics, Kakatiya University, Warangal

Dr.V.Naveen, Department of Economics, Kakatiya University, Warangal

Abstract: *The present paper deals with growth and structural transformation in selected countries with special reference to developed and developing countries. Structural transformation refers to the re-allocation of economic activity across the broad sectors like primary, secondary and tertiary. It evaluates growth and structural transformation. The present paper has been divided into three sections. Section-I deals with the importance of the growth and structural transformation. Section-II deals with the methodology, review and data base. Summary and findings of the study had been presented in Section-III. The present paper is primarily based on the data gathered from various secondary sources, especially those related to the availability of the statistical information pertaining to the growth and structural transformation in developed and developing countries. By and large, from the analysis, it can be surmised that the proportion of the work force involved in the primary sector declined during the initial stages of economic growth. Further, it can be stated that the increase in work force in tertiary sector is more than the secondary sector during the process of economic growth.*

Introduction:

The structural transformation reflects the occupational structure of a country which refers to the division of its work force engaged in different economic activities in the economy. To put it differently, it can be said that how many of the total working population are engaged in agriculture and allied activities and how many of them are engaged in industrial and service sector. In the literature, structural transformation is commonly linked to development or growth of per capita GDP. As Syrquin (1994) puts it, *there is a strong association of economic structure with the level of development and between growth and structural change*. However, structural transformation can also occur during the periods of economic stagnation and even economic decline. In view of this, the researchers have made a maiden attempt to examine the nexus between the growth process and structural transformation in both the selected developed and developing countries. The present paper has been divided into three sections. Section-I deals with the importance of the growth and structural transformation. Section-II deals with the methodology, review and data base. Summary and findings of the study had been presented in Section-III.

Many economists accept the organic inter-dependence of structural change and economic growth, and emphasize the necessity of structural change for economic growth. To S.

Kuznets, H. B. Chenery, Colin Clark and Fisher etc, the salient features of structural changes that accompany economic growth are that the process of structural transformation across the developed countries is quite similar and follows the pattern described by Kuznets (1966, 1971), Fisher (1935, 1939) and Chenery (1979). To them, as the economy grows, production and employment shift from primary to secondary and then to the tertiary sector. The shift in production occurs earlier and is faster compared to the shift in employment. Comparing the structural transformation processes in developed and developing countries, it is seen that except a few, most of the developing countries follow the different structural transformation paths that deviate from the classical pattern that was followed by the developed countries. Among the present developing countries, there are heterogeneous and diverging patterns of growth and structural transformation. An examination of the patterns of structural change in developing countries over the past four decades indicates that fast growing East and South-East Asian economies were characterized by dynamic transformations, whereas the economies of Sub-Saharan Africa have lagged behind with relatively small structural change. Fast growth in East and South East Asia has been associated with a rapid decline in the importance of agriculture and strong expansions of both the industrial and service sectors (United Nations, 2006).

The importance of structural transformation in economic development was a central theme in the development literature of the 1960s and 1970s. The issue was made prominent by the works of Kuznets (1966, 1971) and Chenery (1960, 1975) and more recently, there has been a great deal of work that allows for structural transformation in the neo-classical growth model in order to explain some facts of economic growth and development.

The structural differences can provide important insights about the underlying sources of income differentials. One prominent feature of economic development is the process of structural transformation, i.e., the re-allocation of resources across the sectors that accompanies development. In fact, Kuznets (1971) included structural transformation as one of six stylized facts of economic development[1]. He found that developed countries all followed the same process of structural transformation. Kuznets distinguished between two phases of structural transformation. In the beginning of the development process, an economy allocates most of its resources to the agricultural sector. As the economy develops, resources are re-allocated from agriculture into industry and services. This is the first phase of structural transformation. In the second phase, resources are re-allocated from both agriculture and industry into services.

Review of Literature:

Many studies have been conducted to analyse the nexus between the growth and structural transformation. Despite, an attempt had been made to make a mention about some of the studies which are relevant to the topic of the concern. Many of the studies and approaches have been adopted the macroeconomic approach to the growth to simplify the complexities of

modern economies. But the macro approach, is not compatible with the idea of economic growth as a transformation and it "excludes from consideration the most pervasive of all the stylized facts of economic growth, structural change" (Metcalfe, 2001). As was pointed out by Kuznets (1971), high rates of productivity growth are inseparable from high rates of change in the production structure. Then, in order to represent realistically the growth paths of capitalist economies and to understand why growth rates differ over time and across the countries, some level of disaggregation is essential in the analysis (Cornwall and Cornwall, 1994).

In fact, from the contributions in the literature on economic development (Chenery et al., 1986; Chenery and Taylor, 1968; Kuznets, 1966, 1971) to more recent studies on the sources of economic growth and catch up (Hidalgo and Hausmann, 2008; Lin, 2011; McMillan and Rodrik, 2011), a long tradition in economic thought links economic development with the process of transformation and upgrading of productive structures. From this perspective, economic development can only be understood as a process of transformation. The development economists have approached this issue by propounding the existence of a dualistic structure in the economies of the developing world. To them, a distinguishing feature of less advanced countries is the co-existence of modern economic activities, with high productivity using state of art technologies with a set of activities possessed the very low productivity, typically of informal nature and in sectoral cases directed towards the subsistence.

In this regard, a mention may make about the classical models of dual economies like Lewis. In these models, the modern part of the economy has typically been associated with urban industry (more specifically, with the manufacturing sector), as opposed to rural agriculture. This is a feature that has also been extensively studied in the particular case of Latin America by the so-called Latin American Structuralists[2]. Models of structural transformation use mostly two features to drive labour re-allocation across the sectors: non-homothetic preferences and productivity growth differential.

The significance of the economic structure in the development had also been stressed in other strands of economic thought. For instance, the Post-Keynesian authors, mainly working in the Kaldorian tradition, have argued that certain sectors (most prominently, manufacturing industries) are better suited to drive the economic development. Structural change also lies at the core of the Evolutionary and Schumpeterian traditions of economic thinking. In these cases, however, the emphasis has not been on a single sector as major driver of economic growth, but rather on the role of technological change, regardless of where it takes place (Cimoli et. al., 2009; Cimoli and Dosi, 1995; Dosi et al., 1988; Mowery and Nelson, 1999). The goal of these models is to formalize the forces behind dynamic structural change, employment and growth in a dual economy with an abundant labour surplus. The economy is divided in two sectors. An established modern or formal sector (that typically

comprises industry along with parts of agriculture and services) co-exists with a subsistence or informal sector in which production relies only on low-wage labour.

Methodology:

The main contribution of this paper is to provide a systematic characterization of growth and structural transformation processes in developed and developing countries. Keeping this backdrop in view, the present study aimed at to examine the **broad objectives** are as follows: to study the importance of growth and structural transformation in both the selected developed and developing countries; and to examine the change in structure of production and change in occupational structure in the selected developed and developing countries.

This paper aims to analyze the growth and structural transformation process in the developed and developing countries over the last two and half decades, i.e., from 1980 to 2014. The structural transformation in these countries can be defined in terms of certain common indicators: change in structure of production (per cent of GDP), change in occupational structure (per cent distribution of labour force). This paper is primarily based on the **secondary data** gathered from various secondary sources, especially those related to the availability of the statistical information pertaining to the growth and structural transformation in developed and developing countries. The data are mainly taken from different sources from the World Development Indicators (WDI) 2014 of World Bank and World Statistics Pocket Book of 2016.

The analysis conducted here covers two developed countries -USA and UK and two developing countries -China and India for the period 1980-2014. First, there is a considerable heterogeneity in the structural transformation processes being followed by developing countries. Despite, most of the developing countries are not following the path of the developed countries. We show that the structural transformation processes in developing countries deviate from the path followed by the developed countries along two key dimensions: the relationship between changes in sectoral output shares and changes in the GDP.

Results and Discussion:

Colin Clark is of the opinion that there is a close correlation between economic development and occupational structure of the country. To him, a higher per capita income is always associated with a higher proportion of the working population employed in tertiary sector while a low per capita income is always associated with a low proportion of working force employed in tertiary sector. Other-wise speaking, if the per capita real income of a country is low, the proportion of working population engaged in agriculture is high. For instance in the U.S.A., the per capita income was 2500 dollar in 1960. While 7 per cent population was engaged in agriculture, 36 per cent in industry and 57 per cent in service sector.

As per the World Development Report 2002, while the per capita income of the U.S.A increased to 36240 dollar, the percentage of work force engaged in agriculture declined to 2 per cent. In the same year 26 per cent and 72 per cent of the work force were engaged in industrial

and service sectors respectively. In other developed countries like the U.K., Germany, Japan etc. one can find the same relationship between the occupational structure and economic development.

Table-1: Change in Structure of Production (Per cent of GDP)

Name of the Country	Year	Agriculture	Industry	Services
USA	1980	3	34	63
	1999	2	26	72
	2005	1	21.5	77.5
	2010	1.1	20.2	78.8
	2014	1.2	20.4	78.4
UK	1980	2	44	54
	1999	2	23	66
	2005	0.7	23.3	76.1
	2010	0.7	20.8	78.5
	2014	0.7	21	78.4
China	1980	30	49	21
	1999	17	50	33
	2005	12.1	47	40.9
	2010	9.9	46.4	43.7
	2014	9.5	42.9	47.7
India	1980	38	26	36
	1999	28	25	46
	2005	19.3	34.3	46.4
	2010	18.7	33.1	48.2
	2014	17	30	53

Source: World Statistics Pocket Book, 2016

In less developed countries like China and India, more or less same trend is observed. For instance, the per capita income of India was 60 dollar in 1960 and out of total work force 74 per cent was engaged in agriculture, 11 per cent in industry and 15 per cent in service sector. In 2000, the per capita income rise to 460 dollar and people employed in agriculture decreased to 61 per cent. Table-1 shows comparative picture regarding the

structural change in the four selected countries.

Table-1 analyses the change in the structure of production in terms of the per cent of sectoral contribution of GDP. In a developed country like USA, the relative sectoral contribution of GDP during 80s was 3 per cent, 34 per cent and 63 per cent in agricultural, industry and service sectors respectively. The per cent of GDP had declined from 3 in 1980 to 1.2 in the year 2014. In the same year the decline in the industry was 20.4, whereas the increase in the service sector was accounting for 78.4 per cent. By and large, the similar tendency had also been observed even in the case of another developed country – UK.

Even in the case of developing countries like China and India, one can visualize the similar tendency in the sectoral contribution of GDP from 1980 to 2014 as in the case of developed countries like USA and UK. In China, the per cent of GDP in agricultural had declined from 30 in 1980 to 9.5 in 2014. During the same period, the per cent of GDP in industry had declined from 49 to 42.9. But the reversal tendency had been observed in the case of service sector that the per cent of GDP had increased from 21 to 47.7 per cent. By and large, the similar tendency had also been evinced even in the case of another developing country- India except in the case of industry. As regards industry, the per cent of GDP had increased from 26 to 30 per cent. During the same period, the significant increase had been taken place i.e. from 36 per cent to 53 per cent. Thus, from the analysis, it can be surmised that the change is very much perceptible in both the selected developed and developing countries. In both the countries, the service sector is playing a pivotal role in the sectoral contribution of GDP. Keeping this in view, the governments in both the developed and developing countries should come forward to strengthen the service sector, which inturn adds fuel to grow the other lagging sectors like agriculture and industry as well in the economy. This lends support to the argument of Hirschman's theory of unbalanced growth.

The analysis carried out with the help of data regarding the change in the structure of production (per cent of GDP) had also portrayed by the bar diagrams for the countries of USA,UK,China and India as follows:

Figure-1: Change in Structure of Production (Per cent of GDP):USA

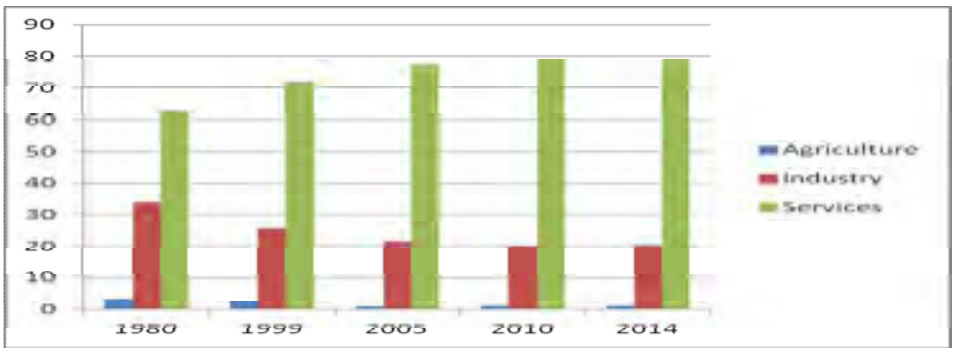


Figure-2: Change in Structure of Production (Per cent of GDP): UK

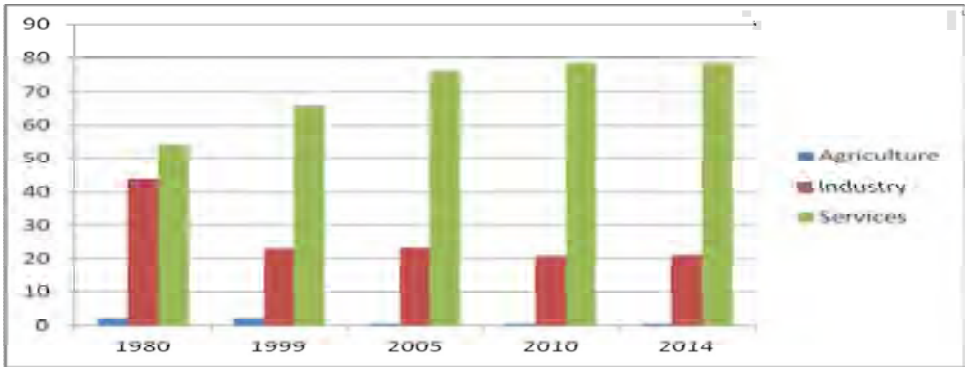


Figure-3: Change in Structure of Production (Per cent of GDP):China

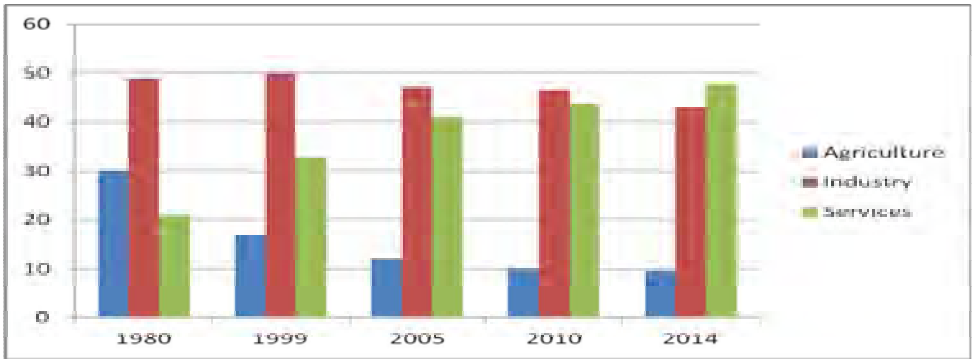
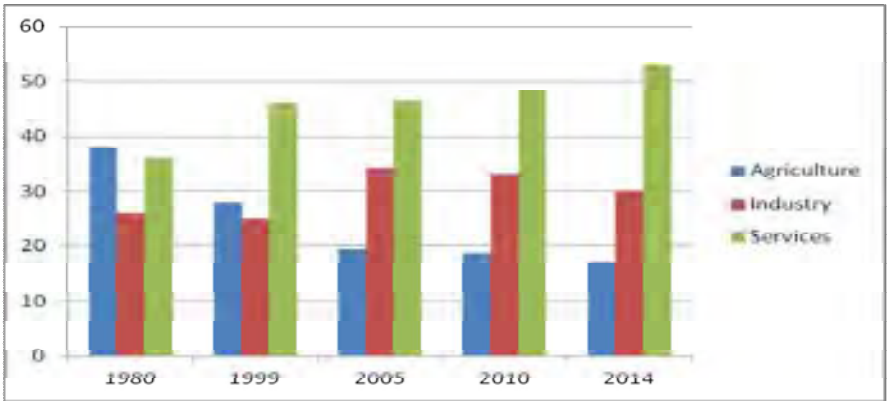


Figure-4: Change in Structure of Production (Per cent of GDP):India



According to the World Statistics Pocket Book, 2016, while the per capita income of the U.S.A increased to 54306.3 dollar, the percentage of work force engaged in agriculture declined to 1.6 per cent in the year 2010. In the same year, 17.2 per cent and 81.2 per cent of the work force were engaged in the industrial

and service sectors respectively (as shown in Table-2). In other developed countries like the U.K., Germany, Japan etc. too one can find the same relationship, between the occupational structure and economic development. For instance, the empirical evidence of UK had been evinced in Table-2.

In developing countries like India, more or less the same trend had also been observed. For instance the per capita income of India was 60 dollar in 1960, while the per capita income of the India increased to 1586.5 dollar in 2014 and the percentage of work force engaged in agriculture declined to 49.7 per cent. In the same year 21.50 per cent and 28.70 per cent of the work force were engaged in the industrial and service sectors respectively (as shown in Table-2). But in the case of another developing country - China, the percentage of labour force engaged in the year was 76 in 1980 declined to 2.5 per cent in the year 2014. During the same years, the percentage of labour force engaged increased from 14 per cent to 46.9 per cent and 10 to 47 per cent in the industrial and service sectors respectively. Therefore, it can be said that both the sectors displayed the similar tendency.

Table-2: Change in Occupational Structure (Per cent distribution of labour force)

Name of the Country	Year	Agriculture	Industry	Services
USA	1980	3	31	66
	1990	3	28	69
	2005	1.6	20.6	77.8
	2010	1.6	17.2	81.2
	2014	--	--	--
UK	1980	3	38	59
	1990	2	29	69
	2005	1.3	22.2	76.2
	2010	1.1	19.2	79
	2014	1.1	18.9	79.1
China	1980	76	14	10
	1990	74	15	11
	2005	3.9	43.4	49.5
	2010	2.9	44.3	48.8
	2014	2.5	46.9	47
India	1980	70	13	17
	1990	64	16	20
	2005	55.8	19	25.2
	2010	51.1	22.4	26.6
	2014	49.7	21.5	28.7

Source: World Statistics Pocket Book, 2016

The analysis carried out with the help of data regarding the change in the occupational structure (Per cent distribution of labour force) had also depicted by the bar diagrams for the countries of USA,UK,China and India as follows:

Figure-5: Change in Occupational Structure (Per cent distribution of labour force): USA

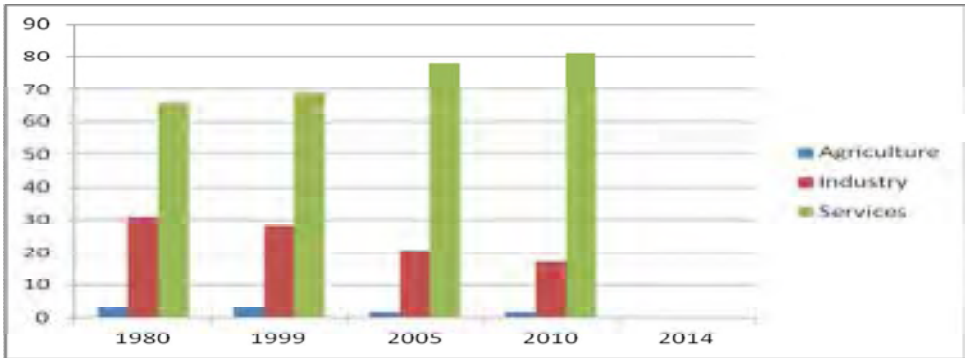


Figure-6: Change in Occupational Structure (Per cent distribution of labour force): UK

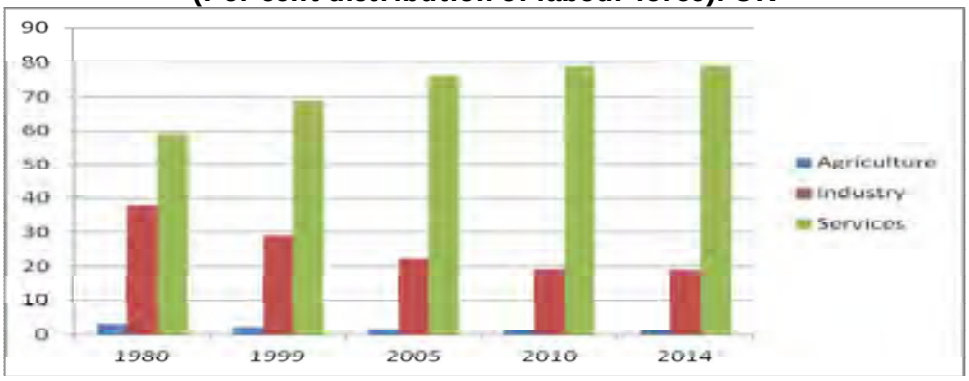


Figure-7: Change in Occupational Structure (Per cent distribution of labour force): China

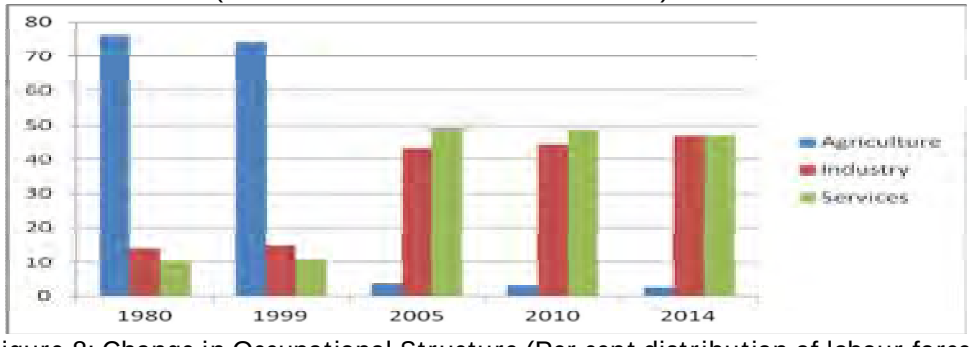
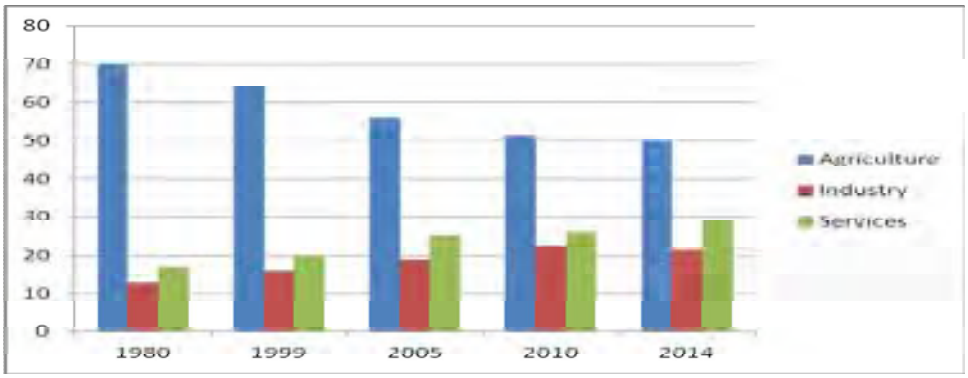


Figure-8: Change in Occupational Structure (Per cent distribution of labour force): India



Conclusion:

By and large, from the data presented in Table-1 and Table-2, it can be surmised that structural transformation is both the cause and the effect of economic growth. The following four interrelated and intertwined factors attributed to the structural transformation process of the economy irrespective of the levels of development. They are: i) a declining share of agriculture in gross domestic product (GDP) and employment, ii) the rapid process of urbanization as people migrate from rural to urban areas, iii) the rise of a modern industrial and service economy; and iv) a demographic transition from high to low rates of births and deaths.

From the data relating to the occupational structure and changing composition of GDP, one can observe the inferences irrespective of the levels of development and growth among the selected developed and developing countries are as follows:

i. The proportion of the work force engaged in the agricultural and allied occupations declined during the initial stages of economic growth.

ii. The decreasing tendency had also been observed and the absolute number of workers in the primary sector declined during the higher levels of economic growth.

iii. Further, the increase in the work force in tertiary sector is more than that in the secondary sector.

Notes:

1. As per Kuznets the six stylized facts of economic development are:

i. High rates of growth of population and output per head.

ii. High rates of increase of multi-factor productivity.

iii. High rates of structural transformation of the economy.

iv. High rates of social and ideological transformation.

v. The propensity of the economically developed countries to reach out to the rest of the world for markets and raw materials.

vi. The limited spread of this modern economic growth to only

one-third of the world's population.

2. They are Paul Baran, Celso Furtado, AG Frank etc.

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Structural transformation of school education in transition India: A special reference to private unaided schools

Raju Chelle, *Ph.D., Research Scholar in School of Economics, University of Hyderabad, Hyderabad, Telangana, India*

Dr. Nagarjuna Boppana, *Professor in School of Economics, University of Hyderabad, Hyderabad, Telangana, India*

Abstract: *In India, Central and State governments are pouring enormous funds for the development of school education to achieve universalization of elementary education. But, in the intention of achieving universal education, the government is largely ignoring the quality provision and job market demand related education in government schools. The consequences are, irrespective of socioeconomic status parents' deliberately shunning government schools and finding alternatives like private schools, particularly low fee private schools in India since liberalization, privatization and globalization (LPG). As a result of this, many private schools are mushrooming in this country. However, there is a very little direct evidence to understand the private school growth situation, particularly private unaided schools in India. In this juncture, with very less information (data) the present study tries to examine management wise rate of percentage change of school distribution and student's registrations in India since 1970's. Hence, the study purely depended on official secondary data from "All India Education Survey," and "District Information on School Education" report.*
Key Words: *India, Reforms, Government, Private, Unaided, Schools, Enrolments*

1. Introduction

World Education Form's meeting was conducted in April 2000 in Senegal, and the output of the meeting was set up an agenda for "the attainment of universalization of primary education by 2015." And the most importance note of that meeting was "the prime responsibility" for achieving the agenda by/through the national governments and assisted by aid agencies (Sarmistha Pal and Geetha Gandhi Kindsom, 2011). Why economists and policy makers are paying that much importance on education in the present 21st century is the significance of education is not only pivotal element for surviving, satisfying, and fulfilling life, but also it is a fundamental objective of economic growth and development of the country. One side through education society could absorb modern technology and to advance a capacity to self-sustaining growth, sustainability and stability (Kausar Yasmeen, 2011), and another side it plays a crucial role to reduce poverty and balance the society. In this regards, primarily as part of the drive towards universal basic education for all, the central and state government in India has poured enormous resources into the development of school education to achieve universal basic education. At this juncture, it is essential to investigate the educational situation in the transition

country like India; because this country is demonstrated 25 years of economic reforms in the year 2017. The important outline of India is, it is the seventh largest country by area, second largest country by the share of the population in the world. Since the economic reforms in 1991, it is evidence as the fastest growing economy and industrial country. According to International Monitory Fund (IMF) "World Economic Outlook Database, 2015" India economy is the seventh largest economy in GDP terms, a third largest country in terms of purchasing power parity in the world.[1] This country is a best example of unity in diversity with 36 (after bifurcation of AP/Telangana) states and union territories with 22 officially recognized languages and a population of over 1.21 billion in each of the region and religious backgrounds (Census of India 2011).

The preeminent state of India's is its young population; it has highest economically active population in the world, according to 'Census of India 2011', it has approximately 59.5 % population in the age between 15 to 64 years, 35.3 % are in the age between 0 to 14 years, and 41.0 % are accounted less than 18 years. According to 'International Labour Organization', in India, the economically active population is projected to increase from 1.18 billion in 2008 to 1.37 billion in 2020. This high economically active population (human resource) can be influenced productivity, as well as innovation in many sectors in India. Therefore, at present it is a prime responsibility of government to invest in human capital/ development activities particularly in education, then the result will be fruitful in future, and it boosts the growth and development of this country. However, since independence the government of India has been paid special attention to elementary education. And the right to education act is incorporated in the constitution of India itself. Through the 86th Amendment Act, Article 21 (A) (was incorporated) has made the amendment act that;

"*The state shall endeavor to provide within a period of ten years from - the commencement of this constitution for free and compulsory education for all children until they complete the age of fourteen years.*" (Article 45)[2] Article 46 of the Indian Constituent stated that;

"*The State shall promote with special care the educational and economic interests of the weaker sections of the people, and, in particular, of the Scheduled Castes and the Scheduled Tribes, and shall protect them from social injustice and all forms of exploitation*"[3]

Not only providing equal rights to acquire free and compulsory elementary education but also government initiated many policies and programs to encourage weaker sections, downtrodden and geographically backward areas children in India. Among all, some important policies are; "Kothari Commission" [The Indian Education Commission (1964–1968)]. National Policy on Education

[1] "World Economic Outlook Database, Oct 2015, Report for Selected Countries and Subjects". International Monetary Fund.

[2] http://mhrd.gov.in/rte

[3] The provision and safeguards for Backward Classes and especially for SCs & STs have been incorporated in the constitution of India. These safeguards contained under Article 366(24) and 342 of the Constitution. http://ncsc.nic.in/files/ncsc/new3/201.pdf

(NPE-1968), "The National Policy on Education 1986," called for "Special Emphasis on the Elimination of Disparities and to Equalize Educational Opportunity", "National Policy on Education of 1992", and recently Right to Education Act (RTE) 2009 (this act came into effect on 1 April 2010). Therefore, since independence under NPE 1986, and the Program of Action (POA) 1992, the government of India launched a number of schemes and programs. The important programs are; Operation Black Board (OBB) 1986, Teacher Training Program [(A) District Institute of Education and Training (DIET) 1988 and (B) National Council for Teacher Education (NCTE) 1995, Basic Education Projects/Andhra Pradesh, Bihar, Uttar Pradesh, and Shiksha Karmi (SKP) and Lok Jumbish (LJP) projects in Rajasthan, District Primary Education Program (DPEP)1992, National Program of Nutritional Support to Primary Education (NP-NSPE), Sarva Shiksha Abhiyan-2001 (SSA) / Rajiv Vidya Mission, and under this SSA project couple of associate programs launched.[4]

Over the years for implementing and launching number of programs, the government of India spent crores of rupees to the education development in this country but the overall share of education expenditure is not more than 4.0 % of the total GDP during 1980-81 to 2011-12, and particularly in the year 1980-81 the total education expenditure share was 2.98 %, then it was significantly increased to 3.84 % in the year 1990-91, and in the recent year 2011-12 it is decreased to 3.41 % (in monitory terms the total education expenditure increased only '5' time from 3884.2 crores in 1980-81 to 1990-91, but after reforms it has been increased 15 time). Contrary the percentage share of elementary education expenditure to the total education expenditure was 41.08 % in 1980-81, then it was increased to 46.00 % in 1990-91, and in the recent year 2011-12, it is crossed half (50.21%) of the total education expenditure in India.[5]

Hence, after initiated/launched many programs, policies, and acts, and spent crores of rupees budget on elementary education, the outcome is only quantitative development, but the qualitative development is absent in India. But, since 1990's the structural changes has been taken place in case of the education sector in India, with the effect of economic reforms of liberalization, privatization, and globalization (LPG). Since in the reforms, new job market raised in private sector especially in software, information, and communication sectors. Consequently, the demand for quality education and especially English-speaking labor has been grown in India.[6] As a result,

[4] (A) National Program for Education of Girls at Elementary Level (NPEGEL), (B) Kasturba Gandhi Balika Vidyalaya (KGBV), (c) Education of Children with Special Needs (CWSN),

[5] Calculated from "Analysis of Budgeted Expenditure on Education", Ministry various issues MOSP, CSO, and Govt. of India. http://www.apfinance.gov.in, Ministry of Human Resources Development, Govt. of India. (12925), Year: Period of fiscal year in India is April to March, e.g. year shown as 1990-91 relates to April 1990 to March 1991.

[6] Central Intelligence Agency of Unites States of America mentioned in "the world fact book."

parent's purposefully eluding government schools and selecting better substitutes like private schools, and particularly 'Low Fee Private Schools' in this country (Kingdon, 2005; Srivastava, 2006; PROBE Team, 1999). Because of the low quality of education in government schools, they are sustaining only where alternatives like low-fee private (LPF) schools are not available in most of the location (Srivastava, 2006). A couple of important field studies also found (stated) that, in a state of unusual circumstances, the large number of parents prefers and paying low fee private schools as an alternative (Srivastava, 2006; Kingdon, 2005; Tooley, 2001). This trend is not only taking place in India but also all over the world. And it is evidence by Ross Bair that, millions of poor families are sending their children to schools with fees as low as $1/month in the world (Ross Baird, 2009).

Although the lack of school data availability, it remains to understand the private school growth in India, even official data also frequently inclined to underestimate private school enrolments (Kingdon 2007). Thus, a couple of studies tried to investigate the growth of private schools in India, among all one of the important study (survey), has been done by PROBE team (1999) stated that since 1990's there has been a significant growth of private schools evidenced in this country. And it is about 16 % of the villager's access to private schools, and the corresponding figure rose to 28 % in 2003 (Muralidharan and Kremer 2008). In the recent past, the interest of growing literature on child schooling has been evidence in developing countries like Glewwe, (2002) and Hanushek and Woessman (2008), and a substantial literature on the relative effectiveness of private schools in imparting education has been done by Bashir (1994), Kingdon (1996), and Beegle and Newhouse (2006). But the significant effects of recent growth of private schools on universal literacy are not available, only little evidences are available (Sarmistha Pal and Geeth Gandhi kingdom, 2011). The possible evidence is to understand the effectiveness of private schools in India, can only recognize through parents point of view, let us assume parents as consumers, then a consumer possibly buy better available good among all similar goods in the market. In the same way among all available schools parents possibly choosing better and suitable school according to their financial condition. Though we might assume that in India the school trends are showing that, since reforms the student enrolments share in private schools are growing, it means the private schools are providing quality education than existing public schools in India (Sonalde Desai at el, 2008).

2. Review of literature

The studies on the relative efficiency of public and private schools were begun since liberalization in India. And it is evidenced that the private market has been occupying/absorbing majority share in the school education sector. The main studies like Geeta Gandhi Kingdon (2005) explored that, the private schooling have grown rapidly in India, which government could not able to control it. In the case of qualitative aspect where the public schools do not function well, the private school growth is furthermost. Narsimha Reddy (1994) found that, because of government school

www.cia.gov/library/publications/the-world-factbook.

failure in respect to facilities, quality teaching, and availability of schools, i.e., parents from rural India who has realized the value of education, shifting their children to the nearby urban schools. According to World Bank report (1991), the private schools are more efficient than government and aided schools. The comparatively better performance of private institutions cannot be attributed to school factors only and several non-school factors like economic status the composition of children of higher socioeconomic status. Manju Narula (2012) found four important points on private schools scenario in India; early 1990s, the government has embarked new policies to the expansion of secondary education, with this effect the private secondary schools increased rapidly because of high excess demand and raising enrolment. School facilities in private school found noticeably in urban. In rural area middle and even lower income groups also affordable to private schools in India. And the majority of private school teachers untrained and less experienced.

In the case of student performance wise, studies like Y. P. Aggarwal and Sunita Chugh (2003) found that unrecognized school children have performed much better than the Government school children in mathematics but not in language. And these schools located in a temporary settlement with poor physical facilities same as schools have poor infrastructure, overcrowded and untrained teachers. Sangeeta Goyal and Priyanka Pandey (2012) examined, private school students have higher test scores than government school students. There are large variations in the quality of both schools in teacher characteristics such as education, training, and experience is weakly correlated with learning outcomes.

Therefore, the resource utilization and efficiency of school performance wise studies found that the private unaided schools are much better than government schools. The studies like Sonjuhi Singh (2010) examined, how right to education and right to educate act impacts on unrecognized schools in the period of post Right of Children to Free and Compulsory Education Act (RTE Act). Therefore the study identified that both recognized and unrecognized schools in this area did not meet state standards and RTE norms like land norms, teacher salary and playground requirement in all private schools particularly teacher salary for the unrecognized schools. Even though all these problems, parents are preferred to send their children to low charge unrecognized schools. Yazali Josephine (2011) followed Geeta Gandhi Kingdon (1996, 2007) and Muralidharan and Kremer (2006) and examined the school efficiency and policy of resource planning of three different types of management in high schools in Mysore, the study found, the unit cost in majority of government schools in Mysore is higher than private and aided schools, contrary the efficiency in government schools is low. Most of the private institutions are economic oriented and hence use available facilities more economically, they pay less to teachers, use better teaching aids, laboratories, and libraries more efficiently.

3. Objectives and methodology

In this corner, the present study tries to examine two aspect of school growth in India; (a) Management wise 'rate of percentage change' of school distribution in India in the period of pre and post

economic reforms, and (b) School management wise student's registration (enrolment) 'rate of percentage change' of distribution in India in the period of pre and post economic reforms period. To reach the objectives; this study used secondary data, collected from "All India Education Survey" (3 to 8 reports), and "District Information on School Education Report Cards." The formula used for analysis is "the rate percentage change of two periods" is presented in the below.[7] Therefore, the data analysis is presented on the 'rate of percentage change' of management wise distribution of schools in India during 1973-74 to 2009-10, and the whole period of 36 years divided into two phases like pre-liberallisation-1973 to 1993 and post liberllisation-1993 to 2010. And in the case of 'rate of percentage change' of enrolments in different managements in India during 1965 to 2011-12, and the overall all period of 46 years divided into two phases like pre-liberallisation-1965 to 1993 and post liberllisation-1993 to 2011-12.

4. Structural Transformation of School Sector In India

4.1. Management and Category wise School Trends in India during 1973 to 2010

Like all other sectors education sector also an important driver for economic development in India, and this sector mostly influenced by the economic transition in this country. Because economic transition (open economy) brought new opportunities in the job market, results the demand on education has been raised and consequently parents investments/expenditure also increased on education. With this effect, the structural change of schools management has been changed since reforms in India. In the following, the study analyzed and presented management wise the percentage distribution of schools.

4.1.1. Management wise Growth of Primary Schools in India

School management wise growth of primary schools in India during 1973 to 2010 witnessed the growth of private schools. The data shows in the table: I, in the year 1973-74, there were 414,152 total primary schools existed in India, out of total schools the share of total government schools were 93.34 (%) and against total private schools were 6.65 (%) and unaided schools were only 1.64 (%) occupied. These figures clearly showing that in 70's the government schools are dominated by all types of schools in India. Then, over the period of time from 1973-74 to 1993-94, the total primary schools are increased to 570,455 (27.90 %), and out of total schools the government schools are decreased 1.24 (%) and recorded 92.10 (%) share, and against total private schools were increased to 7.90 (%) and unaided schools alone increase to 4.12 (%).Therefore, 2009-10 statistics showing that the total primary schools in India recorded 809,974, and these schools compare to 1973-74 and 1993-94 increased to 48.87 (%) and 29.57 (%), and school management wise total government schools decreased 7.54 (%) and 6.29 (%), against private schools increased vice-versa, and unaided schools alone increased 5.98 (%) and 3.5 (%). Hence, in the year 2009-10, out of total primary schools, the share of total government

[7] $\text{Percentage Change} = \left(\frac{\text{Index}_{cp} - \text{Index}_{pp}}{\text{Index}_{pp}} \right) \times 100$

In the formula; the Index $_{CP-}$ indicates the current period, and Index $_{PP-}$ indicates the previous period.

schools are 85.81 (%), total private schools 14.19 (%) and unaided schools 7.62 (%) recorded.

Table: I. Management wise Percentage Share of Schools in India during 1973 to 2010

Year	Primary schools				Upper Primary				Total			
	Govt. (%)	Private (%)	Pvt. Unaided (%)	Total (Nos)	Govt. (%)	Private (%)	Pvt. Unaided (%)	Total (Nos)	Govt. (%)	Private (%)	Pvt. Unaided (%)	Total (Nos)
1973-74	93.34	6.65	1.64	414152	77.57	22.42	4.67	75728	69.4	30.56	3.97	516877
1993-94	92.1	7.90	4.12	570455	79.4	20.55	11.02	162804	72.8	27.13	10.10	822485
2009-10	85.81	14.19	7.62	809974	73.11	26.89	16.21	28898	66.3	33.69	19.96	1262448

Source: AISES and DISE survey data, #-Total Private includes private aided and private unaided schools.

4.1.2. Management wise Growth of Upper Primary Schools in India

Compare to primary schools, in upper primary schools the private management share is significantly high over the period during 1973-74 to 2009-10. Data shows in the table: I, there was 75,728 total upper primary schools recorded in the year 1973-74 in India, out of total schools the share of total government schools were 77.57 (%), against total private schools 22.42 (%) and unaided schools alone only 4.67 (%). Therefore over the 20 years from 1973-74 to 1993-94, the total upper primary schools are increased to 224,545 (66.27 %). But in the case of school management wise percentage share of upper primary schools in India found no significant changes except unaided schools. However, compare to 1973-74 figures the share of total government schools had been increased only 1.88 (%) and against total private schools decreased at the same rate, but private unaided schools had been increased 6.35 (%).Thus, in the recent 2009-10 statistics showing that, there were 288,988 the total upper primary schools recorded in India, and these schools compare to 1973-74 and 1993-94 increased 73.80 (%) and 22.30 (%), and school management wise total government schools decreased 4.46 (%) and 6.34 (%), against total private schools increased vise-verse, and unaided schools increased to 11.54 (%) and 5.19 (%). In the year 2009-10, out of total upper primary schools, the share of total government schools are 73.11 (%), total private schools are 26.89 (%) and unaided schools 16.21 (%) recorded.

4.1.3. Management wise Growth of Total Schools in India

Since 1970's the school trends in India clearly showing that the percentage share of government schools has been decreasing and vice-versa total private schools have been increasing. The data shows in the table: I, in the year 1973-74, there were 516,877 total schools (including primary, upper primary and secondary) existed in India, out of total schools the percentage share of total government schools 69.43 (%), total private schools 30.56 (%), and unaided schools alone 3.97 (%). However, during

1973-74 to 1993-94 the total schools had been increased to 860,564 (39.34%), and out of total schools the government schools were increased 3.44 (%), and against total private schools decreased 3.43 (%) and unaided schools alone increase 6.13 (%). Thus, in the year 2009-10 statistics showing that, there were 1,262,448 the total schools recorded in India, and these schools compare to 1973-74 and 1993-94 increased 59.06 (%) and 31.83 (%), and school management wise total government schools decreased 4.71 (%) and 9.89 (%), against total private schools increased vise-verse, and unaided schools increased 6.13 (%) and 15.99 (%). At present 2009-10, among the total schools the share of total government schools are 66.31 (%), total private schools 33.69 (%) and unaided schools 19.96 (%) recorded.

4.2. Rate of Percentage Change of Management wise Distribution of Schools in India during 1973-74 to 2009-10

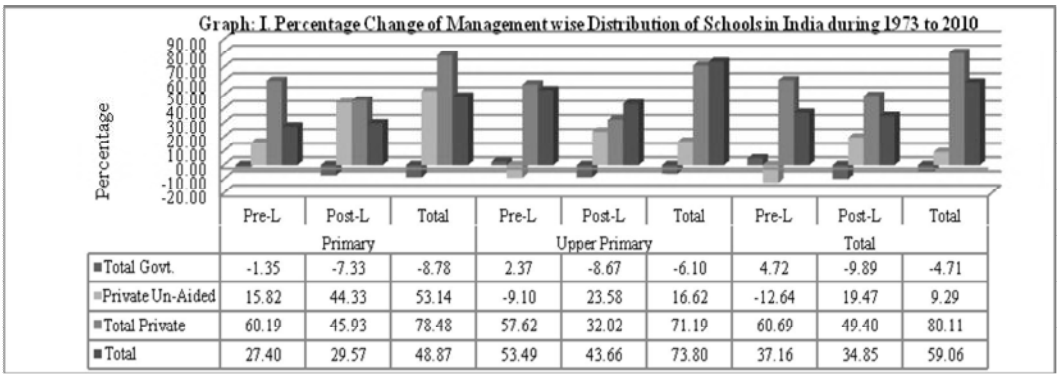
The effect of economic reforms compelled the demand on quality education in India. This phenomenon endorsed total private investors to grab the demand, resulted many private schools are established. This trend is explained in the graph: I., with the help of 'rate of percentage change' of management wise distribution of schools in India. In the following, the study illustrated schools category wise percentage change of primary, upper primary and total schools in the period of pre and post-liberation in India.

4.2.1. Rate of Percentage Change of Primary Schools in India

The rate of percentage change of total primary schools shows in the diagram: I. and it described that in India during the Pre-L period is increased 27.40 (%) and management wise total government decreased -1.35 (%), against total private and unaided increased 60.19 (%) and 15.82 (%). And in Post-L period the total primary schools increased 29.57 (%), but total government decreased -7.33 (%) and against total private and unaided increased 45.93 (%) and 44.33 (%). However, the overall period the rate of percentage change of primary schools showing 48.87 (%) increase and management wise government decreased -8.78 (%), and total private and unaided increased 78.48 (%) and 53.14 (%) change. This entire graph showing that how government schools share is decreasing over the period in India.

4.2.2. Rate of Percentage Change of Upper Primary Schools in India

In the case of upper primary schools in India during the Pre-L period is increased 53.49 (%) and management wise total government and private increased 2.37(%) and 57.62 (%), against unaided -9.10 (%) decreased. Hence, in the Post-L period, the total upper primary schools increased 43.66 (%), but total government decreased -8.67 (%) and against total private and unaided increased 71.19 (%) and 16.62 (%). The overall period also the rate of percentage change of upper primary schools showing similar to Post-L like 73.80 (%) increase and against government decreased -6.10 (%), and total private and unaided increased 71.19 (%) 16.62 (%) change.



	Primary			Upper Primary			Total		
	Pre-L	Post-L	Total	Pre-L	Post-L	Total	Pre-L	Post-L	Total
Total Govt.	-1.35	-7.33	-8.78	2.37	-8.67	-6.10	4.72	-9.89	-4.71
Private Un-Aided	15.82	44.33	53.14	-9.10	23.58	16.62	-12.64	19.47	9.29
Total Private	60.19	45.93	78.48	57.62	32.02	71.19	60.69	49.40	80.11
Total	27.40	29.57	48.87	53.49	43.66	73.80	37.16	34.85	59.06

Source: Time series data collected from "Selected Educational Statistics: MHRD, 2005-06" and DISE survey data during 2001 to 2012. Note: Pre-L# Pre Liberallisation-1973 to 1993, Post-L# Post Liberllisation-1993 to 2010.

4.2.3. Rate of Percentage Change of Total Schools in India

In the case of total schools in India during the Pre-L period is increased 37.16 (%) and management wise total government and private increased 4.72 (%) and 60.69 (%), against unaided -12.64 (%) decreased. Contrary in the Post-L period the total schools increased 34.85 (%), but total government decreased -9.89 (%) and against total private and unaided increased 49.40 (%) and 19.47 (%). However, the overall period the rate of percentage change of total schools showing 59.06 (%) increase and but government schools decreased -4.71 (%), and against total private and unaided schools increased 80.11 (%) and 9.29 (%).

4.3. Management and School Category wise Percentage Share of Enrolments in India during 1965 to 2010

In India, since Independence and particularly in the period of liberalization the demand for quality education has been increased, and it is discussed in the above sections. As a result, the demand for private education increased, with the effect private schools have been mushrooming in this country. Therefore, with the limited data, the study is explained in the above that, how much private schools are occupying the share in every period. Hence, without the demand of quality education the private school are not increased, to verify that the present section tried to analyze the management wise percentage share of the distribution of enrolments in India.

4.3.1. Management wise Growth of Enrolments in Primary Schools in India

Management wise enrolment in primary schools in India during 1965 to 2011 observed the rapid growth of enrolments in private schools. The table: II shows, in the year 1965, there were 48,834,588 total students enrolled in total primary schools in India, and out of total, the share of total government school were 80.98 (%) and against total private schools were 19.02 (%) and unaided schools alone were only 1.50 (%).Therefore, over the period of time from 1965 to 1993, the total primary school enrolments were increased to 97,029,235 (49.67%), and out of total, the percentage share of total government and

total private school enrolments were almost same as early period 80.84 (%) and 19.16 (%), but the share of unaided schools out of total private schools were increased 82.51 (%) and occupied 8.58 (%) share. In the recent data of 2011-12 showing that, the total primary school enrolments in India were increased to 144,108,177 and these schools compare to 1965 and 1993 increased to 66.11 (%) and 32.66 (%), and school management wise enrolments in total government schools decreased to an average 24.00 (%) in both periods, and against total private schools increased vise-verse, but in case of unaided schools enrolments alone increased to 17.08 (%) and 10.00 (%). Hence, in the year 2011-12, out of total primary school enrolments, the share of total government schools stood with 56.65 (%), total private 43.35 (%) and unaided schools alone 18.56 (%) occupied.

4.3.2. Management wise Growth of Enrolments in Upper Primary Schools in India

Management wise school enrolments in upper primary level in India during 1965 to 2011 shows, the percentage share of private unaided school enrolments has been grown significantly. In the table: II, it shows, in the year 1965, there were 10,244,621 total students enrolled in total upper primary schools in India, and out of total, the share of total government schools were 51.31 (%) and against total private schools were 48.68 (%) and unaided schools alone were only 3.83 (%). Though, over the period of time from 1965 to 1993, the total primary school enrolments were increased to 34,071,058 (69.93 %), and out of total, the percentage share of total government enrolments were increased 11.56 (%) and occupied 58.02 (%) share, and against total private enrolments were decreased vice versa to total government enrolments and occupied 41.97 (%), but the share of unaided enrolments out of total private schools are increased to 65.7 2 (%) and occupied 11.03 (%) share. However, according to 2011-12 data, the total upper primary school enrolments in India were increased to 125,096,641 and these schools compare to the years 1965 and 1993 increased to 91.08 (%) and 72.76 (%), and school management wise enrolments in total government schools increased to 7.50 (%) and 0.79 (%), and against total private schools decreased vice versa, but in case of unaided school enrolments alone increased to 35.98 (%) and 28.78 (%). In the year 2011-12, out of total upper primary school enrolments, the share of total government are 58.81 (%), total private 41.19 (%) and unaided alone 39.81 (%) recorded.

Table: II. Area, Management and School Category wise Distribution of Enrolments in Schools in India

Schools Category		1965	1993	2011-12
	Management	Total (%)	Total (%)	Total (%)
Primary	Total Govt.	80.98	80.84	56.65
	Total Private	19.02	19.16	43.35
	Private Unaided*	1.50	8.58	18.56

	Total	*48834588	*97029235	*144108177
Upper Primary	Total Govt.	51.32	58.03	58.81
	Total Private	48.68	41.97	41.19
	Private Unaided*	3.84	11.03	39.82
	Total	*10244621	*34071058	*125096641
Total	Total Govt.	75.84	80.96	59.74
	Total Private	24.16	19.04	40.26
	Private Unaided*	1.90	9.31	21.57
	Total	*59079209	*136285831	*323129659

Source: Data collected from "All India Education Survey" 1965, 1993, 2009 and DISE data 2011-12. Note*- Private unaided data from 2009. * Totals in Numbers.

4.3.3. Management wise Growth of Enrolments in Total Schools in India

Management wise school enrolments in all schools in India during 1965 to 2011 shows, the increasing rate of percentage share of enrolments in total private and private unaided schools. The table: II shows, in the year 1965, there were 59,079,209 total students enrolled in total schools in India, and out of the total, the share of total government schools were 75.83 (%) and against total private schools were 24.16 (%) and unaided schools alone only 1.90 (%). Over the period of time from 1965 to 1993, the total school enrolments were increased to 136285831 (56.65 %), and out of total, the percentage share of total government enrolments increased 5.12 (%) and occupied 80.96 (%) share, against total private enrolments decreased vice-versa and occupied 19.04 (%), but the share of unaided enrolments out of total private schools are increased to 7.41 (%) and occupied 9.31 (%) share. And according to 2011-12 data, the total school enrolments in India were increased to 323,129,659 and these schools compare to the years 1965 and 1993 increased to 81.72 (%) and 57.82 (%), and school management wise enrolments in total government schools decreased to 16.09 (%) and 21.21 (%), and against total private schools increased vice-versa, but in case of unaided school enrolments alone increased 19.66 (%) and 12.25 (%). In the year 2011-12, out of total school enrolments, the share of total government schools 59.74 (%), total private 40.25 (%) and unaided schools alone 21.56 (%) recorded.

4.4. Rate of Percentage Change of Management wise Distribution of Enrolments in Schools in India during 1965 to 2011

Therefore, the present study tries to find out the 'rate of percentage change' of enrolments in different managements in India during 1965 to 2011-12 and the overall all period of 46 years is divided into two phases like pre-liberallisation-1965 to 1993 and post liberllisation-1993 to 2011-12. The following section illustrates schools category wise rate of percentage change of enrolments in India.

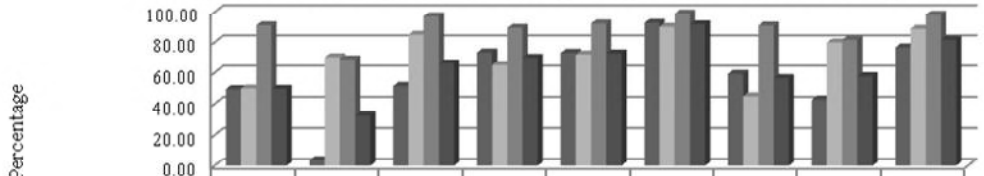
4.4.1. Rate of Percentage Change of Enrolments in Primary Schools

The rate of percentage change of enrolments in total primary schools in India during the Pre-L period is increased 49.67 (%) and management wise total government 49.58 (%), against total private and unaided increased 50.05 (%) and 91.21 (%). And in Post-L period the total primary school enrolments are increased 32.67 (%), but total government schools only 3.92 (%) and against total private and unaided schools increased 68.88 (%) and 70.24 (%). And the overall period, the rate of percentage change of primary school enrolments are 66.11 (%) and management wise government 51.56 (%), and total private and unaided increased 85.13 (%) and 97.26 (%).

4.4.2. Rate of Percentage Change of Enrolments in Upper Primary Schools

In the case of enrolments in upper primary schools in India during the Pre-L period is increased 69.93 (%) and management wise total government 73.41 (%), private 65.13 (%), and unaided 65.13 (%) increased. Hence, in the Post-L period the total upper primary school enrolments 72.76 (%), total government 73.13 (%), and total private and unaided increased 92.45 (%) and 72.24 (%) increased. And overall period the rate of percentage change of enrolments in upper primary level showing 91.81 (%) increase, and management wise, total government 92.85 (%), total private 90.32 (%), and unaided 99.21 (%) increase.

Diagram: II. School Management wise Percentage Change of Enrolments in India during 1965-2011



	Primary			Upper Primary			Total		
	Pre-L	Post-L	Total	Pre-L	Post-L	Total	Pre-L	Post-L	Total
Total Govt.	49.58	3.92	51.56	73.41	73.13	92.85	59.39	42.85	76.79
Private Un-Aided	50.05	70.24	85.13	65.13	72.24	90.32	45.00	80.05	89.03
Total Private	91.21	68.88	97.26	89.54	92.45	99.21	91.14	81.78	98.39
Total	49.67	32.67	66.11	69.93	72.76	91.81	56.65	57.82	81.72

Source: "AISES" data, 1965 to 2009, and DISE data 2011-12.

4.4.3. Rate of Percentage Change of Enrolments in Total Schools

In the case of the rate of percentage change of enrolments in total schools in India during the Pre-L period increased 56.65 (%) and management wise total government and private increased 59.39 (%) and 91.14 (%), but unaided only 45 (%). Contrary in the Post-L period enrolments in the total schools increased 57.82 (%), but the total government only 42.85 (%) and against total private and unaided increased 81.78 (%) and 80.05 (%). However, in the overall period total schools enrolments showing 81.72 (%) increase and against government 76.79 (%), and total private and unaided schools 98.39 (%) and 89.03 (%) increased. Therefore, this entire figures showing, how significantly total private and unaided school enrolments

increasing in India particularly in the post-reform period.

5. Conclusion and Suggestion

Over the years Central Government associated with state governments implemented and launched many education policies and programs, and spent crores of rupees on the development of education. Even though pouring lots of funds on education in India, the outcomes are only quantitative development, but the qualitative aspect (development) is absent. Because of this low quality of education in government schools, parent's purposefully eluding government schools and selecting better substitutes like private schools, and particularly 'Low Fee Private Schools' in this country. The reason behind parents shift from government schools to private schools is economic reforms in India. Therefore, the rate of percentage change of total schools in India shows that, during the Pre-L period 37.16 (%), Post-L period 34.85 (%), and overall period 59.06 (%) change has been found. And school management wise, the total government schools increased 4.72 (%) in the Pre-L period, then these are decreased -9.89 (%) in Post-L period, and the overall period also these schools are decreased -4.71. The rate of percentage change of total school enrolments in India shows that, during the Pre-L period 56.65 (%), Post-L period 57.82 (%), and overall period 81.72 (%) change has been found. And school management wise, the total government schools increased 59.39 (%) in the Pre-L period, 42.85 (%) in Post-L period, and 76.79 (%) in overall period. Contrary, in the case of total private enrolments, increased 91.14 (%) in Pre-L period, 81.78 (%) in Post-L period, and 98.39 % in the overall period, and private unaided schools enrolments alone increased 45.0 (%) in Pre-L period, and 80.05 (%) in Post-L period, and 89.03 % in the overall period in India. In the case of primary schools and upper primary schools enrolments rate of percentage change shows, all type of management schools enrolments showed positive rate change in overall period, but in the case of total private and unaided school enrolments found a higher rate of percentage change than total government enrolments particularly in reform period.

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Transforming the Rural Non-Farm Employment in India-A Macro View

Dr. Sadu Rajesh, Faculty Department of Economics, Kakatiya University, Warangal, Telangana, India

Abstract: *The present study investigates whether the employment transforming from the farm to the non-farm sector in India and reveals that the problem of disguised unemployment and under employment in agriculture is an issue and has important implications for non-farm employment. Non-farm employment has a crucial role in employment generation in view of the slackening of agricultural development that had been happening in recent years. The objective of this study is to examine the overall trends in non-farm employment in India, to access the contribution of the non-farm sector to household income across different categories of labourers, to ascertain the impact of non-farm employment on reduction of poverty. Finally this paper is to examine the transformation of Non-farm employment has led to income earning opportunities and hence reduction of income inequalities across for rural households in India.*

Keywords*: Non-farm, Transformation, Disguised, Slackening*

Introduction

Among the various conceptualizations of rural development, one given by one of the ex-finance ministers, late sri C. Subramanyam has relevance in the present Indian context as the agricultural development has many vicissitudes. According to him integrated rural development can be viewed as systematic, scientific and integrated use of all our natural resources and as a part of this process enabling every person to engage himself in a productive and socially useful occupation and low income that would meet at least the basic needs. This view equally applies to rural women, though it was not specifically mentioned in the above view point. As employment aspect gains more relevance in rural areas under the World Bank strategy for rural development as sustainable livelihoods approach, non-farm employment has great significance in the futuristic growth of rural areas. The employment trends in the Indian rural economy also would buttress the above aspect of rural development (Peter Lanjouw & Abusalehrsharif, 2004).

Review of literature

There is a number of research papers explores comprehensively transformation of rural non-farm employment in global as well as in India. To mention a few studies, a paper on rural non-farm employment in developing countries assesses the magnitude and growth of rural non-farm employment (D. Anderson et.al, 1980). Another paper on rural non-farm employment and incomes in Latin America argues that rural non-farm employment and incomes are crucial to Latin American households and rural non-farm income averages 40% of rural incomes (T. Reardon et. al, 2001). A case study conducted in Trigary region of Northern Ethiopia on economic policy of farm and non-farm employment reveals that off- farm income can be complementary to farm income, if farm

households are constrained in their borrowing. Expenditure on farm inputs is dependent on only non farm production but also on off- farm income because of capital market imperfections. Farmers involved in multi jobs like better paying off- farm activities such as masonry, carpentry and trading are in a better position to hire farm labourers (woldehanna, T, 2000). Visaria and Basant (1994) and Coppard (2001) are comprehensive reviews of literature on the rural non-farm economy in India, and Haggblade et.al. (2010), World Bank (2010), Carletto et.al. (2007), Davis and Berzemer (2004), and Onchan (2004) are some of the other papers which review different dimensions of rural non-farm economy across different locations. However, in the analysis and discussion of the role of rural non-farm employment its contribution to generating income, which are related dimensions.

Objectives

The present paper aims at the following objectives:

i) to analyze the overall trends in non-farm employment in India

ii) to elucidate the emerging job diversification in rural areas

iii) to access the contribution of the non-farm sector to household income across different categories of labourers

iv) to explores the state wise analysis the impact of non-farm employment on reduction of poverty in India.

Methodology

This study was based on secondary data. For the secondary data was collected in various research journals and independent researcher's opinion, Government of India (GOI) reports such as NSS data.

Trends in Rural Non-farm employment in India

The labour force in Indian economy increased from 381 million in 1993-94 to 485 million in 2011-12, according to principal and subsidiary status taken together or on an average by 5.5 million per annum. However the labour force increased by 61 million between 1999-2000 and 2004-05 and this led everyone to believe that every year 12 million people will join the labour force on the other hand, between 2004-05 and 2009-10 the labour force increased by 2 million and between 2009-10 and 2011-12, it raise by 14 million. Between 2004-05 and 2011-12, merely two million people joined the labour force per annum. The slowdown in the pace of growth is attributed to changes in the demographic profile of the young population, rising enrolments in elementary and secondary schooling due to efforts of serve Siksh Abiyan and Right to education, declining child labour mechanization in agriculture, with drawl of women and their incoming participation in household activities (Santosh Mehrotra et. al, 2014).

Of the 60 million increases in the jobs during 1999-2000, 2004-05, about 30 million rural workers, (Women comprising 60 percent of that number, who were often aged women) joined the workforce as self-employed in agriculture, owing primarily to declining earnings capacity of the usual income earners and productivity stagnation in the agricultural sector. The decline in agricultural employment in the latter half of the decade might have happened due the nationwide drought in 2009 that

would have forced the self-employed, smallest and marginal farmers to migrate out for sustenance. More over the preference of alternative employment opportunities in construction at relatively higher wages also induced a more out of agriculture. This shows itself in an increase in non-manufacturing. The size in construction employment in reflected, partly in the boom in the rural male casual workers- 16 million new jobs for them (Santosh Merhotra et. al, 2014).

A causative factor that is contributing to the growth of non-farm employment is the changes in the relative shares of the three sectors in rural GDP where service sector gaining in importance. These tendencies show that the share of rural non-farm sector has been increasing after 1970's. It now employs nearly 30% of India's rural workforce. This amounts to about 100 million people who spend most of the year working on non-farm activities. In the period between 1983 to 1994-95, the average annual growth in non-farm jobs was just over 2%. Between 1993-94 and 1998-99, this increased to 3% and form 1999 to 2004-05, this increased again to 4%. Thus in the eighties, of the nearly 40 million additional rural jobs generated, the majority (6 out of every 10) were in the farm sector. But more recently between 1993 and 2004, non-farm employment growth has outstripped agriculture' of the 56 million new rural jobs created over this period, 6 out of every 10 were in the non-farm sector (Himanshu et. al, 2010).

Hence the rural non-farm sector has become much more dynamic than the farming sector, both in terms of GDP growth and employment generation. Between 1983 and 2004 rural non-farm GDP has grown at a rate 0f 7.1 % more than a percentage point faster than non-farm GDP, and 4.5 percentage points faster than agricultural GDP. This faster growth of non-farm sector started in the decade from 1983 to 1993. In the period 1993-2004, nonagricultural employment accelerated form 3.5% to 4.8%. Until 2004, the growth in non-farm jobs has come primarily form increase in services, transport and construction. In 1983 close to 40% of rural non-farm jobs were in manufacturing. Despite continued growth of rural manufacturing, this share declined to just a little above 30% in 2004-05. In 1983, social service and trade, transport and communication both generated about 26% of non-farm jobs. Social services have since declined to about 18% of the jobs, while trade, transport and communications have grown rapidly to about 33%. In 1983 construction was by far the smallest sector, with a share of only 10% since then, it has grown the fastest and now generates close to 19% of rural non-farm jobs- the high level of rural construction has visually transformed villages all over India, with much better village infrastructure and housing. (Hans P. Binswanger-Mkhize, 2013).

The benefits of non-form wage employment are mainly accruing to the males in the age-group of 18-26 years old who have some education that are moving out of agriculture into non-farm jobs. Women are lonely transitioning into the non-farm wage employment sector. In growth terms, the number of rural men working off-farm doubled between 1983 and 2004-05, while for the women, the increase was 73%. Between 1999 and 2007, the number of households engaged in non-farm self-employment more than doubled, from under 10% to nearly 20%. While agricultural profits and

agricultural labour incomes grew in absolute terms, it was the rural non-farm income component that grew the fastest. For households engaged in rural non-farm self-employment, this component of income lose from Rs. 36,767 to Rs. 64,045, or by 74% in only eight years, and at a simple annual rate of 9.3%. At the same time, the share of non-farm wage income stayed nearly constant at around 7.5%. In 2007, 86% of the first workers, who most likely dominated the enterprises, were men, and only 14% were women. Men provided 74% of the total family workers whole women provided 26%. Men engaged in rural non-farm self-employment worked 2.1% times as many hours per year as women (Hans P. Biswanger-Mkhize, 2013).

Within the large self-employment Component that has been shown partly driven by urban growth, three industries accounted for nearly 60% of the increase 2.2 million in retail trade, 1.5 million in the manufacture of weaving apparel and 1 million in land transport during the period 1999-2000 and 20004-05. During the same period, out of the 16 million increase in non-farm employment by per principal status, 8 million accounted for they employment, while 5 million accounted for casual employment and 3 million as regular employment (Himanshue t.al 2011). Seven activities accounted for 25% increase, where the largest was in the form of STD/PCO booths, hotels and restaurants. The first two activities maintenance and repairing of motor vehicles are fuelled by technical changes in communication, mobilization of transport and agricultural mechanization. The income data on the rural non-farm self employment sector suggest that while it may contain some distress employment, this is not the main driven of its expansion, and that instead it has become the most dynamic source of income growth of rural households, including farmers (Vinoj Abraham, 2008).

State-wise analysis shows that some of the states are in the forefront in the generation of rural non-farm employment. At the all-India level, 50 percent of household income of an average farmer is originating from off-farm income. The distraction varies across states. In Rajasthan, Kerala, Tamil Nadu, and west Bengal, of-farm sources account for 75,68,64 and 61 percent, respectively, of household income for an average farmer, where as in states like Meghalaya, Uttaranchal, Punjab and Bihar, off-farm income accounts for 25,31,38 and 39 percent of household income respectively. The above analysis suggests that resource endowment, distribution of land, states of non-agricultural sector in a state and similar other factors are responsible for the differential share of off-farm income for farm households in India (Brajesh Jha, 2011).

For increasing employment and reducing poverty in the rural sector, the direct employment generation programmes have been used as a policy measure. These programmes fall under two broad categories; self-employment generation and wage-based employment generation programmes. The first set of employment generation programmes attempt to resource chronic unemployment by providing economic assets to the beneficiary, while the second groups of programmes provide supplementary employment to share off seasonal unemployment. The MGNREGS is an example in the latter group. MGNREGS guarantee employment of one person of every poor household for a

minimum of 100 days on asset creating public works in MGNREGS, rural assets may be presumed as important as wage based employment generation programmes.

While the wage based employment programmes create employment for casual non-farm wage labour, owner-enterprise activities and regular salaried employment are other sources of non-farm incomes are not particularly more important for the richer quintiles than the poor quintiles; the poor tend to earn significant shows total income from earned nonfarm wage employment. The rich earn mainly non-farm incomes from salaried employment, which does not figure much in rural areas. Own enterprise activities appear to comprise both low-productivity activities as well as well-remunerated activities, such that the share of total income according from this category of activities is the highest among the middle quintiles (Peter Lanjouw and Abusalah sheriff, 2004).

When splitting the population into three groups-poor, vulnerable and middle class-upward mobility was considerable for both the poor and the vulnerable. In India, although some households fall in to poverty between 2004-05 and 2009-10, none of them, about 15 percent of the total population or 40 percent of the poor moved above the poverty line. Moreover, a sizeable proportion of the poor and the vulnerable over a percent of the total population or about 11 percent of the poor and vulnerable moved into the middle class. Households from the scheduled casts and scheduled tribe experienced upward mobility comparable to the rest of the population at the level of villages; increasing mobility is largely associated with occupational change. The pace varied across the countries, but the shift has consistently involved non-farm employment.

In development literature two strategies to increase rural nonfarm employment are often mobilized. First, the agriculture led development paradigm assumes that with the increase of productivity in agriculture manufacturing and other sectors of the rural economy would take off. Many regions of India were adhering to the above development process in the 1990s. second, the urban and export led growth of rural non-farm employment presumes that on structural transformation proceeds, share of agriculture in rural employment and income declines, and external forces from urban areas and even from abroad increase in importance. The second strategy has assumed importance in the recent period since rural nonfarm sector in some of the East Asian countries has transformed with the adoption of the above strategy, Recognizing the pivotal role of agriculture in rural transformation, the future scenario of the rural transformation may depend on manufacturing and tourism led transformation of the rural non-farm sector in the country. Some of the emerging rural activities are manufacture of wooden implements, furniture, manufacture of care and bamboo articles, manufacture of leather footwear, manufacture of carpets and rugs, preparation of dolls and toys, manufacture of metals, poultries and clay making, wood carving, stone carving, folk paintings on textiles, processing of agri-based production(Brajesh Jha,2010). Other activities that are associated with transport sector like plying autos to

nearly city and activities connected to communication revolution also are creating opportunities for self employment in rural sector.

Thus services sector employment has increased by about 1.8 million per annum during 2004-05 to 2009-10; whereas post 2009-10, in to next two years, it increased by 5.5 million per annum. The increase in employment prior to 2009-10 was primarily in traditional services like trade, transport and communication, real estate, education and politic administration. Post 2009-10 there is further momentum in communication, real estate, education and other services. A huge increase in public and private investment in infrastructure and telecom sectors incentives like the SSA and right to education are responsible for the rise in service sector employment. The rise in employment got a further boost with the emergence of newer forms of services like e-retailing, financial services, mobile phone revolution, courier, tourism, research and development and legal services (Santhosh Mehrotra, 2014). While all the above services have an urban orientation, the spillover effects can be seen in rural areas.

Conclusion

The study suggests that Rural Non-farm employment is emerging as one of the pivotal role of rural development and transformation in our country. In India, the contributing of RNFE is 65 per cent to the rural Net Domestic Product in 2010. While agriculture experienced a net decline in production from 64 percent in 1980-81 to 35 percent in 2009-10, the share of non-farm sector in Net Domestic Product experienced a sharp increase to the tune of 36 percent in 1980-81 to 65 percent in 2009-10. Though there is growing share of rural non-farm employment (19 percent in 1980-81 to 31 percent in 2009-10), still agriculture is the major employer of the rural workforce (68 percent in 2009-10) (D. N.Reddy, et.al, 2014).

The rural non-farm sector will continue to grow faster than agriculture in the global period, provide more income opportunities than agriculture and produce an increased range of services and products, using progressively more modern technology in recent years. Deckling farm size trends and the diversification of households into the non-farm sector will undoubtedly continue. As a consequence the emergence of a farm sector dominated by modern part-time farmers, many of them female, whose households will continue farming with non-farm employment of the men and self employment sector is likely trend in the future.

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Payment Banks- A Change in India's Banking Landscape

Seema Ghosh, Research Scholar, Department of Economics, Osmania University, Hyderabad,

Abstract: *The wide spread network of Scheduled Commercial banks, Co-operative banks and Regional Rural banks in India are able to bring millions of ordinary Indians into the banking system. However, three-fourth of the transactions in India are performed in cash and majority of the population is still under banked. This raises questions on the efficacy of our banking system and also their capacity to cater to those who still remain excluded. The RBI latest initiative of introducing Payment Banks may possibly be in a better position to achieve financial inclusion as their strength lies in the use of technology and the low operational cost as compared to the brick and mortar-banking model. The Payment bank is an Indian innovation. It is a response to the problem of financial inclusion, which we have not been able to solve for so many years. In this context, the paper attempts to study the concept of Payment banks and how can they become the catalyst for financial inclusion in India. The purpose of the study is also to understand the issues and challenges of the new financial Payment banks.*
Key Words: *Payment banks, Financial Inclusion, Banking System.*

Introduction

India has traditionally been a cash-based economy with limited penetration of formal banking and financial services. According to World Bank Global Findex 2014, only about half of Indian adults have access to an account of any kind. The number is even lower for the poorest 40 percent. Furthermore, there are only 13 commercial bank branches per 100,000 adults (IMF, Financial Access Survey 2014). There is reasonably high requirement of financial services among the low-income people in India, which includes the domestic remittances, access to credit, receiving government welfare payments and utility payments. Financial inclusion means that a wide scope of designated financial services is accessible to each individual and the individual is able to comprehend and utilize those services. It not only includes opening of deposit account with the bank but also creating awareness about the various financial products and guiding people to manage cash and loans obligations. These services comprise of a basic no frill banking account for deposits and withdrawals of money, small-scale advances and overdraft and life and non life insurance. Due to poverty, low income, illiteracy and insufficient information on financial services, there is low demand for financial services from the people, which leads to the financial exclusion. Travel distances to the bank branch, branch timings, burdensome procedures and documentation, inappropriate financial product, language barriers and unwelcome attitudes of the bank staff are the reasons of financial exclusion on the supply side.

Financial Inclusion in India

India has CRISIL score of 50.1(on scale of 100). This low score reflects poor penetration of banking services across

the country. Among the regions, Southern region is ahead in the financial inclusion drive. 11 percent of the bank branches are located in six largest cities of the country, whereas there is only one branch in the four districts in the north – eastern region. This shows a wide divergence with regards to the access of financial services in the country. In India, the first efforts towards financial inclusion were made in 1904, when the cooperative movement started. The next major action towards financial inclusion was in 1969, when 14 major commercial banks were nationalized and the lead bank scheme was, subsequently initiated.

Over the years, RBI efforts towards financial inclusion includes priority sector lending provisions for banks, setting up of regional rural banks (RRBs) and initiating SHG- bank linkage program to expand the accessibility of financial services to the poor an disadvantaged fragments of society. In recent years, RBI introduced no-frill accounts, business facilitators and business correspondent models to improve the outreach of the banking services to the unbanked areas. It has also fixed a target for the banks to give access to formal banking services to all 74,414 villages where the population is above 2000. As on March 2012, 99.7 percent of the targeted villages with population above 2000 were covered with banking services. The Government of India and the Indian Banks' Association (IBA) jointly launched Swabhimaan in February 2011. It is a countrywide program on financial inclusion. This program has an objective to facilitate opening of bank accounts, giving need-based credit, providing remittances and to advocate financial literacy in rural areas. The present Government on 15th August 2014 launched Pradhan Mantri Jan Dhan Yojna. as its national mission on financial inclusion. This revolutionary program is aiming to bring about a comprehensive financial inclusion to all the households in the country. The program visualizes at least one all inclusive banking account for every household, financial literacy, access to credit, insurance and pension facility (Mission document, PMJDY) According to the recent statistics, 2.8 crores accounts are opened so far with Rs.39, 152.86 crores deposits and 126 lac Bank mitras under PMJDY. Subsequent schemes for insurance and pensions have attempted to extend access to a wider gamut of financial products – the Pradhan Mantri Suraksha Bima Yojana (accidental death and disability insurance), the Pradhan Mantri Jeevan Jyoti Bima Yojana (life Insurance) and the Atal Pension Yojna (pension).

Objective

The purpose of the study is also to understand the issues and challenges of the new financial Payment banks.

Payment Banks- A Catalyst for Financial Inclusion

Payments banks are different from regular banks. Payments Banks are permitted to offer basic bank accounts (current and savings with a balance limit of INR 100,000) but are not permitted to extend credit or issue credit cards (thus avoiding credit risk, NPA issues and insolvency). They can accept demand deposits, can issue ATM/debit cards, pay bills, provide remittance services through various channels, be the business correspondent (distributor) of another bank, can distribute financial products such as mutual funds and insurance products in a non-risk sharing basis,

facilitate government welfare payments to their customers, and provide other basic banking services to individuals and small businesses. Furthermore, payments banks can only invest their money in safe government securities and other highly liquid assets. This means payment banks will theoretically be the safest of banks since they have only the government as borrower and governments do not default. This is the first time that the RBI has approved differential licensing with the intent of further financial inclusion. The move is expected to boost the government's plan of financial inclusion, with these banks acting as a bridge between bank branches and the remote customer living in a rural hamlet and thus providing 'last mile banking' services at a cheaper cost. Payments banks can reach a significantly wider range of population, who may be otherwise under banked.

Payment banks will essentially rely on technology to reach payment services to all customers, with mobiles as the carrier of banking. Mobiles have the capability to reach even where humans cannot reach. Physical bank branches (or bankers or ATMs) will still be needed for some functions - opening an account, depositing cash, etc but all the daily payment transactions can be done remotely. The mobile phone will become the virtual ATM and small-payments chequebook. In less than 10 years, every Indian will have a bank account. Payment banks are the key enablers. Brick and Mortar Banking is a capital-intensive business model and commercial banks it would be difficult for the commercial banks to open branches in the unbanked and far-flung areas, as incremental cost would exceed incremental benefit. The difference between State Bank and Airtel is simply this: both have over 200 million customers, but the reach of Airtel cannot be matched with State Bank even with their highest number of branches in the country.

With the help of Business Correspondents or Franchise Banking System, Payment Banks will provide low cost services to the customers located in the remote areas. According to Crisil, east, northeast and central India offer a natural habitat for payments banks because of under-penetration of formal banking in these areas. Eight of 17 states in these regions have a Crisil Inclusix index score below 40, compared with the all-India average of 50.1 as of March 31, 2013. For example, in a remote village in India; a customer buys a top up for his mobile phone for Rs.50. A petty shop (Buddy Shop) owner in a village gets commission on selling the top-up without any paper work. Operational Process of The credit to a Savings Bank Account of Payment banks would be similar to a top-up process. Payment banks to deposit credits to a saving bank account will adopt similar process. For payments Biometric system will be used. In traditional banking system, the banks located in villages and unbanked areas require paper work like pay-in-slips, withdrawal form, cheques etc. for depositing cash and payment. Payment Banks will focus on paperless bank.

With the arrival of payment banks including India Post will transform social welfare and subsidy schemes. The government subsidy payments to the poor whether for LPG, kerosene or even food and fertiliser can now be routed through regular and payment banks. With over 1.5 lakh post offices, India Post is already functioning in places where

banks are not there and tomorrow Airtel and Vodafone will reach customers through mobile-enabled payment systems. Jan Dhan no-frills bank accounts, Aadhaar IDs and mobile banking will enable direct payments to the poor, eliminating fake recipients and will ensure cash in zero-balance accounts. Financial Inclusion and government subsidy payments are simply the biggest things to happen with the introduction of Payment Banks.

Mobile Payment banks will create the conditions for cash-less banking. This means, over time, the mobile will perform the same role as credit and debit cards, obviating the need for too many cash payments. The main objective of demonetization by the present government is to eliminate black money from the economy. Payment banks would act as an additional tool to eliminate black money in large parts of the financial system. India is close to reaching a mobile user base of one billion, and Jan Dhan account has been opened for most of the households. The next aim for Jan Dhan would be universal adult coverage through mobile payment banking. It can be achieved in five to ten years, with the cooperation of s public and private sector in financial literacy education and empowerment of rural citizens; especially women, thus making Indian banking more inclusive.

The concept of Payment Banks seems to be finally inching closer to reality, since the first player Airtel launched its payments bank. It rolled out its pilot services in Rajasthan and subsequently in Andhra Pradesh, Telangana and Karnataka. With over 10,000 saving accounts opened within two days of it going live in Rajasthan, a majority of customers living in the semi-urban and rural areas, underlining the potential for growth of banking services in such areas. The digital and paperless Airtel Payments Bank has opened account using Aadhaar based e-KYC. Customers The Airtel mobile number also acts as their bank account number. The interest rate of 7.25 per cent per annum will apply on deposits in savings accounts. Airtel Banking points will offer bank account opening services and cash deposit and withdrawal facilities. The mobile phone has emerged as a powerful device to drive financial inclusion and advance cashless transactions in the country. Several other license-holders are accelerating their preparations for the launch of their ambitious payments banks, a financial ecosystem that is said to redefine banking and push for India's journey into a cashless economy.

Payment Banks – Issues and Challenges

The addition of Payment banks to India's banking system also brings some issues and challenges. Profits will be a challenge as margins are very thin, as these banks are required to invest 75 per cent in government securities. Payments banks are not allowed to lend. This will limit their earning potential. As income channels are limited, payments banks will be under pressure to generate volume. At the same time, competition in the digital banking space has intensified with banks also offering digital banking to their customers. With their large customer base, they have an edge over payments banks and digital wallet players. And with the new payments solutions (Unified Payments Interface) provided by the National Payments Corporation of India, digital banking is going to be extremely competitive. NPCI's Unified Payments System is set to

completely revolutionise digital money transfer by making sending money as simple as a text message.

The changes in technology have been rapid. The challenge facing Payment banks for moving toward e-payments requires building out the digital payment infrastructure through partnerships with online e-commerce and physical offline merchants, especially in rural areas, which mostly lack the required connectivity to take part in the expansion of e-payment. Thus, building franchise and managing operational risks while offering last-mile connectivity will be a challenge.

Another issue would be how well a Payment bank will position its network of cash-in/out points or low-cost and tech-heavy branches. The cash-in/out alone will not be enough for their operations in future, as these banks' sustainability and progression will ultimately depend on customers' adoption of digital cash for making transactions. Just cash-in/out services and no (or negligible) transactions would result in inactive digital accounts, whereas Payment bank's whole value proposition is based on developing a revenue model around actual payment transactions.

For Payment banks to succeed, cash driven_Indians will need to opt for digital alternatives, which will require behavioural changes above and beyond technological hurdles. Though a few e-wallet players' providers like Paytm, Mobilwik, PayUMoney are in this space in recent years but mainly in urban centres. For Payments banks, the task will be too challenging in the rural areas. Ultimately, they will require a concerted ecosystem effort and additional policy support to enhance the growth of inter linkages and missing markets.

One open question is how payment banks will compete with the 200 million new PMJDY accounts. The previously unbanked people have now access to formal payments and may not necessarily need a payment bank account. The existing commercial banks already face asset quality problems and also the requirement of significant capital, new competition poses risks to future earnings. Payment banks will also face the challenge of financial illiteracy and lack of awareness about digital banking among their customers, which acts as a common barrier to financial inclusion efforts around the world.

The new payment banks may also bring additional functional risks for the industry. The payment banks may face increasing legal hassles in the treatment of customer privacy. There is a continuing debate on the extent of the usage of Aadhar Information by the private corporates to improve the speed and efficiency of payments transactions. Meanwhile, innovative business models have the potential to lead payment banks into unregulated areas, which may require enhanced supervision by the RBI.

The Way Forward

Despite of the challenges facing Payment banks, it is expected that Payment Banks will open another alternative channel after Internet and mobile banking, and help improve efficiencies and reduce costs involved in catering to customers in rural and semi-urban areas. Payments banks are set to tap the potential in rural and semi urban areas. They can do almost any kind of banking with the help of mobile phones with retail customers, who constitute the bulk of the banking system. Airtel with nearly 200 million

mobile users is bigger than State Bank of India in terms of its customer base, and is thus wonderfully placed to become a payments bank. Ditto for Jio or Idea or Vodafone. Similarly India Post can do the same in rural areas (it already has a payments bank licence, and has nearly 1.5 lakh physical branches).

Payments (both receiving and giving) are what constitute the bulk of retail banking. The bulk of the business of regular banks is about deposits and loans, and the difference between the two rates of interest gives them their gross margins before costs. They offer wholesale banking and advisory services to big customers, and earn fees from retail customers by issuing drafts and chequebooks. They also charge fees on credit card and ATM services. But in future large parts of the retail business will move to payments banks, as payments is what the customers use banks for.

If in the future, the RBI relaxes the deposit limit for payments banks, and also allows payment banks to offer overdraft services to their long-term customers, then these banks too will be able to replicate what banks do with minimum fuss. Fees from services like charging for cheque books and draft issuances will also disappear, for payments banks can handle such payments digitally, without any paper floating around, especially for small value payments.

If payments become the base of the relationship, then payment banks can bring a non-banking financial company (NBFC) or a mutual fund (MF) as a partner, and create an offering that replicates a bank. NBFCs core business is lending and payment banks have competence in doing payments and mutual fund manages money well. Thus it can create a seamless combination that is good for the customer and for the bank as well. There could also be a positive rub-off on existing banks partnering with payments banks through increased access to unbanked and under-banked areas in a cost-efficient manner.

Payment banks have been successful in developing countries such as the Philippines and Kenya. In Kenya, almost two out of three adults use Vodafone M-Pesa to store money, transfer funds, or make purchases. Payment banking is lean, narrow banking. It is the future brought into the present by demonetisation. Payment banks will lead towards a lean, cost-effective banking system. This is where demonetisation and the gradual reduction of the cash economy are changing the rules forever. The rush towards digital cash is likely to remain permanent and will impact the whole banking business model.

Conclusion

Payments banks have a potential to revolutionize how retail banking works in India. The optimism is not misplaced. India currently has 600 million debit card users and 22 million credit card users which roughly constitutes 50 per cent of the population or we can say that the remaining 50 per cent of the population do not have debit/credit/net banking or are not financially literate enough to request for them. This is a where the payment banks will focus to 'Bank the under/un banked'. To enable this change, retail touch points will be important factor (e.g. kirana shops, mobile recharge outlets etc), along with ease of use, financial literacy, merchant acquisition

and ability to offer both online and offline mechanism of payments. Mobile wallets/telecom companies have demonstrated the capability to deliver and should be able to dominate this space considering their huge distribution and retailer network (e.g. telecom companies claim to more than 15 lakh retail points). Though mobile banking has not made much headway especially in rural areas, yet compared to branch banking, ATM, mobile banking are far less expensive per transaction and more convenient for customers. Payment banks have a great potential to change the patterns of interactions between customers and banks by making banking transactions via ATMs and mobile phones self-assisted, seamless, convenient and foolproof over the payments-based architecture in India.

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Socio-Economic Conditions of Dryland Farmers: A Study of Drought Prone Area of Anantapur District, Andhra Pradesh, India

M. Swarna Pragathi, Research Scholar, Department of Economics, Yogi Vemana University, Kadapa, AP

Dr. M. Anitha, Assistant Professor, Department of Economics, Yogi Vemana University, Kadapa, AP

Abstract: *Agriculture is the largest sector of the rural economy and is a family enterprise, since 70 per cent of its population is dependent on it in India. India's economic security is heavily dependent on agriculture. In terms of employment, it is the most important sector. The dry land agriculture plays an important role in the progress of agriculture in the Indian economy. In India 68 per cent of total net sown area (136.8 m ha) comes under dry lands spread over 177 districts. Dry land crops account for 48 per cent area under food crops and 68 per cent area under non-food crops. Nearly 50 per cent of the total rural work force and 60 per cent of livestock in the country are concentrated in the dry districts. Drylands are arid or semi-arid regions where rainfall is scarce, highly variable or confined to short seasons of the year. A majority of them have tropical or sub-tropical climates. But very extensive drylands are also found in temperate regions and in high mountains. Temperature extremes are very common. Tropical drylands may have very hot summers and temperate ones, very cold winters. The present study attempt has been constituted to assess the socio-economic conditions of the dryland farmers in Anantapur district.*

Keywords: *Indian Economy, Socio-Economic conditions and Dryland Agriculture.*

1.1 Introduction:

India is predominantly an agrarian country where 70 per cent of its population still depends on agriculture for its livelihood. Dryland agriculture plays an important role in the food system of India (Famine threaten Rayalaseema, 1952). About seventy per cent of the cropped area in India is cultivated under dry conditions and a large proportion of output of important crops such as cereals, pulses, oil-seeds and cotton comes from these areas. These areas produce forty-two percent of total food grains, almost all the coarse grains and more than three-fourth of pulses and oil-seeds of the country. The dryland agricultural farmers constitute a considerable proportion of rural work force in India (Radhakrishnaiah.M.2015). The productivity in agriculture depends upon the efficiency of agricultural farmers, which in turn depends upon their socio-economic conditions. In this chapter an attempts is made to examine the socio-economic conditions of dryland farmers in 6 villages of the 3 Mandals in Anantapur district of Rayalaseema region, Andhra Pradesh.

1.2 Methodology: The state of Andhra Pradesh was purposively selected for the study. Anantapur district from

Rayalaseema region was selected for the study is based on primary sources by using the Statistical Packages for Social Sciences (SPSS). Anantapur district has three revenue divisions, each division one Mandal is selected for the study. Three Mandals from district are selected. Among three revenue divisions, there are two villages have taken in each Mandal and each village 25 dryland farmers were selected. The overall sample size is 150 respondents of total six villages.

1.3 Objectives of the study:

- to study social status of the farm households
- to study economic status of the respondents
- to study the impact of drought on dryland farmers of Anantapur district

1.4 Agricultural profile of the sample Mandals and Villages:

The agricultural profile of selected sample Mandals and villages are presented in the figure1 and table 1.

Figure: 1

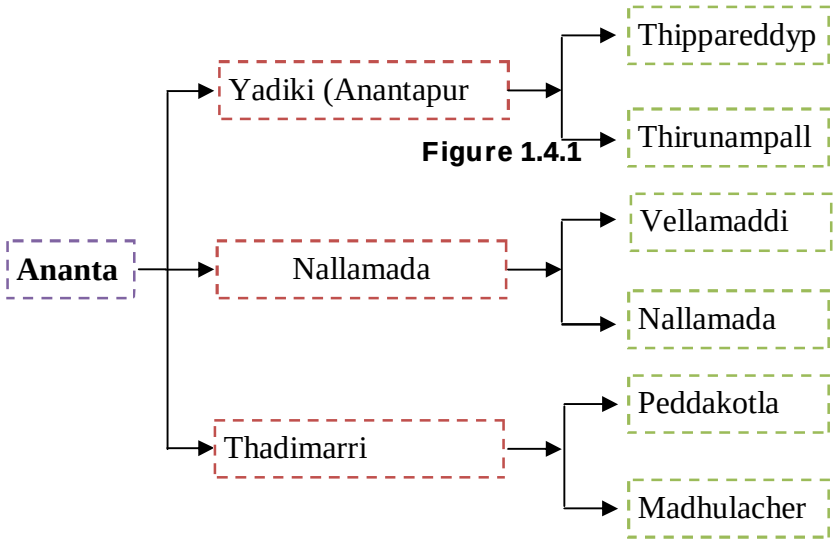

Figure 1.4.1

1.5 Socio-economic characteristics of respondents:

As farming alone is not able to generate sufficient income to the dryland farmers especially marginal and small farmers, because of they are in deep financial crisis. In this regard to bring into brief the socio-economic characteristics of the dryland farmers in the study area. The socio economic variables like age group, caste, education, size of land holdings, secondary occupation, annual income, family status, possession of consumer goods and livestock particulars are analyzed in the study.

Table:1

Details	General profile of the Surveyed Villages					
Name of the District	Anantapur					
Name of the Division	Penugonda		Anantapur		Dharmavaram	
Name of the Mandal	Nallamada		Yadiki		Tadimarri	
Name of the Village	Vellamaddi	Nallamada (R)	Thippareddypalli	Thirunampalli	Peddakotla	Madhulacheruvu
Distance from the headquarters (in kms)	84 Kms	96 Kms	81 Kms	88 Kms	57 Kms	53 Kms
Total area (acres)	4,947.1	9558.90	4,783	4,189	7589	9731
Total number of households in the village	1,011	2,710	161	76	393	246
Total population of the village(as per 2011 census)	3,929	10,944	458	330	1515	938
a. Male Population	2,023	5,669	215	243	782	475
b. Female Population	1,906	5,275	168	162	733	463
Literacy rate of the village	50.52	55.92	53.16	51.60	67.02	46.8
Agricultural Land utilization particulars of the village	3,702 (acres)	5,930 (acres)	4,190 (acres)	3,543 (acres)	4,470 (acres)	7,696 (acres)
Cropping pattern of the village (Major Crops)	Sunflower Groundnut Red gram Paddy Maize etc.,	Sunflower Groundnut Red gram Paddy Maize etc.,	Groundnut Cotton Maize Jowar etc.,	Groundnut Cotton etc.,	Groundnut & Paddy etc.,	Groundnut & Paddy etc.,
Sources of irrigation	Small Tanks-2 Dug wells-14 Tube wells-15	Small Tanks-9 Ayacut-144.59	Tube wells- 23	Tube wells-19	Dug wells-17,Tube wells- 69	Dug wells- 19 Tube wells- 112

Source: Village Revenue Officers (VRO) & Assistant Statistical Officers (ASO) of the selected Mandals, Anantapur district.

1.5.1 Distribution of Age groups of the Respondents:

The age group composition of sample households is presented in table 2. The table reveals that the of 29.33 percent of the farmers are the age group between 56-65 years and 27.33 percent the age group between 36- 45 years. The age group 25-35 years are low in the study area it has 12.66 percent. Obviously, majority of the sample dryland farmers were found in the age group 46 to 55 years in the study area.

Table. 2: Distribution of Age groups of the Farm Households

Age groups	Category of Respondent	
	Frequency	Percentage
25 to 35	19	12.66
36 to 45	41	27.33
46 to 55	46	30.66
56 to 65	44	29.33
66 to 75	0	0.0
Total	**150**	**100.0**

Source: *Field Data*

1.6.2 Distribution of Caste groups of the Farm Households:

Caste group indicate one of the social component variables. The details of caste groups of the farm households are presented in the table 3. The table shows that out of 150 sample households 34.0 percent of the farmers are forward communities, followed by backward communities 31.33 percent. Scheduled castes constitute 28.66 percent and scheduled tribes 6.0 percent respectively.

Table3: Distribution of Caste groups of the Farm Households

Caste groups	Category of Respondent	
	Frequency	Percentage
OC	51	34.0
BC	47	31.33
SC	43	28.66
ST	9	6.0
Total	**150**	**100.0**

Source: *Field Data*

1.6.3 Education levels of the Farm Households by caste groups:

A farmer's level of acquired knowledge through education determines the ability of such farmer to make profitable decisions on investment and adopt an approach to risk management that best reduces the incidences of production failure although experiences of farmers with risk management strategies is of more relevance. Below is a table (1.6.3) for the educational levels attained by the respondents. From the results obtained, majority of the farmers have middle and high school education

(42 farmers) education while 61 of the respondents do not have formal education. The primary education while 40 respondents have primary education. There is no graduate and above educational levels. The majority of the farmers are forward communities' middle and intermediate level. Backward communities are high in primary education. The scheduled castes and tribes are also high in primary educational level in the study area.

Table -4: Education levels of the Farm Households

Educational level	Caste groups				
	OC	BC	SC	ST	Total
Illiterate	13 (21.31)	25 (40.98)	19 (31.14)	4 (6.55)	61 (100.0)
Primary (1to 5)	10 (25.0)	12 (30.0)	15 (37.5)	3 (7.5)	40 (100.0)
Middle and High School (6 to 10)	24 (57.14)	9 (21.42)	7 (16.66)	2 (4.76)	42 (100.0)
Intermediate (+2)	4 (57.14)	1 (14.28)	2 (28.57)	0 (0.0)	7 (100.0)
Graduation and above	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)
Total	**51 (34.0)**	**47 (31.33)**	**43 (28.66)**	**9 (6.0)**	150 (100.0)

Source: *Field Data:* **Note:** Figures in the parentheses indicate the percentage to the size group.

Table-5: Caste wise distribution of Size of Land Holdings

Size groups	Anantapur				
	OC	BC	SC	ST	Total
Marginal Farmers	0 (0.0)	2 (5)	3 (7.5)	0 (0.0)	5 (100.0)
Small Farmers	10 (4.0)	19 (7.6)	24 (9.6)	3 (1.2)	57 (100.0)
Semi-medium Farmers	16 (9.63)	14 (8.43)	16 (9.63)	6 (3.61)	52 (100.0)
Medium Farmers	13 (17.80)	5 (6.84)	0 (0.0)	0 (0.0)	18 (100.0)
Large Farmers	12 (16.90)	7 (9.85)	0 (0.0)	0 (0.0)	19 (100.0)
Total	**51 (34.0)**	**47 (31.33)**	**43 (28.66)**	**9 (6.0)**	150 (100.0)

Source: *Field Data*

Note: Figures in the parentheses indicate the percentage to the respective caste category.

Note: **OC:** Forward Communities.

BC: Backward Communities.

SC: Scheduled Castes.

ST: Scheduled Tribes.

Note: **Marginal Farmers:** < 1 Acre

Small Farmers: 1 to 2Acres

Semi-medium Farmers: 2 to 4 Acres

Medium Farmers: 4 to 10 Acres

Large Farmers: > 10 Acres

Source: *NSSO 70th Round, Report No.571: Household ownership and Operational Holdings in India.*

1.6.4 Distribution of Size of Land Holdings by Social group:

The social group composition of sample household is presented in table 1.6.4. An examination of table reveals that the proportion of farmers representing backward castes in the dryland farming is 31.33 per cent, followed by forward castes with 34.0 per cent and scheduled caste and scheduled tribes who constitute 28.66 per cent and 6.0 per cent respectively. It shows clearly that most of the socially and economically backward communities depend on dryland cultivation for their livelihood. That is to say, majority of poor people live on dry land agriculture.

1.6.5 Family status of the Farm Households: Type of family is again another important social variable that influences social behaviour of an individual in the society. Distribution of farm households by family type is presented in table 1.6.5.

Table-5: Family status of the Farm Households

Size groups	Category of Respondent	
	Joint Family	Nuclear Family
Marginal Farmers	0 (0.0)	0 (0.0)
Small Farmers	30 (20)	31 (20.6)
Semi-medium Farmers	33 (22)	19 (12.6)
Medium Farmers	13 (8.66)	5 (3.33)
Large Farmers	16 (10.6)	3 (2)
Total	**92** **(61.33)**	**58** **(38.66)**

Source: *Field Data*

Note: Figures in the parentheses indicate the percentage to the size group.

1.6.6 Secondary occupations of the Farm Households:

Occupation impacts socio-economic status of the household. So occupational distribution of the farm households is examined to know the levels of living. Other than main occupation, the occupational distribution of sample farm households is presented in table 1.6.6. 10 percent of the farms households are depend on agricultural labourer in the study area. 6.08 percent of the respondents are choosing dairy for the subsidiary occupation. 8.69 percent of the farm households are under animal husbandry. 0.43 percent of the respondents are engaged private services. The remaining few members are engaged in fishery that Tadimarri Mandal, Peddakotla village respondents. Distribution of secondary occupation is presented in the table 6.

Table- 6: Distribution of Farm Households by Secondary Occupation

Secondary Occupation	Category of Respondents	
	Frequency	Percentage
Dairy	14	6.08
Private service	1	0.43
Animal Husbandry	20	8.69
Business	5	2.17
Agricultural Labour	23	10
Fishery	5	2.17
Total	**68**	**29.56**

Source: *Field Data*

1.6.7 Annual Income of the Respondents:

Level of income is one of the economic component variables. The details of distribution of annual income of the respondents are presented in the table 7. The table reveals the income range of 50,000 to 1 lakh is high in the study area. After those who are having range 10,000 to 50,000 of income group is 32.0 percent.

Table .7: Distribution of Annual income of the Farm Households

Annual Income	Category of Respondent	
	Frequency	Percentage
10000-50000	48	32.00
50000-100000	64	42.66
100000-150000	19	12.66
150000-200000	19	12.66
Total	150	100.0

Source: *Field Data*

1.6.8 Possession of Consumer Goods of the Respondents:

The possession of consumer durable goods represents the socio-economic status of households. The

distribution of households by the possession of consumer durables across the farm size groups is presented in table 1.6.8. Only 1.0 per cent of the households have Tape recorder, 20.16 per cent of the farm households have TV, 16.83 per cent have LP Gas, and 23.0 per cent have electric fans. 20.16 per cent have mobile phones, 11.5 per cent have bicycles, 14.33 per cent have two wheelers, 1.5 per cent has VCD/ DVD players, 10.5 per cent have refrigerator and 0.83 per cent of farm households have domestic pump sets. Though, LPG gas is one of the basic needs of the households, nearly 65-70 per cent of the dryland farmers do not have access to it. They depend on firewood for cooking. The data further reveals that T.V and electric fan have become important consumer goods.

Table 8: Possession of consumer goods of Farm Households

Consumer Goods	Category of Respondent	
	Frequency	Percentage
TV	127	20.16
LP Gas	101	16.83
Fan	138	23.0
Air Cooler	6	1.0
Refrigerator	63	10.5
Domestic Pump set	5	0.83
DVD	9	1.5
Mobile Phone	127	20.16
Tape recorder	12	2.0
Bicycle	69	11.5
Two Wheeler	86	14.33

Source: *Field Data*

1.6.9 **District wise distribution of Livestock Population of Farm Households:** Livestock is one of the important productive assets which are complimentary to crop production. Most of the people in the developing economies depend on livestock for their livelihood. It includes many categories of animals such as buffaloes, cows, and bullock, goat, sheep and poultry birds. The distribution of livestock among size groups of farm households is presented in table 1.6.9. It shows that 12.33 percent and 21.33 per cent of farm households own cows or buffaloes for milk products. Nearly 11 per cent of households own bullocks for cultivation and for hiring out and 19.5 per cent of households' rare goat and sheep.

Conclusion:

To sum up, the above analysis of the socio-economic dimensions of dryland farmers reveal that socio-economic conditions of the farm households are poor in the study area. The socio-economic structure does not have any direct influence on the cultivation. From the analysis it is clearly evident that 31.33 per cent of the farmers belong to backward caste, 34.0 per cent of farm households belong to forward caste and

28.66 per cent are scheduled caste and 6.0 percent are scheduled tribes' communities. The data on family system clearly reveals that 38.66 per cent of the families are nuclear families. The data on literacy reveals that out of 150 samples 61 farm households are illiterates. Nearly 29.56 per cent of farm households have as the subsidiary occupation. Dryland farm households do not possess large number of cattle due to the fact that livestock enterprise might not be a variable often for them because they don't get fodder throughout the year in the study area.

Table 9: District wise distribution of Livestock Population of Farm Households

Livestock Population	Category of Respondent	
	Frequency	Percentage
Poultry Birds	117	19.5
Cows	74	12.33
Buffalo	128	21.33
Bullocks	68	11
Goats and Sheep	117	19.5

Source: *Field Data*

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Regional Disparities in Agriculture and Industry of India: A Post reform Analysis

Dr. M. Vara Prasad, Head, Department of Economics, Satavahana University
Karimnagar, TS

Abstract *The present paper aims to analyse the current status of Indian agriculture and industry from a regional analysis view point - taking into consideration, 16 major states of India including united Andhra Pradesh (AP and Telangana combined) in the pre and post economic reform period. This study is primarily based on the secondary data collected from the reports of the National Accounts Statistics (NAS), Central Statistical Organisation (CSO), Annual Survey of India, statistical outline of India, various issues of Economic Survey of India and Directorate of Economic and Statistics, Govt. of Andhra Pradesh.*

Introduction:

During 1991, the country initiated economic reforms aimed at far-reaching changes in the regulations and government control, fiscal policy, trade policy,exchange rate, etc. These were aimed at encouraging private sector participation, and unshackling the market forces so as to provide a boost to the economy. The impact on agricultural and industry sectorsset in with a lag and mainly as indirect effects due to changes in the exchange rate, export liberalisation, etc.Theannual growth rate of gross domestic product (GDP) increased from below 6 per cent levels during the initial years of reforms to more than 8 per cent in the recent years. The approach paper to the Eleventh Five-Year Plan found that 8.5 per cent growth in GDP was feasible during the next five years. Notwithstanding the bright outlook as far as aggregate growth was concerned, concerns as to their regional and sectoral distribution (especially agriculture and industry) are paramount, as they relate to the well-being of a very large segment of population engaged in these sectors. Agriculture, which accounted for more than 30 per cent of total GDP at the beginning of reforms failed to maintain its pre-reform growth or keep pace with growth in the non-agricultural sector. The sector witnessed a sharp deceleration in growth post mid-1990s, although recent years have seen a slight improvement.

Objective and Scope of the Present Paper:

This paper tries to analyse the impact of reforms on regional development of states taking growth rates of agriculture and industry from 1970 to 2014. The paperprimarily focuses on reforms impact on these sectors from a regional perspective. Growth depending up on the income of the state. Income measured as NDP, (Net Domestic Product) for state NSDP.

Objectives of the study are as under:

1. To ascertain the contribution of various sectors agriculture and industry to income of the states and India.

2. To study the relationship between the growth of the states income and the growth of agriculture.
3. To study the relationship between the growth of the states income and the growth of industry and services
4. To assess the impact of reforms on regional disparities from agriculture and industrial growth point.
5. To examine whether forward states or backward states had benefited in the reform period.

Methodology:

The study basically adopts a multiple regression analysis utilizing the following model.

$$y=a+bx1+cx2$$

Here, y= growth in NSDP,x1=growth in agriculture, x2=growth in industry, 'a' is constant, 'b', 'c' are parameters with b>0 and c>0.

The compound annual growth rates are used for every five year period to study the growth rates. The coefficient of variance is calculated to assess the regional variations among states.

The table below gives the share of states in total NSDP of all states. When we observethe table it is clear that the developed states have witnessed an increasing share over a period of 1970-71 to 2013-14. In 1970-71 Maharashtra has witnessed a share of 11 percent and UP 14 per cent in NSDP. The scenario remained same till 2013-14 with Maharashtra dominating in the share. The share of UP has witnessed a downtrend by 2013-14. Its share declined to 9 per cent from 13 per cent in 1990-91. Like wise one can observe that the backward states assuming the share below the average have witnessed a downtrend during the period 1970-71 to 2013-14. These states are Assam,Bihar, Himachal Pradesh, Madhya Pradesh, Jammu and Kashmir, Rajasthan and Orissa. The forward states like Kerala, Haryana, Punjab and West Bengal too witnessed a down trend over a period. Some of the forward states whose share is above average more or less witnessed a uptrend in their share. They are Gujarat, Karnataka Tamil Nadu and Andhra Pradesh, There is a widening gap between backward and forward states during the period. The coefficient of variance has increased from 58per cent to 63 percent and to 73 per cent.

Table.1.

Share of States in NSDP(%)			
	1970-71	1990-91	2013-14
AP	7.72	8.66	10.58
ASS	3.05	2.81	2.02
BI	4.98	4.69	4.13
GUJ	5.82	5.98	8.78
HAR	2.84	3.71	4.25

HIM	0.89	0.85	0.91
J&K	1.22	1.06	0.89
KAR	5.64	5.56	6.54
KER	5.61	4.31	4.46
MAD	5.69	5.38	4.77
MAH	11.42	14.03	18.45
ORR	4.35	2.94	2.55
PUN	4.00	4.77	3.41
RAJ	4.80	5.35	4.83
TN	9.03	8.20	9.72
UP	14.10	13.64	9.18
WB	8.83	8.06	7.61
STDEV	3.47	3.72	4.34
AVERAGE	5.88	5.88	5.88
COV	58.92	63.25	73.82

Source: Data compiled from various issues of economic survey and other sources.

Table.2

Share of States in Agriculture (%)			
	1970-71	**1990-91**	**2013-14**
APAGRI	9.34	9.14	12.83
ASSAGRI	**3.40**	**3.55**	**2.47**
BIAGRI	**7.10**	**6.34**	**4.34**
GUJAGRI	6.68	5.00	6.02
HARAGRI	3.91	4.72	4.49
HIAGRI	0.92	0.98	0.89
J&KAGRI	0.96	1.00	1.07
KARAGRI	6.51	5.70	5.47
KERAGRI	3.60	3.08	2.07
MADAGRI	5.54	5.86	10.22
MAHAGRI	6.70	8.59	8.43

ORRAGRI	**5.31**	**3.39**	**2.94**
PUNAGRI	**4.85**	**6.60**	**5.26**
RAJAGRI	7.04	7.37	6.91
TNAGRI	**6.27**	**5.03**	**4.60**
UPAGRI	15.68	16.02	14.13
WBAGRI	6.19	7.65	7.85
STDEV	3.34	3.51	3.84
AVG	5.88	5.88	5.88
COV	56.77	59.66	65.29

Source: Data compiled from various issues of economic survey and other sources.

When the share of agriculture state wise is observed form Table.2. Madhya Pradesh, Andhra Pradesh and Uttar Pradesh witnessed a higher share in agriculture in 2013-14. The agriculture states Punjab and Haryana which are supposed to be ranking first and second have witnessed an uptrend Maharashtra, West Bengal and J&K also recorded a uptrend. The remaining states, Himachal,Assam, Bihar,Karnataka, Kerala, Orissa, Rajasthan and Tamil Nadu recorded a downtrend. The CV has also recorded an increasing trend resulting in the widening disparities over the period..

Table 3 shows the share of states in industry during 1970-71 to 2013-14.Maharahra, Gujarat and Tamil Nadu are the industrially developed states. The backward industrial states being. West Bengal, Orissa,Kerala, Assam, Bihar, Haryana,Himachal and J&K, Punjab,Rajasthan and MP have recorded an uptrend though they are backward industrially. AP and Karnataka are also experiencing an increasing trend. The CV has also increased over the period showing an increasing disparities in industrial development over the period and especially after implementation of economic reforms.

Table.3

Share of States in Industry (%)			
	1970-71	1990-91	2013-14
APIND	5.33	7.44	7.62
ASSIND	3.24	2.69	1.39
BIIND	3.66	3.18	2.62
GUJIND	7.35	7.84	12.72
HARIND	3.96	5.29	4.21
HIIND	1.06	0.95	1.25

J&KIND	1.59	1.38	0.82
KARIND	4.88	5.05	6.16
KERIND	7.32	5.68	4.39
MADIND	3.15	3.52	4.50
MAHIND	17.11	19.19	20.06
ORRIND	4.04	2.95	2.30
PUNIND	3.40	3.39	3.87
RAJIND	4.91	4.06	5.17
TNIND	8.54	9.12	10.67
UPIND	8.53	10.93	7.50
WBIND	11.91	7.34	4.38
STDEV	4.01	4.39	4.88
AVG	5.88	5.88	5.86
COV	68.15	74.63	83.28

Source: Data compiled from various issues of economic survey and other sources.

Empirical results:

The results for multiple regression for various time periods are shown below.

Table. 4.

Estimated equation for the NSDP across states for various years

Year	Constant	Agriculture	Industry	R^2
1970-71	-233054 (-1.29)	1.42 (8.9)	2.86 (7.9)	0.94
1990-91	-212473 (-0.91)	1.59 (10.72)	2.49 (13.57)	0.98
2013-14	-159241 (-0.94)	1.86 (3.10)	3.16 (12.10)	0.94

Note: Figures in brackets are t-values.

The above table depicts the estimated equations for the NSDP for the different time periods before and after reforms. One equation for the pre reform and two equations for the post reform period. All the equations showed a higher R square

with more than 0.94,justifying the higher coefficient of determination. The equation one concludes that one unit change in NSDP is brought about by more than one unit change of 1.42 in agriculture and 2.86 unit change in industry. The results are also significant. Similarly the results for the next two equations conclude the same in post reform period – that is the role of industry is imperative in the process of the growth of NSDP of states. This is evident from the equation three for the year 2013-14. The industry coefficient is 3.16 concluding that a unit change in the growth in NSDP is brought about by a 3.12 unit change in industry and 1.82 unit change in agriculture.

Conclusion:

Regional disparities have widenedin the agriculture and industry sectors in particular, and in the States' income levels in general, during the post reform period. Further, the relative importance of industry over agriculture especially in the years of economic reforms, is reaffirmed.

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Impact of Economic Liberalisation on Small Scale Industries & Micro Small Medium Enterprises in India

Dr. M. Usha Rani, Assistant Professor of Economics, Satavahana University-Karimnagar

The SSI/ MSMEs occupy a place of strategic importance in Indian economy in view of its considerable contribution to employment, production and exports. After the introduction of economic reforms in 1991, there has been a transition from an era of protection to an era of globalization. In the process of globalization SSI/ MSMEs find themselves in an intensive competitive environment and dilution of sector specific protective measures. The purpose of this paper is to evaluate the presentation of SSI/MSMEs, before and after globalization contrast them with average annual growth rates, and know the impact of globalization on the performance of SSI/MSMEs in terms of Units, Employment, output, exports, and to identify the reasons for sickness and measures to reduce the sickness of SSI/ MSMEs in India. The period of the study is 1973-74 to 2012-2013 and based on the secondary data.

Keywords: Globalization, Competition, Sickness, Measures

Introduction:

Economic liberalization is the increasing economic interdependence of national economies across the world through a rapid increase in cross border movement of goods, services, technology and capital. Hence, globalization signifies a process of internationalization and liberalization. Indian Economy was fully open to the world countries largely by 1991 as New Economic Policy was introduced by the Government of India. As a result of internationalization, sea changes were made in Indian economy including changes in the Small Scale Industries (SSIs) & Medium, Small Enterprises (MSMEs) also. Especially cumulative impact of favouring FDI at the international level, pressures from the WTO to its member countries (including India) to drastically scale down the quantitative and non-quantitative restrictions on imports and domestic economic reforms are the main reasons for Small Scale Units entering into the global competition. The SSI/ MSMEs have been considered as an engine of economic growth and a key instrument for promoting equitable development in India, it is inevitable to analyse the impact of economic liberalization on SSI/ MSMEs in our country.

Importance of SSI/ MSMEs in Indian Economy:

The SSI/ MSMEs have a crucial role in providing large scale employment opportunities at lower capital costs than large scale industries but also help in industrialization of rural and backward areas thereby reducing the regional imbalances and assuming more equal distribution of national income and wealth. Other factors like high contribution to domestic production, significant export earnings, operational flexibility, location wise mobility, low intensive imports, capacities to develop appropriate indigenous technology, import substitution, contribution towards defense production, technology oriented

industries, competitiveness in domestic & export markets are also played vital role in strengthening the MSMEs in India. Especially, Khadi, Village and Coir industries are the important among the MSMEs.

Objectives of the Study:

1. To analyse the impact of Economic Liberalisation on SSI/ MSMEs in India.
2. To find out the problems (sickness) faced by SSI/ MSMEs.
3. To evaluate the measures, suggestions and findings of the study.

Methodology:

The present study is based on the secondary data analysis by referring annual reports of SSI/ MSMEs, issued by the Ministry of Small Scale Industries and RBI. To analyse the impact of globalization on the performance in terms of Units, Production, Employment and Exports of SSI/ MSMEs in pre & post liberalization period by calculate the average annual growth rates of periods from 1974 to 2006 & 2006 to 2013 for the analytical purpose. The data for the period up to 2005-06 is only for small scale industries. Subsequent to 2005-06 data with reference to micro, small and medium enterprises are being compiled

Definition of SSI/MSMEs:

Criteria for the classification of industries are based on the fixed investment. Different Industrial Policies have defined different fixed investments for the SSI. In 1950, the capital investment for the SSI was Rs.5 lakhs. In 1966, it was Rs. 7.5 lakhs and ancillaries with a fixed capital investment of Rs. 10 lakhs. Like this, it has been changing from year to year. During 1997, on the recommendations of Abid Hussain Committee, the government has raised the investment limit on plant and machinery for small units and ancillaries from Rs. 60/75 lakhs to Rs. 3 Crores and that for tiny units from Rs. 5 lakhs to Rs. 25 Lakhs. But on 2nd October, 2006, the Government had clearly defined Small Scale Industries and within the Small Scale. It provided a definition of tiny enterprises and also enacted the Micro, Small and Medium Enterprises Development Act, and this Act came into force in 2006. Since 2006-'07, the nomenclature of the Ministry of Small Scale Industries has been changed and now it is named as Ministry of Micro, Small and Medium Enterprises. As the name suggests now service sector enterprises working at small scale have also been included in the MSME sector. Latest data published by the Ministry in its Annual Report 2009-'10 gives composite number of enterprises (both manufacturing and service). According to this Act, the investment pattern for the MSMEs is as follows:

Table.1. Micro, Small and Medium Enterprises Development (MSMED) Act, 2006

Enterprises	Manufacturing	Services
Micro	Upto Rs. 25 Lakhs	Upto Rs. 10 Lakhs
Small	Between Rs. 25 Lakhs to Rs. 5 Crores	Between Rs. 10 Lakhs top Rs. 2 Crores
Medium	Between Rs. 5 Crores to Rs. 10 Crores	Between Rs. 2 Crores to Rs. 5 Crores

Source: Ministry of MSME, GOI

Table. 1. Reveals the investment criteria related to Manufacturing as well as Service Sectors.

Growth of SSIs/MSMEs in India:

The SSIs/MSMEs are considered as a highly vibrant and productive sector of the Indian economy. Micro-enterprises are said to add value to the country's economy by creating jobs, enhancing income, strengthening purchasing power, lowering costs and adding business convenience(Munoz, 2010).Some of the important development aspects of micro-enterprises include saving habits, formation of capital, utilization of resources, etc. The SSI/MSMEs Sector has contributed 5.77 percent of GDP of India during the period 2002-03 which has really increased to 5.94 percent during the period 2007-08.The sector claims that its contribution is nearly 8 per cent of the country's GDP, 45 per cent of exports (MSME,2014). Share of Service Sector MSME is more than the Manufacturing Sector MSME.

In order to get the clear picture about the globalization effect, classified the table into, pre-liberalisation and Post-liberalisation periods. The overall performance of SSI/ MSMEs sector has been examined in depth on the basis of the different parameters such as number of units, production, employment and exports. Following Tables, chronologically indicate No. of Units, Production, Employment, Exports of SSI/ MSMEs from 1974-'75 to 2005-'06 & 2006 to 2013.

1. Performance of SSI/MSMEs in terms of No. of Units

The overall performance of SSI/ MSMEs is shown in Table. 2. The Annual Average Growth Rate of No. of Units in the pre-liberalized period from 1974-'75 to 1989-'90 was 9.01 percent and post-liberalization 1990-91 to 2005-06, it was 4.06 per cent. In 1974-'75 yearly growth rate was 19.05 percent but in post-globalization, in 1990-'91 it was as high as 273.09 per cent. There was a significant change in the number of SSI units during the year 1990-'91, owing to the changes in the series (1990-'91 revised, on the basis of the Third All India Census of SSI units). It should be noted that although the absolute number of SSI units has increased over the pre reform period, there has been a significant decrease in the year to year rate of growth in the number of SSI units in the country for several years during the pre globalization period. But after that it shows a declining trend. It is clear from the table that yearly growth rate was higher in pre-liberalized period than post liberalized period. During the period 2006-07 percentage increase has been increased to 42.49 as the impact of Act enactment in 2006. In 2007-'08 to 2012-'13 the MSMEs units have been increased but yearly growth rate was not impressive.

Table: 2 – Number of SSI/ MSMEs Units (Units in Million Nos.)

Pre-Liberalization			Post-Liberalization					
Year	Units	% increase to Previous Year	Year	Units	% increase to previous Year	Year	Units	% increase to previous year
1974-75	0.50	19.05	1990-91	6.79	273.08	2006-07	26.10	111.48
1975-76	0.55	10.00	1991-92	7.06	3.98	2007-08	27.28	4.51
1976-77	0.59	7.27	1992-93	7.35	4.07	2008-09	28.51	4.53
1977-78	0.67	13.56	1993-94	7.64	4.07	2009-10	29.08	4.53
1978-79	0.73	8.96	1994-95	7.96	4.07	2010-11	31.15	4.51
1979-80	0.81	10.96	1995-96	8.28	4.07	2011-12	44.75	4.42
1980-81	0.87	7.41	1996-97	8.62	4.07	2012-13	46.76	4.44
1981-82	0.96	10.34	1997-98	8.97	4.07			
1982-83	1.06	10.42	1998-99	9.33	4.07			
1983-84	1.16	9.43	1999-00	9.72	4.07			
1984-85	1.24	6.90	2000-01	10.11	4.07			
1985-86	1.35	8.87	2001-02	10.52	4.07			
1986-87	1.46	8.15	2002-03	10.94	4.07			
1987-88	1.58	8.22	2003-04	11.40	4.07			
1988-89	1.71	8.23	2004-05	11.85	4.07			
1989-90	1.82	6.43	2005-06	12.34	4.07			
AAGR	9.01		AAGR	4.06				

Source: Ministry of Micro, Small and Medium Enterprises, GOI. And RBI
AAGR: Annual Average Growth Rate or Exponential Growth Rate.

Table. 3 – Production of SSI/ MSMEs (Production = Crores)

Pre-Liberalization			Post-Liberalization					
Year	Production at Current Prices	% Increase to previous year	Year	Production at current Prices	% Increase to Previous Year	Year	Production current Prices	% Increase to Previous Year
1974-75	9200	27.78	1990-91	78802	-40.44	2006-07	709398	42.49
1975-76	11000	19.57	1991-92	80615	2.30	2007-08	790759	11.47
1976-77	12400	12.73	1992-93	84413	4.71	2008-09	880805	11.39
1977-78	14300	15.32	1993-94	98796	17.04	2009-10	982919	11.59
1978-79	15800	10.49	1994-95	122154	23.64	2010-11	1095758	11.48
1979-80	21600	36.71	1995-96	147712	20.92	2011-12	NA	NA
1980-81	28100	30.09	1996-97	167805	13.60	2012-13	NA	NA
1981-82	32600	16.01	1997-98	187217	11.57			
1982-83	35000	7,36	1998-99	210454	12.41			
1983-84	41600	18.86	1999-00	233760	11.07			
1984-85	50500	21.39	2000-01	261297	11.78			
1985-86	61200	21.19	2001-02	282270	8.03			
1986-87	72300	18.14	2002-03	314850	11.54			
1987-88	87300	20.75	2003-04	364547	15.78			
1988-89	106400	21.88	2004-05	429796	17.90			
1989-90	132300	24.34	2005-06	497842	15.83			
AAGR	19.65		AAGR	13.20				

Source: Ministry of Micro, Small and Medium Enterprises, GOI Production figures are at 2001-02 Prices. AAGR: Annual Average Growth Rate or Exponential Growth Rate

2. Performance of SSI/ MSMEs in terms of Production

According to the Table No. 3. the production of Small Scale Industries, during the year 1974-'75, in pre-liberalized period, at current prices was worth Rs. 9200 crores and it increased to Rs. 1,32,300 crores during the period 1989-'90. The Annual Growth Rate of production in the pre-liberalization period, from 1974-'75 to 1989-'90 was 19.65 percent and in post-liberalization it is 13.20 per cent. The yearly growth rate was low in 2006-07 was high and in 2007-08 to 2010-'11 it is meager. It is clear that the average and yearly growth rate was higher in pre-liberalized period than in post liberalized period.

Table 4: Employment Of SSI/ MSMEs (Million Nos.)

Pre-Liberalization			Post-Liberalization					
Year	Employ-ment	% Increase to Previous Year	Year	Employ-ment	% Increase to Previous Year	Year	Employ-ment	% Increase to Previ-ous Year
1974-75	4.04	1.76	1990-91	15.83	32.36	2006-07	59.46	101.62
1975-76	4.59	13.61	1991-92	16.60	4.86	2007-08	62.63	5.34
1976-77	4.98	8.50	1992-93	17.48	5.30	2008-09	65.93	5.35
1977-78	5.40	8.43	1993-94	18.26	4.46	2009-10	69.53	5.47
1978-79	6.38	18.15	1994-95	19.14	4.82	2010-11	73.21	5.29
1979-80	6.70	5.02	1995-96	19.79	3.40	2011-12	101.18	4.86
1980-81	7.10	5.97	1996-97	20.59	4.04	2012-13	106.15	4.91
1981-82	7.50	5.63	1997-98	21.32	3.55	2013-14	114.29	7.66
1982-83	7.90	5.33	1998-99	22.06	3.47	2014-15	117.13	2.48
1983-84	8.42	6.58	1999-00	22.91	3.85			
1984-85	9.00	6.89	2000-01	24.09	5.15			
1985-86	9.60	6.67	2001-02	25.23	4.73			
1986-87	10.14	5.63	2002-03	26.37	4.52			
1987-88	10.70	5.52	2003-04	27.53	4.40			
1988-89	11.30	5.61	2004-05	28.76	4.47			
1989-90	11.96	5.84	2005-06	29.99	4.28			
AAGR	7.55		AAGR	4.23				

Source: Ministry of MSMEs Annual Report 2009-10 & Annual Report 2013-14.
AAGR: Average Annual Growth Rate or Exponential Growth Rate.

3. Performance of SSI/ MSMEs in terms of Employment:

According to the Table 4, SSI in India provided employment to about 4.04 million people in the year 1974-'75 which has consistently increased and reached 11.96 million people in the Year 1989-'90. It is clear that the Annual Average Growth Rate of employment in the pre-globalization period, from 1974-'75 to 1989-'90 was 7.55 per cent and in post-globalization it was 4.23 percent. In pre-liberalized period, the yearly growth rate was more than average growth rate in the initial years and from 1974-'75 to 1978-'79, after that the yearly growth rate was decreased. In 190-91 yearly growth rate was (32.36 per cent) very high than average growth rate. After that the yearly growth rate was fluctuated from 1991-'92 to 2003-'04. Most of the time, the yearly growth rate was less than average. It implies that yearly growth rate was higher in pre-liberalized period than post liberalized period. During the period 2006-07 employment was high. But afterwards we can observe the fluctuations in growth rates of employment declined .

Table – 5 Exports of SSI/ MSMEs (Million Nos.)

Pre-Liberalization			Post-Liberalization					
Year	Exports	% Increase to Previous Year	Year	Exports	% Increase to Previous Year	Year	Exports	% Increase to Previous Year
1974-75	500	25.00	1990-91	9664	27.16	2006-07	182538	21.50
1975-76	500	0	1991-92	13883	43.66	2007-08	202017	10.67
1976-77	800	60.00	1992-93	17784	28.10	2008-09	213040	5.45
1977-78	800	0	1993-94	25307	42.30	2009-10	224332	5.30
1978-79	1100	37.50	1994-95	29068	14.86	2010-11	NA	NA
1979-80	1200	9.09	1995-96	36470	25.46	2011-12	NA	NA
1980-81	1600	33.33	1996-97	39248	7.62	2012-13	NA	NA
1981-82	2100	31.25	1997-98	44442	13.23			
1982-83	2000	-4.76	1998-99	48979	10.21			
1983-	2200	10.00	1999-	54200	10.66			

84			00					
1984-85	2500	13.64	2000-01	69797	28.78			
1985-86	2800	12.00	2001-02	71244	2.07			
1986-87	3600	28.57	2002-03	86013	20.73			
1987-88	4400	22.22	2003-04	97644	13.52			
1988-89	5500	25.00	2004-05	124417	27.42			
1989-90	7600	38.18	2005-06	150242	20.76			
AAGR	21.06		AAGR	20.62				

Source: Ministry of Micro, Small and Medium Enterprises, GOI.

Note: Exports information from 2010 to 2013 are not available

4. Performance of SSI/ MSMEs in terms of Exports:

One of the most significant achievements of the Small Scale Industries/ MSMEs has been its contribution in the exports for the country. The exports, from this sector have increased from Rs. 500 million in 1974-'75 to 7600 million in 1989-'90. According to the Table - 5, the Annual Average Growth Rate of exports in the pre-globalization period, from 1974-'75 to 1989-'90 was 21.06 percent and in post-globalization it was 20.62 percent. In pre-liberalization period, the yearly growth rate was too much fluctuating, sometimes it was very much high than average growth rate. In 1978-'79 to 1984-'85 the AAGR was yearly increasing or decreasing in 1982-83 it was on the lowest peak and should negative trend. After this from 1985-86 to 1989-'90, the yearly growth rate was increasing and reached at 38.18 percent. The average and yearly growth rate was moderately higher in pre-liberalized period than the post-globalised period. We can see that this sector exported goods worth Rs. 13,883 crores in the year 1991-'92 which has increased to Rs. 69,797 crores in the year 2000-'01. Again exports increased from Rs. 71, 244 crores in the year 2001-'02 to 1,50,242 crores in the year 2005-'06. When we examine the growth rates of exports during the post reform period, we can see large fluctuation in exports. For example, the growth rates of exports in the years 1996-'97, 1998-'99, and 1999-2000 have significantly declined. On the other hand, the performance of the exports are remarkably better in the early years of post reform period especially in the years 1992-'93, 1995-'96, 2000-'01, 2004-'05, 2006-'07. In 2009-10 it was 5.30. Altogether the export performance of SSI units in the later years of post liberalization period are comparatively poorer compared to the performance of early years of post

liberalization period. Because, the withdrawal of government support and consequent competition faced from the foreign firms which may have resulted in the poorer export performance of SSI units in India.

Measures:

Stagnation of growth of SSI/ MSMEs due to the imperfections in factor markets, the Government declared some support policy measures for the development of SSI. Especially New Small Enterprise Policy 1991, Policy Package 2000 and Recent policy measures.

Policy Prior to 1991 a large number of steps were initiated by the Government of India: like establishment of Boards of All India Handloom , All India Handicrafts , All India Khadi & Village Industries, Small Scale Industries of Coir , Central Silk , and National Small Industries Corporation Ltd (1955), Small Industries Development Organisation (1954), The programme of Industrial Estates (1955), District Industries Centres (1979), for financial assistance: Small Industries Development Fund(1986), National Equity Fund(1987) the Single Window Scheme(1988), The Small Industries Development Bank of India (1989) have been initiated.

In order to impart more vitality and growth to small scale sector, a policy package for SSIs New Small Enterprise Policy, 1991 was announced. Features of the policy are: shift from cheap credit to adequate credit, equity participation by other undertakings (both domestic and foreign) upto 24%, introducing of factoring services by banks, marketing of mass consumption goods under common brand name, setting up of sub-contracting exchanges, establishment of technology development cell, opening of quality counseling and technology information centres and new technology up gradation programmes. The definition of small scale sector is broadened from small scale industries to small scale enterprises.

Policy Package 2000 and Recent Policy Measures are: Raising of investment limit from Rs. 1 crore to Rs.5 crore in 2006, Credit Guarantee Fund Trust of Micro and Small Enterprises set up jointly by the Government of India and SIDBI to provide credit to SSI units, Scheme for technology up-gradation, Integrated Infrastructure Development scheme has been extended for rural areas, for up-gradation of SSIs technology vide Notification dated April 10, 2015, the government announced all items have been de- reserved. To ensure credit delivery to the SSI sector, Laghu Dyami Credit Card scheme has been liberalized, MUDRA launched on April 8, 2015. NMCP, Cluster Development Programme, PMEGP, Udyog Aadhaar Memorandum (2015), ASPIRE and Public Procurement Policy are the other programs. Enactment of MSMED Act, 2006 provides the first ever legal framework for recognition of the concept of enterprises.

Despite being taking all these measures, the SSI/ MSMEs in India are facing many problems as under:

Problems of SSI/MSMEs:

The magnitude of sickness among the small-sector units would be clear from the fact that at the end of March 2014, as many as 4,56,771 of these units were sick and an amount of Rs. 27,622 crore was blocked in them. According to the Report of the Second All-India Census of Small Scale

Industries Units, the reasons for sickness of the small scale units are as follows: Highest number 35% of units were closed due to the Financial Problems, 14.4% for Marketing problems, 5.6% non-availability of Raw material, 2.2% due to labour problems, 19% reported to have closed for other reasons. Recent study by Keshav Das and Sebastian Morris found that 67% of units have been facing infrastructural constraints, inverted tariff structure, low level of technology, industrial estate difficulties. Large industries are misusing the concessions available in the category of small enterprises to their advantage. There is a heavy concentration of small enterprises in six states, viz. Maharastra, Tamil Nadu, West Bengal, UP, Punjab and Gujarat. The states which have lagged behind are: Rajasthan, Madhya Pradesh and Orissa. For future policy, therefore, the emphasis in state support should shift to greater encouragement in other states. This alone will bring balance regional development.

The main findings of the study are:

1. Based on the study from 1974-'75 to 2005-'06 & 2006-2013, the SSI/ MSMEs adversely effected by the economic liberalization. Findings accrued from Annual Average Growth Rates of the Pre & Post liberalization period indicate that Small Scale Units are unable to compete with the large units.

2. In Table-2., the number of units had been drastically increased from 6.43 to 273.08 percent in 1990-'91, The units are increased from 1.82 million to 6.79 millions in numbers as because of transition effect of liberalization.

3. The growth rate of production was decreased at a high rate in 1990-'91 and reached at -40.44 percent with negative trend . Because of open market accessibility other countries sold their products easily in our country at a lesser price which reduce the demand of country products and so that production had also affected.

4. It is evident that post liberalization period employment opportunities were increased due to open market and liberalization of establishing units in India by the other countries which generate employment for our country. But percentage growth rate was not up to the mark.

5. The value of exports has increased after the globalization means Indian SSI/ MSME sector concentrates more on selling their products out of country to earn more and more income. In 2005-'06, the value of exports is increased greatly and the growth rate of exports is highest in 1991-'94 due to subsequent change in Indian economy.

Conclusion:

To conclude, the comparative analysis of growth pattern of key parameters between pre-and post globalization periods reveals that the globalization had a negative impact on the growth of small scale sector measure in terms of number of units, production, employment and exports. It is suggested that modernization and technology up-gradation hold the key to unlock the true potential of the Small Scale Sector. A fruitful measure would be to reserve certain goods for production exclusively by the MSMEs and their intelligent outsourcing by the government to ensure maximum benefits. Cheaper and better quality imported goods are posing a serious threat to small scale units operating in various industries like chemicals, silk, auto components, toys,

sports goods, footwear etc. The most serious threat is being posed by cheap Chinese imports as the so-called China Price is forcing many small scale units to close down. It is also important that Government of India must focus on polices for infrastructure development such as power, roads, railways and modern technology up-gradation for the growth and survival of the SSI/MSMEs . It is relevant to mention that the opinion of International Labour Organisation on globalization, "we wish the globalization a means to expand human well-being and freedom, and to bring democracy and development to local communities where people live" (ILO. 2004. P.2).

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Globalization and Economic growth: a Study of Indian Economy

Dr. Brototi Bhattacharyya, Assistant Professor, Human Resource Development Centre, the University of Burdwan, West Bengal

Globalization is a process of international integration and convergence of economic, political and socio-cultural system across the world. There are three main schools of thought in Globalization – Hyperglobalites, Sceptics and Transformationalist. Hyperglobalites focus on economic globalization. Transformationalists argue that globalization has structural consequences and is a driving force in society which influences political, social and economic change. This paper intends to investigate the economic, political and social dimension of globalization and its impact on Indian economy.

Keywords: Globalization, Growth, India

1. Introduction

The world trading system emerged largely with the industrial revolution. The "death of distance" due to immense technological advances in transport and communications provided impetus for global economic development since 1800s. International trade increased rapidly after 1820 and reached a high in 1913 (Maddison 2001). But, first age of Globalization was under strain with the outbreak of First World War. The process of "re-globalization" started after Second World War (O'Rourke and Findlay, 2007). However, there is a difference between first and second age of globalization. The second one was built on a foundation of global governance, General Agreement on Tariffs and Trade (GATT) and World Trade Organization (WTO).

There are mainly three school of thought of globalization. The hyperglobalist school of thought argue that the rise of global economy, emergence of global governance and cultural hybridization leads to "denationalization" of economies. According to sceptics, "globalization is a myth". Sovereignty of state is undermined with internationalization of economy and global governance. The transformationalists focused globalization as a driving force behind restructuring of economic, social and political system with world order. The power of national government is reconstituted in an interconnected world.

This study intends to investigate the economic, political and social dimension of globalization and its impact on Indian economy. The remainder of the paper is structured as follows: Section 2 explains methodology, Section 3 examines trend-behaviour of globalization indices, Section 4 examines trends in growth rates, Section 5 observes impact of globalization on growth, Section 6 concludes.

2. Methodology

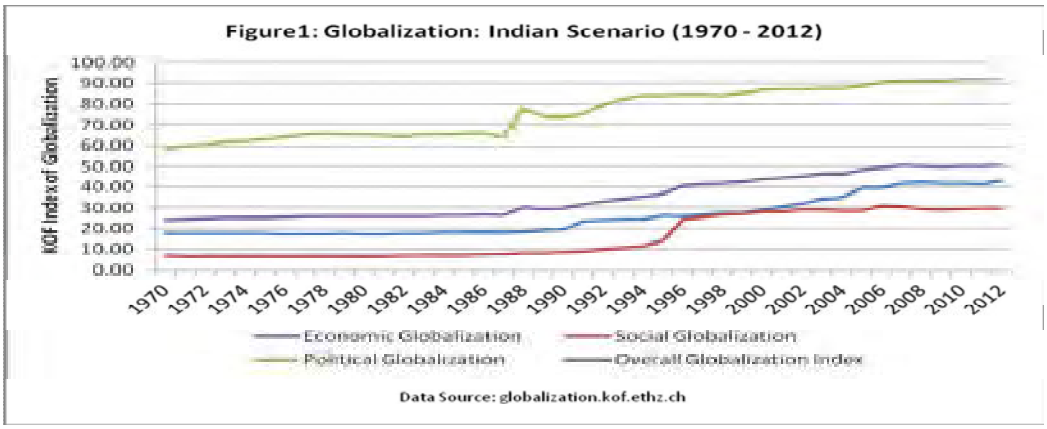
There is lack of uniform and generally accepted measure of globalization. This study is based on KOF index of globalization as it covers economic, social and political dimensions of globalization, also calculated for a large number of

countries and longer period (Samimi et. all 2011). Economic globalization incorporates actual economic flows and restrictions on trade and capital. The KOF index considers three aspects social globalization, i.e., personal contacts, information flows and cultural proximity. The degree of political globalization include the number of embassies and high commissions in the country and, the number of international organizations to which the country is a member and the number of UN peace missions the country participated. Growth rate are measured by growth in GDP and per capita GDP growth rate.

This study comprises of trend study and cointegration analysis. First, the trend-stationarity of the series is tested by the Augmented Dicky-Fullar (ADF) test. The order of the test is chosen by Hall's "general to specific rule" (Ng and Perron 1995). Then appropriate Trend Stationary (TS) or Difference Stationary (DS) model is fitted on the basis of the result of unit root test. A 12-order Lagrange Multiplier (LM) test is conducted to ascertain the appropriate error process and the equation is re-estimated through the Gauss-Newton Iterative technique. But, this trend study suffers from a limitation. The usual unit root tests have the very important problem of power particularly under small samples which generate uncertainty relating to the true degree of integration of the series. Therefore, ARDL approach to cointegration (Pesaran and Shin 1999) is used to test the existence of a long run relationship between globalization and growth and to estimate the long run effect of globalization on growth rates irrespective of whether the series are stationary or difference stationary.

3. Globalization of Indian Economy since 1970

The indicators of globalization reveal that Indian economy continuously moving towards international integration (Figure 1). The overall globalization index increased from 24.28 points in 1970 to 50.77 in 2012. But political globalization predominate economic and social globalization throughout the period 1970 to 2012. The index of political globalization is 90.74 points in 2012 while that of economic and social globalization are 42.84 and 29.98 respectively. The index of economic globalization reveal Indian economy continuously converges to world trading system. It rises from



17.55 in 1970 to 42.84 points in 2012. However, social globalization is less prominent in India as revealed in figure 1. The economic, political and social globalizations are interdependent, but economic and political forces are usually the driving factors of globalization, while social changes generally occur as a result of those activities.

To analyse the trend behaviour of globalization indices first trend-stationarity is tested by the Augmented Dicky-Fullar (ADF) test. Appropriate lag order is chosen by Hall's "General to Specific" criteria (Ng and Perron 1995). The ADF test statistics obtained by the bootstrapping method is considered for inference. This procedure reveals all the observed globalization indices are non-stationary.

Table 1: Test for Stationarity of Globalization Indices and Growth Rates – India (1970 – 2012)

Series	ADF Test Statistics (Lag Order)	ADF Test Statistics Bootstrap (1000 Simulation)
Economic Globalization With Time Trend	-1.9791 (2)	-1.9791
Social Globalization With Time Trend	-1.9698 (1)	-1.9698
Political Globalization Without Intercept & Time Trend	2.5164 (1)	-2.5164
Overall Globalization With Time Trend	-2.6745 (5)	-2.6745
GDP Growth Rate With Time Trend	-3.2201 (8)	-3.2201^{+}
Per Capita GDP Growth Rate With Time Trend	-3.4555^{+} (8)	-3.4555^{+}

Notes – (1) The fitted equation for globalization indices and growth rates for ADF test statistics:

$$Y(t) = a + bt + ADF\ Y(t-1) + \sum_{i=1}^{k} \Delta Y(t-1) + u(t)$$

The ADF t-ratios reported are the t-statistics of testing 'ADF=1' for the appropriate lag k determined on the basis of the suggestion of Ng - Perron (1995).

(2) The appropriate model of ADF test, i e, inclusion of intercept (a) and time trend (t) is considered on the basis of t-statistics corresponding to 'a' and 't'.

(3) ADF test statistics obtained by the bootstrapping method is considered for inference.

(4) "+" denotes unit root hypothesis is rejected at 5% level of significance.

Then Difference Stationary (DS) model is fitted to globalization indices. This model exhibits a very high rate of stochastic trend-growth of globalization. Trend analysis also confirms political globalization predominate economic and social globalization in India.

Table 2: Analysis of Trends of Globalization Indices and Growth Rates - India (1970-2012)

Series And Procedure	Intercept (a)	Time Trend (b)	R-Bar Squared	DW-Statistics	F-Statistics
Economic Globalization					
TS:	10.6320*	.67832*	.85702	.096041	252.7559
OLS	1.0943*	.98851	2.1167	(1,41)	
GN (1)	-4.8746	-	-	1.8370	1764.4
DS:		-	-		(2,39)
OLS	.60214*				
GN	-				-
					-
Social Globalization					
TS:	-.38073	.74676*	.81637	.14019	187.7156
OLS	-8.2293	.92905*	.97565	1.3825	(1,41)
GN (1)					822.4951
DS:	.54786+	-	-	1.3933	(2,39)
OLS	-	-	-	-	
GN					-
					-
Political Globalization					
TS:	56.6304*	.89740*	.93439	.60559	599.1192
OLS	56.7506*	.88118*	.96297	2.2120	(1,41)
GN (1)					534.0937
DS:		-	-	2.5713	(2,39)
OLS	.78905+	-	.060944	2.0697	-
GN (1)	.78049+				3.5960
					(1,39)
Overall Globalization					
TS:	18.4970	.76148*	.91731	.11074	466.9151

OLS GN (1) **DS:** OLS GN -	* 11.5307 * .63071*	.93400* - -	.99166 - -	1.8672 1.7979 -	(1,41) 2437.9 (2,39) - -
GDP Growth Rate **TS:** OLS GN (4) **DS:** OLS GN (1,2,3,4)	2.8807* 3.1593* .010984 .13447	.11658* .10710* - -	.21287 .20872 - .45311	2.3797 2.4269 3.0169 1.9939	12.3582 (1,41) 6.0118 (2,36) - 8.6638 (4, 33)
Per Capita GDP Growth Rate **TS:** OLS GN (4) **DS:** OLS GN (1,2,3,4)	.30088 .50575 .033539 .15778	.14061* .13345* - -	.29772 .28617 - .45580	2.3858 2.4233 3.0143 1.9994	18.8055 (1,41) 8.6170 (2,36) - 8.7474 (4,33)

Notes: (1) The fitted equation for TS model is Y(t) = a+b.t+u(t).

(2) The fitted equation for DS model is d Y(t)= a +du(t), where 'd' indicates first difference.

(3) GN (Gauss-Newton Iterative method) corresponding figures in the parentheses represent the statistically significant lags taken for calculation.

(4) F-statistics corresponding figures in the parentheses represent the degrees of freedom.

(5) The symbols * and + denotes the significance at 1 per cent and 5 per cent levels respectively.

4. Growth of Indian Economy since 1970

The GDP growth rate and per capita GDP growth rate fluctuated over the period 1970 to 2012 with a significant downfall in early 1980s and 1990s (Figure 2).

To study trend behaviour of growth rates ADF test is conducted. The ADF test statistics obtained by bootstrapping method confirms presence of deterministic trend in GDP growth rate and per capita GDP growth rate (Table 1). Fitting Trend Stationary model (TS) to these series reveal continuous growth of GDP growth rate and per capita GDP growth rate (Table 2).

The traditional approach to study long-run relationship between trend-stationary variables has been to detrend the series and to model the detrended series as stationary autoregressive distributed-lag (ARDL) models. But, the globalization indices are difference stationary and growth rates are trend stationary. Then ARDL approach to

5. Impact of Globalization on Growth, 1970 to 2012

Table 3: Impact of Globalization on Growth Rates - India (1970-2012)

Series And Lag Order Selection Criterion	Intercept (α_0)	Time Trend (α_1)	Long Run Coefficient of Globalization Indices	ARDL Lag Order
Impact on GDP Growth Rate				
Economic Globalization	3.2611*	-	.10241*	(0,0)
SBC (b)	1.3263*	.21671*	-.017052	(10,12)
AIC (a)	1.3263*	.21671*	-.017052	(10,12)
R-Bar Squared (a)				
Social Globalization				
SBC (a)	3.4632*	.092916*	.0067834	(0,0)
AIC (a)	2.1390*	.14956*	-.036859	(11,7)
R-Bar Squared (a)	2.1390*	.14956*	-.036859	(11,7)
Political Globalization				
SBC (a)	7.4543*	.21200*	-.10360*	(12,12)
AIC (a)	7.4543*	.21200*	-.10360*	(12,12)
R-Bar Squared (a)	7.4543*	.21200*	-.10360*	(12,12)
Overall Globalization				
SBC (b)	2.1974	-	.10238*	(0,0)
AIC (a)	3.5080*	.21827*	-.10701*	(12,12)
R-Bar Squared (a)	3.6273*	.21799*	-.10143*	(11,8)
Impact on Per Capita GDP Growth Rate				
Economic Globalization				
SBC (b)				

AIC (a) R-Bar Squared (a)	.36751 -1.5062* -1.5062*	- .22325* .22325*	.13579* .0034685 .0034685	(0,0) (10,12) (10,12)
Social Globalization SBC (b) AIC (a) R-Bar Squared (a)	2.0670* -.53242 -.53242	- .16173* .16173*	.11170* -.021141 -.021141	(0,0) (11,7) (11,7)
Political Globalization SBC (a) AIC (a) R-Bar Squared (a)	5.0294* 5.0294* 5.0294*	.24578* .24578* .24578*	-.11149* -.11149* -.11149*	(12,12) (12,12) (12,12)
Overall Globalization SBC (b) AIC (a) R-Bar Squared (a)	-1.0034 .53458 .53458	- .22497* .22497*	 .13474* -.074273 -.074273	(0,0) (11,8) (11,8)

Notes – (1) The equation fitted for estimating impact of globalization on growth rates using ARDL approach to cointegration is

$$\varphi(L)\, Y(t) = \alpha_0 + \alpha_1 t + \beta(L)\, X(t) + u(t) \quad \text{.....(a)}$$

where . $\varphi(L) = 1 - \sum_{j=1} \varphi_j L^j$ and . $\beta(L) = \sum_{j=0} \beta_j L^j$

$$\varphi(L)\, Y(t) = \alpha_0 + \beta(L)\, X(t) + u(t) \quad \text{.....(b)}$$

where . $\varphi(L) = 1 - \sum_{j=1} \varphi_j L^j$ and . $\beta(L) = \sum_{j=0} \beta_j L^j$

(2) The lag order of the ARDL model is selected by using the Schwarz Information Criteria, Akaike Information Criteria, R-Bar Squared

criteria.

(3) The symbols * and + denotes significance at the 1 per cent and 5 per cent levels respectively.

In case of non-significant time trend, the equation is reestimated excluding the trend term. The long-run coefficient obtained by SBC criterion is mainly used for inference. The overall impact of globalization on growth rates is positive, but that of political globalization is negative.

6. Conclusion

This study intends to investigate the economic, political and social dimension of globalization and its impact on growth rates in India. The analysis of trend behaviour shows stochastic-trend growth in globalization indices while that of growth rates are deterministic. Next stage of trend study reveals predominance of political globalization over economic and social globalization. However, political integration has an unfavourable impact on Indian economy inspite of positive impact of economic and social globalization. This intensifies the debate between three schools of thought, hyperglobalites, sceptics and

transformationalist which needs further investigation.

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FDI flows into India- emerging trends in drugs and pharmaceuticals industry during post liberalization

Dr. K. Bhagyalakshmi, Lecturer, Department of Commerce & Business Management, University College for Women, Kakatiya University, Warangal; Telangana, India

Prof. P. Krishnamachary, Professor, University College of Commerce & Business Management & Director IQAC, Kakatiya University, Warangal, Telangana, India

Abstract: *FDI (Foreign Direct Investment) is a major source of external finance which means that countries with limited amounts of capital can receive finance beyond national borders from wealthier countries. There are two types of FDI: inward foreign direct investment and outward foreign direct investment. India is among the Top 6 Pharmaceutical producers in the world. According to the Indian Pharmaceutical Sector Analysis Report, 2016, the Indian Pharmaceutical market accounts for approximately 1.4% of the global pharmaceutical market by value and 10% in terms of volume. The present paper focuses on the Total FDI flows into India, FDI flows into Drugs and Pharmaceuticals industry and its share to total FDI flows, Exports, GDP Growth Rate during the post-liberalizations period in India. The paper concludes that the FDI inflows in India as well as in Pharmaceuticals industry have been increased and there is positive relationship between FDI flows to India and flows to Pharmaceuticals Industry.*

1. Introduction

FDI (Foreign Direct Investment) is a major source of external finance which means that countries with limited amounts of capital can receive finance beyond national borders from wealthier countries. There are two types of FDI: inward foreign direct investment and outward foreign direct investment. According to the **International Monetary Fund,** foreign direct investment, commonly known as FDI, "... refers to an investment made to acquire lasting or long-term interest in enterprises operating outside of the economy of the investor." The investment is direct because the investor, which could be a foreign person, company or group of entities, is seeking to control, manage, or have significant influence over the foreign enterprise. The objectives of FDI are to develop an Expansion Strategy in which Companies start investing through FDI because they want their product to be globally available. To find New Source of Demand- Sometimes growth of firm gets stagnant only in home country due to market conditions but when the market conditions become favourable firms can expand through FDI. To initiate and facilitate Low Cost Production- Some countries provide opportunity of low cost production due to lower raw material price and cheap labour and thus attract FDI. To provide suitable Economies of Scale: FDI facilitates large scale

production which helps in reducing the cost of production.

1.2. Market Size of India's FDI

According to the Department of Industrial Policy and Promotion (DIPP), FDI Inflows during second quarter of financial year 2015-16 is US$ 16,270 million. The total FDI inflows are increased by 40% to US$ 29,443 million during 2014-15, as compared to US$ 21,045 million in 2013-14. The DIPP fact sheet on FDI depicts that the major Investments are the sectors like Services, Construction and development, Computer software & hardware & Telecommunications. According to percentage of total inflows through FDI Drug and Pharmaceutical sector occupies 6th rank. During the financial year 2015 India received maximum FDI equity inflows from Mauritius of US$ 93660 million and accounts for 39% of the total FDI equity inflows, followed by Singapore US$ 43172 million, U.K. US$ 22714 million, Japan US$ 19434. According to United Nation Conference on Trade and Development (UNCTAD) world Report 2015, India acquired 9th position in top 10 countries attracting highest Foreign Direct Investment in 2014 as opposed to 15th position in 2013. (UNCTAD, 2015)

1.3. Foreign Investment In India Is Regulated By:

- Government of India's FDI policy
- FDI guidelines administered by Ministry of Commerce and Industry
- Department of Industrial Policy & Promotion (DIPP)
- Foreign Investment Promotion Board (FIPB)
- Secretariat of Industrial Assistance (SIA)
- Foreign Investment Implementation Authority(FIIA)

1.4. Entities into which FDI can be made in India:

There are various entities through which FDI can be made in any country and it differs from country to country. in India FDI can be made by the entities like FDI in an Indian Company: Indian companies can issue capital against FDI, FDI in Partnership Firm/Proprietary Concern, FDI in Venture Capital Fund, FDI in Trusts, FDI in Limited Liability Partnership(LLP's) FDI is not allowed in any other entity other than those mentioned above.

1.5. FDI Prohibited Sectors in India:

- Real estate business or construction of Farm Houses
- Chit Funds
- Lottery Business including government/private lottery, online lottery
- Gambling and betting including Casinos
- Nidhi Company
- Trading in Transferable Development Rights (TDR's)
- Manufacturing of Cigars, cheroots, cigarillos and cigarettes, of tobacco or of tobacco substitutes.
- These sectors are not open to private investments: Atomic Energy & Railway operations.

2. Introduction to Indian pharmaceutical sector

India is among the Top 6 Pharmaceutical producers in the world. According to the Indian Pharmaceutical Sector Analysis Report, 2016, the Indian Pharmaceutical market accounts for approximately 1.4% of the global pharmaceutical market by value and 10% in terms of volume. India ranks very high among all the third world countries in terms of technology, quality and vast range of medicine manufacturing. Manufacturing ranges from simple pain killers to sophisticated antibiotics and complex cardiology devices. Pharmaceutical Industry is among the fastest growing industries, the countries pharmaceutical industry is expected to expand at a Compounded Annual Growth rate (CAGR) of 15.92% to US$ 55 billion by 2020 from US$ 20 billion in financial year 2015.

According to Brand India Pharma Pharmaceutical Industry Analysis, 2016, at Present there are 10,500 manufacturing units and over 3,000 Pharma companies in India, growing at an exceptional rate. Indian Pharmaceutical Industry is highly fragmented with 24,000 units and 330 of them in organized sector. India has been accredited with approximately 1,105 CEPs, more than 950 TGA approvals and 584 sites approved by the USFDA. India has about 1,400 WHO Good Manufacturing Practices approved manufacturing units. Top 10 Companies including MNC's account for the one third of the total revenue from the sector. Market is dominated by the generic products with 71% of the total market share. Generic drugs accounts for 20% of the global export in terms of volume and this makes India the major supplier of generics globally . meets 40-70% of WHO demand for DPT and BCG & 90% of measles vaccines. Globally more than 90 per cent of formulations approvals for Anti-retroviral (ARVs), Anti-tubercular & Anti-malarial (WHO pre-qualified) has been granted to India.

India's Biotechnology sector which is growing at CAGR of 20% comprises of Bio-Pharma, Bio-agri, Bio-services, Bio-industry and Bio-Informatics reached US$ 4 billion in FY 2015, Bio-pharma is the largest sector contributing about 62% of total revenue generated from the Biotech sector. The Bio-pharma sector comprises of vaccines, therapeutics and diagnostics. As per "Pharma Vision 2020", The Government of India aims to make India a global leader in end-to-end drug manufacturing.

2.1. Indian Government Pharmaceutical Sector FDI Policy

- **Pre-Liberalization period Policy:**

In pre-liberalization period India was very cautious and selective while formulating FDI Policy to avoid dominance of import-substitution Strategy. With a view of becoming self reliant FDI Policy was dual natured- FDI through foreign collaboration was welcomed in high technology intensive sector to build national capability and was discouraged in low technology intensive sectors to protect and nurture domestic industries.

- **Post-Liberalization period Policy:**

Major shift occurred when India signed economic liberalization and reforms program in1991, various policies got reformed during this period and most of the restrictions were removed. FDI

was encouraged in all the scales of pharmaceutical industries with implication of Drug Policy of 1994 for controlling the Drug Pricing.

➢ **Present Pharmaceutical FDI Policy of India**

- 100% Foreign Direct Investment is allowed through automatic route in green field projects
- 100% Foreign Direct Investment is allowed through government route in brown field projects
- Industrial licenses are not required for most of the drugs and pharmaceutical products
- Manufacturers are free to produce any drugs approved by Drug Control Authority(Investment Opportunity: Pharmaceuticals)
- The government may impose appropriate conditions for FDI in brown field projects at the time of granting approval
- 'Non-compete' clause are not allowed except in special circumstances, with the approval of Foreign Investment Promotion Board.(Pharmacutical Sector-Make In India, 2015).

2.2. Routes of FDI in Indian Pharmaceutical Sector

According to Reserve Bank of India's guidelines, Foreign Direct Investment in Pharmaceutical sector in India is permitted by following two routes:

Automatic Route: Through this route no prior permission from government or RBI is required. Under existing FDI policy 100% investment in green field projects is allowed.

- **Government Route:** In this FDI proposals are investigated in a transparent and time bound manner by the Foreign Investment Promotional Board (FIPB) under the Department of Economic Affairs, Ministry of Finance. Here also 100% investment is allowed but only in Brown field Projects that is only in pre existing companies.

3. Objectives of the study:

1) To present the conceptual frame work of FDI including Pharmaceutical FDI Policy of India during pre and post liberalization period.

2) To analyze the total FDI flows into India and FDI flows into Drugs and Pharmaceuticals Industry during post liberalization period.

3) To give a brief picture of exports, major Mergers and Acquisitions and Joint Ventures in Drugs and Pharmaceuticals Industry during the last decade.

4. Data collection and research methodology

The present study is based on secondary data. The required data have been collected from various sources i.e.

a) Reports and publications of various associations connected with business and pharmaceuticals Industry, Agencies, government etc.

b) World investment reports, Asian Development Bank's Reports, various Bulletins of Reserve Bank of India, Department of Drugs and Pharmaceuticals, Govt. of India,

c) Websites of, DIPP, OECD.

d) Journals, books and magazines related to FDI in Drugs and pharmaceuticals sector.

e) Historical documents and other sources of published information.

The collected data have been classified, tabulated and analyzed with the help of statistical techniques like averages, ratios, Standard Deviation, Co-efficient of Variation, Correlation Co-efficient etc. during the post labialization period i.e. from the year 1991 to 2015.

5. Data analysis and interpretation

5.1. FDI Flows into India during Post -Liberalization Period:

Table-1 gives the data relating the total FDI flows into India, the Trend and the India's share in World FDI inflows during post-liberalization period. The trend of FDI Inflows into India has been showing an increase up to the year 2007-08 and fluctuations in later years. Despite of minor fluctuations, the total FDI inflows are highly increased from US $ 75 Million in 1990-91 to US $ 58944.00 Million in 2014-15. The highest FDI is registered as US $ 62802.67 Million in 2007-08 and the lowest is US $ 75 Million in 1990-91. It is observed that the average FDI inflows is 14,763.60 with the variation of 104.062% and the average of India's share in World FDI inflows is 11.53% for the study period of 25 years.

5.2. Relationship between FDI and GDP:

The relationship between FDI inflows and FDI as percentage of GDP is shown in table-2. R indicates the Correlation Co-efficient which is found as 0.91 between the variables since liberalization period. The R implies that there is positive relationship (0.91) between the Total FDI Inflows and FDI as percentage of GDP. The percentage has been increased from 0.021 in 1990-91 to 3.13 in 2014-15.

Table -1: FDI Flows into India during Post -Liberalization Period

Year	Total FDI (US $ Million)	Trend (1991 as the Base Year)	India's Share in World FDI (Net) Inflows
1990-91	75	100.00	0.52
1991-92	252	336.00	1.50
1992-93	532	709.33	2.37
1993-94	974	1298.67	3.78
1994-95	2,151	2868.00	6.27
1995-96	2,157	2876.00	6.51
1996-97	2,525	3366.67	7.44
1997-98	2,633	3510.67	3.71
1998-99	2,168	2890.67	2.00
1999-00	3,588	4784.00	2.56
2000-01	5,478	7304.00	6.63

2001-02	5,630	7506.67	8.98
2002-03	4,321	5761.33	7.54
2003-04	5,778	7704.00	7.78
2004-05	7,622	10162.67	7.80
2005-06	20,328	27104.00	13.91
2006-07	25,350	33800.00	12.86
2007-08	47,102	62802.67	24.40
2008-09	35,634	47512.00	30.10
2009-10	27,417	36556.00	19.81
2010-11	36,190	48253.33	21.87
2011-12	24,196	32261.33	17.90
2012-13	28,199	37598.67	19.76
2013-14	34,582	46109.33	27.08
2014-15	44,208	58944.00	25.08
Average	14,763.60		11.53
S.D	15,363.27		8.88
C.V	104.062		77.001
R	0.95		

(Source: UNCTAD World Investment Report, Various issues of SIA Bulletins and Various issues of RBI bulletin, DIPP Database, Reports of Department of Drugs and Pharmaceuticals)

Table-2: Relationship between FDI and GDP

Year	GDP Growth Rate	Total FDI (US $ million)	FDI as Percentage of GDP
1990-91	4.12	75	0.021
1991-92	4.52	252	0.037
1992-93	5.36	532	0.094
1993-94	5.68	974	0.164
1994-95	6.39	2,151	0.331
1995-96	7.28	2,157	0.495
1996-97	7.97	2,525	0.64
1997-98	4.3	2,633	0.861
1998-99	6.68	2,168	0.735
1999-00	6.44	3,588	0.577

2000-01	4.35	5,478	0.678
2001-02	5.8	5,630	0.981
2002-03	3.84	4,321	0.729
2003-04	8.52	5,778	0.545
2004-05	7.47	7,622	0.717
2005-06	36.23	20,328	0.756
2006-07	9.58	25,350	1.98
2007-08	9.34	47,102	2.53
2008-09	6.76	35,634	2.95
2009-10	7.96	27,417	2.745
2010-11	7.87	36,190	1.995
2011-12	5.78	24,196	3.17
2012-13	4.33	28,199	2.22
2013-14	4.9	34,582	2.569
2014-15	5.9	44,208	3.13
R		**0.91**	

(Source: UNCTAD World Investment Report, Various issues of SIA Bulletins and Various issues of RBI bulletin, DIPP Database, Reports of Department of Drugs and Pharmaceuticals)

5.3. FDI Flows into Drugs and Pharmaceuticals during Post -Liberalization Period: Table-3 depicts the analysis of FDI Inflow the Drugs and Pharmaceuticals, the trend and the share of Drugs and Pharmaceuticals total FDI since 1991.

Table-3: FDI Flows into Drugs and Pharmaceuticals during Post -Liberalization Period

Year	Pharmaceutical FDI (US $ million)	Trend (%) (1991 as the Base Year)	Pharmaceutical FDI as a Share of Total FDI
1990-91	3.60	100.00	0.97
1991-92	4.63	128.61	1.84
1992-93	3.46	96.11	0.65
1993-94	50.47	1401.94	5.18
1994-95	10.10	280.56	0.47
1995-96	52.10	1447.22	2.42
1996-97	49.03	1361.94	1.94
1997-98	32.72	908.89	1.24
1998-99	25.83	717.50	1.19

1999-00	51.47	1429.72	1.43
2000-01	35.94	998.33	0.66
2001-02	77.94	2165.00	1.38
2002-03	40.07	1113.06	0.93
2003-04	108.91	303.03	1.88
2004-05	293.36	8148.89	3.85
2005-06	172.44	4790.00	0.85
2006-07	224.20	6227.78	0.88
2007-08	340.35	9454.17	0.72
2008-09	4246.76	117965.56	11.92
2009-10	213.08	5918.89	0.78
2010-11	209.38	5816.11	0.58
2011-12	3232.28	89785.56	13.36
2012-13	1123.46	31207.22	3.98
2013-14	1259.00	34972.22	3.64
2014-15	1279.00	35527.78	2.89
Average	**525.58**	**14490.64**	**2.63**
S.D	**1028.86**	**28628.53**	**3.20**
C.V	**195.76**	**197.57**	**122.02**
R	**0.91**		

(Source: UNCTAD World Investment Report, Various issues of SIA Bulletins and Various issues of RBI bulletin, DIPP Database, Reports of Department of Drugs and Pharmaceuticals)

The trend analysis shows that the continuous increase from 100% in 1990-91 to 35527.78% in 2014-15 except some fluctuations by the end of the study period. In absolute terms the FDI inflows of Drugs and Pharmaceuticals is increased from US $ 3.6 Million in 1990-91 to US $ 1279 Million in 2014-15. The highest FDI is stood at US $ 4246.76 Million during 2008-09 and the lowest is US $ 3.46 Million in 1992-93. In the same way the share if Pharmaceuticals FDI in total FDI is also shown an increase as it is increase from 0.97 to 2.87 by the end of the study period. The average FDI is 528.58 and the average share is 2.63 in Pharmaceuticals for the period. The relationship is positive between FDI in Pharmaceuticals and its share in total FDI as the R is 0.91.

5.4. Exports of Drugs and Pharmaceuticals during the Last Decade:

The data which is presented in table-4 implies that the trend of exports in Drugs and Pharmaceuticals has been showing an increase during the last decade as it is increased from 17,228 Cr. (lowest) in 2004-05 to 94,275 Cr. (highest) in 2014-15. The relationship is insignificant between exports and FDI

inflows as the Correlation C-efficient is 0.24.

Table-4:Exports of Drugs and Pharmaceut icals during the Last Decade

Year	Exports (Rs. in Cr.)	Trend (%)	Pharmaceutical FDI (US $ million)
2004-05	17,228	100.00	293.36
2005-06	21,330	123.81	172.44
2006-07	25,666	148.98	224.20
2007-08	29,354	170.39	340.35
2008-09	39,821	231.14	4246.76
2009-10	42,456	246.44	213.08
2010-11	47,551	276.01	209.38
2011-12	54,907	318.71	3232.28
2012-13	79,840	463.43	1123.46
2013-14	90,341	524.38	1259.00
2014-15	94,275	547.22	1279.00
R	**0.24**		

(Source: UNCTAD World Investment Report, Various issues of SIA Bulletins and Various issues of RBI bulletin, DIPP Database, Reports of Department of Drugs and Pharmaceuticals)

5.5. Major Mergers and Acquisitions During The Last Decade:

1. Table-5 and 6 present the details of major Mergers and Acquisitions and major Joint Ventures during the last decade in Drugs and Pharmaceuticals Industry. No. of major Mergers and Acquisitions and Joint Ventures with popular foreign companies like Mylan (USA), Fresenius Kabi (Singapore) Daichi Sankyo (Japan), Omega Pharma (Belgium), Endo Pharmaceuticals (USA) etc. have been taken place in the Pharmaceuticals during the last decade in India.

Table-5: Major Mergers and Acquisitions During The Last Decade

Sr. No.	Indian Company	Foreign Company	Amount (Million $) or %	Year
1	Matrix Lab	Mylan (USA)	736	Aug, 2006
2	Dabur Pharma	Fresenius Kabi (Singapore)	219	April, 2008
3	Ranbaxy Labs	Daichi Sankyo (Japan)	4600	June, 2008

4	Shanta Biotech	Sanofi Aventis (France)	783	June, 2008
5	Orchid Chemicals	Hospira (USA)	400	Dec, 2009
6	Piramal Healthcare	Abbott (USA)	3720	May, 2010
7	Paras Pharmaceuticals	Reckitt Benckiser‟s (UK)	726	Dec, 2010
8	Wockhardt	Danone (France)	350	Sep, 2011
9	Arch Pharmlabs	Mitsui‟s (Japan)	26.71%	Sep, 2012

(Source: UNCTAD World Investment Report, Various issues of SIA Bulletins and Various issues of RBI bulletin, DIPP Database, Reports of Department of Drugs and Pharmaceuticals)

Government Initiatives to Improve Indian Pharma Sector

o The Department of Pharmaceuticals has prepared “Pharma Vision 2020” for planned development of the pharmaceutical industry in India. The vision is “To make India the Largest Global Provider of Quality Medicines at Reasonable Prices".

- To achieve this vision the department proposes to follow the following mission:
- Develop Human Resources for Pharmaceutical Industry and Drug Research and Development
- Promote Public-Private Partnership for development of pharmaceuticals Industry
- Promote Pharma Brand India through International Cooperation Promote

Table-6: Major Joint Ventures

Sr. No.	Indian Company	Foreign Company	Therapeutic Segment	Year
1	Novartis	USV Ltd (USA)	Anti-Diabetic: „Galvus‟ (Vildagleptin)	Nov, 2008
2	Modi Mundipharma	Omega Pharma (Belgium)	Different OTC products	Apr, 2009
3	Jubiliant Biosys	Endo Pharmaceuticals (USA)	Oncology	June, 2009

4	Zydus Cadila	Bayer's Healthcare (Germany)	Women's healthcare, Metabolic disorders and oncology	Jan, 2011
5	Sun Pharmaceutical industries Ltd.	Merck (USA)	Antidiabetic Drugs:Sitagliptin and Sitagliptin plus Metformin	April,2011
6	Lupin Ltd.	Eli Lilly (USA)	Ant diabetic: Hum insulin range of products	July, 2011
Sr.No.	**Indian Company**	**Foreign Company**	**Product Range**	**Year**
1	Glenmark Pharmaceuticals Ltd	Forest Laboratories (USA)	Chronic Obstructive Pulmonary Disorder (COPD) and Asthma	Sep, 2004
2	Piramal Nicholas India Ltd	Merck (USA)	Oncology	Nov, 2007
3	Jubiliant Biosys	Endo Pharmaceuticals (USA)	Oncology	June, 2009
4	Serum Institute of India	Merck (USA)	Pneumococcal conjugate vaccine	Aug, 2011
5	GVK Bio	Onconova Therapeutics (USA)	Oncology	Jan, 2013

(Source: UNCTAD World Investment Report, Various issues of SIA Bulletins and Various issues of RBI bulletin, DIPP Database, Reports of Department of Drugs and

- environmentally sustainable development of Pharmaceutical Industry
- Enable availability, accessibility and affordability of drugs (Pharmaceuticals, 2015)
- In order to facilitate the growth of pharmaceutical industry in the country, the Government of India has set the following goals in the 12th plan commission:
- Production size of US$60bn and export size of over US$25bn.
- Up gradation of SMEs to WHO-GMP and training of professionals therein.
- Establishment of Pharma Growth Clusters.
- Facilitate growth of Central pharma PSUs.

- Develop Pharma Infrastructure and Catalyze Drug Discovery and Innovation
- Develop Pharma Human Resources through increased M.Pharma and PhD programs in NIPERs
- Provide Infrastructure and staff for new NIPERs and strengthen NIPER Mohali
- Open 10 new NIPERs
- Jan Aushadi Campaign and implementation of Business Plan for setting up of 3000
- Jan Aushadhi Stores (up to Subdivision level in the country)
- Incentivizing Private Sector for development of new Drugs for diseases endemic to India (Planning Commission).

6. Conclusion:

1. The total FDI inflows in India are highly increased from US $ 75 Million in 1990-91 to US $ 58944.00 Million in 2014-15 except minor fluctuations by the end of the period. The highest FDI is registered as US $ 62802.67 Million in 2007-08.

2. India received maximum FDI equity inflows from Mauritius of US$ 93660 million and accounts for 39% of the total FDI equity inflows. Major Investments are the sectors like Services, Construction and development, Computer software & hardware & Telecommunications.

3. The average of India's share in World FDI inflows is 11.53% during liberalization period.

4. The relationship is positive (0.91) between the Total FDI Inflows and FDI as percentage of GDP.

5. India is among the Top 6 Pharmaceutical producers in the world. According to the Indian Pharmaceutical Sector Analysis Report, 2016, the Indian Pharmaceutical market accounts for approximately 1.4% of the global pharmaceutical market by value and 10% in terms of volume.

6. The trend has been showing an increase from 100% in 1990-91 to 35527.78% in 2014-15 in the FDI inflows of Drugs and Pharmaceuticals.

7. In absolute terms the FDI inflows of Drugs and Pharmaceuticals is increased from US $ 3.6 Million in 1990-91 to US $ 1279 Million in 2014-15. The highest FDI is stood at US $ 4246.76 Million during 2008-09.

8. The share if Pharmaceuticals FDI in total FDI is also increased from 0.97 to 2.87 by the end of the study period.

9. The relationship is positive between FDI in Pharmaceuticals and its share in total FDI as the R is 0.91.

10. The exports of Pharmaceuticals are increased from 17,228 Cr. (lowest) in 2004-05 to 94,275 Cr. (highest) in 2014-15 during the last decade.

11. No. of major Mergers and Acquisitions and Joint Ventures with popular foreign companies like Mylan (USA), Fresenius Kabi (Singapore) Daichi Sankyo (Japan), Omega Pharma (Belgium), Endo Pharmaceuticals (USA) etc. have been taken place in the Pharmaceuticals during the last decade in India.

12. India attracts low FDI in Pharmaceutical sector as compared to other sectors.

13. Indian Pharmaceutical industry has not been much successful in

attracting FDI, the major reasons being corruption, policy instability, inflation, low access to financing, government instability, Inadequate infrastructure high tax rates, inefficient government bureaucracy, complexity of tax regulations, Insufficient capacity to innovate, foreign currency regulations and inadequately educated workforce etc.

14. Policy instability is one the most prominent problems which leads to lower FDI inflow in Indian pharmaceutical sector.

Suggestions:

1. To attract more FDI in the Indian Pharmaceutical sector there is need to reform the policies, simplify the regulatory procedures.

2. Though stringent they should be beneficial to the investors as well, more insights should be given to the development of better infrastructure.

3. Training the youth appropriately to suite the requirements is a must.

4. Plenty of resources are available in India there is just a need to use these resources appropriately, plan the resources to utilize them in an structured way which would benefit the country as well as the FDI investors.

5. India has a huge potential for development in Pharmaceutical sector provided it improves its ranking and ease of doing business which will automatically improve the FDI inflows in terms of value as well.

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Unemployment In Rural India – Government Programmes

P. Bharahi Devi
Lecturer in Economics, J.K.C. College, Guntur, A.P

Today our world is home of 1.8 billion young people between the age group of 10-24 years and the youth population is growing faster in lower income countries. India is said to be the world's youngest country with 64 per cent of its population in the working group. By 2020, developed countries are predicted to face a short fall of over 57 million semi-skilled manpower while India is expected to have a surplus of 47 million. The Current National Youth Policy (NYP)-2014 has defined youth as those in the age group 15-29 years. NYP-2014 covers 11 priority areas of youth – Education, Employment and Skill Development, Entrepreneurship, Health and Healthy life style, Sports, Promotion of Social values, Community engagement, Participation in Politics and Governance, Youth engagement , Inclusion and social Justice etc., Unemployment in India is a chronic problem. About 69 per cent of the country lives in villages. Agriculture is the largest employer 48 per cent of its 490 million strong workforces but resulting in only 13 per cent share of the GDP of the country.

Unemployment rate in India has shot up to five-year high of 5 per cent in 2015-16, with the figure significantly higher at 8.7 per cent for women as compared to 4.3 per cent for men says, report by Labour Bureau. According to the Fifth annual employment among at all-India level, about 77 per cent of households were reported to having no regular wage/salaried person. Unemployment rate was estimated 5 per cent at all India level under the UPS (Usual Principal Status) unemployment rate was 4.9 per cent in 2013-14, 4.7 per cent (2012-13), 3.8 per cent (2011-12) and 9.3 per cent (2009-10).

In rural sector, unemployment was 5.1 per cent whereas and urban areas, it was 4.9 percent. Female unemployment rate was estimated to be 8.7 per cent where as for male it was 4.3 per cent. In Urban areas female Unemployment rate was estimated to be 12.1 per cent at Pan-India level compared to 3.3 per cent for males and 10.3 for transgender. The Survey conducted across all states and union territories during April 2015 to December 2015.

Some facts about Rural Youth & Unemployment: As per the annual report of 2015-16 (NSS)

- 72. 2 per cent of Indian population lives in rural areas
- 80 of rural households depends upon small and marginal farms
- 40 per cent of rural households now rely on non-farm activities as their major source of income
- About 60 per cent of rural males and 61 per cent of rural females belonging to the economically active age group of 15-29 years
- Youth accounted for 26 per cent of total rural population
- About 72 per cent of rural males and 56 per cent of rural female are illiterate
- The unequal access to opportunities and the lack of

emphasis on education remains a persistent problem. A per son in an urban area has 93 per cent greater change of acquiring training than someone in rural areas.

- Facing the challenge of competition from modern markets – lack of formal education and marketable skills
- There is variation in the gender representation. Rural India is deeply rooted in its cultural heritage.
- Compared to urban youth, school attendance rate in rural youth is less. It is even lower among girls. The number of schools and other educational institutional provisions are either less or non-accessible. This leads to lack of awareness about higher education.
- Lack of guidance and awareness could result in degradation of values and spark abusive alcohol/drug addictions among the rural youth
- The educated rural youth also face difficulties in finding suitable jobs.
- The problem of communicative English is the major problem for educated rural youth. They feel less confident due to the lack of the working language skills.
- Most of the rural youth remain unemployed due to various reasons which mainly include lack of knowledge in job oriented courses dearth of technical expertise and for some who are employed in agriculture may encounter difficulties due to seasonal issues and severe agrarian crises.

Rural Unemployment and Government Initiation:

The Government is making all efforts to engage, educate, employ the rural youth and encouraging them to become entrepreneurs. The Government has been implementing several programs for rural youth to develop the skills and abilities so that they get a good job.

- **Mahatma Gandhi National Rural Employment Guarantee Agency** – It is meant for rural employment. The recent Global Human Development Report (GHDR), 2015 refers to MGNREGA as one of the milestones in social protection measures in the world. As an average each year around five crore people from rural areas are employed by MGNREGA. It is noteworthy that 1970 crore person-days of employment has been generated since its inception out of which 40 per cent belongs to SC'ST and 57 per cent women participation.
- The Ministry of Rural Development had launched **"SAMARTHYA**" a set of ten technical training programs for creation of productive assets and to strengthen the livelihood resource base of the rural poor-main objective is to give training to MGNREGA technical functionaries.
- **Rural Self-Employment Training Institutes (RSETI**) to import technical and Skill training among the rural youth, Indian government started RSETI. It offers training in different vocations classified under agriculture, process, product and general

entrepreneurship development progress designed for rural youth with the collaboration of banks. 35 public and private banks have trained more than 1.5 lakh rural youth on various trades.

- **Start Up Village Entrepreneurship Program (SVEP**). In order to promote entrepreneurship among the rural youth SVEP is started.
- **Deendayal Antyodaya Yojana – National Rural Livelihood Mission (DAY-NRLM**) to set up to expand livelihoods in rural areas in agriculture, small entrepreneurs and formal sector employment. In 2011 NRLM was launched later it was renamed as DAY-NRLM with the objective of organizing all rural poor households of the country and continuously nurture and support them till they come out of poverty.
- The government started **Pradhana Mantri Mudra Yojana** to provide access to institutional finance. MUDRA has created three kings of loans. Sishu (Rs.50,000), Kishore (Rs.50,000-5,00,000) and Tarun (Rs. 5,00,000-10,0000) to funding needs of the beneficiary.
- **Stand Up India** – started by Modi government to promote entrepreneurship among SCs/STs, for ease of doing business.
- **Digital India** – started for digital infrastructure, it develops technology, boost e-commerce and literacy.
- The Government has laid out a road map for **Rural Functional Literacy Project** (RELP) for imparting functional literacy to the Youth (15-35 age group). The ongoing Saakshi, Bharat Abhiyan is aims to equip learners with necessary skills to improve earning capacity and living conditions.
- The Ministry of Human Resource Development (MHRD) launched the **National Rural Livelihood Mission (NLRM), Aajeekiva** is designed for five basic skill development for rural poor. And the Ministry of Rural Development has started a new Scheme- Himayat or Skill Empowerment and Employment.
- State governments also encouraged to set up skill development centers or the **Kaushal Vardhan Kendras (KVKs) at Panchayat** levels, targeting the rural youth, adolescent girls.
- The government started the **Pradhan Mantri Kaushal Vikas Yojana (PMKVY)** with an outlay of Rs.12000 crore to impart skilling to one crore people over the next four years 2016-20.
- The **Atal Innovation Mission (AIM)** is launched to foster entrepreneurship in India through self-employment and Talent Utilization (SETU)
- The government will set up seven new Research Parks. The government is taking initiation

in the field of technology amongst young school students.

- The government approved a **National Apprenticeship Promotion Scheme** with an outlay of Rs.10,000 crore target. Apprentices to be trained by 2019-20. It provides for an industry led, practice oriented, effective and efficient mode of formal training.
- The **National Policy of Skill Development and Entrepreneurship**, 2015 launched by the Prime Minister focuses on apprenticeship as one of the key component for crating skilled manpower in 2015.
- **Shyama Prasad Mukherjee Rurban Mission** – it includes development of economic activities and skill development. RURBAN Mission addresses one the rural migration leading to the hyper urbanization and subsequent loss of rural habitant.
- **USTTAD- Upgrading Skills and Training in Traditional Arts/Craft for Development** scheme aims at upgrading skills and training of minority communities.
- The main problem of rural youth is poverty and rural indebtedness. It is one of the major causes for unemployment also. The government at the centre is very much concerned about connecting the rural youth to the banking system. Prime Minister **introduced Pradhana Mantri Jan-Dhan Yojana on 28th** August 2014. It is a National Mission on financial Inclusion.
- Apart from PMJDY, the government institutions like NABARD and SIDBI have undertaken a host of other programs in the direction of empowering rural youth. NABARD is playing a key role in connecting the rural youth through digital banking and supporting development skills building of rural youth.
- SIDBI has been promoting the culture of entrepreneurship through various developmental initiation
- Micro finance has emerged as a suitable alternative to formal banking for the rural and urban poor
- A Young Women SHG (YWSHG) program is being supported by SIDI for 13 years age onwards.
- Saksham or Rajiv Gandhi Scheme for Empowerment of Adolescent boys, Sabla or Rajiv Gandhi Scheme in 2011 for empowerment of adolescent girls, Swarna Jayanti Gram Swarojzar Yojana for rural employmen have been implementing by the government.

The government initiation plays a crucial role in providing job (skill development, entrepreneurship) opportunities for both educated and uneducated rural youth through skill development and finance etc.,

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Poverty among tribal population in India: some reflections

Bhukya Amarsingh, Research Scholar, Department of Economics, KU, Warangal
Yadagira Charyulu.M**,** Associate Prof of Economics (Rtd), PGCW, Warangal

Abstract

It is well known fact that the poverty is forever where ever they you go the issues which relating to poverty we can visualize as directly or indirectly either in developing or under developing countries. But at the same time it is varied country to country, races to races, areas to areas and one social category to another. These phenomena very significant in under developed countries like India. In India poverty is chronic problem for vulnerable sections like SC, ST and BC. Among these social categories the Scheduled Tribes are very poor in all angles, such as social, economical, political, cultural and environmental etc. In general poverty has concerned with the basic needs of food shelter and clothing, which are away to their minimum needs those are in poverty. This paper shall be uses the secondary data only, the data will be collected from the official reports of Ministry of Tribal Affairs, Government of India 2014-15, Planning commission reports and official websites at the particular point of time. The main objectives of the paper is, to find out the demographic nature of the tribal population, to analyze the demand and supply of food grains at national level, to evaluate the education, health and employment aspects of the tribal people and where they stand when compared to the general population at national and as well as state level. To observe the above said issues this study used only the simple averages and percentages.

Keywords: *Poverty, vulnerable sections, basic needs, food grains, educational, health, employment*

Prologue

Scheduled Tribes (STs) are various officially designated groups of historically disadvantaged indigenous people in India. The terms are recognized in the Constitution of India and the various groups are designated in one or other of the categories. During the period of British rule in the Indian subcontinent, they were known as the Depressed Classes. In modern literature Scheduled Tribes is used as an official term for Adivasis. India is home to one of the largest number of tribes in the world. Although there are 537 tribal communities in India, only 258 communities under article 342 of the constitution of India have been notified as tribes. The tribal population (STs) constitutes 8.6 per cent of India's total population and lives in plains and hills of 27 out of 29 states and 3 out of 7 UTs. From amongst these STs, 75 tribal groups are live in 17 states and one UT, according to the guidelines issued by the Government of India during the Fifth Five Year Plan have been enlisted as Primitive Tribal Groups (PTGs later designated as Particularly Vulnerable Tribal Groups) for special attention on their development. They mostly are from Austro-Asiatic, Dravidian, Tibeto-Burman, Aryan Negrito, Austroloid,

Mongoloid and Caucasoid racial groups. From occupational point of view, these tribes can be categorized as the forest hunters, hill cultivators, and plain agriculturists.

The tribal situation in the country presents a varied picture. Some areas have high Tribal concentration while in other areas the tribals form only a small portion of the total population. There are some tribal groups, which are still at the food gathering stage, some others practice shifting cultivation, yet other may be pursuing primitive forms of agriculture. Chopra K (1989) wrote that the alienation and destruction of the tribal lands and forests have disrupted the very basis of tribal life. Further, Gare (1982) has found that the phenomenon of land alienation, exploitation against indebtedness, bounded labour practice continue till today. Sharma (1995) wrote that the span between the most "primitive" and most "modern" is about ten thousand years. Thus, the profile of an average tribal person is characterized by: rural residence, engaged in agriculture and agriculture – forest related occupations, poverty, illiteracy, ill health and malnourishment, accustomed to Informal Economy, and deeply attached to land and forest.

Objectives and methodology of the paper

The present thematic paper is backed by the following objectives:

1. To examine tribal development policies, approaches and various provisions and constitutional safeguards.
2. To analyse the status of tribal population in India with regard to poverty and its resultant low levels of health, education and other basic physical and social amenities.

Presentation in this paper is primly based on secondary data and theoretical source of information. For this various documents, reports of Ministry of Tribal Affairs and relevant books and journals have been referred.

Demographic status of Tribals in India: There is a gradual increase in Tribal population from 1951 onwards. In 1951 the tribal population was 19.1 million by 2011 it increased to 89.68million, likewise, the percentage of ST population to the total population increased from 5.29% in 1951 8.6% by 2011. Table – 1 Gives as demographic transition of ST population in the country.

Table – 1: Tribal Population in India

Census Year	Total Population (Millions)	Population of ST (Millions)	STs to Total Population (%)
1951	361.1	19.1	5.29
1961	439.2	30.1	6.85
1971	548.2	38.0	6.93
1981	685.2	51.6	7.53
1991	846.3	67.8	8.10
2001	1028.6	84.3	8.19
2011	1042.8	89.68	8.6

Source: Census 2011 GOI New Delhi

Many of these Girijans in India are away from the main stream of socio-economic development and their physical surroundings and social conditions are markedly different and their problems are quite unique. Girijans, the primitive tribal groups are considered vulnerable population due to their size, isolation, low level of literacy and their nature of subsistence which is dependent solely on the environment in which they live. These tribal groups mainly depend on hunting, food gathering and also to some extent on shifting cultivation. Srivastava (2006) in his article 'A' note on the Tribal Situation in India reveals that the all tribal societies were pre-literate scantily dressed, relatively out off from other societies of the wider world, had few personal effects, lived in similar types of habitations and the values of accumulation, investment, gain, profit and surplus were largely alien to them.

Tribal communities live in the inaccessible regions continue to liter in their own 'little world' struggling along against the elements of nature and depending largely on its bounty. Further, 'as urbanization increased tribals did not get into the main stream of change, naturally got isolated within the narrow confines, preserving to a longer extent their ancient pattern of living.

Constitutional Safeguards

To effectively implement the various safeguards built into the Constitution and other legislation, the Constitution under Articles 338 and 338A provides for constitution of National Commission for Scheduled Tribes. The Constitution of India provides for a comprehensive framework for the socio-economic development of Scheduled Tribes and for preventing their exploitation by other groups of society.

Articles **14 15(1)' 15(11), 17, 23** and **25** deal with social problems like abolition of untouchability, prohibition of discrimina tion on grounds of caste, race, sex, unrestricted access to public places, Hindu religious institutions, wells, tanks, hotels and restaurants, forced labour etc.

Articles **15(4), 16(1), 16 (4), 16(4) A, 29, 46** and **335** deal with both educational and economic safeguards of tribal people. These include reservation for admission in educational institutions, reservation of jobs in public employment, protection from social injustice and all forms of exploitation.

Articles **164 (11), 330, 332 and 334** are concerned with political safeguards and provide for reservation of seats in Lok Sabha and State Assemblies along with other elected bodies.

Tribal Development Approach

A detailed and comprehensive review of the tribal problem was taken on the eve of the Fifth Five Year Plan and the Tribal Sub-Plan strategy took note of the fact that an integrated approach to the tribal problems was necessary in terms of their geographic and demographic concentration for a faster development of tribal population. Accordingly, the tribal areas in the country were classified under three broad categories. 1) State and Union Territories having a majority scheduled tribal population.2) State and Union Territories having substantial tribal population but majority tribal population in particular administrative units, such as block and tehsils. 3) States and Union Territories having dispersed tribal population.

Deogaonkar S.G. (1982) also traces the origin and growth of the efforts for the development of tribal population in India. He also examined various approaches to tribal development and elaborately focused on Tribal Sub-Plan strategy and its implementation.

In view of these special socio-economic conditions of the tribal communities including Girijans, the constitution of India made the states responsible for the task of tribal development. Hence, special efforts have been made for the development of the tribal areas and a series of programmes have been executed by the Government at the central and state levels for the welfare of the tribals.as per the directions of the central government, Telangana state has formulated Tribal Development Approach (TDA) based on following provisions.

- Constitutional provisions and safeguards
- Administration of scheduled and tribal areas
- Tribes advisory council
- Economic opportunities
- Educational facilities
- Special central assistance of ministry of home affairs institutional finance

Constitutional provisions

- Constitutional order by president of India, 1950
- The Panchayats(Extension to the Scheduled Area)Act,(PESA),1996
- National Policy on Relief and Rehabilitation of project Affected families (PAFs),Febrauary,2004
- National Policy for Rehabilitation and Resettlement,2007

The fifth scheduled of the Constitution provide for the setting up Tribes' Advisory Council (TAC) in each of the states having Scheduled Areas

Tribal Issues

Inspite of various constitutional provisions and development approaches forwarded and implemented time to time by central and state governments, the tribals are in ocean of problems. For all such problems, poverty is the root cause. Aphale and Bairagi (1984) observation is worth here that there is high percentage of disparity among the tribals and the general population due to their poverty, backwardness and ignorance.

Poverty among Tribal population in India

The erstwhile Planning Commission provided estimates based on Tendulkar Methodology for poverty ratios for the years for which large Sample Surveys on Household Consumer Expenditure have been conducted by the National Sample Survey Office (NSSO). As per these estimates given in table-2, ST people living below the poverty line in 2011-12 were 45.3% in the rural areas and 24.1% in the urban areas as compared to 25.7% persons in rural areas and 13.7% persons in urban areas below poverty line for all population. State-wise details for the years 2009-10 and 2011-12 are given in Table 1. Among the various states, rural poverty is highest in Odisha with 63.5 percent and urban poverty in West Bengal at 44.5 percent in 2011-12 as per the latest data provided by Ministry of Tribal Affairs (2015-16).

Table -2; Percentage of ST Population below poverty line during 2009-10 and 2011-12

S.No	State	Rural		Urban	
		2009-10	2011-12	2009-10	2011-12
1	Andhra Pradesh	40.2	24.1	21.2	12.1
2	Assam	32.0	33.4	29.2	15.6
3	Bihar	64.4	59.3	16.5	10.3
4	Chhattisgarh	66.8	52.6	28.6	35.2
5	Gujarat	48.6	36.5	32.2	30.1
6	Himachal Pradesh	22.0	9.5	19.6	4.0
7	Jammu & Kashmir	3.1	16.3	15.0	3.0
8	Jharkhand	51.5	51.6	49.5	28.7
9	Karnataka	21.3	30.8	35.6	33.7
10	Kerala	24.4	41.0	5.0	13.6
11	Madhya Pradesh	61.9	55.3	41.6	32.3
12	Maharashtra	51.7	61.6	32.4	23.3
13	Odisha	66.0	63.5	34.1	39.7
14	Rajasthan	35.9	41.4	28.9	21.7
15	Tamil Nadu	11.5	36.8	17.6	2.8
16	Uttar Pradesh	49.8	27.0	20.2	16.3
17	Uttarakhand	20.0	11.9	0	25.7
18	West Bengal	32.9	50.1	20.6	44.5
	All India	47.4	45.3	30.4	24.1

With acute poverty the tribals are deprived of basic human development infrastructure like, health, education, sanitation, safe drinking water, housing and so on

Health

As per National Family Health Survey (NFHS)-3 conducted by Ministry of Health & Family Welfare during 2005-06, some of the health indicators for STs as well as all categories are shown in Table 3.

Table-3: Health Indicators

Health Indicators	ST	Total
Infant Mortality Rate (IMR)[1]	62.1	57.0
Neonatal Mortality Rate (NMR)[2]	39.9	39.0
Perinatal Mortality Rate (PMR)[3]	40.6	48.5
Post Neonatal Mortality Rate (PNMR)[4]	22.3	18.0
Child Mortality Rate (CMR)[5]	35.8	18.4
Under Five Mortality Rate (U5MR)[6]	95.7	74.3
Prevalence of any anemia (<12.0 grams per deciliter) in women	68.5	55.3

[1] IMR is the number of infant deaths during the year per 1000 live births during the year.

[2]NMR is the number of infant deaths of less than 29 days during the year per 1000 live births during the year.

[3]PRM is sum of the number of stillbirths and early neonatal deaths (deaths at age 0-6 days among live-born children) divided by the number of pregnancies of seven or more months duration.

[4] PNMR is the number of infant deaths of 29 days to less than one year during the year per 1000 live births during the year.

[5] CMR is number of death of children, at age 1-4 years, during the year per 1000 children in this age group.

[6] U5MR is the number of death of children, between age 0-4 years, during the year per 1000 children in this age group.

Source: National family Health Survey (NFHS-3), Ministry of health and family Welfare-2005-06, GOI, New Delhi.

As per the data pertaining to health indicators provided in table -3, infant mortality rate among tribals is highest at 62.1 per 1000 live births against to the general mortality rate of 57.0. The neonatal mortality rate is 39.9 for tribals and 39.0 for all categories. Post neonatal mortality rate is 22.3 for tribals and 18.0 for all categories. There is a huge difference between tribals and general population with respect to child mortality rate, it is 35.8 for tribals and for all categories it is 18.4. Under five years mortality rate is also alarmingly high

among tribals with 95.7 and for all categories it is 74.3. Anemia is the major cause for number of health problems of women; it is substantially high among tribal women with 68.5 as against of 55.3 of all categories.

Table-4: Health Status of Tribal population- RSOC – 2013 -14

Stunted	42.3
Severely Stunted	18.7
Under Weight	36.7
Severely Under Weight	13.0
Full Immunization	55.7
No Vaccination	7.4
Institutional Delivery (%)	70.1
Deliveries attended by skilled Health Personnel (%)	72.1
Percentage of ST women who received full ANC	15.0

Source: based on Rapid Survey on Children (RSOC) -2013-14, Ministry of health and family Welfare-2005-06, Ministry of Women and Child development (M/o WCD), GOI, New Delhi.

According to the Rapid Survey on Children (RSOC) 2013-14, there is a bleak picture on nutritional status of children under five years among the tribals. 42.3 percent are *stunted* and among them 19.5 percent are severely stunted. 36.7 percent are suffering from underweight and among them 13.0 percent are severely underweight.

Universal immunization has been on top of the agenda of the government to gradually wipe out infant and child mortality and the governments both at central and state level taking serious initiative for total immunization to reach millennium development goals. Inspite the valid efforts, the above survey speaks that child immunization among tribal population is of grave concern. Still 55.7 children are not fully immunized and 7.4 percent are not at all vaccinated. Further, nearly 30.0 percent deliveries of tribal women are out of perview of institutional delivery system and 27.3 percent not attended by skilled health personnel. Antenatal care is vital in reducing the maternal and infant mortality rate. Shockingly, a staggering 85.0 percent of tribal women are haven't received full antenatal care and it is posing threat to both mother and child.

Education

According to the Census figures shown in table-4, the literacy rate for the STs in India increased from 47.1% in 2001 to 59% in 2011. Among ST males, literacy

rate increased from 59.2% to 68.5% and among ST females, literacy rate increased from 34.8% to 49.4% during the same period. The literacy rate for the total population has increased from 64.8% in 2001 to 73% in 2011. Thus, there is a gap of about 14 percentage points in literacy rate of STs as compared to the all India literacy rate. The ST female literacy rate is lower by 15 percentage points as compared to the overall female literacy rate in 2011. The States, namely, Tamil Nadu, Odisha, Madhya Pradesh, West Bengal and Kerala have shown more than 18 percentage points gap in literacy rate of STs as compared to total population during 2011. However, all States registered a decline in literacy rate gap between 2001 and 2011. Above facts amply show that much to be done to improve the literacy among tribals in general and that of tribal women in particular.

Table-4: Literacy rate

Literacy Rate among STs and all Social Groups

Year	Scheduled Tribes			All Social Groups		
	Male	Female	Total	Male	Female	Total
1961	13.83	3.16	8.53	40.40	15.35	28.30
1971	17.63	4.85	11.30	45.96	21.97	34.45
1981	24.52	8.04	16.35	56.38	29.76	43.57
1991	40.65	18.19	29.60	64.13	39.29	52.21
2001	59.17	34.76	47.10	75.26	53.67	64.84
2011	68.50	49.40	59.00	80.90	64.60	73.00

Source: Population Census-2011, GOI, New Delhi.

For tribal rural youth between 15 and 24 years of age group literacy has improved significantly during 2000-2011. The ST male youth literacy rate has increased by about 12 percentage points and ST female youth literacy rate has shown an increase of 21 percentage points. However, the youth literacy rates are higher for both, male and female in SC and other categories than ST. For urban areas, as shown the ST category has witnessed an increase of 4 percentage points in male youth literacy rate. In respect of female youth literacy rate, there has been a considerable increase of 10 percentage points for the same period.

In 2014-15, there has been marginal decline in Gross Enrollment Ratio (GER) at Primary level. However, at Secondary, Senior Secondary and Higher Education levels the GER has increased over the years. But as we go upper ladder of education i.e. secondary and senior secondary and more particularly in higher education between 18-23 years of age the GER of tribal students is very discouraging. For example, in 2014-15 GER at elementary education is 104.0 but at higher education level it is just 13.3. It clearly shows that the tribal youth between 18-23 years are significantly away from higher education.

Table-5: Drop-Out Rates in School Education for Scheduled Tribe Students

Year / Classes	Classes (I-V)			Classes (I-VIII)			Classes (I-X)		
	Boys	Girls	Total	Boys	Girls	Total	Boys	Girls	Total
2011 – 12	36.1	34.4	35.3	57.3	57.1	57.2	64.4	67.6	65.9
2012 – 13	33.3	31.2	32.3	50.6	47.5	49.2	63.2	62.2	62.7
2013 - 14	31.9	30.7	31.3	49.8	46.4	48.2	63.2	61.4	62.4

Source: Education at a Glance, Dept. of School Education, M/o Human Resource Development

This tendency can be closely correlated to drop-out ration among tribals, for which data is available (Table-5. For 2013-14, drop-out ratio is 31.9 for classes I-V. However, it is 62.4 for I-X classes. At all India level drop-out ratio for all categories is around 34.8 for rural and 24.8 for urban areas at higher education. If we take into account of rising drop-outs upto class X, we can come to a conclusion that the drop-out ratio at higher education may be much higher.

Other Basic Amenities

If we look into other basic amenities, according to Census 2011 data, only 22.6 percent of ST households have latrine facility within the premises as compared to 46.9 percent households at all India level. 49.8 percent of total households go for open defecation and a staggering 74.7 percent ST households still go for open defecation. At the State level, Lakshadweep scores highest percent (98.3%) of ST households with latrine facilities within the premises. Odisha is seen to be lowest with only 7.1 percent ST households. At all India level, 42% of all households and 17.3 percent ST households have bathing facility within the premises. The highest percent of ST households having bathing facility within premises is seen in again in Lakshadweep which is 96.6 percent and the lowest is seen in Odisha with 3.4 percent

According to Census 2011, it is seen that while almost 47 percent of all households in the country have drinking water facilities within their premises, less than 20 percent of the ST households enjoy this convenience. More than one third of the ST households have to spend time and energy fetching drinking water from far away sources as against only about 18 percent of all households at all India level. As far as housing is concerned, 40.6 percent of ST households are having house in good condition in comparison to 53 percent of all households. Highest number of houses in good condition for tribes can be seen in Andaman &Nicobar Islands with 87.0 percent and lowest again in Odisha with just 19.0 percent. Landlessness is another major problem of tribal groups. Most of them are small and marginal farmers with tiny lands. Apart from plain areas, tribals living in deep forests hill tracts are highly deprived of this vital productive resource for sustenance of basic livelihood.

Epilogue

The above analysis based on facts and figures obviously drive us towards a conclusion that the Scheduled Tribes are highly backward in number of development parameters in comparison

to all categories. It is also well established from the data presented and analysed above that due to high incidence of destitute poverty among tribals they have been deprived of health, education, employment and other basic amenities. Singh and Jabbi (1996) also write about empirical studies in different parts of India that have demonstrated that the health, education and employment status of the tribals in India is very low, lower than others. When the economy is progressing in many fronts, the tribal economy is still in almost neglected stage. Constitutional provisions and safeguards and host of Acts enacted to protect the tribals with respect to their forest, lands, livelihood, culture and against exploitation have did little and have to do much. The remarks made by Aphale and Bairagi (1984) on realities of tribal sub plans and observation made by Haimendrof (1982), on pattern and causes of disintegration of the traditional tribal system, failure of welfare programmes with empirical data aptly substantiates the above mentioned inference.

Globalisation induced economic reforms have hit hard the tribal groups. National and multi-national companies are grossly exploiting the abundant resources available in Scheduled areas and thus alienating the tribals from their land, shelter and source of livelihood. Mega irrigation projects and indiscriminate mining are causing immense damage to the *sons of the soil*. Thus, there is every need to protect the forest rights, livelihood rights and human rights of tribals. For this, their ancestral rights on forest resources have to be protected. The constitution guaranteed rights of tribal Gramasabhas and Panchayats are to be upholded. It is imperative to implement all the programmes and schemes designed for welfare of the tribals with transparency, accountability, good governance and participatory approach.

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Social Welfare and the State: An Empirical Exploration

Dr. B. Sanjeeva Reddy, Head & Associate Professor, Department of Political Science, Kakatiya University, Warangal

Doma Kishor, Research Scholar, Department of Political Science, Kakatiya University, Warangal

Abstract: *The paper discuses with the concept of welfare state and Aasara pension Scheme which is the enacted by the state government for the welfare of people. The second part of the paper discuses with findings, suggestions, and conclusion. Some of the main findings of the study are: The government is crediting the pensions directly into the post-office at the village level. However, this is become a problem for many of them as they have to visit the post office every month to collect their Pension. As they are not able to go to the post office on their own they have to depend on their kith and kin. Alternatively, the Village post master himself comes to the beneficiary's house and delivers the pension as and when he is free. Thus, there is time delay in delivering the pension which is causing inconvience to the beneficiary. A few disabled persons drawing pension during past have lost out on pension when the 'Samagra Kutumba Survey', was undertaken by the present TRS Government. They continue to be denied pension till date. On the other hand, the study also reveals that there are persons claiming pensions under the ruse that they are deaf! However, the scholar spoke to few of the persons claiming to be deaf and found them to be perfect in hearing!*

Concept of Welfare State:

Modern State is welfare stat attempting to meet the divergent socio-economic needs of the people in the society. It undertakes several measures to provide better living conditions to its people and committed to providing an atmosphere wherein no man sheds tears. Providing for the basic needs of the people is a paramount duty of all modern states. However, in the past the role of the state was confined to maintain law and order in society. By and large this concept has changed with the rise of modern states and the role and function of the state has gone beyond the security function to mitigating the problems of its citizenry. This change in the role of the state from the concept of police state to Welfare state was to boost the public morale and provide them with minimum needs and help them lead a dignified life in the society.

Welfare State in Germany:

Germany was among the very first industrialized countries to introduce "social security" in the late 19th century. Since its early beginnings, the German welfare state relied upon cash allowances and transfer-payments. From a comparative perspective Germany's welfare state today had not emphasized on service provision. In particular, child care and elderly care have until most recently been perceived as a prime duty of the family. For decades, the

"conservatism" of the German welfare state translated into low participation of women in the labour market.

A further distinctive feature of the German welfare state until most recently has been the bifurcation between "social security" and "welfare". While the national level – today the Federal Government – has always been responsible for "social security", since the German Empire until very recently, local governments had to take care of "welfare". But against the background that welfare covers a broad spectrum of programs and institutions, among those, social assistance, social services, stationary health care, family and child-care, German local governments have always been at the frontier of social policy development

Welfare State in Japan:

Before World War Two[1], the Japanese welfare state system was modeled after the German model of social security, since Germany represented a politically and economically powerful industrialized country. After the defeat of the Japanese and Germans in 1945, America served as the prime model for governmental policies. However, with regard to the Japanese welfare state, other determinants than foreign influences determined the path of welfare state development in the post-war period. Under the leadership of the Supreme Commander of Allied Powers after the War, the Japanese government implemented a series of new social legislation, i.e. the National Assistance Law of 1946 that widened the scope of social assistance; and the Accident Compensation Law and the Unemployment Insurance Law of 1947 which enlarged significantly the social security of workers.

In the early 1950s, the government continued to extend the social welfare system. First, it upgraded the level of social assistance with the Livelihood Protection Law of 1950. Then, in 1953, the government introduced a new health insurance scheme for day labourers. In 1954, the employee pension system had been extended to companies with five and more employees. The next giant step towards a more developed welfare state system was brought by the New Health Insurance Act of 1958 which established a mandatory universal health insurance system which was finally implemented in April 1961. Only three years later, virtually all of the population was benefiting from the protection of national medical insurance. The new health insurance system was administrated at municipal level.

Welfare State in China:

The outstanding feature of the Chinese welfare state system was and still is the great dualism of welfare rights of people living in the cities and welfare rights of people living in the countryside. For about 81 percent of the population were residing in the countryside in the 1970s, the welfare state system was particularly designed for workers and employees in the cities who might have represented an acute danger for the Communist regime in times of social discontent.

State intervention that was aimed to improve the welfare of city dwellers helped to sustain the legitimacy of the State and the power of enterprises over the work force. The powerful increase in legitimacy, thus, decreased very much the likelihood of social

uprisings and increased the support to the long-term ruling Communist government of China. By the late 1970s, the Chinese welfare state catered to about four fifths of the urban population. The percentage of people living in the cities at that time was only 19 percent. This means the Chinese welfare state was only existent in the cities, and not in the countryside.

India –a Welfare State:

Before 1947, the Judges, the lawyers, and the law administrators, did not look around while making new laws. The pace of social change was very low as the law was conceived either as an analytical function emanating from the British Parliament, or the law had no relationship with the life of the people. The role of the Judges was not to discover the major premises or felt needs of the people, but to interpret the law in its logical manner irrespective of the consideration of the social justice. The law had no roots in the Indian soil and its language too was foreign. In Short law before 1947 in India was an instrument of political coercion imposed by alien rulers upon the Indian people without considerations of socio-economic justice[2].

The Directive Principles are very significant in view of the fact that they lay the cornerstone of a welfare state. Dr. Ambedkar, also observed, "The aim of Constitution is to establish a state which shall be democratic not only in political field, where legislative authority is based on adult franchise and the Executive in Parliament that also promote a welfare state where social and economic democracy prevails**".** As the Directive Principles of State Policy are a part of the Constitution and they form the social, economic and political ideals of the nation, therefore, it is the sacred duty of the courts to protect them from the whims of different political parties, some of whom like to ignore, mend or even end any provision. The Directive Principles impart a sort of continuity in our national policies.

Directive Principles of State Policy in the Constitution:

The Constitution makers were well aware that even if all the fundamental rights are truly enforced, the goals of Indian democracy would not be realized unless the people of India could avail of social and economic rights. However, they were also alive to the limitations of the abilities of Indian state which attained independence after centuries of foreign rule and was at a low level of socio-economic development. In that situation, if the economic and social rights had been included in the list of fundamental rights, the Indian state would have failed to enforce these rights because of its own limitations. But at the same time, these rights needed to be given special importance. This was done by including a separate Chapter as Part-IV known as the Directive Principles of State Policy in the Constitution.

The Directive Principles of State Policy[3] are guidelines to the central and state governments of India. The governments must keep these principles in mind while framing laws and policies. It is true that these provisions of the Constitution of India are non- justiciable, which means that these are not enforceable by any court of law. But the principles are considered fundamental in the governance of the country.

The main aim of these principles is to create social and economic conditions under which all the citizens can lead a good life. In other words it is to establish social and economic democracy in the country. These principles act as a yardstick in the hands of the people to measure the performance of governments in respect of achieving the objective. All executive agencies have to be guided by these principles. Even the judiciary has to keep them in mind while deciding cases.

Telangana Rashtra Samithi (TRS) came to power in June 2014 with the massive support of the people. TRS government had promised to the people that it would work in the interest of the People and had outlined the programmes that it would launch if it came to power in their manifesto. Soon after coming to power, TRS government undertook a massive survey like of which was never been attempted before. On August 19th, in just one day, four lakh government employees were employed to collect socio-economic data from 84 lakh households in Telangana.

The main of the census was:

a) To create brand new data base of the population of the new State.

b) To weed out the bogus beneficiaries from enjoying the benefit of welfare schemes.

c) To come clear from the shadows of the Congress Government and also Policies those were being implemented till then.

d) It was also perceived as a measure to weed out non-Telanganites from corning the benefits of the Welfare Schemes in the New State.

Review of Literature:

Meena Chaturvedi[4] in her book "Pension Reform Initiative in India" argues that traditionally, pension been based on financing through employer and employee participation. As a result the coverage has been restricted to the organized sector workers and a vast majority of the workforce in the unorganized sector has been denied access to formal channels of old age financial support. K. Gayithri[5] in her report analyzed the expenditure presently being incurred by Government under the existing scheme and the retirement benefits available to Central government employees under consideration, made projections thereon and suggested ways to meet this liability. The report assessed the liability likely to arise towards terminal benefits of employees who had joined before 1-1-2004 in the next three to four decades. The (EPFO)[6] handbook depicts the basic information about Provident Fund, advances, contribution, withdrawal, statutory provisions for a common man. Ministry of Finance[7] in their report estimated likely expenditure on the disbursement of pensioners benefits of government servants in the short/medium term; and recommended appropriate formats/information system to facilitate accurate assessment of the Pensionary liability in future.

Objectives of the study:

1. To study the concept of pension scheme being implemented in the State of Telangana.
2. To examine the implementation of Aasara pension scheme in a village of Warangal District.
3. To analyse the bottle-necks if any, in the implementation of the above Scheme.

4. The study highlights the factors behind the implementation of Aasara pension scheme in Telangana.

Hypothesis:

1) Spoils of the welfare schemes are generally cornered by the cadre of the political party in power.

Pension Scheme in Telangana:

The government of Telangana[8] is implementing various pension schemes for the disabled, poor old-age and widows according to the categories as mentioned below:

1) Vruddula Pension: Old Age Pension

2) Vithanthuvu Pension or Widow's Pension

3) Vikalangulu Pension or Pension for Disable Pension

4) Chenetha Karmikulu Pension or Weavers Pension

5) Kallu Geetha Karmika Pension or Toddy Tappers Pension

Eligibility criteria for the award of pensions:

1} He/she should be Below Poverty Line[9] (BPL) it means income less than 20,000 per year (Note: the BPL may be change)

2} they must be local candidates of the district

3} He /she should not be covered any other scheme before.

Government of Telangana to secure for its citizens social wellbeing, introduced the Aasara annuities (fixed amount of money that is paid to someone each month/year) with a perspective to guarantee secure existence with dignity and of self-respect. This plan is intended to ensure the most defenseless citizens/people of society, specifically the old and decrepit; individuals with HIV-AIDS, dowagers, crippled weavers and toddy tappers, who have lost their ability to work/ job with increasing age, keeping in mind the end goal to bolster their everyday minimum needs required to lead an existence in self- respect.

Previously, government pension benefits given were small and scarcely adequate to meet the essential least necessities of the poor. With a perspective to battle the constantly increasing cost of basic necessities, the Government of Telangana, therefore, came out with a new initiative called Aasara annuities, to provide for considerable money related advantages to all the above classifications, especially the individuals who are destitute and poor.

Keeping this in mind the TRS Government with a perspective to distinguish qualified recipients attempted and executed the One-day Samagra Kutumba Survey (SKS) of family units in the State. The data gathered through the Survey was relied upon to frame the premise of recognizing poor people and powerless who are genuinely qualified for the social wellbeing net security and brought them under the Aasara annuities.

'The new social security net plan' to be called as Aasara Pension Scheme came into force from October 1,2014. The rules and regulations of the Aasara Pension Scheme are as follows:

Table: 1

Category of Pensions:

Sl.No.	Category	Monthly pension amount (Rs)
1	Old Age	1000
2	Widow	1000
3	Disabled	1500
4	Weavers	1000
5	Toddy Tappers	1000
6	Persons with HIV/AIDS	1000

I. Payment Cycle:

The month to month payment cycle[10] of Social Security annuities might be taken after as given underneath without fail flat, so that the poor get the benefit sum on a settled day consistently.

Activity	Schedule Date
Disbursement of pensions	1st to 7th of every Month
Sharing of disbursement data through bio-metric / IRIS authentication to SSP server by the pension Disbursing Agencies	Direct hitting on real time basis
Return of the signed acquaintance by the pension Disbursing Agencies to the MPDO / Municipal Commissioners	9th
Remittance of the undisbursed amount from Pension Disbursing Agency (PDA) directly to State Nodal Account (SNA)	9th
Generation of acquittance for the subsequent month	16th to 21st
Approval of proceedings by District Collector	22nd / 23rd
Request for Fund Transfer by Project Director, DRDA on securing the approval of the District Collector	Same day (22nd / 23rd)
Approval of Fund Transfer Request (FTR) by the SERP after securing the approval of District Collector	23rd /24th
Funds for disbursement of pensions to be reached to the concerned PDAs from the SNA	25th

The findings of the study are based on the field work which was carried by the researcher over a period of two months in the selected village of the district. The researcher not only administered the questionnaire to the respondents but held informal discussions with the respondents and responsible citizenry to elicit the information regarding the implementation of the Aasara Pension Scheme in the village. The following few lines are the summation of the discussions held with the respondents and the villagers by the researcher.

The findings of the study are as follows:

1. The government is crediting the pensions directly into the post-office at the village level. However, this has become a problem for many of pensioners as they have to visit the post office every month to collect the Pension. As most of the Pensioners are old they are finding it extremely difficult to go to the Post- Office to collect the Pension personally. They have to depend on their Kith and Kin to take them and sometimes even carry them to the Post-Office to collect their Pension. The study reveals that this is a great inconvenience to the Pensioners.

2. In case of severe disability and extreme Old Age the Pension is disbursed by the Village Post Master (VPM) at home. However, there is long delay as the VPM comes to disburse the Pension at his convenience. Thus, there is time delay in delivering the pension causing inconvenience and mental agony.

3. A few disabled persons drawing pension during past have lost out on pension when the 'Samagra Kutumba Survey', was undertaken by the present Government. They continue to be denied pension till date. On the other hand, the study also reveals that there are persons claiming pensions under the ruse that they are deaf. The scholar spoke to few of the persons claiming to be deaf and found them to be perfect in hearing!

4. Majority of the beneficiaries of the Pension Scheme are members of the Telangana Rashtra Samithi (TRS) and the study further reveals that the members/followers of the ruling party get first preference not only in the sanction of this particular scheme but in the allotment any other Scheme and any other welfare measure of the Government.

5. The Gram Panchayati authorities are forcibly collecting the property tax (house tax) due from the Pensioners while disbursing their Pension while the non-pensioners are going scot free!

6. Most of the Pensioners are not able to receive Pension on time as there is only one VPM for two to three villages. Also, the Pension disbursement is delayed because of technical reasons like, the amount not being disbursed by Government on time.

7. The mandatory submission of "Life Certificate[11]", (introduced recently) every six months is cause of big misery to the persons who are Old and persons drawing pension meant for differently abled persons. All the Pensioners have to visit the MEE-Seva Centre and pay twenty rupees as fee and enclose a copy of the Aadhar Card to the

form which they have to fill at the Mee-Seva Centre.

They are to go back to the centre after week and collect the "Life Certificate" and submit the same at the concerned post office. Only then the pension is released to the Pensioner. This is herculean task for the old and disabled persons and involves too much money on travel apart from physical pain**.**

8. It is also found that few concerned Officers are misusing the amount to be disbursed to the beneficiary by using it for personal needs.

9. The Pensioners are also required to submit the death certificate of the spouse every six months. This is causing mental agony to the concerned as they are frequently reminded of their beloved ones.

Suggestions as received from the Beneficiaries:

The Researcher has solicited the suggestions to improve the implementation of Aasara Pension Scheme from the Respondents. The suggestions received from the Respondents are as follows:

(a) The primary demand of the Pensioners is that Pension should be disbursed on time every month.

(b) To restore the earlier practice of Village Revenue Officer (VRO) disbursing the Pension at home to all pensioners concerned, as it is convenient, fast and effective. Alternatively, Anganwadi workers can also be entrusted with disbursing the monies directly to the Pensioners.

(c) Do away with the Bio-metric finger scanning for Pensioner's with physical disabilities.

(d) To direct the concerned Panchayati authorities not to deduct the property tax/house tax form the Pension as this is the only sustenance for them.

(e) To increase the Pension from Rupees 1500 to 2000 for all.

(f) To reduce the eligibility norms form 65 years to 60 years to benefit many others who are poor and needy.

(g) To weed out the fake Pensioner's especially of those who are receiving Pension by producing fake Deaf certificates.

(h) During summer, the Pension should be disbursed early in the morning as it becomes too hot for the Old and physically challenged to collect the Pension form the Post-Office.

(i) To disburse pension in School, Panchayat building or Village Community Hall if the number of Pensioners are more in number.

Conclusion:

The preamble expresses the essential features of political and economic philosophy underlying the provisions of the Constitution. It assures a democratic way of life and embraces the ideal of establishing social, political and economic justice in the country. The individual rights are protected through Fundamental Rights under Part III, the claims of social good and egalitarianism are enshrined in Part IV. These two parts are rightly observed by Granville Austin as the core commitment to social revolution and the conscience of the Constitution.

Article 38 (1) directs the State to promote the welfare of the people by securing and protecting as efficiently as it may a social order in which justice – social, economic and political shall inform all institutions of national life. The 44th Amendment added clause (2) to Article 38 which directs the state to minimize the irregularities in income, and to endeavor to eliminate inequalities in status, facilities and opportunities not only amongst individuals but also groups of people residing in different areas or engaged in different vocations. This clause represents the group equality.

The above few lines indicate clearly that it is the duty of the Government to protect the people socially and economically. Towards this end, the Telangana Rashtra Samithi (TRS) Party which came to power two years back has introduced policies to bring in economic and social justice to the people of the State.

The present government has completely re-fashioned the earlier government policies leaving its own stamp on many of the welfare programmes and policies launched by it. On the positive side, the present government has increased the amount payable to all the eligible pensioners but in the process has denied pensions to many of the beneficiaries drawing pension granted by the previous government. This has excluded many a needy person out of the welfare domain and leaving a bitter taste. This begs us to ask the question, is the State is neglecting the welfare of all citizens or it is working in the interest of its own Party Cadre?

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A Study on Micro and Small Scale Industrial Establishments in Karimnagar District

S. Gangaiah, Research Scholar, Department of Economics, Kakatiya University, Warangal

Abstract : *Micro, Small and Medium Enterprises (MSME) sector has emerged as a highly vibrant and dynamic sector of the Indian economy over the last five decades. MSEs not only play crucial role in providing large employment opportunities at comparatively lower capital cost than large industries but also help in industrialization of rural & backward areas, thereby, reducing regional imbalances, assuring more equitable distribution of national income and wealth. MSMEs are complementary to large industries as ancillary units and this sector contributes enormously to the socio-economic development of the country. With this background, the present paper shall attempt to examine the micro and small scale units, located in Karimnagar district of Telangana State by using the data procured from District Industrial Centres (DICs) and Brief Profile of Industries of the Districts provided by the Ministry of Micro Small and Medium Enterprises (MSME), Government of India. The present paper shall mainly focus on the features like the type of organization, investment pattern adhered and the level of employment generated in selected MSME units of the district.*

Key Words: *Micro, Small and Medium Enterprises (MSME), industrial, Karimnagar etc.*

Introduction

Micro, Small and Medium Enterprises (MSME) sector has emerged as a highly vibrant and dynamic sector of the Indian economy over the last five decades. MSEs not only play crucial role in providing large employment opportunities at comparatively lower capital cost than large industries but also help in industrialization of rural & backward areas, thereby, reducing regional imbalances, assuring more equitable distribution of national income and wealth. MSMEs are complementary to large industries as ancillary units and this sector contributes enormously to the socio-economic development of the country.

The small scale industry accounts for 40% of gross industrial value addition and 50% of total manufacturing exports. More than 3.2 million units are spread all over the country producing about 8000 items, from very basic to highly sophisticated products. The SMEs are the biggest employment-providing sectors after agriculture, providing employment to 29.4 million people. It is estimated that SMEs account for almost 90% of industrial units in India and 40% of value addition in the manufacturing sector. Small industry has been one of the major planks of India's economic development strategy since Independence. The small scale segment is a manifestation of India's socio-economic development model and has met with the country's long-term expectations in terms of contribution to GDP, industrial base, employment and exports. This segment forms a major part of India's industrial

base. Small enterprises in India have come up in an unplanned, uncontrolled and haphazard manner. They have emerged anywhere and everywhere – closer to the location of resources as well as markets, in clusters as well as in a dispersed manner, in industrial, commercial and residential areas (Bombay Chamber of Commerce and Industry, 2007).

Earlier studies

Bhavani T.A. (2010) highlights the issue of quality employment generation by the SSIs and negates the short term attitude of increasing the volume of employment generation compromising with quality. The author argues that employment generation by the SSIs may be high in quantitative term but very low in quality. This structural shift may reduce the rate of employment generation in the short run but would ensure high-income employment generation in the long run.

Subrahmanya Bala (2011) has probed the impact of globalization on the exports potentials of the small enterprises. The study shows that share of SSI export in total export has increased in protection period but remain more or less stagnated during the liberalization period. Thus, the current policy of increasing competitiveness through infusion of improved technology, finance, and marketing techniques should be emphasized.

Objectives

i) to examine the Micro and Small Scale Industrial Establishments in the state of India as well as in Telangana state,

ii) to elucidate the micro and small scale entrepreneurial establishments in Karimnagar district,

iii) to examine the performance of different enterprises, employment, output and growth of MSME units in the Karimnagar district.

Methodology : The present study based on secondary data. The secondary data was collected various research journals and opinions of independent researchers, District Industrial Centres (DICs) and Brief Profile of Industries of the Karimanagar district of Telangana State, the Ministry of Micro Small and Medium Enterprises (MSME), Government of India.

MSMED Act 2006

The Micro, Small and Medium Enterprises Development [MSMED] Act 2006 facilitate the development of the enterprises and enhance their competitiveness. The act provides legal framework for “enterprise” which includes the manufacturing and service entities. The definition of medium enterprises is given for the first time. It integrates the three tiers of the enterprises namely, micro, small and medium (Development Commissioner of MSME, 2009). Annual report of Micro, Small and Medium Enterprises of India (2011) states that, MSMED Act 2006 was enacted to address issues affecting Micro, Small and Medium Enterprises (MSMEs) and to cover the investment ceiling of the sector.

Table 1: Classification of firms

Old definition (before October 2, 2006)			
Sector	Micro enterprises	Small enterprises	Medium enterprises
Manufacturing	Up to Rs.25 lakhs	Above Rs. 25 lakhs to Rs. 1 crore	Not defined
Service	Up to Rs.10 lakhs	-	Not defined
New definition (from October 2, 2006)			
Sector	Micro enterprises	Small enterprises	Medium enterprises
Manufacturing	Up to Rs. 25 Lakhs	Above Rs. 25 Lakhs but does not exceed Rs. 5 Crores	Above Rs.5 Crores but does not exceed Rs.10 Crores
Service	Up to Rs.10 Lakhs	Above Rs. 10 Lakhs rupees, but does not exceed Rs. 2 Crores	Above Rs. 2 Crores rupees but does not exceed Rs. 5 Crores rupees

Source: (Development Commissioner of MSME, 2009) (Note: $1= Rupees (Rs.) 50 as on April 2009, 1million = 10 lakhs, 100 lakhs = 1 crore)

Importance of MSMEs in India

The importance of small and medium enterprises (SMEs) is well understood by national economies. World over half to two- thirds of all businesses are SMEs and in many regions this proportion is much higher. SMEs are capable of creating jobs with least amount of capital and in dispersed locations which makes SMEs attractive to policy makers. However they remain as a heterogeneous group, in different organizational structures ranging from proprietorship to corporate, engages in factories to service organizations activities and with different definition in different countries and in some countries they differ from industry to industry. The heterogeneous nature and small size needs adequate support from organized intermediaries. These intermediaries exist in every country in different forms. SMEs development agencies such as Small Business Administration (SBA) of the US, Small Business Service (SBS) of United Kingdom and SIDO (Small Industries Development Organization) in India are the intermediaries set up by the Government (Chandra, 2004).

Development scenario of MSMEs

The contribution of individual SMEs are small but collectively they have emerged as a dominant player in the national economies. The unprecedented importance of Small and Medium Enterprises in India is due to the maximum number of units and its employment opportunities. This sector plays a significant role in the development and employment to minorities, backward class people and also to women. Annual report of Ministry of MSME (2010-11) show that, in terms of value, the sector accounts for about 45 per cent of the manufacturing output and 40 per cent of the total exports of the country. The sector is estimated to employ about 59 million

people in over 26 million units throughout the country. There are over 6000 products ranging from traditional to high-tech items, which are being manufactured by the Micro, Small and Medium enterprises in India. The benefits of the SMEs have created a special status and importance in the Five-Year Plans right from its inception. In recent years, the MSME sector has consistent higher growth rate compared to the overall industrial sector. In this globalised environment the government of India has felt that, there is a need to enhance the global competitiveness of the MSMEs by simplifying systems and procedures, easy access to capital and taking the MSMEs in the global value chain by increasing their productivity. To promote and develop the MSMEs, the government has implemented several schemes/programmes to cater to the needs of the sector (Rai, 2009).

Emergence of SMEs can be summed up as, SMEs are usually started by a single or a group of people mainly to earn their livelihood, flexibility in deciding the price and product with response to the market changes, incur lower overheads thus reducing the cost of production up to a certain volume, capable of meeting the niche market requirements and also export their products in small quantity, create 80% of the jobs, found to be labour intensive compared to the larger counterparts, utilize the manpower locally, located in the dispersed location and emerge as clusters for similar kind of units. The dispersed location of SMEs has attracted from national and regional policy (Laghu Udyog Bharti, n.d).

Performance of MSME's in Karimnagar District

Table 2: Small Scale and Micro Industries in Karimnagar District

Year	No. of units		Investment		Employment		Employment per unit	
	small	micro	small	micro	small	micro	small	micro
2007-08	16	113	1067.1	775.43	522	1230	3.07	9.19
2008-09	36	52	3678.56	1040.84	585	542	6.15	9.59
2009-10	63	80	477.67	2488.45	811	734	7.77	10.90
2010-11	115	306	11361.76	6481.83	977	886	11.77	34.54
2011-12	115	278	14711.85	2631.01	1236	858	9.30	32.40
2012-13	114	124	13849.49	2033.66	1637	456	6.96	27.19
2013-14	11	97	1511.03	1112.74	128	388	8.59	25.00
2014-15	112	148	11702.82	1716.56	1135	1319	9.87	11.22
Total	582	1198	62654.28	18280	7031	6413	8.28	18.68

Source: DIC, Karimnagar, 2014-15.

Table 2 indicates that the Performance of the rest of Karimnagar has shown good but restrained performance. Karimnagar has, reaped the benefits of industrialization in the small and medium enterprise sector. Rest of Karimnagar's moderate progress is also remarkable. The table analysis for 2007-08 to 2014-15 no of units, industrial investment, employment and also employment per unit of Small Scale and Micro Industries in Karimnagar District reveals as follows. For number of industrials of small as well as macro in the year of 2007-08 to 2014-15. The number of units consists total of 582 small and 1198 micro industrials, to investments 62654.28 (Rs in Lakhs) small and micro industries, 18280.25 (Rs in Lakhs), an opportunity of employment 7031 from small industries and 6413 micro industries, employment per unit 8.28 from small industries and 18.68 micro industries better than small industries of micro industries.

Table-3 Category wise Small Scale Industries 2014-15

SI NO	Category	No of units	Capital investment (Rs in lakhs)	Employment	%
1	Agro Based	16	3760.68	244	6.56
2	Textile Based	04	1329.4	64	6.25
3	Paper/Forest Based	08	135	30	26.67
4	Chemical Based	00	00	00	00
5	Mineral Based	25	3867.57	442	5.66
6	Engineering	06	26.25	50	12
Total		59	9,118.9	830	7.11

Source: DIC, Karimnagar, 2014-15.

Table-3 reveals that the category wise small scale industries in 2014-15. small scale industries performance of capital investments total of 9118.9.00 (Rs in Lakhs), 3760.68 (Rs in Lakhs) investments for Agro Based Enterprises , 1329.4 (Rs in Lakhs) investments for Cotton and Textile Enterprises (Power looms), 135.00 (Rs in Lakhs) investments for Paper & Paper Product/ Forest Based, 00.00(Rs in Lakhs) investments for Chemical/Chemical based enterprises, 3867.57 (Rs in Lakhs) investments for Mineral Based, 26.25 (Rs in Lakhs) investments for Enterprises and Engineering Units, various investments a lot functioning of small scale industrials. 2014-15 no units consists of total 59 small scale industries, investments 9,118.9 (Rs in Lakhs), a opportunity of employment 830, employment for unit 7.11. 2014-15 year small scale industries in employment members this year the highest employment in mineral based industries 442, and the next employment in agro based industries 244. 2014-15 year small scale industries employment in the

smallest paper/Forest Based industries 30 members employment.

Conclusion

In India MSMEs has achieved steady growth over the last couple of years. The role of MSMEs in the industrial sector is growing rapidly and they have become a thrust area for future growth. The Indian market is growing and the Indian industry is making rapid progress in various Industries like manufacturing, food processing, textile and garments, retail, precision engineering, information technology, pharmaceuticals, agro and service sectors. Under the changing economic scenario the MSMEs have both the opportunities and challenges before them. The support given by the national and the state governments to the MSMEs is not adequate enough to solve their problems. However for the sector to fully utilize its potential, it is essential that the entrepreneurs along with the government support take necessary steps for further development. It is quite evident that, nurturing this sector is essential for the economic well-being of the nation.

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Employment Opportunities and Foreign Debt Crisis in Third World Countries

Dr. K. Bhagyamma
Department of Political Science, Kakatiya University, Warangal

Abstract: *Third world countries suffer from high infant mortality, low economic development, high levels of poverty, low utilization of natural resources, and heavy dependence on industrialized nations. These are the developing and technologically less advanced nations of Asia, Africa, Oceania, and Latin America. Third world nations are considered as poor with unstable governments and having high rates of population growth, illiteracy, and disease. A key factor is the lack of a middle class, with lower economic class and a very small elite upper class controlling the country's wealth and resources. Third World countries are for the most part poor and underdeveloped with very large foreign debt. Foreign debt is helpful in the development process and on at the same excessive borrowing can cause many serious problems. Not only this but foreign debts can affect the country's monetary policy, savings, investments and also on the financial system as a whole. Third world countries are trying to control their budget deficits but this will be inadequate unless developed countries lend them additional resources to maintain and expand their exports. There is a need for a new International Organization containing the central banks of all third world countries for better international cooperation and coordination to achieve and maintain a favourable world economic environment.*

Key words: *Third world countries, unstable governments, foreign debt, productive occupations*

Introduction:

The term "Third World" means a conception of the world divided into adverse camps -- "us" versus "them." The term and accompanying conceptions emerged during a period when the United States and the Soviet Union, along with their respective allies were engaged in a "cold war."[1] Large parts of the rest of the world, which had no interest in the essentially esoteric ideological issues of this "war" were manipulated into alignment with one or the other of 4 the blocs[2]. Additionally, largely as a result of the material deprivations left over from colonialism, the "Third World" suffered uniformly from gross material disadvantages relative to the former colonialists.[3] Poverty in third world countries is a critical point of issue to be considered. Investigations to know the causes or initiatives to eliminate the poverty has led to many controversies. [4]. Third world countries are lacking in providing employment opportunities due to lack of technological skills [5]. Moreover population is very high and national income is less which effects on the living standard of people. These countries also suffer with debt burden and unfavourable balance of trade. [6]. The developing countries of the Third World with oscillating differences in their political systems and economic structures yet linked through a common history of conquest and exploitation by colonial powers, are all bedevilled by the problems of organizing their own economies in a

manner which would maximize the interest and social welfare of those they purport to serve [7].

India: A third world country

India also is a third world country. We can expect India to stand at a strong place when the Third World countries ranking is considered. [8]. Also, India is one of the fastest developing country in the world. But the speed of the development is not as good when compared to the other countries that are already developed. There are many reasons behind the lack in the development criteria of India. There are many issues in our country that are preventing India from becoming the developed nation. India Internal commotion is a point of interest to be considered here. Migration between states becomes more difficult that migrating to a different country. A person coming from a nearby state is often treated as a foreigner to their "land". High income inequality is another important point of concern. Literacy and knowledge plays a vital role in the development of any country. India has to improve a lot this way. Increase in population, cleanliness, lack of unity, politics, etc also add to this. Corruption is one of the major issue which is becoming a hurdle for the development of India.

Removing economic inequalities, improving literacy, decreasing population, minimising the migration to foreign countries, maintaining unity, Removing corruption from the system can develop the country and make India developed country rather than a developing country.

Sustainable development in Third world countries:

Sustainable development is development that meets the needs of the present without compromising the ability of future generations to meet their own needs [9]. Poverty and unsustainability are interrelated. Incorporating resources can remove this crisis. These countries have been condemned for their incapability to diminish poverty related scarcity and contribution to sustainable development. Improving the social capital of developing countries can incorporate environmental settings and people to lessen poverty. Therefore, strategies such as promoting opportunity, facilitating empowerment and enhancing security to reduce poverty can achieve sustainable development [10].

Third world countries are new to the cycle of utilizing the natural resources to bring people out of poverty [11]. Best utilization of resources, economic welfare and sustainability depends on the Economic growth and development[12]. Consumption, production and distribution are the three major challenges and determinants of sustainable development in these countries [13]. Sustainable environment in third world countries cannot be achieved unless the living standards of residents are raised substantially. Raising the living standards enables to achieve a critical minimum standard of living. Certain policies are to be made to achieve such levels of development as well as the commitments needed by the developed and third world countries in this regard [14].

Employment in Third world countries:

The third world faces a growing employment crisis.[15]. Agriculture is

the main engine of employment. It plays a major role for the economic growth and employment. Self employment is another factor playing a key role in the employment sector of third world countries. There should be an action plan to stimulate the employment. Emphasizing the agriculture, promoting small enterprises, upgrading skills, improving marketing, expanding services, developing exports, extending basic education are few important factors to be considered in raising the employment opportunities in third world countries [16]. The process of change in the employment structure in the last decades of the twentieth century in third world counties has been varied[17]. It is important to note that a development strategy for promoting the growth of employment is based on a particular diagnosis. The first important approach to unemployment and employment is what can be called industrialisation-led strategy of development [18].

Effect of foreign debt on third world countries:

The third world countries, accumulating massive debts because they do not earn enough from the exports to pay goods they import. So every year these countries need money and they lend money from developed nations through international banks and government aid, and so their debt goes on accumulating [19]. Developing countries often borrow large amounts at highly concessional interest rates with a hope that these loans would put them on a fast development path. But as debt ratios reach so high it became clear that for many countries repayment would not just constrain economic performance but be virtually impossible. Foreign aid has been ineffective in eradicating poverty and that it has indeed contributed to even more challenges for recipient countries [20].

Review of literature:

According to steven miller, there are many key issues and challenges for employment policy such as decent work, job creation, role of public and private sectors, supply strategies, informal and precarious employment, youth employment [21]. P.Thandika Mkandawire explains that problem of unemployment in third world counties has become very acute and receiving a very close attention from international agencies and private organisations. [22]. Janneke Pieters in his research paper mentions that although youth unemployment is probably the most visible aspect of the current youth employment crisis, the challenge for the majority of youth in developing countries is to improve the quality of employment rather than the quantity[23]. Daniel Munevar says, Foreign debt plays a major role in the development of any country and as instead of providing developing countries with fresh resources, the debt system has forced them to give priority to payments to creditors over the provision of basic social services which is a hurdle in the development of the country[24].Theorists, however, vary in their approaches of the factors that contributed to the development of the underdevelopment of the Third World[25].

Methodology:

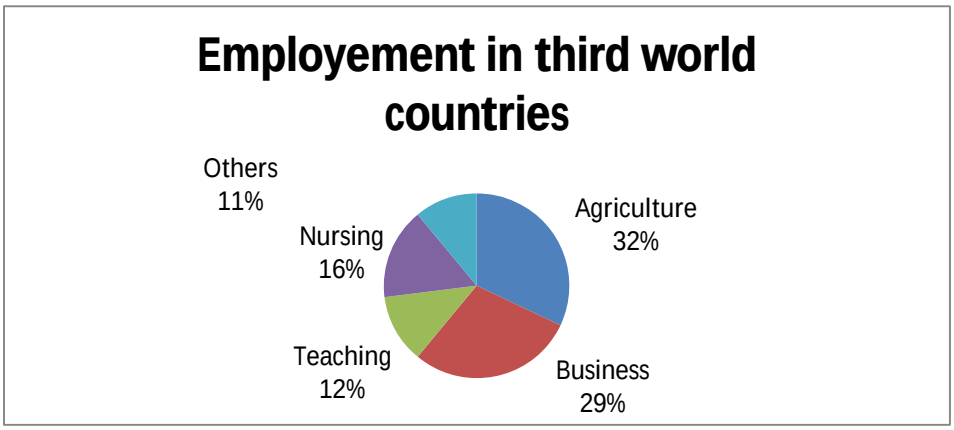
As the study of all the third world countries is a hard task in short period, one country, i.e., India has been chosen here. To understand the present status of

employment and interests of youth, 200 subjects were selected from similar age group (19-24). These subjects belong to various government and private colleges of Telangana. 10 students from Afganistan, 10 from Sudan and 10 from Iran were also questioned. Apart from this, 50 subjects who were vendors on streets were asked survey questions. These vendors hailed from different parts of India. The parents of 200 subjects chosen were of different classes; agriculture, daily labour, government and private sector employees, business. The following were the questions asked:

1. Are you aware of the Economy of your country?
2. Which type of occupation would you like to choose?
3. What is the reason for unemployment in your country?
4. What is the role of education in providing employment opportunities?
5. Is the Government trying to improve the economy of your country?
6. Which is the best profession or occupation in your opinion?
7. What do you understand about international relationships?
8. Is the relationship important and necessary?
9. Are you aware of Foreign debt?
10. How is a foreign country influencing our economy and occupational status?
11. Do we need to worry about the present economic condition of our country?
12. How did demonetization affect the economy of our country?
13. How did it affect the economic relationships with other countries?
14. How does youth become part of economic growth?
15. When should any person start thinking about job?
16. Is job necessary for the survival of individuals?
17. How did you suffer migrating from one place to another in terms of job and economy?
18. Which country in your view has a good economic management?
19. Do you support import and export of goods?
20. What are the suggestions you would give to the intellectuals about improving the economy of our country?

Results:

Results have been obtained and analysed based on the methodology to understand the status of employment and interest of the candidates. It can be observed that majority of the people opted agriculture as the source of income and as the next option, business - a self employment. Teaching, nursing are the other areas of their interest. The above mentioned result is presented in the form of a pie chart as shown below:



Conclusions:

The paper noted the importance of foreign aid and employment opportunities to socioeconomic development. It, however, observed that the major source of income for the developing countries is agriculture and self employment such as business stands in the second rank. It is however seen that most of the people are being placed in private sectors rather than in Government sectors. The paper, while presenting the views of the youth on the interest of employment opportunities dwelled on the factors effecting the growth of the third world countries in relation with the employment opportunities. Also, it is true that the debt burden arising from conditionalities has stiffened the economic opportunities of the Third World to grow and develop, the paper argued, it is equally true that the debt has become unpayable. Foreign loan is not a free gift of nature. As expected, it is interest-yielding, with a lot of restrictions intended to impose one country's ideology on another and have a dominion and control over the recipient country. More importantly, the culture of financial transparency and accountability is lacking in the developing world. Corruption has become a national virtue among state officials to the extent that official money is seen as private fund. Most of the borrowed funds are diverted to private bank accounts. Moreover, Corruption and official leakages are limitations to economic growth and development.

Suggestions:

(i) To minimize unemployment

- Planned development by accelerating industrialization, removing the deficiency of demand, stabilizing the rate of domestic investment and consumer demand can fight the problem of unemployment.
- Creating more employment opportunities in the rural areas through intensive farming, greater irrigation facilities, extension of community projects, organization of co-operative farming, etc.,

- Emphasis should also be laid on the development of small-scale and cottage industries to relieve the pressure on land. These not only help in creating employment opportunities
- Providing temporary work for those who have lost employment
- The present education system needs a thorough overall check to meet the changing pattern of demand
- Development of small-scale and village industries can increase the rate of employment
- Self-employment schemes for the unemployed youth have to be launched to enable them to start their own business or small-scale firm, which can also generate employment for many others.

(ii) o avoid financial crisis arising due to foreign debt:

- To come out of above mentioned doldrums, it is desirous to diversify and restructure the economy of the Third World.
- To avoid crises, a country needs both sound macroeconomic policies and a strong financial system
- Also instructive is the boosting of the agricultural output as a viable approach to economic restructuring.
- More emphasis should also be placed on technology development which involves widening, deepening and strengthening manufacturing sector and human development.
- Either the local currency pay out must not be large (in which case only a small part of the debt is converted) or a conversion must be done for assets rather than cash (for example debt for equity swaps)
- The increase in the domestic money supply needs to be neutralized through various schemes involving the issue of government bonds, requiring, thus, the existence of domestic capital markets.

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Sustainability Development in Human Resources Approaches to Measure Performance – Understanding Theoretical Aspects of Behavioral Approach

Dr. Kamjula Neelima, Principal, Sree Chaitanya P.G. (MBA Program) College, Karimnagar

Abstract

Performance is the assessment of an employee. Performance management system (PMS) is the process of identification, evaluation and development of the work group performance so that the company can achieve its goals and objectives more effectively. Hence effective PMS are designed to enhance the performance, identify performance requirements, provide feedback relevant to those requirements and also assist with career development. Today most of the organizations both in public and private sectors have developed the PMS as a Human Resource Development (HRD) strategy to develop the employee competencies in multiple task environments. The competency is defined as a set of behaviors that enables to covey the work behavior in such a way that the others can receive it appropriately and which can be measured through the indicators. The present paper focuses in understanding performance determinants, conceptual understanding of behavioral approach to PMS and the way it measures the performance

Keywords: *Behavioral Approach, Competency, Contextual Performance, Differentiating competence, Task Performance*

Review of PMS

Performance is about behaviors or what employees do and not about what employees produce or the outcomes of their work. Performance management system includes measurement of both behaviors and results. Behaviors speak what employees do and results speak the outcomes of employee behavior. Employees do not perform in a vacuum. Two characteristics of performance include evaluating the behaviors of employees. Second character says that performance is multidimensional. In the evaluation of performance, the behaviors can be judged as negative, neutral, or positive for the individual and organizational effectiveness. Second view says that the performance exhibits different kinds of behaviors that have the capacity to advance organizational goals. Sometimes behaviors are not measurable and observable, in such situations performance management strategy takes the help of results approach.

Objective of the paper

- First objective is to understand the determinants and factors influencing of Performance
- second objective focuses on the conceptual understanding of Behavioral approach
- Final objective is to learn the ways to measure behaviors to

measure employee performance through Behavioral Approach.

Objective-1: Understanding determinants of Performance

To understand the determinants, the PMS evaluators need to understand the factors determining the performance and implications to address the performance problems. Performance determinants combination of three factors allows some people to perform at higher levels than others. It is declarative knowledge, Procedural knowledge and Motivation.

Method:

Declarative knowledge	Procedural knowledge	Motivation
It includes facts, principles and goals	It is a set of cognitive skills, psychomotor skills, physical skills and interpersonal skills	It is the comfort to employees provided by providing: Choice to perform Level of effort Persistence of effort

To summarize the components of declarative knowledge, procedural knowledge and motivation, all these determinants of performance must be present for performance to reach high levels. It has multiplicative relationship.

Hence

*Performance = Declarative Knowledge *Procedural Knowledge*Motivation*

Practices to be used to overcome the problems with determinants of performance

1. Reach the performance with setting better and better tuned goals.
2. Focus on the happenings while performing and cross check the things how it is happening.
3. Once the task finishes, seek the feedback from superiors and more number of sources to do better.
4. Build mental models of individual employee on his/her own, situations and organizations.
5. Repeat the above steps for continues ongoing performance.

Implications to address performance problems – Performance is affected by the combined effect of three factors which have implications to address the performance problems. To address performance problems properly, managers must find information that will allow them to understand whether the source of the problem is declarative knowledge, procedural knowledge, motivation or a combination of these three factors.

For instance:

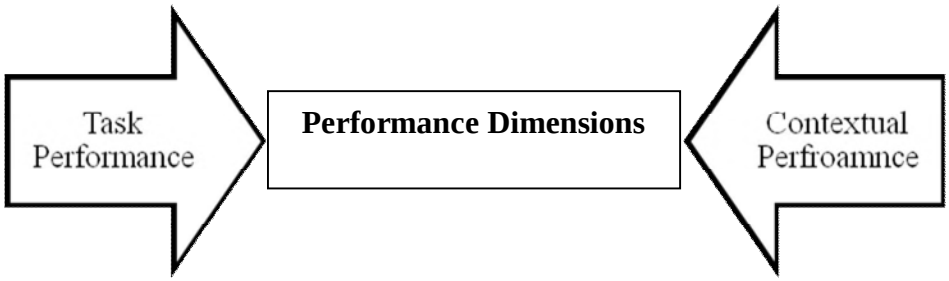
If an employee lacks motivation, but the manager believes the source of the problem is declarative knowledge, the manager may send the employee to a company sponsored training program so that he/she can acquire the knowledge that is presumably lacking. But this would be a waste of time and resources. The reason here is not the lack of motivation but the lack of declarative knowledge. This is the reason why perfr4omance management system needn't only to measure performance but also to provide information about the source of any performance deficiencies.

Factors influencing the Performance determinants

The factors like abilities and previous experiences and human resources practices determine performance. The three characteristics as mentioned above determine the performance of an individual. Further HR practices and work environment can affect the performance.

Performance Dimensions

Performance is multi-dimensional in nature. It means many different types of behaviors need to be considered. These behaviors are called as facets of performance. These include task performance and contextual performance.



Task performance – it refer to the activities that transform raw materials into the goods and services that are produced by the organization. Activities that help with the transformation process by replenishing supply of raw materials, distributing its finished products, coordination, supervising that enables the organization to function effectively and efficiently.

Contextual performance – is those behaviors that contribute to organizations effectiveness by providing a good environment in which task performance can occur. It include the behaviors like enthusiasm, volunteering to carry task activities that are not formally part of the job, helping and cooperating with others, following organizational rules and procedures, endorsing, supporting and defending organizational objectives. Hence both organizational and task performances are important dimensions to take into account in performance management systems in any organization.

Objective-2: the behavioral Approach – Conceptual Orientation

It emphasizes on what the employees do on the job and does not consider employees traits or the results which are resulting from the results. It is basically the process oriented approach to measure the performance. The circumstances where the behavioral approach can be understood:

Method:

The link between results and results is not the obvious – sometimes relationship between behaviors and the desired outcomes will not be clear. In some cases the desired result may not be achieved in spite of the fact that the right behaviors are in place.

For instance –A sales person may not close a deal because of a downturn in the economy. In other cases results may be achieved in spite of the absence of the correct behaviors.

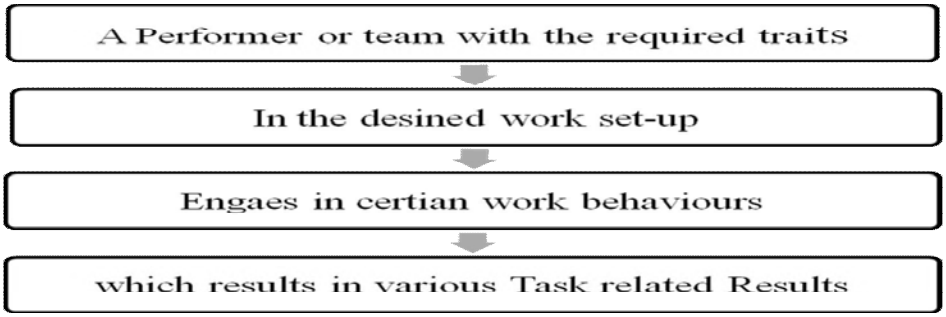
The pilot may not check all the items in the preflight checklist but the flight may nevertheless be successful that means take off and land safely and on time.

If the link between behaviors and results is not obvious, it is beneficial to focus on behaviors as opposed to outcomes.

Outcomes occur in the distant future – when the results desired are not possible for months or years then the measurement of behaviors is beneficial.

For instance – NASA's Mars Exploration Rover Mission program launched on june,10,2003, which landed on Mars on January,3,2004, after travelling 487 million kilometers. Its twin, the exploration rover opportunity was launched on july 7, 2003, and landed on the opposite side of Mars on January 24, 2004. From launching to landing this mission took about six months to complete. In this circumstance it is certainly appropriate to assess the performance of engineers involved in the mission by measuring their behaviors in short intervals during this six month period rather than waiting until the final result regarding of successful or unsuccessful landing is observed.

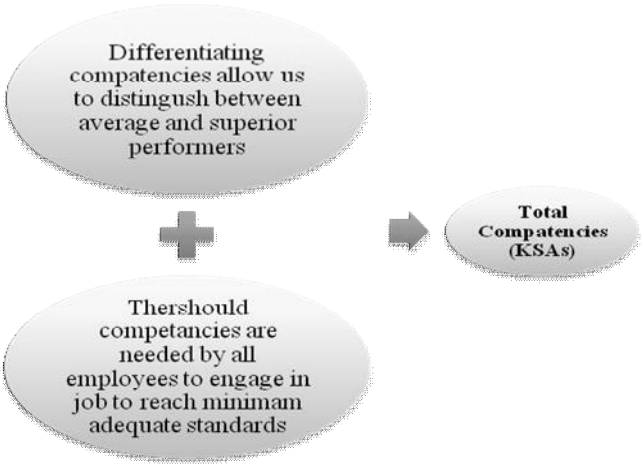
Poor results are due to causes beyond the performer's control – when the results of an employee performance are beyond the employee's control, it makes sense to emphasize the measurement of behaviors.



For instance – consider a situation involving two assembly line workers, one of them working the day shift and the other in night shift. When assembly line gets stuck due to technical failures, the employee working during the day receives immediate technical assistance, so the assembly line is back in motion in less than 5minutes. In contrast the employees working in the night shift have very less technical support when assembly line breakdowns and it may take 45minutes to get repaired. Hence measurement of results cannot be concluded that day shift employees' performance is far superior to the night shift employee.

Objective-3: Measuring behaviors through behavioral approach

Measuring behaviors through behavioral approach include the assessment of competencies. Competencies are measurable clusters of knowledge, skills and abilities of employees (KSAs) which are critical in determining how results will be achieved. Competencies are two types, Differentiating competencies and Threshold competencies



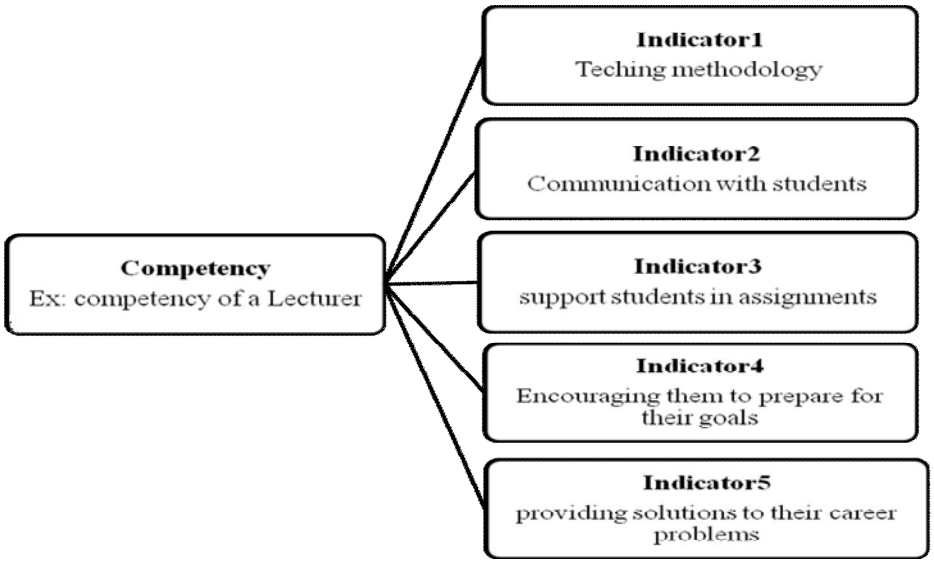
The competencies should be defined in behavioral terms.

Example total competencies to an IT project manager: a differentiating strategy is process management. It is defined here as the ability to manage project activities. For the same position, a threshold competency is change management. The change management competency includes knowledge of behavioral sciences, operational and relational skills and sensitivity to the motivators. Therefore in order for an information technology project manager to be truly effective, she has to have management and change management competencies.

Method:

Measuring Competency through Indicators

The competency is defined as a set of behaviors that enables to covey the work behavior in such a way that the others can receive it appropriately. This can be measured through the indicators. The indicator is an observable behavior that gives us information regarding the competency. Indicators denote that whether the competency is present or not. Hence a competency can have several indicators.



Thus, the lecturers' competency can be evaluated by the indicators as constructed in the above figure. For the smooth measurement and evaluation the supervisors of PMS generally prepares a checklist to measure the competency through indicators.

Checklist to measure competency through indicators

In define and describe the competency appropriately the rater needs to understand the

- Defining the Competency
- Description of specific behavioral indicators that can be observed when the superior demonstrates a competency effectively
- Description of specific behaviors that are likely to occur when someone does not demonstrate a competency effectively like what is a competency and what is not a competency
- List of suggestions for developing the competency in question.

Further, there are two types of systems that are generally used to evaluate the competency of employees. These include comparative systems and absolute systems. Comparative systems of measuring behaviors can be done by

using the performance appraisal methods like simple rank order, alternation ranking order, paired comparisons, relative percentile method and forced distribution methods where as in absolute systems supervisors provide evaluation of an employee's performance by using methods like essays, behavior checklists, critical incidents and graphic rating scales. These methods are used differ in terms of practicability based on efforts and time, usefulness for administrative purposes, and usefulness to the end users. Hence practicality and usefulness are the key considerations in choosing one type of measurement procedure over another.

Result and Discussion

Performance is about behavior but not what employee produces or the outcomes of their work. To measure the output of employees, performance management needs to measure the behaviors of employees. Hence it is a multidimensional means many behaviors are needed to describe the employee performance.

Conclusion

Behavior approach gains importance as it emphasizes on what employees do, and most appropriate when the link between results and results is not obvious, outcomes occur in the long future and poor results are due to causes beyond employee control. Further behavior approach is not the best choice if the above conditions are not present. Finally in most of the performance measurement situations the inclusion of minimum behavior based measures is beneficial for the growth of the overall organizational output.

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An Empirical Analysis of Cost and Returns of Tomato Cultivation in Telangana State

Kappa Kondal
UGC-Rajiv Gandhi National Fellow
Dept. of Economics, Osmania University, Hyderabad, Telangana State, India

Abstract: *The main objectives of the present study are to analyse the cost and returns, and identify determinants of tomato crop/growers' profits in Telangana State, India. The primary data was collected from the 70 vegetable growers by using multi-stage random sampling method and structured scheduled. Simple percentage, descriptive statistics and multiple regression analysis were used. The major findings of the study; majority (91.3 percent) of the growers have received profits whereas only 8.7 percent of growers have incurred losses up to Rs. 33547 per acre, due to cost of labour and transport were high compared to other costs. However, production, labour cost, transport cost, education and prices are significant determinants of the tomato crop/growers' profits per acre. Experience and total retention of the growers' are not significant determinants of the tomato growers' profits per acre. The coefficient of determinate (R^2) reveals that the model is a best fit and the explanatory variables specified in it has collectively explained about 70.7 percent of the variation in tomato growers' profits per acre. The present study suggests that Govt. should implement the MGNREGP in agriculture lean season. In order to reduce the labour cost, few studies have stressed out that there was a negative effect MGNREGP on agriculture labour and availability in rural area. Govt. should provide a vehicle at free of cost to transport the tomatoes from farm gate to markets to reduce the transport cost. In order to get more profits, provide marketing storage facilities, extend the extension services massively, conduct awareness programs related to crop insurance and diseases.*

Key words: *agriculture labour, vegetable sector, boost exports*

Introduction

India is the largest vegetable producer in the World, next to China. It contributes around 14 percent production to the total World production (National Horticulture Database, 2014-15). The Government of India has taken an initiative steps for development of horticulture sector in the mid of 1980s. The vegetable sector has been growing since 1980 and played a significant role in the horticulture sector in India. The horticulture sector contributed more than 30 percent to Agriculture Gross Domestic Product in India, and 5.16 percent to Gross State Domestic Product in Telangana State (Kondal, 2014; Agarwal et al 2016; Socio Economic Outlook of Telangana State, 2014 and Sunil Kumar Choudhary, 2013). India has witnessed volume increase in horticulture production over the two decades years (Kondal, K 2016). Vegetables contribution is more than 50 percent in horticulture sector. Food grains production was higher than horticulture production from 2001-02 to

2008-09, then vice versa, due to high demand in the local, internal markets and contain more nutrition and carbohydrates, which are more useful to human beings for better health (Horticulture Statistics, 2015). The vegetable sector is improving rural and urban people income by generating employment and boost exports. Now-a-days, it has been moved from rural imprison to commercial venture in the state.

Importance of the Study:

Among the all vegetable crops, tomato crop is very important crop, which is used commonly in almost all food items. India is the second largest tomato producer in the World, next to China. It contributes around 11.1 percent production to the total World production in the year of 2013 (Malik, D.P et al 2004 and Horticulture Statistics, 2015). It has been cultivating throughout the year. There are major tomato producing states i.e., Odisha, Madhya Pradesh, Karnataka, West Bengal, Andhra Pradesh and Telangana State. Telangana State has been produced 1080.61 (in 000 MT) through 53.19 (000 Hect) in 2014-15. The Telangana State has ranked 6th and 7th in terms of area and production in India respectively. In the state, the major tomato growing districts are Medak and Ranga Reddy (Horticulture Statistical at Glance, TS, 2015). However, by cultivating the tomato crop, the rural and urban growers are earning income by exporting the tomatoes to the neighbouring countries. The major destinations of tomatoes are to Pakistan, United Arab Emeritus and Bangladesh. During 2014-15, tomatoes have been exported 217999.33 tonnes to the world, and earned Rs. 4461.34 lakhs (Horticulture Statistical at Glance, 2015). Majority of vegetable growers have been receiving profits by cultivating crops (Kondal, K 2016). Keeping in this backdrop, the researcher is an attempt has been made to analyse the cost and returns and indentify the determinants of tomato crop/growers' profits in Telangana State, India.

Objectives of the Study:

1. To study the socio economic characteristics of tomato growers;
2. To analyse the cost-returns of tomato crop; and
3. To identify the determinants of tomato crop/growers' profits in study area.

Hypothesis of the Study:

1. There is no significant effect of non-price variables of tomato growers' profits in the study area.

Methodology of the Study:

For the purpose of present study, Medak and Ranga Reddy districts have been selected on the basis of high production of vegetables (1142306 MT in 2013-14, Commissioner of Horticulture, Hyderabad). Primary data has been collected by using multistage random sampling method. At first stage two districts have been selected, at second stage 2 Mandals have been selected from each district. At third stage, 2 villages have been selected from each Mandal. Total 70 sample data have been collected during the period from April to July, 2015 in the study area. Due to sample error, researcher has been considered 69 sample only. Frequency distribution, cost

benefit method, multiple natural log linear regression model and parametric test have been employed in order to study the objectives of the study.

Multiple Natural Log Linear Regression Model: It has been used to identify determinants of tomato crop/growers' profits in the study area.

Multiple natural log linear regression:

$$\ln Y_i = \beta 0 + \beta_1 \ln X_{1i} + \beta_2 \ln X_{2i} + \beta_3 \ln X_{3i} + + \beta_4 X_{4i} D \ldots\ldots\ldots\ldots\ldots\ldots \beta_n \ln X_n + Ut$$

Where

lnY= Dependent variable (Tomato Crop/Growers' Profits)

$\beta 0$ = Intercept

βs are the elasticities (Production, labour cost, transport cost, education(dummy variable), prices, experience and total retention)

D = Dummy variable (Literate grower =1 and Illiterate grower = 0)

Ut= Error term/stochastic term/disturbance term

Table 1 shows the socio-economic characteristics of sample respondents. The socio economic characteristics of sample vegetable growers. These factors are through the light on the socio economic features of the tomato growers. The main findings are; majority of respondents (88.4 percent) are male and remaining 11.6 percent are female respondents. Vegetable cultivation is more labour intensive, therefore age of the growers can determine the wellbeing of the households of cultivators. It is observed that highest (39.1) percent of respondents were in the age group of 36 to 45 years and only 20.2 percent of respondents were young i.e., below 35 years. 97.1 percent of vegetable growers were married and remaining 2.9 percent of respondents were unmarried. 58 percent of respondents were from Backward Classes (BC) followed by 18.8 percent from scheduled caste (SC), 17.4 percent from socially advanced caste (OC) and 5.8 percent from Schedule Tribe (ST). Majority of growers were (living independently) nuclear 78.3 percent and remaining 21.7 percent of growers were from joint family. Majority (53.6 percent) of the growers' have family size is below 4 persons, remaining 46.4 percent of the growers have more than 5 members in their family. It seems that most of the tomato growers had small family size (less than 4). 68.1 percent of the growers have RCC house, followed by pucca house 24.6 percent, asbestos sheets 5.8 percent and other houses like hut houses 1.4 percent. 97.1 percent of the growers' main occupation was agriculture and remaining 2.9 percent of growers' occupation was other profession such as; tailors, self-finance and kirana shops (General store) etc.

Results and Analysis

Table: 1 : **Socio-Economic Characteristics of Sample Growers**

Socio Economic Characteristics		Frequency	Percent
Gender	Male	61	88.4
	Female	8	11.6
Age	Upto 25 Years	3	4.3
	26 to 35 Years	11	15.9
	36 to 45 Years	27	39.1
	46 to 55 Years	14	20.3
	Above 55 Years	14	20.3
Marital Status	Married	67	97.1
	Unmarried	2	2.9
Social Status	SC	13	18.8
	ST	4	5.8
	BC	40	58
	OC	12	17.4
Education Level	Illiterate	42	60.9
	Up to School (upto 10th Class)	21	30.4
	Intermediate schooling	4	5.8
	Degree	2	2.9
Type of Family	Joint	15	21.7
	Nuclear	54	78.3
Total Number of Family	Below 4 Members	37	53.6
	5 to 6 Members	28	40.5
	Above 6 Members	4	5.7
Type of House	Pucca	17	24.6
	RCC	47	68.1
	Asbestos Sheets	4	5.8
	Others	1	1.4
Main Occupation	Agriculture	67	97.1
	Other Profession	2	2.9
Distance (in KM)	0 to 15	50	72.4
	15 to 30	17	24.6
	Above 30	2	2.8

Source: Primary data

Table: 2
Farm Size wise Experience of Sample Growers

Farm Size/Experience	Upto 10 Years	10 to 20 Years	20 to 30 Years	Above 30 Years	Total
Marginal Farmers (Less than 1 Acre)	14 (35.9)	12(30.8)	7(17.9)	6 (15.4)	39
Small Farmers (1 to 2 Acre)	6 (26.1)	7 (30.4)	4 (17.4)	6 (26.1)	23
Medium Farmers (2 to 4 Acres)	2(33.3)	0 (0)	3 (50)	1 (16.7)	6
Large Farmers (Above 4 Acres)	1 (100)	0 (0)	0 (0)	0 (0)	1
Total	23 (33.3)	19 (27.5)	14 (20.3)	13 (18.8)	69 (100)

Source: Primary data

Note: Figures in parentheses indicate percentages to total.

Table 2 shows the farm size wise experience of sample respondents. Experience is the one of the important variable, which can influence the production, productivity and profits of vegetables. Out of 69 farmers, majority of the growers (39) have less than 1 acre of land under the cultivation of tomato, followed by 23, 6 and 1 farmers have 1 to 2 acres, 2 to 4 acres and above 4 acres of land respectively. Here, only one farmer (i.e., large farmer) have 7.5 acres of land under the cultivation of tomatoes. Out of 69 respondents, majority of the growers (33.3 percent) have less than 10 years experience, followed by 27.5, 20.3 and 18.8 percent of the growers have experience 10 to 20, 20 to 30 and above 30 years respectively. The study found that, majority of marginal and small growers have experience in the range of up to 10 years and 10 to 20 years of experience in the field of vegetable cultivation. Medium have more experience in the range of 20 to 30 and up to 10 years of experience and they don't have experience in the range of 10 to 20 years. There is only one large farm size grower has less experience i.e., less than 10 year. Recently the growers has been started his farm business in the study area.

Table: 3
Social Status wise Size of the land holding of tomato crop

Social Status / Farm Size	Marginal Farmer	Small Farmer	Medium Farmer	Large Farmer	Total
SC	8 (61.5)	4 (30.8)	1 (7.7)	0 (0)	13
ST	2 (50)	2 (50)	0 (0)	0 (0)	4
BC	25 (62.5)	13 (32.5)	2 (5)	0 (0)	40
OC	4 (33.3)	4 (33.3)	3 (25)	1 (8.3)	12
Total	39 (56.5)	23 (33.3)	6 (8.7)	1 (1.4)	69

Source: Primary data
Note: Figures in parentheses indicate percentages to total.

Table 3 shows the social status wise size of the land holding of tomato crop. Out of 69 farmers, majority growers (40) are belongs to Backward Class, followed by Scheduled Caste (13), Other Caste (12) and Scheduled Tribes (4). However, majority of the BC and SC growers are marginal size of the land holding, and SC and BC growers didn't have more than 4 acres of land under the cultivation of tomatoes. ST growers don't have land under the cultivation of tomato crops (i.e., more than 2 acres). Here, only one grower (OC) has more than 4 acres of land under the cultivation of tomatoes in the study area.

Table: 4

Social Status wise Education level of Tomato Growers

Social Status/ Education	Education Level of Respondents				Total
	Illiterate	Up to School (10th Class)	Intermediate	Degree & Above	
SC	10 (76.9)	0 (0)	1 (7.7)	2 (15.4)	13
ST	2 (50)	1 (25)	1 (25)	0 (0)	4
BC	27 (67.5)	12 (30)	1 (2.5)	0 (0)	40
OC	3 (25)	8 (66.7)	1 (8.3)	0 (0)	12
Total	42 (60.9)	21 (30.4)	4 (5.8)	2 (2.9)	69

Source: Primary data

Note: Figures in parentheses indicate percentages to total.

Table 4 shows the social status wise educational level of tomato growers. The educational status has a significant role in the production of vegetable crops and it plays a significant role in farm management, adopting new technology to get an efficient production. Therefore, It enhances growers' skill and awareness of the crop diseases. In the above table, it is observed that out of 69 growers, majority (60.9 percent) growers were illiterates, within this range, SC and BC growers were more. In each social status, majority growers are also illiterate except the Other Caste (OC). Only 39.1 percent of growers were educated, within in the educated ranges; BC and OC growers were high compared to other social status.

Table: 5

Cropping Pattern of Tomato Crop of Growers

(As compared to last year cropping pattern)

Response	Frequency	Percent
Increased	16	23.2
Decreased	3	4.3
Constant	50	72.4
Total	69	100

Source: Primary data

Table 5 shows the cropping pattern of growers' area under the under the cultivation of tomato crop either increases or decrease as compared to last year cropping pattern. It is observed that out of 69 samples, majority (72.4 percent) of the growers did not expand or decrease the land under tomatoes because of fluctuations in the prices of tomatoes and lack of predict the future demand or expectation capacity. 23.2 percent and 4.3 percent of growers increased and decreased their land under tomatoes crops respectively. with respect to increase the cropping pattern, 13 growers have been increased their cropping pattern upto (.5 acre) and remaining 3 growers also have been increased. i.e., 1 acre, 1.5 acre and 2.5 acres respectively. And only 3 growers have been decreased (each growers have been reduced .5 acre) their area under the cultivation of tomatoes.

Cost-Benefit Analysis of Tomato Crop:

Now-a-days, profits are playing a significant role in the horticulture sector. Several factors may influence the profits of the vegetable growers. On the basis of profits, the growers will take decision, to allocate their land to the different crops.

Table: 6

Total Revenue of Tomato Crop/Growers (per acre)

Total Revenue	Frequency	Percent
Less than 40000 Rs	8	11.6
40001 to 60000 Rs	38	55.1
60001 to 80000 Rs	18	26.1
Above 80000 Rs	5	7.2
Total	69	100

Source: Primary data

Table 6 shows the total revenue of tomato crop/growers per acre. It is observed that out of 69 growers, majority (55.1 percent) of the growers have been received profits in the range of Rs. 40001 to 60000 per acre. Only 7.2 percent of tomato growers have been received more than 80000 rupees per acre. It is a good indication that, there is scope for increasing production of tomatoes. However, the minimum and maximum revenue was Rs. 11142.40 and Rs. 92808 per acre respectively. An on average, all the tomato growers have been received Rs. 54803.14 per acre.

Table: 7

Production Cost of Tomato Crop/Growers (per acre)

Production Cost	Frequency	Percent
Less than 10000 Rs	2	2.9
10000 to 30000 Rs	48	69.6
30000 to 50000 Rs	17	24.6
Above 50000 Rs	2	2.9
Total	69	100

Source: Primary data

Table 7 shows the production cost of tomato crop/growers per acre. Production cost includes cost of cultivation, seed, fertilizer, pesticides, labour charges (includes own and hired), machine replacement and other cost of cultivation. It is observed that majority (69.6 percent) of the growers' production cost was Rs. 10000 to 30000 per acre, followed by 24.6 percent of growers' production cost was Rs. 30000 to 50000 per acre and only 2.9 percent of growers' production was less than Rs. 10000 and above Rs. 50000. However, the study reveals that tomato growers have been spent a lot of investment on production of tomatoes to produce efficiently by putting lot of efforts. Within the cost of production, labour charges were high compared to other cost of production in the study area.

Table: 8

Marketing Cost of Tomato (per acre)

Marketing Cost	Frequency	Percent
Less than Rs. 2000	51	73.9
Rs. 2000 to 4000	18	26.1
Total	69	100

Source: Primary data

Table 8 shows the marketing cost of tomato per acre. Marketing cost includes cost of loading, packing, transport and market fee. It is observed that majority (73.9 percent) of the growers' marketing cost was less than Rs. 2000 per acre, followed by 26.1 percent of growers' marketing cost was between Rs. 2000 to 4000 per acre. Within the cost of marketing, transport charges were high compared to other cost of marketing in the study area.

However, the minimum and maximum total cost (included cost of production and marketing) was Rs. 8175.00 and Rs. 83675 per acre respectively. An on average, all the tomato growers have been put investment on production was Rs. 29042.73 per acre.

Table: 9: Profits and Losses of Tomato Crop/Growers (per acre)

Profits/Loss	Frequency	Percent	Average Profit and Losses
Losses upto Rs. 33547	6	8.7	21100
Rs 1 to 25000	25	36.2	16634
Rs. 25001 to 50000	33	47.8	36149
Above Rs. 50000	5	7.2	59059
Total	69	100.0	25760*

Source: Primary data

*Note: Rs. 25760 profits of 63 growers' only.

Table 9 shows the profits and losses of tomato crop/growers per acre. It is observed that out of 69 growers, majority (91.3 percent) of the growers have received profits whereas only 8.7 percent of growers have incurred losses up to Rs. 33547 per acre by cultivating tomatoes in the study area. Least losses is Rs. 3362 per acre. However, out of 69 growers, 47.8 percent of growers received profits in the range of Rs. 25001 to 50000 per acre, followed by 36.2 percent of growers received profits in the range of Rs. 1 to 25000 per acre, 7.2 percent of growers received profits in the range of above Rs. 50000 per acre. The minimum and maximum profits received by grower were Rs. 5855 and 64568 per acre respectively.

On an average, the 6 growers incurred losses Rs. 21100 per acre, and 25, 33 and 5 growers received profits Rs. 16634, Rs. 36149 and Rs. 59059 per acre respectively. However, the study reveals that most of the growers have been benefited through cultivating the tomatoes. It might have been happened due to stability in the market prices during the period of cultivation, and growers might have been good predictors (best estimators) for forecasting tomatoes demand and supply at the time of harvesting period. Moreover, an average the tomato growers produced Rs. 1160

per quintal in the during cultivation period.

Determinants of Tomato Crop/Growers' Profits: Multiple Natural Log Linear Regression Analysis

There are so many factors, which can influence the profits of any farm of activity. There are several technical, managerial and socio economic factors may be influences at a significant role in the determinants of profits in the vegetable farm.

Table: 10

Determinants of Tomato Growers' Profits per Acre

Variables	Coefficient	t-statistic
Constant	.304 ^{NS} (4.237)	.072
Production (Per Acre)	1.924* (.198)	9.726
Labour Cost (own and imputed) (Per Acre)	-.559* (.130)	-4.304
Transport Cost (Per Acre)	-.198**(.096)	-2.068
Education (Dummy Variable)	-.181***(.095)	-1.894
Price per quintal (In Rs)	1.286** (.546)	2.355
Experience (In Years)	-.096 ^{NS} (.064)	-1.490
Total Retention	-.009 ^{NS} (.087)	-.102
Dependent Variable : Profits per Acre		
R^2= 0.707 Adjusted R^2= 0.669 F value= 18.92* Durbin Watson= 2.573 (N=63)		

Source : Primary data

Note : *, ** and *** Significant at 1, 5 and 10 percent level of significance. And NS: Not Significant : Values in brackets are Standard Errors

Table 10 shows the determinants of tomato crop/growers' profits per acre. The study reveals that the production, labour cost, transport cost, education and prices are significant determinants of the tomato growers' profits per acre. Experience and total retention of the growers' are not significant determinants of the tomato growers' profits per acre. The coefficient of production is 1.924. It shows that one percent increase in the production leads to increase the tomato growers' profits per acre by 1.924 percent. The coefficient of labour cost is -.559. It shows that a one percent increase in the labour cost, leads to deccrease the tomato growers' profits per acre by -.559 percent. Here, there is negative association between labour cost and tomato growers' profits per acre. It seems that if the labour cost is very high due to scarcity of labour in rural area and implementation of Employment progrmmes like MGNREGP, tomato

growers' get less profits per acre. The coefficient of transport cost is -.198. It shows that a one percent increases in transport cost leads to decrease the tomato growers' profits by -.198 percent. The transport cost is negatively association with tomato growers' profits per acre. The coefficient of education is negatively (-.181) significant affect on tomato growers' profits per acre. Price is one of the most important determinants of tomato growers' profits. If the minimum support prices (MSP) available in the market, the growers will have a chance to get more profits. The coefficient of price is 1.286. It explains that for every one percent increase in prices, tomato growers' increases their profits by 1.286 percent. Experience is one of the most important factor to determinant the profits.

Conclusion and Suggestion for Policy Implications

The development of horticulture sector depends upon several factors, which can significant influence on the sector. There is an indicative of the fact that there is growing demand for horticulture products in the world as well as in the India and Telangana State. Keeping the demand for vegetables and fruits, most of the people enhance the investment to increase their profits and Govt. of Telangana is giving more importance to horticulture sector. The study concluded that production, labour cost, transport cost, education and prices are significant determinants of the tomato growers' profits per acre. Experience and total retention of the growers' are not significant determinants of the tomato growers' profits per acre. The study suggests that Govt. should implement the MGNREGP in agriculture lean season. In order to reduce the labour cost, few studies have stated that there is negative effect MGNREGP on agriculture labour and availability in rural area. Govt. should provide a vechile at free of cost to transport the vegetable commodities from farm gate to markets to reduce the transport cost. In order to get more profits, provide marketing storage facilities, extend the extension services massively, conduct awareness programs related to crop insurance and diseases.

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An Empirical Study on Consumer Expectation and Satisfaction Towards 4G Mobile Phone Service Era

Dr. Kiran Kumar Thoti
Asst Professor (SL)
Sree Vidyanikethan Institute of Management,
Sree Sainath Nagar, A Rangampet, Tirupati, Andhra Pradesh

Abstract: *Today the telecommunications industry is undergoing a revolution. Many types of branded companies are entering into this field. This has given rise to the opening of the competitive mobile phone service stations like Airtel, Idea, Vodafone, Reliance, BSNL and Tata Indicom to offer the requisite services to the cellular users. With the study we can get some suggestions from subscribers for service improvements in terms of quality. The study finds out the levels of customer satisfaction and also identifies the causes for customer dissatisfaction like disturbance, call cost, more service charges, and clarity of sound and delivery of the product. An attempt is made to understand the levels of customer expectation and satisfaction. The data is collected through structured questionnaire and personal interview. Suggestions are given on the basis of analysis made.*

Introduction

Satisfaction is a person's feeling of pleasure or disappointments resulting from comparing a product's perceived performance in relation to his/her expectations. When one product or service performance falls short of expectations, the customer is dissatisfied. If performance matches the customer's expectations the customer is satisfied. If performance exceeds expectations the customer is highly satisfied. Many companies want to reach the second stage i.e. highly satisfied customers or what can even be termed as 'Customer Delight'. Companies are aiming for TCS (Total Customer Satisfaction). Today the customer is the king and the present trend to use the terms "Satisfaction" and "Quality" is important. Current thinking suggests both service quality and customer satisfaction can be viewed at the individual service encounter level. Service quality is a focused evaluation that reflects the customer's perception of the five specific dimensions of service. Satisfaction, on the other hand, is more inclusive, it is influences by perceptions of service quality, product quality as well as situational and personal factors. In every service encounter aim is customer satisfaction because every service encounter is potentially critical to customer retention. Many firms aim for "Zero defects" or 100% satisfaction.

4G is the fourth generation of wireless mobile telecommunications technology, succeeding 3G. A 4G system must provide capabilities defined by ITU in IMT Advanced. Potential and current applications include amended mobile web access, IP telephony, gaming services, high-definition mobile TV, video conferencing, and 3D television. Two 4G candidate systems are commercially deployed: the Mobile WiMAX standard (first used in South Korea in 2007), and

the first-release Long Term Evolution (LTE) standard (in Oslo, Norway, and Stockholm, Sweden since 2009). It has, however, been debated whether these first-release versions should be considered 4G, as discussed in the technical-definition section below

Sources of pleasure and displeasure in service: The importance of service encounters in building quality, perception and ultimately influencing customer satisfaction with the organization.

Recovery: An employee is required to respond in some way to customer's complaints and disappointments.

Adaptability: Employee response to customer needs and requests. Here we can see one example in satisfactory side and dissatisfaction side. Firstly satisfactory side "when my mobile phone is not working in peak time, I informed to the mobile phone company. The employee in a proper way and immediately he took action". Unsatisfactory side is "The mobile phone is not giving clarity of sound and the customer reports to the company, but there was no response.

Service prices are powerful due to those customers informing expectations of service levels and later help them to evaluate actual quality and value received. Pricing is so important and it is such a powerful influence on customer's expectations. Price sets an expectation of quality. Pricing too low can lead to inaccurate inferences about the quality of the service. Pricing too high can set expectations that may be difficult to match in service delivery.

New services for the currently served market: New features provided by the organization to the existing customers. Ex.: Now in some of the cell phones they provide new features like calculator, infrared port, games, Bluetooth etc.

Service improvements: Change in features of service that already differed might involve faster execution of an existing service process, extended hours of services, etc.

Style: New mobile phones are coming in different colours and a basic model in any mobile phone today would have call making and receiving, phone book, SMS (short message service), calculator, profiles, call register, games, reminders, alarm clock and calendar. The other features would be a vibration mode, polyphonic eco-friendly (natural, melodious tones like birds chirping) and different ring tones.

Review of literature:

Robins (2008) this paper is about marketing the next generation of mobile telephones. The study is about third generation of cell phone technology, what is usually known "4G for short. There are various issues about that new innovative. One is how to price 4G handsets and services at a level which will enable telephone operating companies to recoup the high prices they have already paid to governments for operating licenses. Second the technology is not yet complete, there are no agreed international standards and companies do not yet know what new services the technology will prove capable of delivering effectively. All variants of 4G remain dependent on largely unproven technology. Marketing 3G is going to be about services which are new and in many cases, yet to be designed. At the same time, it will involve services which can also be obtained by computer and other means. It follows that the

marketing task will be high risk. First, 4G has no obviously unique selling proposition to build on except, perhaps, the combination of live video and easy portability. Second, the potential customers have not yet had adequate opportunity to signal their service likes and dislikes. Third, the cost and complexity of service provision leave doubt about the market's reaction to price.

Debnath (2008) this study explains that the prime focus of the service providers is to create a loyal customer base by benchmarking their performances and retaining existing customers in order to benefit from their loyalty. With the commencement of the economic liberalization in 1991, and with a view to expand and improve telecom infrastructure through the participation of the private sector, the Government of India permitted foreign companies holding 51 percent equity stake in joint ventures to manufacture telecom equipment in India. The Indian Government has announced a new policy, which allows private firms to provide basic telephone services. There had been a monopoly of the state-owned department of telecommunications. However, several companies are expected to benefit from the policy change.

Statement of Problem: With the study we can get some suggestions from subscribers for service improvements in terms of quality. In the study we can find out the levels of customer satisfaction. We can also identify the causes for customer dissatisfaction like disturbance, call cost, more service charges, and clarity of sound and delivery of the product. We need discuss the price factor influence to purchase the telecom sector and also which is the best service provider like Airtel.

Scope of the study: Cell phone has become a part of everyone's life. In this study we try to understand Bangalore users who are using different services provided by the subscriber. So there is also need to study:

1) What services are provided by the various cellular service providers now-a-days and how they can provide better services to the subscribers?

2) To understand different aspects of customers views and satisfactions.

3) What new services are being provided by the various service providers?

Objective of the study:

- To find out the level of customer satisfaction from the service providers.
- To identify the various complaints of the subscribers on various aspects like clarity, disturbance, and call cost, service charges, etc.
- To generate suggestions from subscribers for service improvement.
- To find out which service provider has the maximum number of satisfied customers.

Hypothesis:

H1: - Price factor is not the most influencing factor for the purchase of Telecom service.

H0: - Price factor is the most influencing factor for the purchase of Telecom service.

H2: - People do not contact customer care mostly for activation and deactivation of the service.

H0: - People contact customer care mostly for activation and deactivation of the service.

Research methodology: Research methodology is a way to systematically solve the research problem. It may be understood as a science of studying how research is done scientifically. In this research firstly, exploratory research is done by the visiting the Idea, Airtel, Vodafone, Bsnl, Tata Indicom, Reliance Jio showrooms to gather the preliminary data. Secondly, descriptive research is done through surveys to find the various aspects of customer satisfaction like sound clarity, service charges, service delivery, etc. Questionnaire is prepared to collect the primary data.

Sample Design: Surveyed 100 subscribers and used as primary data; The convenient sampling is used to select the representative sampling from the population, because researcher does not have subscriber who are easily accessible.

Definition of the population: Out of the sample collected the breakup of the sample size was on the following parameters.

- The respondents have been chosen on random basis they were taken from all kinds of class.
- These respondents were the software engineers, businessman, government employees, etc.
- Some were students of engineering college, management colleges and under graduate colleges.
- Also the opinion of general subscribers had been taken.
- The sample size consists of 100 respondents.

Sample Techniques Adopted: As the Bangalore city is a metropolitan and its population is in millions and there are large number of sectors. The population universe in the city of Bangalore being vast in size, it was difficult to conduct 100% coverage of the study within the limited period. Hence the sample survey method is adopted for this study.

Limitations of the study:

- The users of cellular phones are geographically wide spread and hence contacting them is time consuming.
- The sample size of customer is limited to 100 because of time and cost factor.
- The information collected may not be sufficient and reliable in terms of total market conditions in India as Bangalore represents only a small portion of the total national market.
- Few of the respondents were not open with their responses.

Analysis: This table shows that 30% of the respondents use Airtel and 24% of the respondents use Vodafone and 14% of the respondents use Idea and 8% of the respondents use BSNL and 16% of the respondents use Reliance Jio and 8% of the respondents use Tata Indicom.

Data Analysis:

Table 1: Respondents network service subscribing

Services subscribed	No. of respondents	Percentage
Airtel	30	30
Vodafone	24	24
Idea	14	14
BSNL	8	8
Reliance Jio	16	16
Tata Indicom	8	8
Total	100	100

Table 2: Respondents preferences about network service

Service	No. of respondents	Percentage
Price	26	26%
Network service	16	16%
Brand Image	25	25%
Value added service	13	13%
Expected values	20	20%
Total	**100**	**100%**

Analysis: 26% of the respondents consider price before choosing the product and 16% of the respondents consider network service before choosing the product and 25% of the respondents consider brand image before choosing the product and 13% of the respondents consider value added services before choosing the product and 20% of the respondents consider after expected values before choosing the product.

Table 3: Respondent preference about the present network of mobile phone services

Network	Airtel	Vodafone	Idea	BSNL	Reliance Jio	Tata Indicom
High	20	14	8	4	10	4
Normal	8	8	4	2	4	2
Low	2	2	2	2	2	2
Total	30	24	14	8	16	8

Analysis: It is clear from the table that most of the Airtel users i.e. 20 respondents are highly satisfied with the network, 8 respondents feel that it is average and 2 feel that it is low. The Vodafone users i.e. 2 respondent is not satisfied with the network, 8 respondents feel that it is average and 14 feel that it is high. The users of Idea i.e. 2 respondent is not satisfied with the network, 4 respondents feel that it is average and only 8 feel that it is high. The users of the

BSNL users i.e. 2 respondent is not satisfied with the network, 2 respondents feel that it is average and 4 feel that it is high. The users of Reliance i.e. 2 respondent is not satisfied with the network, 4 respondents feel that it is average and 10 feel that it is high. The users of Tata Indicom i.e. 2 respondent is satisfied with the network, 2 respondent feel that it is average, 2 respondents are not satisfied with the network.

Table 4: Respondent preference towards call cost of the network service

Call Cost	Airtel	Vodafone	Idea	BSNL	Reliance Jio	Tata Indicom
High	4	4	2	2	2	2
Normal	10	8	4	2	6	2
Low	16	14	8	4	8	4
Total	30	24	14	8	16	8

Analysis: This Table shows that 16 respondents of Airtel feel that the call cost is low and 10 respondents feel that call cost is normal whereas 4 respondents feel that call cost is high.14 respondents of Vodafone feel that the call cost is low and 8 respondents feel that call cost is normal whereas 4 respondents feel that call cost is high. 8 respondents of Idea feel that the call cost is low and 4 respondents feel that call cost is normal whereas 2 respondents feel that call cost is high. 4 respondents of BSNL feel that the call cost is low and 2 respondent feel that call cost is normal whereas 2 respondents feel that call cost is high. 8 respondents of Reliance feel that the call cost is low and 6 respondents feel that call cost is normal whereas 2 respondents feel that call cost is high. 4 respondents of Tata Indicom feel that the call cost is low and 2 respondent feel that call cost is normal whereas 2 respondents feel that call cost is high.

Table No. 5: The respondent opinion about the nature of the customer care center

Customer Care	Airtel	Vodafone	Idea	BSNL	Reliance Jio	Tata Indicom
Very helpful	22	14	8	6	10	6
Helpful	8	6	4	2	4	2
Not helpful	0	4	2	0	2	0
Total	30	24	14	8	16	8

Analysis: This Table shows that 22 out of 30 respondents of Airtel feel that customer care is very helpful, 8 respondents feel that customer care is just helpful whereas no one dissatisfied with customer care. 14 respondents of Vodafone feel that customer care is very helpful, 6 respondents feel that customer care is just helpful whereas 4 respondents are dissatisfied with customer care.8 respondents of Idea feel that customer care is very helpful, 4 respondents feel that customer care is just helpful whereas 2 respondents is dissatisfied with customer. 6 respondents of BSNL feel that customer care is very helpful, 2 respondents feel that customer care is just helpful whereas no one dissatisfied

with customer care. 10 respondents of Reliance feel that customer care is very helpful, 2 respondents feel that customer care is just helpful whereas 2 respondents is dissatisfied with customer care.6 respondents of Airtel feel that customer care is very helpful, 2 respondents feels that customer care is just helpful whereas no one dissatisfied with customer care.

Testing of Hypothesis:

Hypothesis 1:

H1: - Price factor is not the most influencing factor for the purchase of Telecom service.

H0: - Price factor is the most influencing factor for the purchase of Telecom service.

Observed(O)	Expected(E)	(O-E)2	(O-E)2/E
26	20	36	1.8
16	20	16	0.8
25	20	25	1.25
13	20	49	2.45
20	20	0	0
Total			**6.3**

Calculated $\chi 2$ Value = 6.3

Degree of freedom = (5-1) =4

$\chi 2$ Table value = 9.49

Inference: As the 95% level of confidence Chi square value 6.3 is less than the table value 9.49, so the null hypothesis is accepted, it means Price factor is the most influencing factor for the purchase of Telecom service.

Hypothesis 2:

H2: - People do not contact customer care mostly for activation and deactivation of the service.

H0: - People contact customer care mostly for activation and deactivation of the service.

Observed(O)	**Expected(E)**	**(O-E)2**	**(O-E)2/E**
30	35	25	0.714
24	25	1	0.04
14	15	1	0.667
8	10	4	0.4
16	10	36	3.6
8	5	9	1.25
Total			**6.671**

Calculated $\chi 2$ Value = 6.671

Degree of freedom = (6-1) =5

$\chi 2$ Table value = 11.07

Inference: As the 95% level of confidence Chi square value 6.671, is less than the table value 11.07, so the null hypothesis is accepted, it means People contact customer care mostly for activation and deactivation of the service.

Findings

- Reliance Jio created the era for mobile data and mobile data calling to the market. Reliance Jio gave the options to the all the customer regarding to free calls, free mobile data for all 4G handsets.
- Airtel subscribers are the maximum in number and Reliance Jio is so rapidly occupying the market share in Bangalore.
- Price is the most influencing factor to buy telecom services. It is presumed that most of the subscribers say internet and roaming facilities are best in Airtel.
- It is clearly evident that all Reliance jio users are not satisfied with sound clarity. It shows that maximum Tata Indicom subscribers feel that present network of mobile phone service is low.
- It is found the respondents have given valuable and common suggestions for improvement of overall function of mobile phone service. It is evident that 70% of subscribers use prepaid scheme and rest of them use post-paid scheme.

Conclusion:

We have seen that the choice of mobile handset and services cannot be separated came out true because when we tried to find out the customer decision .we successfully classified customers in to eight group each with some special requirement service wise and handset's attribute wise. Competition in telecom industry is heating up its time for Indian telecom players also to align up in the new dynamic business environment. Mobile telecommunications not only add the feature of mobility, but they also complement and compete with the fixed line network for voice communication. Cellular services have created a new way for entrants to gain access to customers and appear to have the maximum potential in breaking the incumbent's monopoly control over customer access- for long major problem in the telecommunications industry. Significantly, mobile telecommunications can play an increasingly important role in providing universal service, at a lower cost, than fixed line service. Telecom majors should think to launch the product according to the needs of customers to satisfy them and make them brand loyal as very soon this blue ocean of Indian telecom scenario will convert into red ocean where the loss of is the gain of other .They should also think for searching new space or we can say either creating a new blue space to sustain their growth in long run. For users, mobile telecommunication offers the obvious

benefits of mobility and better service quality. Given the large benefits users are deriving from mobile telecommunications services and the competition that mobile telephony is likely to provide to the incumbent fixed line monopolies in the foreseeable future, there may be a public good in sustaining the growth of this industry.

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Constitution Safe Guards and Status of Scheduled Tribes in Andhra Pradesh

Dr. K. Kishore Babu
Post-Doctoral Fellow (UGC)
Dept. of Economics, Acharya Nagarjuna University. Guntur, Andhra Pradesh

Abstract: *The main objective of the paper is to analyse the rights of Scheduled tribes in India and Andhra Pradesh and to analyse the socio-economic and demographic status of Schedule Tribe Population in the study area. The study is concerned with Andhra Pradesh which is the major states having largest number of ST population, among states in India. Multi stage random sampling method is used to select the study area. A structured questionnaire is used to collect the primary data from the sample households, which is related to demographic, socio, economic and income and consumption pattern of the households in the study area.*
Key Words: *Scheduled Tribes, Status, Constitution, Andhra Pradesh, India, Population*

Introduction

A society can be called a just society, when are all equal before law, and all are provided equal opportunities for participation in the process of governance and economic development of society. But unfortunately a large part of under privileged people in India, even after five decades of development still suffer from humiliation of social exclusion, economic deprivation, political segregation and oppression. There is thus an immense need to empower the under privileged people especially Schedule Tribes in all aspects of life, since they are the most suppressed and depressed group of people among all sections in the Indian society.

India has been described as a melting pot of races and tribes. India has the second largest concentration of tribal population in the world next to Africa. In India, there are about 350 Scheduled Tribes (sub tribes are many more) and they speak more than 100 languages. Tribal population have specialized characteristics which are different from others. They are simple people with exotic customs, traditions and practices. For centuries they lived a life of geographical isolation. In India primitive tribes have lived for thousands of years in forests and hills without any type of contacts with centers of civilization. There is a need for integrating them into the main stream of the society as rightful members, failing which, the ethnic division would persist and deepen, which is dangerous for the very existence of human sanity and human beings.

Growth of Tribal Population

In India, the percentage of Tribal population tot total population has increased over time. The ST population at the time of independence constituted 7 per cent of total population in the country. According to 1891 census there were 16 million ST people in India, constituting 7 per cent of the total population. The percentage of ST population to total has increased by 1 per cent during the last century. According to

1991 census, the population of Scheduled Tribes in the country was 67.8 million i.e., 8.1 per cent of the total population. The ST population was 84.3 millions in 2001, representing 8.2 per cent of the country's total population and its increased 8.6 per cent in 2011 census. The decennial growth rate among Scheduled Tribes was 26 per cent during 1981-91 as compared to 24 per cent among the general population. The decennial growth rate of ST population during 1901-2001 was 26 as compared to 23 in general population. Thus, we can say that population growth is higher among Scheduled Tribes when compared to general population and there is an immediate need to control population growth among scheduled tribes, as the family size is very large as compared to average Indian family size.

Andhra Pradesh is one of the states with large tribal population. In A.P state, proportion of ST population had increased from 4 per cent in 1971 to 6.1 per cent in 1991. It further increased to 6.6 per cent in 2001. Its proportion to the total population is slightly less than the national average in 2001 i.e. 6.6. And it was 7 per cent in 2011 census in A.P. as against 8.6 per cent at all India level. Khammam, Visakhapatnam, and Warangal districts had the largest concentration of tribals.

Problems of the Tribes

Indian population consists of 8 per cent of tribal population in the country. The percentage of tribal population to the total population in the country has increased by 1 per cent during last century. The country is not able to maintain the culture, traditions and customs of the ST population. Poverty is very high among these indigenous people as compared to general population. They are mostly agricultural labourers with meager assets like land and houses. The literacy gap between tribals and non-tribals is widening year after year. They are not politically empowered. Laws that are passed to improve tribal people but they are grossly inadequate. There is a special need to empower tribal population socially, economically and politically. Their active participation in the developmental activities will go a long way in national building.

Policies which are long term in nature are very much needed. The emphasis should be on quality and equity rather than quantity. There is every need to build up proper environment and decentralized management, skill development and teacher motivation programmes. But tribal development programmes failed to protect the interests of the tribals and take them to advanced level of development. However, the programme adopted has brought awareness and unity among themselves. But still the aim of raising abilities of STs to enable them to compete and avail the quality of opportunity provided in the constitution has not been fulfilled. Thus the tribal community is yet to catch up with the rest. They are not on par with other communities and lagging behind in all social and economic parameters. Though studies are available on tribals covering various aspects of their life, but area specific studies are not many. We need more area specific studies in order to know more about ST in a particular state or location. The present study is an attempt in this direction.

Objectives:

The main objective of the paper is to analyse the rights of Scheduled tribes in India and Andhra Pradesh and the second objective is to analyse the socio-economic and demographic status of Schedule Tribe Population in the study area.

Methodology:

The paper based on the secondary data and primary data. The study is concerned with Andhra Pradesh which is the major states having largest number of ST population among states in India. Multi stage random sampling method is used to select the study area. In the first stage Vishakapatnam district from Andhra region, Annathapur district from Rayalasema region and Kammam district from Telegana region is selected for the study. In the second stage each district one mandals are selected on the above criteria, Paderu from Visakhaptnam, Annathapur from Annanthapur district and singareni from Khmmam districts are selected. In the third stage each mandal two villages are selected which are valasamamidi and vanthapalli feom paderu mandal, Suryathanda and takulagudam from Singareni mandal and Annanthapur and Belugumpa thanda from Annanthapur mandal. In the final stage each village 30 sample households are selected, altogether 180 sample households are selected. A structured questionnaire is used to collect the primary data from the sample households, which is related to demographic, socio, economic and income and consumption pattern of the households in the study area.

Section-I

Constitutional Safeguards for Scheduled Tribes

The constitution recognized the ground realities between castes and communities in India and given protection in education, government's social welfare measures and government jobs since 1950 to Scheduled Tribes. Action plans are included in the budgets since independence. The plan expenditure on tribal welfare to total plan outlay increased from 1.2 per cent in the first plan to 13.3 per cent in Eighth plan and about 15 per cent in Tenth plan.

The constitution of India contains a number of important provisions for the protection of tribal community; these includes statutory recognition of tribal communities, their proportionate representation in legislature, right of using their own language for education, and other purposes, etc. Besides, the Directive Principles of state policies envisage the promotion of education and economic interest of schedules castes and scheduled tribes and other weaker sections and protection to them from social injustice and all forms of exploitation. Also the constitution includes an enabling article authorizing the state to make provisions for the reservations of appointment or posts in favor of any backward class of citizens, which is not adequately represented in the services under the state.

In addition to the above, the fifth schedule of the constitution provides for the delineation of scheduled areas in respect of the administration of which, the executive power of the union shall extend, to the giving of directions to the state. The fifth schedule imposes the

special responsibility on the state for peace and good governance of the tribal areas. The regulation making powers conferred by the fifth schedule on the Governor is a unique device designed to help imparting flexibility to the union and state laws applicable to the scheduled areas. So far, however, the provisions of the fifth schedule have not been utilized to the full extent by the states. The sub para – 2 of paragraph – 5 of the fifth schedule specially visualizes making regulations specifically for (a) prohibiting or restricting transfer of land by or among members of scheduled tribe; (b) regulating allotment of lands to members of such tribes; and (c) regulating carrying on of the business of money lending.

The constitution of free India is committed to the welfare and development of tribal people in a big way. The tribal sub -area approach which came in to existence in the 5th plan is a land mark in the development of Scheduled Tribes. It aims at providing health in economic and social sectors. The second important development is the special recommendations made in the National Policy on Education. The policy suggested opening of the primary schools in tribal areas , providing incentive schemes for school going children etc., The Ministry of Tribal Affairs ,set up in October 1999 is the nodal ministry for the overall policy, planning and cooperation of programmes for the development of scheduled tribes, scheduled areas (5th and 6th schedules). The tribal development initiatives focus on areas such as income generation, infrastructure development in tribal areas, educational development, employment oriented training, ensuring fair price and food security, promoting voluntary efforts, development of primitive tribal groups, support to tribal development and Finance Corporation at the national and state levels and so on.

Article 46 of the constitution declares that "the state shall promote, with special care, the educational and economic interests of the weaker sections of the people, and, in particular, of scheduled castes and the scheduled tribes, and shall protect them from social injustice and all forms of exploitation".

Article 244 empowers to declare any area, where there is a substantial population of tribal people, as a scheduled area under the fifth schedule or in Assam, as a Tribal Area under the Sixth Schedule.

Article 339 lays down that "the executive power of the union government extends to the giving of directions to a state as to the drawing up and execution of schemes specified in the direction to be essential for the welfare of the scheduled tribes in the state".

Article 275 of the constitution provides for assistance to the states for the implementation of the provisions of the constitution.

Article 330, 332 and 334 provide for reservation of seats for scheduled tribes in the house of the people and the state legislatures.

Article 335 provides for reservation in the services.

Article 15, 16 and 19 make it possible while legislating on any matter to take into consideration the special conditions of the tribals in the matter of enforcing the provisions relating to the equality of all citizens.

The fifth schedule of the constitution gives certain powers and lays

certain duties on the Governor of every State that has scheduled areas. Part B, Para 5 of the fifth schedule says.

Paragraph 4 provides the fifth schedule, part B, for the compulsory setting up to Tribes Advisory Council in each state, having or not having scheduled areas but containing scheduled tribes.

Article 338 is one of the most important provisions in the constitution prescribing the machinery for implementing the safeguards of the Scheduled Tribes and the programs for their development.

A few important provisions of **Article 332** are: (1) Seats shall be reserved for the Scheduled Castes and (2) Scheduled Tribes, except the Scheduled Tribes in the tribal areas of Assam, in the Legislative Assembly of Every State. (3) Seats shall be reserved also for the autonomous districts in the Legislative Assembly Assam. (4) No person who is not a member of a Scheduled Tribe of any autonomous district of the State of Assam shall be eligible for election to the Legislative.

There are three special provisions common to all the Scheduled Tribes living within the scheduled areas or outside. The state shall promote with special care the educational and economic interests of the Scheduled Tribes and protect them from social injustice and all forms of exploitation. Thus at a general level, we may divide these safeguards as being of two kinds: (1) Protective and (2) Government concrete show of respect of the customary laws of the tribes concerned provisions are there not to intervene in their customary marriage and succession rules. The protection of tribal land by stopping its transfer to the non-tribal has also been a generally adopted policy in order to put an effective check on land alienation.

Legislation to protect the interests of the tribals had been made since before independence; following the recommendations of the Malayappan Committee, the A.P. Scheduled Tribes Finance and Development Corporation has been setup in 1956. The tribal development agencies had been setup towards the end of fourth five-year plan. These were merged into Integrated Tribal Development Agencies in the fifth plan. There are eight ITDs in the state of A.P. the breakout of Naxalite violence in Srikakulam in late 1960s led to their toughening up.

The Scheduled Area Land Transfer Regulation Act, (1917) was tightened up by Regulation 1 of 1970 to identify and restore to tribals the lands occupied by non-tribals. The Scheduled Areas Debt Relief Regulation Act 1960 was amended to provide for abolition of all dues of interest and treating all payments thereof as repayment of principal. The AP Scheduled Areas Money Lenders Act 1960 was amended declaring null and void all advances given by unlicensed money lenders. How effectively these tough legislative measures were implemented has been a matter of controversy.

Section –II: Results from the Data

An analysis of table-1 shows the distribution of respondents among various sub-communities in the study area. The table shows that majority of the respondents that is 26.11per cent are Koyas followed 18.33 per cent Konda doras, 17.22 per cent of Lambada, 13.89 per cent Yanadi, 11.11 per cent of Yerukula. Out of the seven sub-castes the

above five sub-castes constituted 86 per cent of the respondents and the overall pressure of the above sub-castes is also very high in the general population. Thus, the study has fair representation to all sub-groups.

Table – 1: Sub –community wise respondents in the study area

Sl. No.	Sub-Community	Number	Per cent
1	Yanadi	25	13.89
2	Yerukula	20	11.11
3	Sugali	6	3.33
4	Chenchu	18	10.00
5	Koya	47	26.11
6	Lambade	31	17.22
7	Konda dhora	33	18.33
		180	100.00

Source: Computed

Type of Family: An analysis of table 2 shows that 55.56 per cent of the families are nuclear families, 30.55per cent joint families and the balance 13.89 per cent are extended families. It indicates that the tribal families are moving towards modernization since nuclear family is a modern phenomenon.

Type of Family of the Respondents

Sl. No.	**Type of Family**	**Number**	**Percent**
1	Nuclear	100	55.56
2	Joint	55	30.56
3	Extended	25	13.89
4	**Total**	**180**	100.00

Source: Computed

Family size of the Respondents

There are all sizes and types of families that exist among the tribal community. In the recent times there is a change in the family size in general and the same is true with regard to ST population also. The average family size of the sample respondents is 5.25, The average family size is found to be high in Lambada community which is 6.84 followed by Sugali (5.74), Yanadi (5.28), chenchu (5.22), Konda Dora (5.00) and Yerukula (4.94). The average family size is low in Koya caste (4.86). However, the family size is larger among STs as compared to general population.

Table-3 Average family size of the respondents

Caste groups	Average Family Size
Yanadi	5.28
Yerukula	4.94
Sugali	5.74
Chenchu	5.22
Koya	4.86
Lambade	6.54
Konda dhora	5
Average family size	5.55

Source: Computed

Education: Education is one of the important social variables that influence both social and economic development of a family and the nation (Table-4). Education is measured in terms of literacy as well as level of education. In the present study as per the analysis of table-3, majority of the respondents i.e., 95 (52.78 per cent) are literate and only 85 (47.22 per cent) are illiterate. Thus, the literacy level is very low among the ST population when compare to other social groups. Among the caste categories the literacy level is found to be high in

Table -4 Education Qualifications of the Respondents

SL. No	Education	Koya	Konda Dora	Lambada	Yanadi	Yerukula	Chenchu	Sugali
1	Primary	5 (10.64)	5 (15.15)	3 (9.68)	3 (12.00)	3 (15.00)	5 (27.78)	1 (16.67)
2	Upper Primary	7 (14.89)	10 (30.30)	5 (16.13)	3 (12.00)	2 (10.00)	2 (11.11)	1 (16.67)
3	Secondary	6 (12.77)	5 (15.15)	4 (12.90)	1 (4.00)	3 (15.00)	1 (5.56)	1 (16.67)
4	Inter	2 (4.26)	3 (9.09)	5 (16.13)	0 (0.00)	0 (0.00)	1 (5.56)	0 (0.00)
5	Degree	0 (0.00)	2 (6.06)	5 (16.13)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)
6	P.G. and above	0 (0.00)	0 (0.00)	1 (3.23)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)
7	Total (literate)	20 (42.55)	25 (75.76)	23 (74.19)	7 (28.00)	8 (40.00)	9 (50.00)	3 (50.00)
8	Illiterate	24 (51.06)	18 (54.55)	7 (22.58)	18 (72.00)	13 (65.00)	9 (50.00)	3 (50.00)
9	Grand Total	47 (100.0)	33 (100.0)	31 (100.0)	25 (100.0)	20 (100.0)	9 (100.0)	6 (100.0)

Source: Computed

Konda Dora and lambada communities which is 75.76 per cent and 74.19 per cent whereas lowest in Yanadi 28 per cent, yerukula (40 per cent), Koya (42.55 per cent) and 50 per cent in chenchu and sugali cast in the study area. The levels of literacy rate is also observed that the above graduation and post-graduation

completed respondents is high in Lambada and Konda dora caste in study area, and other sub caste groups respondents complited secondary education only.

Basic Civic Amenities

The hygiene of the individuals or the families is associated with type of the latrine they are using is presented in the table-5. 61.11 of the respondents (110) are using open space for defecation. Only 40 (22.22 per cent) are using septic tank type of latrine, 10 respondents are using waste canal are using community latrine. Thus, on the whole, majority of the respondents do not have latrines of their own. Even those who are having latrines, only a few are using hygienic type of latrine. There is every need to improve the health facilities.

Table-5 Type of Latrine

Sl. No	Type	Number	
1	Open	110	61.11
2	Community latrine	20	11.11
3	Waste canal	10	5.56
4	Septic Tank	40	22.22
5	**Total**	**180**	100.00

Source: Computed

Drinking water is one of the essential things in life. The health of the individual mostly depends upon the use of potable drinking water. An attempt is made in the present study to know the availability of drinking water. Above 70 per cent of the respondents say that drinking water is available to them and 30 per cent of the respondents reveal that they do not have access to drinking water. Most of the diseases in the society are water born.

Table-6 Availability of Basic Civic Amenities

Sub Caste	Latrine	Provision of water	LPG
Yanadi	8 (32.00)	18 (72.00)	12 (48.00)
Yerukula	5 (25.00)	15 (75.00)	10 (50.00)
Sugali	2 (33.33)	5 (83.33)	4 (66.67)
Chenchu	6 (33.33)	12 (66.67)	10 (55.56)
Koya	17 (36.17)	35 (74.47)	28 (59.57)
Lambade	19 (61.29)	28 (90.32)	25 (80.65)
Konda dhora	15 (45.45)	29 (87.88)	25 (75.76)

Source: Computed

An attempt is made to know the source of drinking water. Majority of the respondents get water through government overhead tank and government well. Only 7 per cent respondents have their own wells, Hence, there is every need to provide safe drinking water to all the respondents' families. Since water is essential for live and closely associated with the health of the people, it is the duty of the government to provide safe drinking water to the community. An attempt is made to know the type of fuel used by the respondents. Out of 180 respondents 61.67 per cent of the sample respondents have LPG connections in their home.

Conclusion:

The empirical analysis clearly shows that majority of the respondents that is 26.11per cent are Koyas followed 18.33 per cent Konda doras, 17.22 per cent of Lambada, 13.89 per cent Yanadi, 11.11 per cent of Yerukula. Out of the seven sub-castes the above five sub-castes constituted 86 per cent of the respondents and the overall pressure of the above sub-castes is also very high in the general population. The family type is shows that 55.56 per cent of the families are nuclear families, 30.55per cent joint families and the balance 13.89 per cent are extended families. It indicates that the tribal families are moving towards modernization since nuclear family is a modern phenomenon. The average family size is found to be high in Lambada community which is 6.84 followed by Sugali (5.74), Yanadi (5.28), chenchu (5.22), Konda Dora (5.00) and Yerukula (4.94). Only 40 (22.22 per cent) are using septic tank type of latrine, 10 respondents are using waste canal are using community latrine. Above 70 per cent of the respondents say that drinking water is available to them and 30 per cent of the respondents reveal that they do not have access to drinking water.

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Health and nutritional status of tribal children in Telangana State

Dr. Lakshminarayana Komati, Lecturer in Economics, University Arts & Science College, Kakatiya University, Subedari, Warangal

Abstract: *Tribals are one of the most vulnerable groups in India. In spite of various kinds of policies and programs they remain the most excluded and live in miserable conditions due to various factors such as geographical isolation, poor healthcare delivery systems, beliefs and customs. Exclusion from development has adversely affected the tribal children. The future of the society depends on the quality of life of the children. Nutritional needs change throughout life, depending on genetics, rate of growth, activity and many other factors. Nutritional status is the condition of health of the individual as influenced by the utilization of nutrients. Nutritional needs also vary from individual to individual. The research paper focuses is to evaluate the nutritional levels of tribal children by assessing their clinical health status and the quantity and quality of food intake by the children tribe community. Sixty children of under age of five years were selected from the tribe community of Jayashankar distritct in Telangana State. The nutritional deficiency signs and symptoms were observed more in tribal children in selected area. The paper concludes special emphasis should be given for provision of health care services and promotion and protection of optimal infant feeding practices for the improvement of nutritional as well as health status of the children.*
Keywords: *Tribal Children, Malnutrition, Health Diseases, Education*

Introduction

Health is a prerequisite for human development and is included as a component in the Human Development Index (HDI) of UNDP, Common beliefs, Customs, Practices related to Health and diseases, values and attitudes influence the behavior of the community towards health. There is an all round agreement that the health status of the tribal's, in general, is poor and the worst among the primitive tribes because of their isolation, remote habitations and being unaffected by the development process over the years in the country. Tribal's have been victims of poverty, unemployment, ignorance, illiteracy indebtedness due to which they have been exploited for centuries together. They are familiar with their own agricultural patterns, forests and collection for forest products. Tribals in the plains have been benefitted to some extent by the policies and programmes of the government while the Tribal's in the agency areas still cling to their traditional life styles to a large extent.[1] Health and malnutrition is one of the fundamental human rights which cannot to denied or diluted. Malnutrition implies a state of complete physical, mental and social well being of an individual and not mere absence of disease or infirmity.[2]

Malnutrition affects children's choice of survival and the majority of deaths associated with malnutrition occur in children. It is largely due to the result of dietary inadequacy in relation to

their needs. In India, children living in remote backward rural areas and urban slums are suffering more from Malnutrition. The nutritional situation among tribal children is worse than that of non-tribal rural children. They are one of the most exploited and deprived sections of the population in Indian society. Most of the tribal people of India have their own geographically isolate life style. Inadequate food habits along with traditional socio-cultural and biological activities may lead to a high proportion of child under nutrition.[3]

Under nutrition in young children is generally determined through measurement of height, weight, skin-fold thickness and age. The most commonly used indices derived from these measurements are stunning (low height for age), wasting (low weight for height), under weight (low weight for age). Under weight is used as a composite indicator, to reflect both acute and chronic under nutrition. Therefore, the present study designs to examine health and nutritional levels of tribal children in Telangana. In order to analyze the health and their nutritional levels of young children, brief review of literature has been made.

Review of literature

Several studies identified the factors to examine and assess the tribal children's health conditions in India. Prevalence of traditional health care practices, poverty, illiteracy absence of safe drinking water, poor maternal and child health services are some of the factors for malnutrition and ill health prevailing among the tribal children.

In a study Sonowal, (2010)[4] among the tribal communities of the Gonds, the Bhills and the Gavits in Maharashtra it was found that socio-economic factors, health status of the mother, taboos and restrictions during pregnancy such as practice of intake of lesser amount of food from 6th month of the pregnancy in order to reduce the size of the baby to avoid the problem of delivery, restrictions to eat certain foods that generates heat and less birth-spacing/gap between two children were the contributory factors for prevalence of malnutrition among the tribal children.

The study by Keshav N Ghorude (2011)[5] identified the major reasons for the malnutrition among the tribal's are lack of medical facilities, poverty and unemployment low level of literacy rate, inefficient Anganwadi workers and lack of advanced transportation facilities. Further, Renuka Manjunath (2014)[6] found that the prevalent of under-nutrition was noted among under five children in tribal community in India. Mishra (2016)[7] stated that children belonging to scheduled castes and schedule tribes are found to have a higher prevalence of malnutrition in terms of all three indicators i.e., stunting under weight and wasting.

Under nutrition in young children is generally determined through measurement of height, weight and skin fold thickness. The most commonly used indices derived from these measurements are stunting, wasting, under weight is used as a composite indicator, to reflect both acute and chronic under nutrition. In this paper the study has taken the nutritional levels and underweight as indicator of malnutrition of tribal children.

Statement of the Problem

The literature available reflects that there are no much studies conducted on socio-cultural perspectives of health

and illness. There are very less studies held on tribal health especially in the case of Telangana. The earlier studies have given more emphasis on particular aspects like health, Nutritional levels where as present study will give more emphasis on health and nutritional aspects of tribal children in Jayashankar district of Telangana State.

Methodology

The study is based on the primary. For these children in Koya community tribes have been selected. The Koyas are one of the tribal communities living in Villages which are in the tropical forest region. The primary data have been collected purposefully from the tribal children in selected villages. A well structured questionnaire was prepared and administered to the tribal children and their parents in selected villages. The secondary data have been collected from ICDS officials, doctors of PHC, Anganwadi workers and NGOs working for tribals were conducted.

Objectives

The specific objectives of the present paper are:

i) to examine the factors that responsible to malnutrition among the tribal children.

ii) to identify the types of diseases attacked the tribal children and kinds of nutritional deficiencies and

iii) to suggest the suitable measures to be taken for survival of tribal children.

Hypotheses

The hypotheses of the study are formulated as follows

1. There is a positive relationship between factors and malnutrition among the tribal children
2. There is a positive relationship between diseases attacked the tribal children and their nutritional deficiencies.

Sample Design

A Multi stage stratified purposive sampling design has been adopted for the study. At the first stage Jayashankar district of Telangana State has been selected. This district is one of the districts in Telangana which has more Koya population. In the second stage three mandals i.e. Eturnagaram, Tadvai and Kothaguda have been selected on the basis of more Koya tribals residing. In the third stage two villages in each mandal the villages are Ekkela and Chintalapadu in Eturnagaram, Medarm and Narlapaur in Tadvai and Govindapur and Karnagundi in Kothaguda. In each village, the researcher had chosen 20 sample tribal children at random. Altogether, 120 sample tribal children have been selected for the study.

Time Span

The field investigator had been taken up during 2016-17 and the data relate to the 2015-16 reference year.

Analysis of Data

The following tables are base on the primary data which is collected by the researcher in the sample village. To fulfill the objectives of the study there are 4 tables are give in this section with the help of simple percentages.

Diagnostically, child malnutrition cases were divided into four grades. Grade I, Grade II, Grade III and Grade IV. But according to World Health

Organizations new directives instead of four grades there would be only three grades for the classification of malnourished children. This pattern has been implementing since April 2010. Thus three grades i.e. i) Normal nutritional levels, (ii) Moderately malnourished and (iii) Severe malnourished has been taken to analyze the nutritional levels for the study. In Jayashankar district among these three grades that have been brought to the attention of the authorities being to III grade i.e. severe malnourished.

The study also aimed to discuss the influences of socio-economic factors that are responsible to malnutrition of tribal children. In this regard literacy of parents as an important factor that can be influenced the nutritional level of children. Literacy results in more awareness besides contributing to the overall improvement of health, hygiene and other social conditions. Thus it is essential to assess literacy / educational level of mothers and nutritional level of children.

The mothers' educational and nutritional status of children had been presented in table-1 shows that out of total sample 51 per cent of mothers of the sample children are illiterates. Thus, the prevalence of high level illiteracy among mothers can be seen in this study. Only 8 mothers studied up to Intermediate education. The table shows that children whose mothers have illiteracy or little education tend to have lower nutritional levels than children of more educated mothers, i.e. malnutrition is higher among children of illiterate mothers followed by those education up to 7th class as compared to children whose mothers were educated upto secondary and intermediate level. UNICEF also opined that lack of education of mothers is a significant underlying cause of malnutrition in children. Educated mothers made a significant difference as they 'took better care' of their children as reflected in the children's nutritional level.

Poverty is considered by many as the root cause of malnutrition. Poverty leads to lack of available money to purchase food. This can lead directly effect on malnutrition. In tribal communities in India poverty is a big issue in the daily lives of individual households. The prevalence of poverty and income levels of sample children household can be presented in the table – 2. Among the entire sample, about 34 per cent of the children have less than 2 Kilograms (1 Kilogram = 2.20 pounds) weight at birth. Among them 28 per cent children are severe malnourished. None of the children found in severe stage in the groups of 3-4 kgs birth weight. Thus we can observe in this table that the prevalence of malnutrition is high among the children who have low birth weight. The malnutrition strikes children as early as the prenatal period. Similarly low birth weight in turn is determined by maternal health conditions and nutritional levels.

The relationship between mothers weight and children's weight can be presented in Table – 3 Among the entire sample 14 mothers of tribal children have below 20 kilograms of weight of them 43 per cent of mothers have the children in severe malnourished stage and their chances of survival are less. Only 35 per cent of children in this category are normal. More than 43 per cent of mothers who have the weight more than 35 kilograms have normal children. In this category only 2 per cent

of the children are in severe condition. Thus the direct relationship can be seen between mothers weight and Childs weight. Therefore, we can conclude that the healthy mothers can deliver healthy children. Therefore nutritional interventions targeted at expectant women are the best way to prevent malnutrition and survive the children.

Table - 4 reveals that the mother's age of marriage and their children's nutritional levels. Among the entire sample 43 women members got married before the age of 15 years and 46 women got married between 15-20 years of age. Thus more than 44 per cent of women got married before 20 years of age. Early marriage indicates the onset of pregnancy at a very early age for tribal women in the selected villages. Similarly the 245 women got married between 15-20 years of age, of them 56.33 per cent have malnourished babies, of them 7.76 per cent are severe malnourished. Thus, the maximum number of mothers in the age group of below 20 years have malnourished children.

Major Causes for Tribal Children Malnutrition:

The study found major causes for children malnutrition they are:

- An important cause of child malnutrition in nutrient intake, which in turn depends on the feeding practices and availability of sufficient milk through breast feeding, which is an important nutritional in mothers.
- The variables that are significantly associated with child malnutrition are parents education especially mother's education, mother's involvement in economic activity. Positive relationship can be seen between mothers education and nutritional levels of children. And mothers involvement is more in economic activity, less is the time to spent for their children to feed nutritional food.
- Status of nutrition and health of tribal children in interior inaccessible regions of Jayashankar district is very poor due to lack of nutritional awareness and non availability of health services.
- Poverty and unemployment are the major economic problems of the tribals. Koyas are mostly dependents on forest products which is reducing day by day and they are becoming agricultural labour which is seasonal. This can be reflected on children's nutritional levels.

Conclusion

Malnutrition strikes children's as early as the pre natal period. The risk of maternal and infant mortality and pregnancy related complications can be reduced by increasing access to quality preconception (before pregnancy) and inter conception (between pregnancies) care. Moreover healthy birth outcome and early identification and treatment of health conditions among infants of tribal community can prevent deaths and disability and enable children to reach their full potential.

Poverty, higher illiteracy dependence on forest is considered as the root cause of malnutrition. In order to attain healthy nourished children especially in tribal communities, it is important to improve access to nutrition and diverse foods. Further it is essential to have clean water, sanitary environment and support for appropriate

child feeding practices such as exclusive breast-feeding for the first six months.

Malnutrition (under weight) contributes most of the child deaths, yet health professionals, policy makers and donor agencies often fail to recognize it relevance to child survival. Many severe malnourished children expire from inappropriate treatments. Thus, there is a need for the pediatric community to complain the importance of adequate nutrition for normal growth and development.

The study has concluded that

a) The study concluded by the researcher indicates that there is a significant positive relationship between factors and malnutrition among the tribal children.

b) Malnutrition levels it's an impact on diseases attacked the tribal children and their nutritional deficiencies.

Development programmes meant for tribes, fail to reach them, as they live in geographical isolation. They have thus, remained excluded from the fruits of development due to inadequate resources or insufficient implementation or even due to their social structure. Thus the government should plan to the suitable programmes. And better implementation of the programmes should improve the economic conditions of tribal people. This can lead to reduce the malnutrition among tribal children.

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Table – 1: Mother's Education and Nutritional Status of Children

M.E. / N.S.	Illiterate	Upto 5th	5th – 7th	7th – 9th	SSC	Inter and above	Total
Normal	23 (51.10)	02 (14.30)	01 (5.89)	05 (29.43)	06 (31.58)	03 (37.5)	40 (33.33)
Moderately Malnourished	14 (31.10)	06 (42.85)	12 (70.59)	08 (47.05)	07 (36.84)	03 (37.05)	50 (41.67)
Severe Malnourished	08 (17.08)	06 (42.85)	04 (23.52)	04 (23.52)	06 (31.58)	02 (25.00)	30 (25.00)
Total:	**45 (100.00)**	**14 (100.00)**	**17 (100.00)**	**17 (100.00)**	**19 (100.00)**	**08 (100.00)**	**120 (100.00)**

Source: Field study
Note: Figures in parenthesis denote percentage to total

Table – 2: Weight at birth and Nutritional level of Children

(Weight in Kgs.)

Weight of birth / N. level	Below 2	2 – 3	3 – 4	Total
Normal	18 (33.96)	16 (37.20)	6 (25.00)	40 (33.33)
Moderately Malnourished	20 (37.74)	18 (47.86)	12 (50.00)	50 (41.67)
Severe Malnourished	15 (28.30)	9 (20.94)	6 (25.00)	30 (25.00)
Total:	**53 (100.00)**	**43 (100.00)**	**24 (100.00)**	**120 (100.00)**

Source: Field study: **Note:** Figures in parenthesis denote percentage to total

Table – 3: Mother's Weight and Nutritional level of Children

(Weight in Kgs)

Mothers Weight / N. level	Below 20	20 – 35	35 – 50	Above 50	Total
Normal	05 (35.72)	7 (17.95)	28 (43.07)	0	40 (33.33)
Moderately Malnourished	03 (28.42)	10 (26.65)	35 (53.84)	02 (100.00)	50 (41.67)
Severe Malnourished	06 (42.86)	22 (56.40)	07 (3.07)	0	30 (25.00)
Total:	**14 (100.00)**	**39 (100.00)**	**65 (100.00)**	**2 (100.00)**	**120 (100.00)**

Source: Field study
Note: Figures in parenthesis denote percentage to total

Table – 4: Mother's Age at Marriage and Nutritional level of Children
(Weight in Kgs)

Mothers age at marriage / N. level	Below 15	15 – 20	20 – 25	Above 25	Total
Normal	10 (23.25)	20 (43.48)	02 (11.11)	08 (61.54)	40 (33.33)
Moderately Malnourished	15 (34.88)	20 (43.48)	12 (66.66)	03 (23.08)	50 (41.67)
Severe Malnourished	18 (41.86)	06 (13.04)	04 (22.23)	02 (15.38)	30 (25.00)
Total:	43 (100.00)	46 (100.00)	18 (100.00)	13 (100.00)	120 (100.00)

Source: Field study: **Note:** Figures in parenthesis denote percentage to total

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Health Insurance: An Importunate need for Healthy Society

Dr. N V Sriranga Prasad, Asst. Professor
Dept. of Business Management, UCASC, Satavahana University, Karimnagar- TS.

Dr. B.manohar, Assoc. Professor
Vaageshwari Institute of Management Sciences, Karimnagar-TS

Abstract: *Health Insurance in India has come a long way since its inception, yet many Indians still remain uncovered with health insurance. It has not grown as it should be. Increase in costs for health care expenses has necessitated the demand for health insurance. Health insurance is emerging fast as an important mechanism to finance the healthcare needs of people. Though there has been a rise in demand for health insurance products, India continues to have the highest levels of under-penetration in the world, with only 0.16% of the total population insured for health, as per IRDA. Further 70% of healthcare expenses are met from one's pocket. The current state of India's health insurance outcome leaves much to be desired. It has glaring issues and challenges to be addressed. With healthcare financing opening to private players, a vast array of health insurance opportunities exist for people. But yet many people lack health insurance. Against this backdrop, this paper focuses on the need for health insurance and tries to identify various issues concerned with health insurance. The study revealed that more awareness and transparency is required in health insurance to enable the people to opt for health insurance.*

Keywords: *Health Insurance, Health care, Hospitals network, Claims*

Introduction

The well -being of a society depends on how one takes care of their health. There is nothing more vital than one's individual health. Loss of health means a loss of earnings and not be able to work and also mean expensive medical bills. In these days, there is a substantial increase in the health care expenses. It can be observed that one has to spend his life time savings with one major medical event. People are scared with growing health care procedure and hospitalization expenses. The growing rate of lifestyle diseases is phenomenal. With the increasing pressure among people due to various reasons, many Indians are facing health related problems. Many people are oblivious of the risk they are exposed to if they don't take adequate health insurance. Though there has been a rise in demand for health insurance products, India continues to have the highest levels of under-penetration in the world, with only 0.16% of the total population insured for health, as per IRDA. Little wonder then that 70% of healthcare expenses are met from one's pocket. According to the Indian government's latest National Sample Survey, released in April 2016, some 86% of India's rural population and 82% of urban-dwellers are not covered by any form of health insurance.

Objectives of the study

Against the backdrop discussed above, the following objectives set for the study.

1. To present the scenario of health insurance in India
2. To evaluate the importance of need for health insurance in the current Indian scenario
3. To assess the people opinions and issues related to health insurance

Methods and Materials:

For the purpose of the current study both primary and secondary data were used. Primary data has been collected from the people residing in Karimnagar, a District Headquarter in the state of Telangana, through a structured questionnaire. Using simple random sampling technique, the views about health insurance in India has been collected from 225 respondents. Out of which 90 respondents were having a health insurance product from a health insurance provider. After obtaining the data, the results were analyzed and based on the analysis findings were presented. Also secondary data has been collected from Newspaper, Journals, reports of IRDA and Various Websites.

Review of Literature:

Some studies in wealthier nations find evidence that people with higher expected medical expenditures (measured in a variety of ways across studies) are more likely to buy insurance or pay for health insurance at higher premiums than those with lower expected medical expenditures (Cutler and Zeckhaus, 1998). However, the extent of adverse selection in health and other insurance is often found to be minimal (Wolfe and Goddeeris, 1991; Finkelstein and Poterba, 2004) or non-existent (Finkelstein and McGarry, 2006; Cardon and Hendel, 2001; Cawley and Philipson, 1999). Bharat Paul, Vivek, J.S.Malik, Neelam Kumar (2015) in their article, "Health Insurance in India: Need to Address" Health insurance is a method to finance healthcare. Purohit, B. (2014) in their article, "Community Based Health Insurance in India: Prospects and Challenges" They said that there is a great scope for CBHI in India to effectively expand the coverage to the uninsured, especially the ones who are poor and the one in the informal sector. Internet, tax benefit and family members are some of the factors that have influenced the customers to purchase the insurance policy. Ajay Mahal (2002) assessed that the entry of private health insurance could have adverse implications for some of goal of health policy, particularly for equity. R. P. Ellis et al., (2000) in their article, "Health insurance in India- Prognosis and Prospects" attempts to review a variety of health insurance system in India, their limitation and role of the general insurance corporation as an important insurance agency. They highlighted the need for a competitive environment. The authors recommends improvement in delivery of health care and its financing, efficient functioning of the ESIS and CGHS and amending the mediclaim system and alteration in exclusion clause. Gumber and kulkarni (2000) undertaken a case study in Gujarat and provided that SEWA a type of health insurance scheme is strongly preferred by those who can't afford and also not access the services of various other schemes. Sanyal (1996) examined that the burden of health care expenditure in rural areas was twice in as compared to 1963-64 and also provided that household is the main contributor to the financing of health care in India, so

the health planners would have to pay more consideration regarding this. Asgary, Willis, Taghvari and Refeian (2004) estimated the demand and willingness to pay for health insurance by rural households in Iran and concluded that a significant percentage of population (more than 38%) live in rural areas, but the health care insurance currently operating in urban areas. (Bawa & Ruchita, 2011) examined that there was low level of awareness and willingness to join and there were seven key factors acting as a barrier in way of opting for health insurance.

Health Insurance Scenario in India:

Health insurance segment still remains an unexplored territory in India. Jacob at Apollo Munich Health Insurance asserted, "Health insurance has become one of the most prominent segments in the insurance space today and is expected to grow significantly in the next few years. As spending on healthcare in India is expected to double in a couple of years, we believe that health insurance will eventually become the biggest contributor in the non-life segment" According to Delloite, health-care-outlook-India 2015, "Spending on health care in India was an estimated five percent of gross domestic product (GDP) in 2013 and is expected to remain at that level through 2016.2 Total health care spending in local-currency terms is projected to rise at an annual rate of over 12 percent, from an estimated $96.3 billion in 2013 to $195.7 billion in 2018.3 While this rapid growth rate will reflect high inflation, it will also be driven by increasing public and private expenditures on health". Further the report says that, "the government's low spending on health care places much of the burden on patients and their families, as evidenced by the country's out-of-pocket (OOP) spending rate, one of the world's highest.8 According to the World Health Organization (WHO), just 33 percent of Indian health care expenditures in 2012 came from government sources. Of the remaining private spending, around 86 percent was OOP"

Premium

The non-life insurance industry underwrote total direct premium of ` 96379 crore in India for the year 2015-16 as against ` 84686 crore in 2014-15, registering a growth rate of 13.81 percent as against 9.20 percent growth rate recorded in the previous year. The public sector insurers exhibited growth in 2015-16 at 12.08 percent; over the previous year's growth rate of 10.24 percent. The private general insurers registered a growth rate of 13.12 percent, against 9.62 percent growth rate during the previous year.

The standalone health insurers registered a growth rate of 41.12 percent for 2015-16 against 31.07 percent growth rate during the 2014-15 and the specialized insurers registered a growth rate of 18.04 percent as against the de-growth 12.7 percent during the previous year.

Private Insurance Player's status:

According to IRDA annual report 2015-16,the premium underwritten by 23 private sector insurers (including standalone health insurers) in 2015-16 was ` 43847crore as against ` 38,033 crore in 2014-15. ICICI Lombard continued to be the largest private sector non-life insurance company, with market share of 8.39 percent in the current year

(2015-16) against a market share of 7.89 percent in the previous year.

Gross direct premium income in India non-life insurers (Crore)

Insurer	2014-15	2015-16
Public Sector Insurer	42551 (10.24)	47691 (12.08)
Private Sector Insurer	35090 (9.62)	39694 (13.12)
Standalone Health Insurer	2943 (31.07	4153) (41.12)
Specialised Insurer	4102 (-12.7)	4842 (18.04)
Total	84686 (9.20)	96380 (13.81)

Note: Figures in brackets indicate growth in percent over previous year.(*Source: IRDA Annual Report 2015-16)*

Bajaj Allianz, the second largest private sector non-life insurance company, which underwrote a total premium of 5,832 crore, reported decrease in market share from 6.18 percent in 2014-15 to 6.05 percent during 2015-16. Out of 23 private insurers who were operating in the year 2015-16, 21 insurers reported an increase in premium underwritten for the year 2015-16. BHARTI AXA General Insurance Company Limited, MAGMA HDI General Insurance Company Limited reported decrease in premium underwritten for the year 2015-16.

Public health insurance status

The gross health insurance premium collected by general & health insurance companies was ` 24,448 crore during 2015-16 and the same was ` 20,096 crore during the previous financial year. During 2015-16, the health insurance segment has achieved a growth rate of 21.7 percent in gross premium, which is the highest reported during the past five years. The four public sector general insurance companies continued to contribute a major share at 64 percent of total health premium in 201516 which was same as in the previous year. Standalone health insurers have contributed 16 percent of total health insurance premium during 2015-16, registering an increase of 2 percent over the previous year. However, there is a drop in the share of private general insurers, whose market share has come down from 22 percent in 2014-15 to 20 percent in 2015-16. It can be observed that over the past five years, the share of private sector general insurers has declined from 27 percent in 2011-12 to 20 percent in 2015-16 while the share of standalone health insurers has moved up from 12 percent to 16 percent and the share of public sector general insurers has increased from 61 percent to 64 percent.

Trend in Health Insurance (Hi) Premium over the Past Five Years

(Crore)

Insurer	2011-12	2012-13	2013-14	2014-15	2015-16
Public Sector Insurer	8015 (61%)	9580 (62%)	10841(62%)	1288(64%)	15591(64%)
Private Sector Insurer	3445 (27%)	4205 (27%)	4482(26%)	4386(22%)	4911 (20%)
Standalone Health Insurer	1609 (12%)	1668 (11%)	2172(12%)	2828(14%)	3946 (16%)
Total	13,069(18.5)	15,453(18.2)	17495(13.2)	20,096\(14.9)	24.448(21.7)
Annual Growth Rate (in %)	18.5%	18.2%	13.2%	14.9%	21.7%

Note: Figures in the bracket indicate the market-share in total HI premium.*(Source: IRDA Annual Report 2015-16)*

Classification of health Insurance business

Health insurance business can be classified into Government Sponsored Health Insurance, Group Health Insurance (Other than Government Sponsored) and Individual Health Insurance. Among these three classes of business, individual health insurance business has reported noticeable increase in its share in total health insurance premium over the past five years, increasing from 37 percent in 2011-12 to 42 percent in 2015-16. On the other hand, the share of Government sponsored health insurance business in total health insurance premium has come down from 17 percent in 201112 to 10 percent in 2015-16. During the same period, the share of group health insurance business (other than Government business) remained stable at around 46 percent. As such, it can be observed that, while the share of group business remains stable, the share of government business is declining.

In terms of actual amount of premium collected from Government business, there is no significant increase over the past five years. However, the amount of premium collected from both individual and group business (other than government) has more than doubled during the same period. The following table depicts the number of persons covered under health insurance in lakhs.

Data Analysis and Discussion

To assess the importance of need for health insurance and to find out the opinions of the people on issues faced by them with respect to health insurance a survey has been carried out in Karimnagar during December 2016.A sample of 225 respondents were contacted out of which 90 are the respondents who have purchased an health insurance Through this paper an attempt has been made to know what people are perceiving about the health Insurance. The obtained data has been tabulated and presented below using simple percentage analysis.

Table-1: Number of persons covered under health insurance (in Lakh)

Class of Business	2011-12	2012-13	2013-14	2014-15	2015-16
Government Sponsored Schemes including RSBY	1612(76%)	1494(72%)	1553(72%)	2143(74%)	2733(76%)
Group (other than Govt. Business	300(14%)	343(17%)	337(15%)	483(17%)	570(16%)
Individual Business	206(10%)	236(11%)	272(13%)	254(9%)	287(8%)
Grand Total	2118	2073	2162	2880	3590

Note: Figures in bracket indicate the share of each class of business in total number of persons covered.*(Source: IRDA Annual Report 2015-16)*

Table No. 1(a): Age-wise and Gender-wise of respondents

Years	No. of Respondents		Total No. of Respondents	% of Respondents
	Male	Females		
Below 25	22	09	31	13.77
25-40	40	16	56	24.89
40-55	46	32	78	34.67
Above 55	37	23	60	26.67
Total	**145**	**80**	**225**	**100.00**

Source: Primary data

From the above table it can be seen that 34.67 percent of the respondents of which 46 are male respondents and 32 are female respondents who are percent in between 40 to 55 years of age while, 26.67 percent of the respondents are above 55 years of which 37 are male and 23 are females, 24.89 percent are between 25 to 40 years of age and rest of 13.77 percent of the respondents are below 25 years of age.

Table 2 reveals the information about the categories of respondents or employees. The highest 26.67 percent of the respondents are the business people, 13.33 percent of the respondents are self-employed, both covered under their own purchased health insurance policy, 22.22 percent and 11.11 percent of the respondents are not covered any health insurance policy but they are using cash or borrowed money system. Rest of the 6.67 percent are of central Govt while 12 percent are of state govt. and 8 percent are corporate sector employees who have their employer arranged reimbursement or cash less treatment system.

Table no.3 illustrates that the awareness about the health insurance policy for their personal purpose. The

highest 51.12 percent of the respondents were taken policy by the words of discussion with agents while 26.67 percent of the respondents motivated by the print or electronic media ads whereas 13.33 percent of the respondents were motivated through their relatives or neighbours words with their personal experiences and remaining 8.88 percent are aware by social media and others related sources.

Table No. 2: Various categories of respondents or employees

Options	No. of Respondents	Per cent
People who undertake health expenses with their Own Money	50	22.22
People who undertake health expenses with Borrowed Money	25	11.11
Central Govt .employees who are covered for health expenses	15	06.67
State Govt. who are covered for health expenses	27	12.00
Corporate Employees who are covered for health expenses	18	08.00
Business people who are not covered for health expenses by other agencies or government schemes and has health insurance	60	26.67
Self Employed who are not covered for health expenses by other agencies or government schemes and has health insurance	30	13.33
Total	225	100.00

Source: Primary data

Table No.3: Awareness of Health Insurance

Responses	Number of Respondents	% of Respondents
Paper or TV Ads	24	26.67
Relatives or Neighbours	12	13.33
Agents	46	51.12
Social Media	05	05.55
Others	03	03.33
Total	**90**	**100.00**

Source: Primary data

The above table shows that 38.89 percent of the respondents taken policy to meet their medical expenses while 26.67 percent of the respondents taken the policy to minimize their risk and control uncertainty whereas 23.33 percent of the respondents taken cover the tax burden and the rest of 11.11 percent of the respondents obtained other particular purpose.

Table No. 4: Purpose of the Policy

Responses	Number of Respondents	% of Respondents
To meet medical expenses	35	38.89
To cover tax burden	21	23.33
To control uncertainty	24	26.67
To other purpose	10	11.11
Total	**90**	**100.00**

Source: Primary data

Table No. 5: Premium paid

Responses	Number of Respondents	% of Respondents
Below 5,000	12	13.33
5,000-10,000	19	21.11
10,000-15,000	23	25.56
More than 15,000	36	40.00
Total	**90**	**100.00**

Source: Primary data

The above table explains about the premium paid by the respondents to take the health insurance policy. The premium payment is depending on the age and health conditions of the policy holders. If the age of the policy holder is less, they will pay less premium and vice-versa. In the above table, 40 percent of the respondents are paying more than Rs.15,000 as premium for their policy(it consists of sum assurance is more or insurance covered members are more),while 25.56 percent are paying Rs.10,000 to Rs.15,000 as premium whereas 21.11 percent are paying Rs.5,000 to Rs.15,000 and rest of the 13.33 percent of the respondents are paying below Rs.5,000 as premium.

Table No. 6 Duration of payment of Premium

Responses	Number of Respondents	% of Respondents
Below 1 Year	15	16.67
1-3 years	27	30.00
3-5 years	22	24.44
More than 5 Years	26	28.89
Total	**90**	**100.00**

Source: Primary data

The above table reveals the association of respondents with the current health insurance company. 30 percent of the respondents are paying premium from one to three years while 28.89 percent of the respondents are paying from more than 5 years. 24.44 percent are having three to five years association with their insurance companies. The other 16.67 percent of the respondents are taken health insurance policy recently i.e. less than one year.

Table No. 7: Process of acquiring HIP

Options	No. of Respondents	% of Respondents
Simple and Easy	16	17.78
Laborious	18	20.00
Tedious/ time consuming	25	27.78
Unnecessary Procedure	19	21.11
More Formalities	12	13.33
Total	**90**	**100.00**

Source: Primary data

The above table explains that the process of acquiring health insurance policy. The 27.78 percent of the respondents are said that the procedure of acquiring policy is time consuming/ tedious while 21.11 percent of the respondents opined that it consists of more unnecessary procedure whereas 20 percent of the respondents said that process has laborious work in acquiring policy. 13.33 percent of the respondents expressed that there are more formalities and only 17.78 percent of the respondents said that procedure is easy and simple.

Table No. 8: Problems with HIP

Options	No. of Respondents	% of Respondents
Visits not covered	12	13.33
All diseased not covered	34	37.78
Selected Hospitals	26	28.89
24 hours Admitted	08	08.89
Non-network hospitals reimbursement	06	06.67
Others	04	04.44
Total	**90**	**100.00**

Source: Primary data

The above table explains about the problems with health insurance policy. The highest 37.78 percent of the respondents facing with the problem of non-coverage of all diseases in the policy while 28.89 percent of the respondents facing the problem of selected hospitals only allowing cash less system whereas 8.89 percent respondents said that policy will be claimed only the policy holder admitted more than 24 hours in the hospital.13.33 percent of the respondents problem is hospital visits are not covered in the policy, but it will cover after a limited period of the policy.

Table No. 9: No. of times claimed

Responses	Number of Respondents	% of Respondents
Not claimed	35	38.89
1 time	40	44.44
More than 1 time	15	16.67
Total	**90**	**100.00**

Source: Primary data

The above table shows about the claims made by the respondents. It shows that 44.44 percent of the respondents claimed one time from their policy at the time of medical treatment and only 16.67 percent of the respondents claimed more than one time and remaining 38.89 percent of the respondents till now not claimed.

Table No. 10: Continuance with same insurance provider

Options	No. of Respondents	% of Respondents
Yes	40	44.44
No	50	55.56
Total	90	100.00

Source: Primary data

The above table shows that the respondents are continuance with the same insurance provider. 44.44 percent of the respondents are satisfied and continuing with the same insurance provider and 55.56 percent of the respondents would like to change to other insurance provider by various reasons.

Table No. 10(a): If yes - Reasons to Continuance with same insurance provider

Options	No. of Respondents	Per cent
Satisfied with claim procedure	05	12.50
Better coverage of plan	08	20.00
Agents and others influences	07	17.50
Premium Differences	03	07.50
Good service response	06	15.00
Networked hospitals availability	04	10.00
Multiple facilities in new plans updating	05	12.50
Non-claiming bonus availability	02	05.00
Total	**40**	**100.00**

Source: Primary data

The above table shows that the 44.44 percent (40 respondents) of the total 90 respondents are satisfied with existing service provider and continuing with same insurance provider.20. percent of the respondents are considering the existing plan as better coverage plan comparing to other plans while 17.50 percent of the respondents are influenced by agents and other whereas 15 percent of the respondents are satisfied with service response and12.5 percent of the

respondents are satisfied with claim procedure and updating multiple facilities like a new plans.

Table No. 10 (b): If No - Reasons to Non-Continuance with same insurance provider

Options	Respondents	Per cent
Claim settlement dissatisfaction	11	22.00
Poor Third party administration	12	24.00
Retirement of parents/ Job change	09	18.00
Increased Family members/ Needs	08	16.00
Non-availability of information	03	06.00
Non-coverage of all diseases	04	08.00
Low networked hospitals	03	06.00
Total	**50**	**100.00**

Source: Primary data

The above table shows that the 55.56 percent (50 respondents) of the total 90 respondents are not satisfied with existing service provider and would like to change the insurance service provider. 24 percent of the respondents are dissatisfied with poor third party administration services and another 22 percent of the respondents are not satisfied with claim settlement procedure while 18 percent of the respondents change due to change in job or dependents retirement, 16 percent are changed due to change in the needs of the family or family members, the rest of the respondents are changing due to the non-coverage of all diseases, non-availability of other information, low networked hospitals availability etc.

Table No.11: You have ever had these problems with your current health insurance plan

Responses	Number of Respondents	Per cent
You had expensive medical bills for services not covered by your insurance	35	38.89
Your doctor charged you a lot more than your insurance would pay and you had to pay the difference	19	21.11
The doctor's office told you they do not accept your insurance	22	24.44
You had to contact your insurance company because they did not pay a bill promptly or denied payment	14	15.56
Total	**90**	**100.00**

Source: Primary data

The above table explains about the problems with current Health Insurance Plan. 38.89 percent of the respondents opined that they got expensive medical bills for services not covered by insurance, 24.44 percent are rejected by hospitals to give the cashless treatment or providing bills to claim the policy, 21.11 percent of the respondents have to pay the difference amount to the hospital as some amount not paid by insurance company and rest of 15.56 percent of the respondents are visited more number of times to claim or denied payment or did not pay bill in promptly.

Table No. 12: Issues to be addressed while distributing HIP

Options	No. of Respondents	Per cent
Simplify the claiming procedure and time	31	34.44
Cover all diseases	24	26.67
Cover pregnancy also	08	08.89
Cover in all hospitals	14	15.55
Create awareness to people	07	07.78
Provide special offers to seniors	06	06.67
Total	**90**	**100.00**

Source: Primary data

The above table examines the suggestions by the policy holders. The highest 34.44 percent of the respondents suggestion is to minimize claiming procedure and minimize the claiming time also, 26.67 percent of the respondents want to cover all diseases in policy, pregnancy coverage is also required by 8.89 percent of the respondents and rest of the respondents suggestion is to improve the hospital network, create awareness to policy holder about claiming and provide special offers to the senior or existing holders to continue forever.

Summary of Findings

- Only 38.89 percent of respondents have answered that they have taken insurance for medical expense, and 23.33 percent of respondents taken for Tax benefit. This indicates that the higher per cent of the respondents look for their Health Insurance for future uncertainty and medical treatment.
- It is found that almost all the respondents are feeling that the process of acquiring Health Insurance is time consuming and laborious. They were asked to attend before their notified doctors for issuance of policy of which many are not willing to do so. Majority of the respondents are not satisfied with the procedure of acquiring HIP.
- Nearly 23 per cent of the respondents opined that maximum critical health problems are covered from third year onwards and not from the issuance of the policy date .Due to this many are upset and are dissatisfied with the companies' policies. Therefore health insurers need to rethink towards this aspect.
- Majority of the respondents opined that bills reimbursement is the major problem and claiming procedure is lengthy, and poor Third Party Administration involvement in

settlement the bills and other reasons. Their feeling is that suffering with claiming procedure is more than the suffering with hospitalization.

- Majority of the respondents felt that there are certain issues to be addressed while distributing health Insurance is that simplification of the claiming procedure, coverage of all critical health problems, and increase in network hospitals. This indicates that simplification of claiming procedure, covering of all diseases and increased networked hospitals will enhance the customers obtaining Health Insurance policy.

Conclusion

It becomes clear that there is a need for health insurance in the current scenario in India as people are unable to meet the escalating medical expenses cost. But however there is a strong need for heavy promotion towards health insurance policies as existing mechanism is not able to reach the needed people. It is found that health insurance sector is fast growing and so is the level of competition. After liberalization of economy, many private players have entered the health insurance market and IRDA bringing certain changes, health insurance companies are tying up with banks in selling up health policies. With this change, the penetration of health insurance policies is bound to increase. Health Insurance companies should bring out some strong policy details as many of the respondents has got unclear ideas about the various benefits and risks involved in a policy. The middle and low socio-economic groups are a potential market to be tapped as they are ready to pay a reasonable amount towards premium rather than huge medical expenses in any case of misfortunes. But administration of the policy should be transparent, simple and easy, then only the people are looking forward to purchase such policies. Health insurance players need to develop such strategies to make the people to trust them.

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Data Mining-Tool for Banking Sector

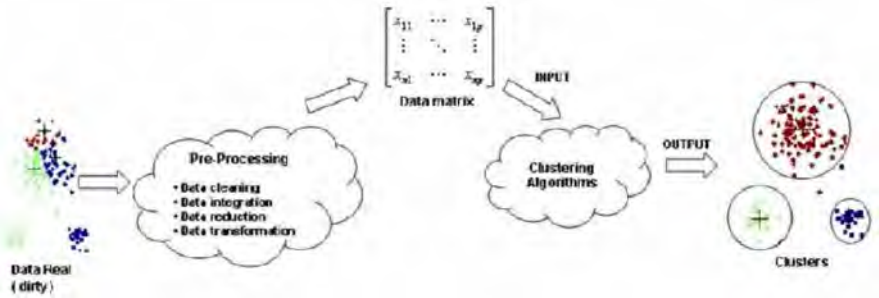
P.Praveen, Assistant Professor in Department of CSE,SR Engineering College, Warangal, Telangana.
B. Rama, Assistant Professor in Department of Computer Science, Kakatiya University, Warangal, Telangana
Ch.Jayanth Babu, Assistant Professor in Department of Computer Science, SR Engineering College, Warangal, Telangana

Abstract: *In today's globalization and cut throat competition the banks are struggling to gain a competitive edge over each other. Apart from execution of business processes, the creation of knowledge base and its utilization for the benefit of the bank is becoming a strategy tool to compete. The Data mining is appropriate intentionally important area for many business organizations including banking sector. It is a process of analyzing the data from various perspectives and summarizing it into valuable information. Data mining assists the banks to look for hidden pattern in a group and discover unknown relationship in the data. This paper analyzes the data mining techniques and its applications in banking sector like fraud prevention and detection, customer retention, marketing and risk management.*
Keywords*: Data mining, risk management, fraud prevention, banking sector, k-means.*

1. Introduction

Technological innovations have empowered the keeping banking industry to open up productive conveyance channels. IT has assisted the saving money industry with dealing with the difficulties the new economy postures. These days, Banks have understood that customer connections are an essential component for their prosperity. Customer relationship management (CRM) is a system that can help them to long-lasting relationships with their customers and increment their incomes and benefits. CRM in the saving money segment is of more prominent significance[1]. The CRM center is moving from customer securing to customer maintenance and guaranteeing the fitting measures of time, cash and administrative assets are coordinated at both of these key undertakings. The test the bank face is the means by which to hold the most productive customers and how to do that at the least cost. In the meantime, they have to discover and execute this arrangement rapidly and the answer for be adaptable. Customary strategies for information examination have for quite some time been utilized to recognize misrepresentation. They require complex and tedious examinations that arrangement with various areas of learning like monetary, financial aspects, business practices and law[4]. Misrepresentation examples can be comparable in substance and appearance yet for the most part are not indistinguishable. In creating nations like India, Bankers confront more issues with the fraudsters. Utilizing information mining system, it is easy to construct an effective prescient model and envision the report into significant data to the customer. The accompanying figure 1 delineates the stream of information

mining strategy in our framework demonstrate.



Data mining tools, using large databases, can facilitate

1. Automatic prediction of future trends and behaviors and
2. Automated discovery of previously unknown patterns

II. Literature Survey

The banking industry across the world has undergone tremendous changes in the way the business is conducted. With the recent implementation, greater acceptance and usage of 'electronic' banking, the capturing of transactional data has become easier and, simultaneously, the volume of such data has grown considerably [5]. It is beyond human capability to analyze this huge amount of raw data and to effectively transform the data into useful knowledge for the organization [7]. The enormous amount of data that banks have been collecting over the years can greatly influence the success of data mining efforts. By using data mining to analyze patterns and trends, bank executives can predict, with increased accuracy, how customers will react to adjustments in interest rates, which customers will be likely to accept new product offers, which customers will be at a higher risk for defaulting on a loan, and how to make customer relationships more profitable. The banking industry is widely recognizing the importance of the information it has about its customers. Undoubtedly, it has among the richest and largest pool of customer information, covering customer demographics, transactional data, credit cards usage pattern, and so on. As banking is in the service industry, the task of maintaining a strong and effective CRM is a critical issue. To do this, banks need to invest their resources to better understand their existing and prospective customers. By using suitable data mining tools, banks can subsequently offer 'tailor-made' products and services to those customers[8].

There are numerous areas in which data mining can be used in the banking industry, which include customer segmentation and profitability, credit scoring and approval, Predicting payment default, marketing, detecting fraudulent transactions, cash management and forecasting operations, optimizing stock portfolios, and ranking investments. In addition, banks may use data mining to identify their most profitable credit card customers or high-risk loan applicants. There is, therefore, a need to build an analytical capability to address the above-stated issues and data mining attempts to provide the answer. Following are some examples of how the banking industry

has been effectively utilizing data mining in these areas[9].

III. Data Mining Approaches in Banking

III.a Top 10 Frauds in Indian Banking Sector

The Reserve Bank of India – RBI maintains data on frauds on the basis of area of operation under which the frauds have been perpetrated. According to such data pertaining, top 10 categories under which frauds have been reported by banks are as follows

Credit Cards

Deposits – Savings A/C

Internet Banking

Housing Loans

Term Loans

Cheque / Demand Drafts

Cash Transactions

Cash Credit A/c(Types of Overdraft A/C]

Advances

ATM / Debit Cards.

The Data mining procedures and Algorithm that are applicable to the keeping banking sector. Customer retention pays essential part in the managing an account division. The supervised learning strategy Decision Tree actualized utilizing CART calculation is utilized for Customer retention. Averting misrepresentation is superior to identifying the deceitful exchange after its event. Thus for MasterCard endorsement handles the information mining methods Decision Tree, Support Vector Machine (SVM) and Logistic Regression are utilized. Bunching model executed utilizing EM calculation can be utilized to recognize extortion in keeping banking sector[6].

A. Customer Retention in Banking Sector

Today, customers have such a variety of suppositions concerning where they can do their business. Officials in the managing an account industry, hence, must know that on the off chance that they are not giving every customer their full consideration, the customer can just discover another bank that will. Early information examination strategies were situated toward extricating quantitative and measurable information attributes [3].

These methods encourage valuable information understandings and can show signs of improvement bits of knowledge into the procedures behind the information. In spite of the fact that the customary information examination strategies can in a roundabout way lead us to learning, it is still made by human investigators[5]. This is a characteristic wellspring of thoughts, since the machine learning errand can be depicted as turning foundation information and cases (contribution) into information (yield).

Data mining can help in focusing on "new" customers for items and administrations and in finding a customer's past buying designs so that the bank will have the capacity to hold existing customers by offering motivations that are separately custom-made to every customer's needs. Beat in the keeping money division is a noteworthy issue today[1]. Losing the customers can be exceptionally costly as it expenses to gain another customer. Prescient information mining methods are valuable to change over the important information into learning. In this area,

we talk about the prescient information digging methods for the beat issue in saving money segment[7].

To enhance customer maintenance, three stages are required: 1) estimation of customer maintenance; 2) distinguishing proof of underlying drivers of absconding and related key administration issues; and the 3) advancement of restorative activity to enhance maintenance. Estimation of existing customer standards for dependability is the main noteworthy stride in the undertaking of enhancing steadfastness. This includes measuring standards for dependability and gainfulness examination by portion [8].

1 Classification Methods: In this approach, chance levels are sorted out into two classifications in view of past default history. For instance, customers with past default history can be arranged into "dangerous" gathering, while the rest are put as "sheltered" gathering [9]. Utilizing this classification data as focus of expectation, Decision Tree and Rule Induction systems can be utilized to fabricate models that can foresee default chance levels of new credit applications [4].

2. Clustering Methods: Clustering has been exuberantly applied in various fields as well as care systems, client relationships management, producing, biotechnology and geographical data systems. Several algorithms that type clusters in numeric domain are planned; however few algorithms are appropriate for mixed knowledge like collective [7], the most aim of this paper a way to unify distance illustration schemes for numeric knowledge. Numeric cluster adopts distance metrics whereas emblematic uses a tally theme to calculate conditional probability estimates for defining the relationship between groups [8].

Fraud Detection in Banking Sector

Sometimes the given demographics and transaction history of the customers are likely to defraud the bank. Data mining technique helps to analyze such patterns and transactions that lead to fraud. Banking sector gives more effort for Fraud Detection. Fraud management is a knowledge-intensive activity [2]. It is so important in fraud detection is that finding which ones of the transactions are not ones that the user would be doing.

IV Experimental Analysis

=== Run information ===

Scheme: weka.clusterers.SimpleKMeans -init 0 -max-candidates 100 -periodic-pruning 10000 -min-density 2.0 -t1 -1.25 -t2 -1.0 -N 2 -A "weka.core.EuclideanDistance -R first-last" -I 500 -num-slots 1 -S 10

Relation: bank-data.tmp

Instances: 600

Attributes: 12

id

age

sex

region
income
save_act
current_act
mortgage

Ignored:

married
children
car
pep

Test mode: split 66% train, remainder test

=== Clustering model (full training set) ===

kMeans

======

Number of iterations: 3

Within cluster sum of squared errors: 1549.9842030025295

Initial starting points (random):

Cluster 0: ID12614,25,FEMALE,RURAL,14505.3,YES,YES,NO

Cluster 1: ID12131,61,FEMALE,RURAL,22942.9,YES,YES,NO

Missing values globally replaced with mean/mode

Final cluster centroids:

		Cluster#		
Attribute	Full Data	0	1	
	(600.0)	(300.0)	(300.0)	
id	ID12101	ID12102	ID12101	
age	42.395	41.0967	43.6933	
sex	FEMALE	MALE	FEMALE	
region	INNER_CITY	INNER_CITY	INNER_CITY	
income	27524.0312	27216.6942	27831.3682	
save_act	YES	YES	YES	

current_act YES YES YES
mortgage NO NO NO

Time taken to build model (full training data) : 0.03 seconds

=== Model and evaluation on test split ===
kMeans
======
Number of iterations: 4
Within cluster sum of squared errors: 1069.6967865136098

Initial starting points (random):

Cluster 0: ID12401,19,FEMALE,INNER_CITY,8162.42,YES,YES,YES
Cluster 1: ID12644,63,MALE,SUBURBAN,48770.5,YES,NO,YES

Missing values globally replaced with mean/mode

Final cluster centroids:

	Cluster#		
Attribute	Full Data	0	1
	(396.0)	(231.0)	(165.0)
id	ID12102	ID12105	ID12102
age	43.1061	40.303	47.0303
sex	MALE	FEMALE	MALE
region	INNER_CITY	INNER_CITY	TOWN
income	27825.983	24772.8027	32100.4353
save_act	YES	YES	YES
current_act	YES	YES	YES
mortgage	NO	NO	NO

Time taken to build model (percentage split) : 0.02 seconds

Clustered Instances

0 116 (57%)

1 88 (43%)

V Conclusion

Data mining is a tool used to extract important information from existing data and enable better decision-making throughout the banking industries. They use data warehousing to combine various data from databases into an acceptable format so that the data can be mined. The data is then analyzed and the information that is captured is used throughout the organization to support decision-making. It is universally accepted that many industries (including banking, retail and telecom) are using data mining effectively. Undoubtedly, data mining has many uses in industries. Its practical applications in such areas as analyzing medical outcomes, detecting credit card fraud, predicting customer purchase behavior, predicting the personal interests of Web users, optimizing manufacturing processes etc.. Thus, customer retention and acquisition will be an important determinant of the banks‟ bottom lines. Those banks and retailers that have realized the utility of data mining and are in the process of building a data mining environment for their decision-making process will reap immense benefit and derive considerable competitive advantage to withstand competition in future.

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Green financing: step towards to everlasting economy and a hygienic environment in India

Parag Ray, 2nd yr. MBA , School of Management, NIT Warangal, Telangana

Dr. G. Sunitha, Asst. Professor, School of Management, NIT Warangal, Telangana

Abstract: *The economy of India is the twelfth largest economies in the world by market exchange rates So many sectors like Industrial and Agricultural contribute the major part to its GDP and National Income. In the race of Industrialization and globalization the environment of India has become unhealthy. It is very much important for India that it should walk with taking both Industrialization and environment into consideration. For this a very good financial strength is required. Hence here is a new idea came to play named as green economy which is based on relating financial factor to industrial development. This financing process is known as Green financing as it is completely related to investment of money on green industries, which are producing environment, based products only for its welfare. India has a very good financial system which is well developed, including banks, financial institutions, non-banking financial companies and venture capital companies. As we know all the mentioned institutes support the industries financially by some specific policies and schemes. Green Finance is the process of investing money on production of environment friendly products that have some good climatic impact. In this research we are trying to show the current status and the future prospectus of green financing in India.*

Keywords: - *Green Finance, Environment, Polluted Environment, MSMEs, EDN,*

Introduction

Due to a huge expansion of globalization and vast enlargement of industrialization mankind are facing a very unhygienic and polluted environment which drag the social life towards the jaw of diseases. Keeping the social requirement into first and foremost consideration India now promoting "GO GREEN". As an important global issue India is also in the trap of global warming which really has degraded the quality of life in India by creating an unhealthy environment. We can say in another way as preparation of a good sustainable economic growth format with the influencing strength of "GREEN". The concept of "Green Growth "says to produce environment friendly and climate closely products that fully satisfy the human needs as well as keep care of a healthy environment along with good financial base. A good initiatives and policy promotion should be taken by Indian Government to have a control on the green industrial markets for green products and try to boost the green consumption. The whole idea of "GO GREEN" will be come to an end, and the total plan for Green Growth will extinct if the green financing loses its strength. India has to give worth to the process for transitioning to a low-carbon and maintaining climate resilient economy. Some statistics say Asia has the polluted cities around 42% pollutants and Delhi in India is the most polluted cities as per the 2002 analysis as it contains 165 microgram polluted particles per

cubic meter. This makes a financial experts and normal public to use their money wisely and innovatively by investing them in producing environment friendly products. This will make the environment pollution free.

Literature Review: -

International development finance club (IDFC) (2014) in its green finance mapping initiative shows that its members have provided nearly 100 billion USD of green financing in 2013. A key challenge of this mapping study is to overcome the varying definitions for green finance themes, and to distinguish between the other environmental objectives, green energy and mitigation of greenhouse gas emissions, and adaptation categories**. Keerthi B.S, (2013)** has expressed India's energy supply is not able to keep pace with the high economic growth rates in the country. This results in persistent power shortages and frequent power cuts. In order to minimize import dependency in the conventional energy sector, the Indian Government is increasingly focusing on strategies for enhancing energy efficiency and utilizing renewable sources. **Zadek and Flynn (2013)** in their research have shown thatgreen finance is often used interchangeably with green investment. However, in practice, green finance is a wider lens including more than investments as defined by Bloomberg New Energy Finance and others. Most important is that it includes operational costs of green investments not included under the definition of green investment. Most obviously, it would include costs such as project preparation and land acquisition costs, both of which are not just significant but can pose distinct financing challenges

Objectives: -

1. To diagnosis the current green financing scenario in India.
2. To put ideas about some green financial products and services.
3. To find out constraints to Green growth with overcome ideas.
4. To give a circular green finance model which shows the process is a continuous process.

Running status of Green financing in India: -

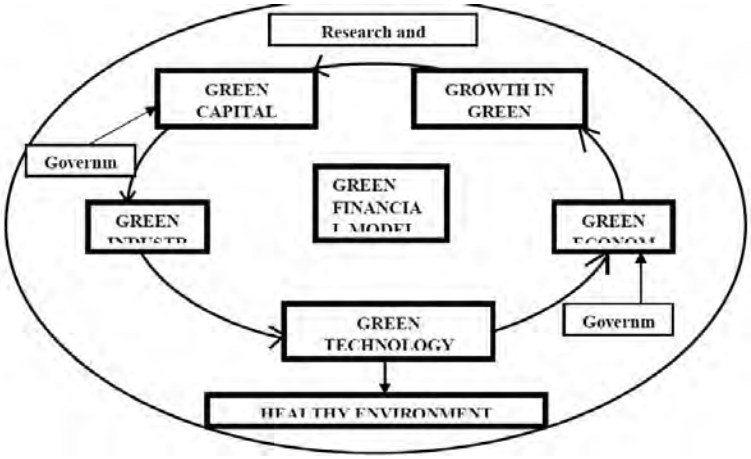
In Indian green financing is running in very initial stage and very lucrative manner. In this to minimize the quantity of import of conventional energy from abroad the Indian government is now giving importance on generation of energy domestically and proper usage of renewable resources. For this a very effective and efficient strategies are in the process of forming and flowing also. In India so many micro small and medium enterprises are there which are playing the major role in contributing towards Indian national income. No doubt these industries have the sufficient capability to enhance the strength of our economic structure. To implement energy efficiency measures and generating energy all the Micro, Small and Medium Enterprises (MSMEs) in India are provided advisory services, training and financing schemes that enable them to implement energy efficiency strategies.

Government of India support this project by providing specific energy efficiency loan concept with the Small Industries Development Bank of India (SIDBI) and the State Bank of India (SBI). These banks are now providing loan for the above project being a part of

green financing. Initially It is pushing the growth of Indian economy forward at some extend.

One international organization named "Earth Day Network" (EDN) had started its mission regarding green earth and green economy on 22 April, 1970.currently it is working with 50,000 workers in 192 countries through the globe. In India the EDN operates its network from Kolkata. In collaboration with Indian educational institution EDN promotes the views to make school campus environment friendly by conserving water, managing waste, adding plantation, For Indian industries, they gave the idea of reducing carbon emission and utilizing renewable energies. EDN also gave the proposal of harvesting vegetables, plant trees, some medicinal plants and herbs in all available vacant spaces, pots and rooftops, which help in both the way firstly it helps in improving the climate quality and secondly it will create scope of employment and source of income. Definitely it is adding some contribution to Indian economy. In this way somehow Indian green economy gaining some growth. As per present statics only 16% of India is covered with greenery.

Green financial Model:



According to the above proposed model the green finance contains 7 factors which are inter-dependent. Such factors are: -

1) **Green Capital investment: -** It is the amount of fund that is going to be investing in the project in a respective industry to produce green products. This amount comprises with the profit and turnover by selling the green goods and the investment of different sectors as government, financial institution, banks etc.

2) **Green Industry: -** It refers to the industries which takes the responsibilities to make environment friendly products and reduce the greenhouse gas emission amount to promote a carbon free climate.

3) **Green technology and Green Products: -** Technology used for making environment friendly products is known as green

technology and the products are known as green product.

4) **Green Economy: -** Collection of money for establishing and enhancing the GO GREEN idea and the return of investment from the green financing project is called green economy.

5) **Green Government: -** The different policies are made by Indian government which are acting as catalyst of the project to move forward the economy of India by creating more and more job opportunities by investing in agricultural sector, Industrial sector, forestry, dairy products and etc.The respective government is known as Green Government due to its supportive policies and government bank loan facilities which causes growth of green economy.

6) **Research & Development: -** This factor includes the whole financial model inside it. It is because all the steps and factor of this green financing sector needs a correct forecasting and proper research work before investing money in each sector. Before putting money all the respective investors need to know about the market structure and the project planning. For producing green products a proper quality based R&D should be done to have a sure idea about the product which can meet the customer needs or not. A R&D must be done to know the cash flow in the market, to know its constraints and solutions to it. This factor helps economy in growing higher and higher and enhancing green finance.

7) **Healthy, Green Environment: -** Financial model is only meant for generating green products and accepting environment friendly methods. By creating ecofriendly products, the resources are being used properly, reduction of carbon generation is done and a due to this a clean and pure atmosphere is being available which increases the level of life of living beings on earth.

Green Financing Plans and policies: -

There are some policies and plans that should be followed and promoted for individuals, companies and publics of India which will create a broad marketing arena for green based business. Among these plans some plans have been in use already and rest of the plans and policies need to be implemented.

Green financing plans for individuals

1. **Personal loan: -** This loan will be sanctioned to people when they purchase the green products, such as hybrid vehicles, bikes, and products that reduce the carbon emission.

2. **Green vehicle loans: -** Loans for making green vehicles, in which very less
amount of carbon emission occurs.

3. **loan for Alternative Fuel Conversion: -** Loans for initiate a project and doing research on vehicles to change the natural fuel to bio fuels.

4. **Home Office Conversion Loans: -** This loan is meant for those individuals who want to make their home office and seeking to start home working, home based business.

5. **Green Children Accounts: -** Under this plan everyone should open saving account for their children for investment for products in 'Green' projects.
6. **Private Transport Finance Packages: -** Loans for combined transport services to a person who use the vehicle run by bio fuel.
7. **Saving accounts: -**Under this plan every organization should save their money comes from several portions of profits to the organization related to the green growth which will use in GREEN CAMPAING further.
8. **Green Credit card: -** It offers the benefit of discount, on each purchase of some fixed amount as cardholders participate be the part of Green Activity.
9. **Fund allocation/Green Funds: -** This plan helps in pursuance of a certain level of green economic growth and environmental conservation by investing in the green companies or the activities for a greenhouse gas emission reduction.
10. **Bike Insurance: -** Green bike insurance and insurance fee discount on their bikes as they are using the bio fuel which comes under ecofriendly activities.
11. **Energy efficient mortgages: -** By this plan more amount mortgages are provided to individuals who creates low carbon emission domestically and who have low energy costs.

Green financing plans for companies:

1. **Environmental Technology Leasing: -** By this plan Provision of business leases is easily provided to companies for green technology acceptance for green products.
2. **Environmentally Sound Construction: -** Provision of lending money at favorable terms for ecofriendly construction such as constructing building using green bricks.
3. **Energy Efficiency Loans: -** A good amount of Loan is provided for energy efficient improvements and steps adopted for less carbon emission in industries.
4. **Ordinary Loan: -** It represents the policy that under which private banks offer loans to green companies and eco-friendly product manufacturing companies.
5. **Green Commercialization (Loans on Credit): -**sufficient amount of loan so called Green funds is made to be available for green small- and medium-sized enterprise (SME) on credit basis or with very less amount of interest for green projects and green SMEs.
6. **Growth: -** Under this plan income tax should not be demanded from the companies on Public offering funds, Savings amount which is made by green economy and the income amount that is made by green projects.
7. **Bonds: -** This plan says mutual bond between the groups of organizations for working on a particular green project has to be extended as per the time constraint on a regular basis.

Green financing plans for public: -

1. **Public Loan: -** This plan provide loan for solar power generation, new renewable energy usages, and maximization of proper energy utilization.
2. **Public Fund: -** Public fund policy says to invest more and more amount of money on green industries which has a very high rate of return. It helps in Green Growth.
3. **Public Guarantee: -** This plan says about the guarantee on a specific investment for green project in India by the respective companies and manufacturers that the investment amount must have the return without any risk.
4. **Public Insurance: -** It is a kind of insurance on green products, investment amount and green properties (house, business and vehicle) to eliminate the risk.

Products and Services Comes under Green Finance Scheme: -

Green financial scheme focuses on the following products and services, broadly divided on four categories having subcategories in each section.

(A) Retail finance: -

Retail finance is also known as retail banking. It has the provision of services by a bank to individual consumers, by offering saving, transactional accounts, mortgages, personal loans, debit cards, and credit cards. This service is totally different from from investment banking, commercial banking or wholesale banking. Under this five different types of facilities are included.

(i) Green Mortgage: - Green mortgage is commonly known as energy efficient mortgage (EEM). It is basically a loan product that allows the consumer to reduce the cost of their utility bill by adopting energy-efficient features into their new house and for existing housing for refinancing it.

(ii) Green home Loan: - Green Home Project is a type of project which accesses the enhancement of carbon free environment and promotes renewable energy. The loan provided by some financial institutions and banks for this project is known as green home loan.

(iii) Green Commercial and Building loan: -This loan talks about the amount of money sanctioned by government or some banks to build a building for commercialization purpose and domestic purpose.

(iv) Green Car Loan: - This loan is provided for buying fuel efficient cars, having less carbon emission. Lenders offer discounts to people who buy fuel-efficient cars.

(v) Green Credit Card: - This card has special features to fight against the climate change and sustain this globe. It can reduce the personal carbon footprint, it is biodegradable and it can do funds rainforest preservation and reforestation. By using this Green credit card we can reduce your carbon footprint just by swiping at time of purchase or any transaction. It eliminates 2 to 4 pounds of CO_2 for every $1 expenditure.

(B) Insurance: -

Insurance is simply transfer of the risk of a loss, from one entity to another in terms for money. It is the type of risk management technique that protects the insurance holder from uncertain loss. In this context we have deal with three types of insurance.

(i) Green Auto Insurance: - Financial institutions are providing green auto insurance to fuel efficient vehicles in the very low cost as compared to any other vehicles.

(ii) Carbon Insurance: - This insurance policy says controlling the risk factors in the process of restricting the emission of carbon to the environment by regulatory planning and techniques.

(iii) Green Insurance: - This insurance policy can pay for a greener rebuild after a loss to private and public properties. This implies if one individual or a public property like park, Mall, temple breaks due to some natural calamity then the respective institute or individual will be paid by this insurance policy.

(C) Corporate insurance:

Corporate finance is the area of finance which acts for collecting capital and work for sourcing of funds for corporations and firms. Besides this this insurance policy takes care of value of firms and shares of to the shareholders of that company. It is divided into four subcategories.

(i) Green Project Finance: - Green Project Finance is the part of a corporate insurance which does financing and lending Renewable projects and green projects. This insurance is the perfect partner to meet the funding needs. Capital Lease, Operating Lease, a Power Purchase Agreement or a Power Purchase Lease all type of secure and financial support is provided by this green project finance.

(ii) Green Securitization: - Securitization process takes all the responsibility to transfer of fund transfer from banks and other loan originators to long-term investors as return of their investment. Again this put emphasis on completion of development stage of green projects and renewable energy projects. Securitization always tries to put the invested money, ROI and business in a less risky region

(iii) Green Technology Leasing: - Green technology leasing is the easy way to purchase green technology such as windmills, solar panels, solar equipment, battery technology, and even bio-fuel conversion equipment for the lowest rates. In leasing process, the investment amount is less as compared to loan conditions and in leasing some tax concession is there.

(iv) Carbon Finance: - Carbon finance is the new branch of green finance. It always looks after the carbon emission rate by the specific industries and put some charge on them with respect to the amount of carbon dioxide and other greenhouse gas emission. These fine charges create financial risks in corporate balance sheets.

(D) Asset Management: -

Asset management is a process of cost effective deployment of assets, maintaining a sound required expenditure in operating, maintaining, upgrading, and the assets and using a very cost effective disposing process of assets. In the financial world asset management means to manage the amount of investment by people and companies in a particular business. It contains three basic categories.

(i) Eco fund: -Eco funding is the part of socially responsible investing where investments are made in companies for manufacturing environment friendly products. Secondly the practices of eco funding focus on

investment for utilizing renewable energy. Eco funding provides financial management to SMEs to work on new green projects.

(ii) Carbon Fund: - The World Bank started the term Carbon Fund contributed by governments and companies in Organization for Economic Cooperation and Development (OECD) countriesto purchase greenhouse gas emission reductions, generated by projects in developing countries and countries with economies in transition.These carbon funds have demonstrated market instruments which can play a supporting role in cost-effective emission reductions and channeling mitigation finance to developing countries.

(iii) Eco ETF: - ETF stands for exchange traded fund which gives investors exposure to a range of equities and stocks without purchasing them individually. It can track a particular set of stocks. It is associated with fees and expenses that are cheaper than the mutual funds. In the case of green investing the ETF is gathered for clean energy sources like wind and solar power, clean technology like smarter power grids and Environmental services companies.

Profitability Quantity by Green Finance to Indian Economy: -

(i) Green finance will help the Indian society by establishing a domestic market for alternative resources by using green project based technologies. By this Indian society cannot face problem at the time of resources limitations.

(ii) By implementation of green financing so many related sectors will come with their projects and plans which creates so many job opportunities in India. It will increase the National income and GDP of India.

(iii) Green Financing policies can influence all Indian industries and business sectors to invest their money in this programme, by this some value will be added to Indian industries which will help them in enhancing their brand value in the global and domestic market. By this way circulation of money will occurs in market.

(iv) Individual plans that this financing system contains is sufficient enough to motivate an individual to put some of his income amount in creating a Green Globe, which can add some financial assistance to the project.

(v) The respective public plans of green financing can attract the public or any investors to put their money in the Eco friendly initiatives.

(vi) Investment in environment friendly projects and technologies may help bring down their costs and expenditures on the old technologies.

(vii) By imposing this idea in Indian market some new innovative products need to be produced domestically which will increase employment and **"MAKE IN INDIA"** will achieve some more steps.

Constraints for green financing in India: -

1. The inventions and innovations that have been done are strong enough to fight against the environmental challenges faced by the industry. As a result, all these ideas cannot be used till now due to proper scale-up and commercialization barrier because it is difficult for all academics, research

institutes and industries to go out their boundaries.

2. No doubt all the renewable energy projects should be efficient enough in collecting its ROI which have invested on many stakeholders, including end-users, technology providers, engineering procurement and construction, firms, project developers, investors, financers, and utilities. After the successful implementation of the project the investors will demand their returns. If the energy project is inefficient then it takes a very long payback period. This problem again can cause high transaction costs, especially in the more fragmented commercial and residential segments.

3. Operation process can have so many technical hurdles during the manufacturing process of green products which put a bad impact on green finance. If the using machineries have some technical issues it affects the quality of products.

4. As per government policies taking green growth into consideration, if carbon emission from the machineries crosses the limit then as per green growth rules industry must have to pay some amount to government.

5. Price distortion is another factor which acts as big constraints for green financing. It implies the imbalance in the economy and pricing structure. A small fluctuation in pricing creates a wide variation in investment in green finance and getting the ROI.

Some proposed suggestion to overcome the constraints

1. All the new inventions by research institutes need to take some extra effort to have very reliable examinations on it. All the industries should try to take little risk to use the technologies and give some financial support to this kind of research work.

2.To handle this issue a successful energy efficiency finance structure need to be made, which can provide a less payback period to all investors.

3. All the organizations should try their best to use fossil fuel for running their machineries by which carbon emission can be controlled.

4. To avoid the pricing imbalance in the economy proper reforms should be done and balanced gross domestic product and national income should be available.

5.A perfect valuation of transaction cost need to be implemented.

Future scope of green financing in India: -

As like California's million solar roofs program, in India solar roofs program should be promoted in which loan holders can be benefited from the solar incentive program.

A friendly Collaboration with environment-oriented NGO organizations that focus on

Environmental issues to develop "green" financial products and services can give us a very healthy and economic life style.

Another opportunity is to provide carbon neutral, on a product and services or corporate level, is becoming an accepted practice for many organizations andIndividuals which is a very good opportunity for India to work in to.

Supporting the clean technology sector in the coming decades, tapping into clean energy and environmental technology and creating opportunities which will continue to require innovative financing packages, developed through long-term loans.

India has proposed to reduce the emissions intensity of its GDP by 33-35 per cent by 2030 (from 2005 levels) in Intended Nationally Determined Contribution (INDC). To achieve these goals, India has to rely on external funds. The role of Indian banks and development financial institutions (DFIs) as a facilitator of green growth is critical.

ESG risk assessment is essential to enhancing the asset quality of banks. It indirectly helps in achieving sustainable growth and development by minimizing the liabilities.

India need to produce 100 GW of solar power and 60 GW of wind power installation by 2022 as per estimation by approaching lenders such as Rural Electrification Corporation, Power Finance Corporation, Indian Renewable Energy Development Agency and Yes Bank for low-cost, long-term funds.

Conclusions: -

The ecosystem and economy of India are now in an unbalance conditions. The economic growth need to be accelerated for providing a sustainable financial environment to Indian. Green financing is the basic features of green growth. Green financing in India has just started its mission. So first of all the participation of government is more important in initial stage. Indian government should provide some profit in terms of subsidies and suitable policies for green projects which will attract the individual, public and private industries to join the market and put their money in it. The crucial problem for this programme is successiveness in the green technologies. For reduction ofimporting of energy Indian government should utilize their renewable resources and process has been started for enhancing energy efficiency. And most importantly all the probable constraints should be handled so smartly that it cannot create problem for green financing by putting a bad impact on banks and investors. Green growth consists of technology development companies, financial companies, government, and consumers. Hence to make the Green financing strategies successful and create an everlasting economy all the factors should be come together to act efficiently.

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Socio-economic condition of weekly market vendors in Telangana state: A case study of Hyderabad

B. Prasad, Ph.D. Research scholar, School of Economics, University of Hyderabad.

Abstract: *The migration from Rural to urban areas occur one of the major reason is that lack of employment opportunities in rural areas in many developing countries. But In urban areas does not generate adequate employment opportunities for unskilled or manual labour therefore survival quit difficult for unskilled workers in urban areas. In circumstance, survival or livelihood strategy has become quite difficult. Therefore, force to enter in informal sector as wage labour, self-employment and street vendors for livelihood and survival strategy. Their activity does not recognize under any formal regulatory or legal system, and does not access any social security or benefits from government programme. While there are operating their activity with several obstacles such as harassed by municipality, traffic police authority, Thai bazar contractors and local leaders etc. In this circumstance the study main objective to investigate that how they are operate their activity, profile of socio-economic conditions of vendors and regulatory impact on vendor's activity. The study conduct during April to June 2016 in Hyderabad. The study based on the secondary and as well as primary data source from different level stakeholders. The study draw that the street vendors were get lack of recognition, access social benefits such shelter, PDS, formal credit source and uncertainty income and employment.*

Keywords: *Informal Sector, Street Vendors, Activities, Socio-Economic conditions and Hyderabad.*

1. Introduction

In informal sector is pivotal role playing in way providing employment, output and income opportunities as well as services in rural and as well as urban areas in third world countries. In case of India, according to the National Sample Survey (2004-05) only 7.62 percent of the total work force was in formal and remaining 92.38 or about 422.61 million workers were informally employed, it has extended to 472.9 Million in 2011-12. The most of economic and social deprive section people were associated with the informal economic activities for their livelihood. Therefore, dependency on informal economy rapidly increasing since last two decades in way informal employment, income and output (NCEUS 2012).

The urban informal economy is accounting significant share urban employment and economic output, but it not recognize and accountable by any legislation and lack of government support. Street vending is more visible and important in economy manifestation of informal economy. The urban informal traders especially traders constitute a very high proportion (73-99 percent) of employment in trade and significant share (50-90 percent) of trade gross domestic product (GDP) (Hope, 2001). According to government of India, 10 million street vendors are existed in India (NCEUS, 20006). The street vending is the means of earning a livelihood for

urban poor. This activity require petty financial inputs and low skills. The most of the street vendors are migrate to large urban cities from small town or rural areas for looking employment opportunities with low skills. This people taking vending activity when they do not find means of livelihood security. In this activity income is low, less capital investment and no need special skills or training. Hence, these people street vending is easiest for their means of livelihood (ILO, 2002). Informal street vendors fall into informal economy. Characteristics of street vendors is ease to entry, family ownership and carried out in a temporary structure, the open air without roof and in a variable location without a fixed place or store. They are not using electricity and use labour intensive and family member participate in vending related activity and technical knowledge learn from informal education system. The street vendors are mostly sell their good in unregulated and highly competitive markets without fixed working hours. While government rules and regulation looking vending activity is illegal and does not provide any formal credit source and lack of support to them.

2. Review of Literature

In period of Globalization, rapid increase urban population by accelerating migration from rural to urban areas. The increase urban population led to several problems such poverty, lack of infrastructural, unemployment, sanitation problem etc. Here, unemployment labour force expand than the urban sector employment generation (Hann, H, 1989).

The hawkers and street vendors are constitute significant proportion of the urban informal sector and it accounted two third of urban employment. The urban informal sector is easy to entry for low skilled workers and they use local traditional production technics with low returns (Bhowmik, 2000). The street vending activities is rapid increasing and rang form 30 to 70 per cent with average standing at 50 percent (Chen, 2005**)**. The vending activity is carryout with uncertainty and insecurity, when they are working at the pavement and may occur accident anytime (Anjaria, 2006). The street vendors are working as long working hours (daily 8 to 10 hours) under extremes of environment, in high levels of air and noise pollution, which impact on their health like hypertension, hyperacidity, or even diseases related to the heart and kidney. Frequently, many of the diseases are related to stress due to uncertainty of income (Bhowmik, 2010). In Delhi only 5 per cent (out 6 Lakhs) has been issued license allow to permit to sell their commodities on public places. The rest of street vendors are continuous harassment through extortion and eviction. The local municipality authorities are negative attitude towards to street vendors providing license (Renu,v ,2005). The street vending activity must be legalize and support. When legalize then they operate their activity operate without pressure, harassment and uncertainty. The street vendors are successfully when government support to activity in way provide infrastructure facilities (De Soto, 1989).

3. Research Problem

The most of developing countries, lack of employment opportunities in rural areas result of migration to urban areas and its led to rapid expand urban informal workforce, in other hand, formal

employment opportunities are declining. Hence, unable to find appropriate employment opportunities even have skills and education. In this circumstance, they are force to enter into the informal sector as self-employment, wage and temporary labour and street vendors without social security for their livelihood and survival. Street vendors are significant share and role in informal sector. But the street vendors does not have any legal recognitions, social security and benefits, lack of formal credit source and uncertainty of employment, activity and work site, long working hours, health hazardous, bribe pay to local authorities. The policies has not recognize role of street vendors in informal economy and negative attitude towards to them. In this circumstance, difficult to operate their activity and push them into vulnerable and increase poverty among vendors. There is need to be study of profile of socio-economic condition of vendors, issues and challenges of weekly market vendors in Hyderabad city. Hence, this study examine that socio-economic condition of vendors and issues and challenges of vendors in Hyderabad city.

4. Objective of Study

The study was aim to explore the socio-economic characteristics of vendors in case Hyderabad. The study of objective was following:-

1. To explore socio-economic profile of street vendors in Hyderabad.

2. To examine the issues and challenges of street vendor in operate activity.

5. Methodology

This study complex of both secondary as well as primary data source. The secondary data have been collected different online and offline as well as different government officials in Hyderabad. The lack of data source and studies on the informal market and vendors in Hyderabad, Telangana. Therefore, the study going through the Primary data have been collected from street vendors at different place (Durgha, Beeramguda and Patamcheru) in Hyderabad with structure questionnaire regarding respondent of age, gender, education, occupation, ownership house, sanitation facilities, material source and employment days, Unions and associations, government role in operate this markets and issues and challenges at market places. The Total sample was 120 respondents. The representative random and purposive sample method was used for selecting samples.

Table-1: Sample Size

Caste	Beeramgam	Durga	Patancheruvu	Total
OC	20	17	15	62
BC	15	18	18	51
SC	5	5	5	15
ST			2	2
Total	40	40	40	120

The study scope extends to only street vendors in the city of Hyderabad, their socio-economic profile, experience, problems and challenges of street vendors

trading. Study is under taking problems of weekly public markets in different prospective. Thus, this study is limited to only weekly market vendors in Hyderabad city.

6. Socio-Economic Profile of Vendors: Empirical Evidence from Field Work and Observation

This section Analyse the profile of the vendors in Hyderabad and markets in Hyderabad city. The profile of vendors include the age, marital and employment, and details of vendors trading and activity. While explain the issue, problems and different prospectus of the vendors.

6.1 Age Group of Vendors

The table-1 shows that age group of vendors. There is no independent vendors blow 15 year but some of the children's are helping and assistance to family or vendors. The child vendors are paid by owner. Some of the children's are operate absence of parents. Age of vendor indicate that capabilities of the vendors. Here, most of the vendors are belongs from age group of 15-39, (51.67 percent) because this age group is having more capable to operate vending activity compare to other age group. Above 60 age group was very less because they were unable to do operate activity, its need more efforts they can't. In case of other caste, age group of 15-39 is high and above 60 age group is only 7.69 per cent. In case of schedule caste, majority vendors are age group of 40 to 59 is 53.33 percent and in this caste, 20 percent above 60 age vendors also are working, it indicate that marginalize sectors are not survive without work, they have to work for their livelihood security.

Table-1: Age Distribution of Vendors

Caste	OC	BC	SC	ST	Total
15-39	32(61.54)	26(50.98)	4(26.67)		62(51.67)
40-59	16(30.77)	23(45.10)	8(53.33)	2(100)	49(40.83)
Above 60	4(7.69)	2(3.92)	3(20)		9(7.5)
Total	52(100)	51(100)	15(100)	2(100)	120(100)

Source: Field work (*Figures in parentheses show Percentage)*

6.2 Gender Composition

The street vending activity is participated by men, women and even children. The street vending activity dominated by men. Bhowmik(2001) found that street vending activity dominated by men in India expect Imphal. Female vendors are dealing with less profitable good such vegetable or perishable goods because of they are difficult to deal other goods, it require more effort in terms of physical and mentally. While men dominated with high value of non-perishable good such as clothe, street and iron goods, electricity equipment and household consumption goods. The women vendors face problem such as difficult to find secure place to sell their good, transport carryout goods, sanitation, harassment, lack of storage shelter space and electricity, and financial credit source, demand for bribes, lack of service and infrastructure facilities (water, toilets and rest room). Some time they left for pregnant period a

roundly one year and taking care of children and illness period. The women vendors face problem by customer are abuse them in way humiliating language, behavior and insulted.

Table-2: Gender Composition

Gender	Male	Female	Total
OC	49 (94.2)	3(5.8)	52(100)
BC	39 (76.5)	12(23.5)	51100)
SC	9 (60)	6(40)	15100)
ST	2 (100)	0 (0)	2100)
Total	99 (82.5)	21(17.5)	120100)

Source: Field work (*Figures in parentheses show percentage)*

Above table-2 show that Major percent of vendors accounted that male vendors.82.5 percent of male vendors, only 17.5 percent of female vendors. It indicate that Female vendors are less because their physical capabilities and social paradox. Most of female vendors dealing with vegetable, fruits and ladies garments which are activities require less physical strengths. The male vendors deal with durable goods like clothes, electrical, bed sheet, plastic, fruits and some the vendor's male vendor's deal with vegetables. In term of caste, the female vendors are 40 percent existed compare to other, other backward caste is 23.5 and other caste 5.8 female vendors. There is no female vendors in schedule tribe. The socially deprive sections are more willing to participate in this vending activity because of lack of livelihood security as compare as to better section.

6.3 Literacy : Below Table-3, explain about that literacy level of vendors. The majority of street vendors are illiterate which 40 percent and rest of the vendors are primary, middle and upper middle education. Primary, middle and upper middle literacy is respectively 15 per cent, 13.33 per cent and 21.66 percent. Above the inter education is less. The vendor's do not have capable to educate their children because they don't not get sufficient income. More vendors are illiterate in SC and ST as compare to other caste. More literacy is in other caste. **6.4 Marital Status:** Here, Most of the street vendors are married. Out of 120, 17(14.17) vendors are unmarried rest of them are married (85.83). In case schedule caste and schedule tribes, there are no unmarried vendors and 28.85 and 3.92 in OC and BCs are unmarried. Those are married they are getting help by family members (Table-4).

6.5 House: The table-5 show that ownership of house of street vendors. The half of the vendors does not have own house and rest of them does not have own house. Who do not have own house, they are staying rent house. In term of caste wise 56.86 percent of BC vendors have own house, which is more than schedule caste and other caste is respectively 46.67 and 42.31. Those who are staying in rented house is less in OB caste as compare as to SC and OC is respectively. The government house schemes does not reach to anyone vendors.

Table-3: Literately of Vendors

Caste	OC	BC	SC	ST	Total
Illiterate	14 (26.92)	24(47.06)	8(53.33)	2(100)	48(40)
Primary	10(19.23)	3(5.88)	5(33.33)	0	18(15)
Middle	8(15.38)	7(13.73)	1(6.67)	0	16(13.33)
Upper Middle	11(21.15)	15(29.41)	0(0)	0	26(21.66)
Inter	5(9.62)	2(3.92)	1(6.67)	0	8(6.66)
Degree	3(5.77)	0(0)	0(0)	0	3(2.5)
Above degree	1(1.92)	0(0)	0(0)	0	1(0.83)
Total	52(100)	51(100)	15(100)	2(100)	120(100)

Source: Field Work (Figures in parentheses show percentage)

Table-4: Marital Status

Caste	OC	BC	SC	ST	Total
Married	37(71.15)	49(96.08)	15(100)	2(100)	103(85.83)
Unmarried	15(28.85)	2(3.92)	0(0)	0(0)	17(14.17)
Total	52(100)	51(100)	15(100)	2(100)	120(100)

Source: Field Work (Figures in parentheses show percentage)

Table -5: Ownership of House

House	OC	BC	SC	ST	Total
Own	22(42.31)	29(56.86)	7(46.67)	2(100)	60(50)
Rent	30(57.69)	22(43.14)	8(53.33)	0(0)	60(50)
Total	52(100)	51(100)	15(100)	2(100)	120(100)

Source: Field Work (Figures in parentheses show percentage)

6.6 Access of Public Distribution System (PDS) : The Table-6 show that access of Public distribution system to vendors in this study. Under PDS vendors avails that Rice, Wheat, Cooking oil, Sugar and Kerosene. Here, 11.67 per cent of vendors does not access PDS benefits. Because these who do not get benefits from PDS, they were migrated or temporary migrated from other state or other place, they don't have any native proof therefore they were not recognize by state and some of them have PDS access at native place, therefore difficult to go and get PDS benefits. The some respondents are getting PDS on basis of temporary PDS cards, who are getting temporary PDS card holders paid extra money.

6.7 Social Security Assistance Programme Access

Table-7 Show that access of pension for widows, old age and Disability

pension schemes. The pension help in way provide supplementary income to person who does not earn for livelihood security. The 75.83 percent of vendors does not pension and only 24.17 per cent of vendor's access pension.

Table-6: PDS Access

Caste	OC	BC	SC	ST	Total
Yes (%)	43(82.69)	47(92.16)	14(93.33)	2(100)	106(88.33)
No (%)	9(17.31)	4(7.84)	1(6.67)	0(0)	14(11.67)
Total (%)	52(100)	51(100)	15(100)	2(100)	120(100)

Source: Field Work (Figures in parentheses show percentage)

Table-7: Distribution of Pension

Caste	OC	BC	SC	ST	Total
Yes	10(19.23)	12(23.53)	7(46.67)	0(0)	29(24.17)
No	42(80.77)	39(76.47)	8(53.33)	2(100)	91(75.83)
Total	52(100)	51(100)	15(100)	2(100)	120(100)

Source: Field Work (Figures in parentheses show percentage)

6.8 Health Security

The table-8 explain about health security of vendors. The 31.67 percent of vendors does not access any health security. The 66.66 percent of vendors have Arogyasri health card. Only 1.67 per cent (only one vendor) of vendor have Employment state Insurance (ESI), which is less compare to others. He was working in Reliance Company, accidentally loss his hand fingers, now his not working in the company, now he is getting 1000 rupees pension from company every month. Most of the vendors depends on private hospitals. The vendors are regularly sick such fever, cold, Dust allergy because they are selling crowd place and road side. Most of the vendors are demanding that health and accidental insurance cards.

Table-8: Health Security

Caste	OC	BC	SC	ST	Total
No	24(46.15)	9(17.65)	5(33.33)	0	38(31.67)
Arogyasri	26(50)	41(82.35)	10(66.67)	2(100)	80(66.66)
ESI	2(3.85)	0(0)	0(0)	0	2(1.67)
Total	52(100)	51(100)	15(100)	2(100)	120(100)

Source: Field Work (Figures in parentheses show percentage)

6.9 Sanitation Facilities at Working place

The street vendor does have basic sanitation facilities at working place such as water, toilets facility and electricity. Most of vendors are bring drinking from home and rest of them bought. There is no toilets facilities. The women are suffering absence of toilet facility, its impact on their health related kidney. There is not possible to go open place, urgently if go the local peoples are resisting.

6.10 Working Hours : Number of studies has found that working hours of street is too long (more than 10 to 12). The working hours are vary vendor to vendor, it depends on type of commodity sellers. Perishable (Vegetable, fruits and flowers) commodity seller, goods are buying every day, they had to go buy early morning (5 am to 6 am). If they were go late to market they don't get fresh goods and low price goods. The durable good seller buy material weekly once twice in month.

Late night working hours is difficult to operate vending without light. All are not able to buy own charging light, only few of them vendors are having own charging light. Who does not have own light they are using rent charging lights, pay 30 rupees for day in all three markets.

6.11 Type of Commodity Vendors: The vendors are sell different type of commodities such as vegetables, Household necessities, clothes, plastic goods, potters and household products. Some of the product are produced by micro and small scale enterprise or home based production, which help to create employment as well as income to working class (Bhowmik, 2005). The weekly market linked with household, agriculture and micro/small industries. The vendor's sells household made goods such as cooked items, Paphkhan, papad and steel items. Non-agriculture good are plastic, steel and iron goods, household durable good, and clothes. The table-9, explain about type of vendors. Overview, the most of vendors are selling vegetables (40.83 per cent) and clothes vendors are 10 per cent, in case of OC, BC, SC and ST is respectively 28.85, 49.02, 53.33 and 50 per cent. The 8.33 per cent of vendor are plastic commodities vendors. The bed sheet vendors and General store are 5.83 per cent and Fancy ladies items vendors are 5 per cent.

In case of other caste of vendors are also most of vegetable vendors, which is 28.85 per cent. The bed sheet vendors and general store are 11.54 per cent and plastic vendor is 9.62 per cent. The BC caste is 49.02 per cent and SC is 53.33 per cent vegetable sellers. More vegetable vendor's reason is that more capital or investment not required. They are buying daily from Ryth Market and famers. Some of the vendors are themselves farmers. The farmers are difficult to get place in the market. Because all farmers have not came regular basis they come only crop season time. Therefore they are sitting at where is vacant place. Sometime quarrel among the vendors regarding place.

6.12 Years of Vending

The Table-10 Elaborate that how long they have been engaging in vending activity. Most of vendors are working since 6 to 10 years which is 26.67 percent and 23.33 per cent of vendor are engage since 1 to 5 years. The 20.83 percent of vendors are working since 16 to 20 years.

Above 20 to 30 year is very less which is only once to five percent.

Table-9: Type of Commodity Vendors

	OC	BC	SC	ST	Total
Bags	1(1.92)	2(3.92)	0(0)	0	3(2.50)
Banana	0(0)	1(1.96)	0(0)	0	1(0.83)
Bed sheets	6(11.54)	0(0)	1(6.67)	0	7(5.83)
Bangle	1(1.92)	0(0)	0(0)	0	1(0.83)
Child caps	1(1.92)	0(0)	0(0)	0	1(0.83)
Cloths	1(1.92)	11(21.57)	0(0)	0	12(10)
Coconut	2(3.85)	1(1.96)	0(0)	0	3(2.50)
Electric goods	1(1.92)	0(0)	0(0)	0	1(0.83)
Fruits	3(5.77)	1(1.96)	0(0)	0	4(3.33)
Fancy items	2(3.85)	3(5.88)	1(6.67)	0	6(5.00)
Flowers	0(0)	1(1.96)	0(0)	0	1(0.83)
Foot wears	(0)	0(0)	3(20)	0	3(2.50)
General store	6(11.54)	1(1.96)	0(0)	0	7(5.83)
Ice cream	1(1.92)	0(0)	0(0)	0	1(0.83)
Masala Items	1(1.92)	0(0)	0(0)	0	1(0.83)
Mosquito net	0(0)	1(1.96)	0(0)	0	1(0.83)
Pupkhan	1(1.92)	0(0)	0(0)	0	1(0.83)
Papad	2(3.85)	0(0)	0(0)	0	2(1.67)
Plastic	5(9.62)	2(3.92)	2(13.33)	1(50)	10(8.33)
Kitchen Powder	1(1.92)	0(0)	0(0)	0	1(0.83)
Second hand cloths	0(0)	1(1.96)	0(0)	0	1(0.83)
Steel items	1(1.92)	1(1.96)	0(0)	0	2(1.67)
Tea Vendors	1(1.92)	0(0)	0(0)	0	1(0.83)
Vegetables	15(28.85)	25(49.02)	8(53.33)	1(50)	49(40.83)
Total	52(100)	51(100)	15(100)	2(100)	120(100)

Source: Field Work (Figures in parentheses show percentage)

Table- 10: Time of period of Employment

Caste	OC	BC	SC	ST	Total
1 to 5	17(32.69)	7(13.73)	3(20.00)	1(50)	28(23.33)
6 to 10	13(25.00)	15(29.41)	4(26.67)	0()	32(26.67)
11 to 15	10(19.23)	10(19.61)	2(13.33)	1(50)	23(19.17)
16 to 20	8(15.38)	14(27.45)	3(20.00)	0()	25(20.83)
21 to 25	1(1.92)	1(1.96)	0(0)	0()	2(1.67)
26 to 30	2(3.85)	2(3.92)	2(13.33)	0()	6(5.00)
Above 30	1(1.92)	2(3.92)	1(6.67)	0()	4(3.33)
Total	52(100)	51(100)	15(100)	2(100)	120(100)

Source: Field Work (Figures in parentheses show percentage)

6.13 Employment Days in a Week

The tables-11 show that working days in a week of vendors. The most of venders are working four days in week (41.67 per cent) and 30.83 percent of vendors are working five days in week. In case of caste wise SC and BC are also 4 days in working in week but other caste vendors are working 5 days in a week, its indicate that they willing to do more days vending compare to rest of others caste. Only 5 per cent of vendors are working only one day in week because who have own shop they do not go any other market and Some of the traditional based commodities they sell weekly once only therefore their percent is less. The farmer does not come to market for sell because they come only crop time. The 14 percent of vendors are working 6 days in week because they deal with non-durable commodities, they were purchase daily like vegetables, fruits and flowers. Who are dealing with durable commodities they were spend a day for material purchase in a week.

6.14 Ownership of Transport

The table-12 show that transport of ownership of the vendors of vendors. Most of the vendors are own vehicles which two and three wheelers, which is 74.17 per cent. The 19.17 per cent of vendors are using private vehicles and 6.67 per cent of vendors are using hire vehicles. Two vendors are coming by cycles also. Who have own three wheeler, they have to pay 30 rupees rent to thai bazar and 30 rupees for place in Beeramguda market. The rent collector thai bazar has not given authorize receipts to vendors and they collect more than what notified rates.

Table-11: Number of Employment Days

Days/Caste	OC	BC	SC	ST	Total
1	3(5.77)	3(5.88)	0(0)	0()	6(5.00)
2	2(3.85)	4(7.84)	2(13.33)	0()	10(8.33)
3	7(13.46)	8(15.69)	1(6.67)	1(50)	20(16.67)
4	17(32.69)	22(43.14)	6(40)	1(50)	50(41.67)
5	18(34.62)	10(19.61)	4(26.67)	0()	37(30.83)
6	5(9.62)	4(7.84)	2(13.33)	0()	17(14.17)
Total	52(100)	51(100)	15(100)	2(100)	120(100)

Source: Field Work (Figures in parentheses show percentage)

Table- 12: Ownership of Vehicles

Mode	OC	BC	SC	ST	Total
Own	45(86.54)	32(62.75)	11(73.33)	1(50)	89(74.17)
Private	7(13.46)	12(23.53)	3(20)	1(50)	23(19.17)
Hire	0(0)	7(13.73)	1(6.67)	0(0)	8(6.67)
Total	52(100)	51(100)	15(100)	2(100)	120(100)

Source: Field Work (Figures in parentheses show percentage

6.15 Debt

The vendors are does not have credit access from formal institution. The nearly 50 per cent of vendors take money from different source for various purpose. The below table-13 explain that picture of the debt of vendors. The 42.5

per cent of the vendors have debt and remain does not have debt at the time but before they had some debts and repaid by doing this activity. They are taken loan form money lenders, finance, friends, relative and colleagues with high interest rate. They have target to pay finance every day and month.

Table-13: Debt of Vendors

Cast	Yes	No	Total	Avrg Debt
OC	18 (35.29)	34(49.28)	52(43.33)	85233
BC	25(49.02)	26(37.68)	51(42.50)	112017
SC	7(13.73)	8(11.59)	15(12.50)	128333
ST	1(1.96)	1(1.45)	2(1.67)	100000
Total	51(100)	69(100)	120(100)	

Source: Field Work (Figures in parentheses show percentage)

6.16 Union and Association

In the weekly market vendors does not have any union and association any markets. Most of vendors did not belong to any association, unions and political parties. They were not aware of any association working for them. Therefore, they are not involve or part of policy making regarding them. They were informally formed as a group but in that group not include all of the vendors, and some of them not aware of the group It not recognized by any government. This group were helping to them in way get place, accidently and anyone had in bad conditional time. They are giving money in the occasion of festivals. This money is using to poor vendors and who difficult situation.

7. Conclusion

The weekly market street vendors are import role in provide goods at less price for marginal and deprive section while providing employment and livelihood security to urban marginalize sections. But this activity does not recognize by government. They were not access and support social benefit and from government support in way providing dignity of earning and working environment of vendors. The 31.67 per cent of vendors are not have any access health security. This study found that half of the vendors were migrated from different districts and states. Nearly half of the vendors does not have own house, most of the vendor are staying in rented house with partially literacy or illiteracy. They do having any formal credit access and support. They were working long working hours. They are not part of any association and unions. No permanent place for vending and no legal entitlement of the place. They are paying rent to local contract of market and sometime harassed by them. This study is suggesting that government has to recognize and legalize the vending activity therefore the vendors operate their activity with security and dignity. The street vendor act-2014 need to be effectively performance, it's initially stage.

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Rural health- reduction of social stigma and poverty – a study on lymphatic Filariasis

Dr.M.Pushpa Latha, Asst.Prof. of Economics, Kakatiya University PG College, Khammam.

Dr: R. Anandara Rao, Research Scholar, Department of Economics, Kakatiya University, Warangal.

Abstract: *Health is state of complete physical mental and social well being and not merely an absence of disease or infirmity "Despite the rural emphasis, the rural health services for delivery of primary health care were still not operationalzed fully. Lymphatic Filariasis, commonly known as Elephantiasis, is a neglected tropical disease. Infection occurs when filarial parasites are transmitted to human through mosquitoes. Infection is usually acquired in childhood causing hidden damage to the lymphatic system. The painful and profoundly disfiguring visible manifestations of the disease, lymphoedema, elephantiasis and scrotal swelling occur later in life and lead permanent disability. These patients are not only physically disabled but suffer mental, social and financial loses contributing to stigma and poverty.*

Finally, it was found that the kakaravai major grampanchayit, has more filariasis cases in between 35-70 years of age. Since 15 years due to medical care there is an increase of immunity power made the filariasis disease gradually to reduce but still some of the cases are suffering with inadequate medicare and nutrious diet. The filariasis deseased patients are facing social stigma and poverty. The improved rural health facilities reduce the social stigma and poverty of the diseased families.

Keywords: *Lymphatic Filariasis, epidemiology, control strategy, elimination, India.*

Introduction

The concept of rural health incorporates many fields, including geography, midwifery, nursing, sociology, economics, and telehealth or telemedicine. Research shows that the health care needs of individuals living in rural areas are different from those in urban areas, and rural areas often suffer from a lack of access to healthcare. These differences are the result of geographic, demographic, socio economic, workplace, and personal health factors. For example, many rural communities have a large proportion of elderly people and children. With relatively few people of working age (20–50 years of age), such communities have a high dependency ratio. People living in rural areas also tend to have poor socio economic conditions, less education, higher rates of tobacco and alcohol use, and higher mortality rates when compared to their urban counterparts. High rates of poverty amongst rural dwellers in many parts of the world, and poverty is one of the biggest social determinants of health. Health is state of complete physical mental and social well being and not merely an absence of disease or infirmity "Despite the rural emphasis, the rural health services for delivery of primary health care were still not operationalzed fully. Lymphatic filariasis, commonly

known as elephantiasis, is a neglected tropical disease.

Globally, an estimated 25 million men suffer with genital disease and over 15 million people are afflicted with Lymphoedema. Eliminating Lymphatic Filariasis can prevent unnecessary suffering and contribute to the reduction of poverty. 947 million people 54 countries worldwide remain threatened by lymphatic filariasis approximately 80 Percent of these people are living in the following 10 countries. Angola, Cameroon, Cote d'Ivoire, Democratic Republic of the Congo, India, Indonesia, Mozambique, Myanmar, Nigeria and the United Republic of Tanzania. In the year 2000 over 120 million people were infected, at about 40 million disfigured and incapacitated by the disease. The Global program to Eliminate Lymphatic Filariasis (GPELF) established in 2000 by WHO represents the collection pursing of governments, research institution, donors and non government organization to fulfill this global commitment by stopping the spread of infection and alleviating suffering among patients. Intervention in GPELF are estimated to have prevented are cured more than 97 million cases and to avert more than US $ 100 billion in economic loses over the life time of those who have benefited so far.

History of Lymphatic Filariasis

At first, most people don't know they have lymphatic filariasis. They usually don't feel any symptoms until after the adult worms die. The disease usually is not life threatening, but it can permanently damage the lymph system and kidneys. Because the lymph system does not work right, fluid collects and causes swelling in the arms, breasts legs, and, for men, the genital area. The name for this swelling is lymphedema. The entire leg, arm, or genital area may swell to several times its normal size. Also, the swelling and the decreased function of the lymph system make it difficult for the body to fight germs and infections. A person with the disease tends to have more bacterial infections in the skin and lymph system. This causes hardening and thickening of the skin, which is called elephantiasis.

Lymphatic Filariasis is the second biggest cause of long-term disability in the world. In many countries there are millions of people already affected by Lymphatic Filariasis and even more at risk of contracting the disease. In Bangladesh there are currently around 1 million people affected by Lymphatic Filariasis and 70 million at risk of contracting it. In Mozambique there are 2 million people currently affected by Lymphatic Filariasis and 16 million people at risk of contracting the disease. India accounts for 30% of the world's lymphatic filariasis burden. In 2000, the World Health Organization (WHO) launched the Global Programme to Eliminate Lymphatic Filariasis, this was based on two components: Stopping the spread of infection through large-scale annual treatment of all eligible people in an area or region where infection is present; and alleviating the suffering caused by Lymphatic Filariasis through increased morbidity management and disability prevention activities. In 2012, the WHO neglected tropical diseases roadmap confirmed the target date for achieving elimination by 2020.

The Mass Drug Administration (MDA) envisaged in 'endemic' countries continuously for five to six years is to reduce the transmission to 'zero' or a near

'zero' level. Also, repeated MDA is expected to result in the 'elimination' of infection i.e., to a level when the LF is no longer a public health problem. There exists an uncertainty in the statement of LF as a public health problem. One should realize that 'infection' and 'disease' are not synonyms. All infected individuals do not become 'disease' cases. It is only the diseased individuals that could be viewed as the public health problem. The present MDA, though in the long run may ultimately lead to 'disease' prevention, its immediate objective could only be the interruption in transmission. And, this alone is possible to achieve by the year 2015. Therefore, the strategy and the objectives need to be redefined, so as to make it straightforward and achievable.

Sadly, there is no cure for Lymphatic Filariasis. However, the disease can be managed through self-care techniques in order to reduce swelling and pain. A huge part of our work is to travel to remote communities to teach self-care techniques to help people manage their disease effectively. Due to the stigma attached to the deformities caused by Lymphatic Filariasis, many people affected are often shunned and abandoned by their loved ones when they need help the most. They often lose their ability to work due to the effects of Lymphatic Filariasis and as a result are pushed further into poverty. They concept of poverty is multidimensional income poverty and non-income poverty. Poverty is the economic consequence of social backwardness and political deprivation. Lack of education, unhealthy conditions of the rural areas, too much growth of population have worsened the economic life of the rural people. In India, out of 1.21 billion population 26.1 percent are in below the poverty line and facing with many challenges – high income disparity, lack of basic infrastructure and incidence of diseases. As a result delivery of quality affordable health care is an enormous challenge therefore; the study has been taken in khammam district of Thirumalayapalem mandal. The data collected in 120 filariasis diseased samples and examined the rural health facilities and compared the health situations before and after 20-30 years history of the village.

The Objectives of the study area are:

1. To observe how long the Filariasis disease concentrated and affected the health of the villagers.
2. To know what extent the government provided immunization facilities in reduction of chronic diseases and improve the health conditions of the rural people.

Hypotheses:

1. To find out the cause of endomic disease of Lymphatic Filaraisis cases.

2. To observe the Global Program for Elimination of Lymphatic Filariasis(GPELF) in endomic countries.

Methods

This literature review is based on standard methods. English language articles, published between 2000 and 2015, where retrieved using an inclusive keyword based search strategy. These were then screened for relevance before being sorted, evaluated and the themes from them drawn together. The methods used for assessment included: use of data (routine and service specific), service based evaluations (visits and interviews with staff and patients), questionnaires (surveys, staff and patient questionnaires), and case reviews (medical record reviews and second opinions). As well as identifying the methods of assessment currently in use, a strong theme was found regarding the necessity and appropriate use of the patient‘s perspective in assessment.

Sample study in Khammam District

Table 1: Filariasis affected cases in Khammam District

S.No.	Name Of The Mandal	No. of. Filarial cases
1	Paleru	3000
2	Thirumalayapalem (mandal)	600
3	Kusumanchi (mandal)	550
4	Khammam rural (mandal)	600
5	Nelakondapalli (mandal)	350
	Total	**5100**

Source: District Edition daily paper Sakshi Dec 13, 2016 page 8&9 and Andhra jyothi 07-01-2017 page 1&5.

TABLE 1: Explains the particular of total filariasis cases in Khammam district 5100. In Paleru 3000 cases are found. In Tirumalayapalem 600 filaria affected cases are in jupeda, Bachodu, beerolu, madepalli, Subbladu, Ragunathpalem, TirumalayaPalem, Patharlapadu, pinddiprolu. grampanchiyats. In kusumanchi mandal 550 cases are found in muthalayam gudem, Chegomma, Pocharam, kusumanchi, Tukagudem grama panchayaths. In khammam rural mandal

600 cases and 350 cases in Nelakondapalli mandal are also found.

Sample study area: Thirumalayapalem Mandal – Sample study 120 Lymphatic Filariasis cases

Table 2: **Sample Grama Panchayaths in Tirumalayapalem Mandal**

S.No	Villages	No.of. filariases cases	sample study (number)
1	Thirumalayapalem village	232	60 (50.00)
2	Jupeda	47	-
3	Painampalli	37	-
4	Kakaravai	160	60 (50.00)
5	Other Grampanchyaths	124	-
	Total sample (number)	600	120

Source: Primary Data

Table 2: gives the particulars of the Lymphatic Filariasis affected cases in Tirumalayapalam mandal are 600. The sample selected area are Tirumalayapalam and Kakaravai Grama Panchayaths where the most of the cases i.e 232 and 160 Lymphatic Filariasis cases are found in this area. 60 samples were taken in each grama panchayaths, totally covered 120 samples. Tirumalayapalam Grama Panchayath is connected with road facility to the district area but whereas Kakaravai is in interior area with so many Thandas without road facility.

The National Filaria Control Programme (NFCP) was launched in India in 1955. The control strategy was selective chemotherapy with Diethylcarbamazine citrate (DEC) for 12 days at 6 mg/kg body wt. for parasite carriers detected from the night blood survey, and larval control of vector mosquitoes. The major constraint of the NFCP was that it did not cover the vast majority of the population at risk residing in rural areas and that the strategy demanded detection of parasite carriers by night blood survey, which is less sensitive, expensive, time-consuming and poorly accepted by the community.

Table -3: Infrastructural facilities in sample Gram panchayaths

S.NO	**Name of gram panchayaths**	**Drainage**	**Sanitary**	**Safe drinking water**	**Literacy**
1	**Thirumalayapalem**	Poor	Poor	Better	Better
2	**Kakaravai**	V.Poor	Poor	Poor	Poor

Source: Primary Data

The above table 3explains the details of social background of L. F cases in study area i.e. Tirumalai palem and kakaravai. In Tirumalai palem the drainage and sanitary facilities are poor and safe drinking water and literacy are better. In kakaravai the drainage system is very poor and sanitary, safe drinking

water and literacy are poor. The surpanch / RMP doctor concentrated only on the internal road work instead of internal drainage system. Due to the lake of drainage system the mosquitoes which cost to the filarial disease.

Table -4: Health facilities of L.F cases.

S.NO	sample Grama Panchayaths	Health care facilities			Total hospitals
		CHC Hospital	PHC	Private	
1	Thirumalayapalem	NIL	1	5	6
2	Kakaravai	NIL	1	3	4

Source: Primary Data

*CHC = Community Health Centre, PHC = Public Health Centre

The above table 4 shows about the health facilities of Lymphatic Filariasis cases in Thirumalayapalem and Kakaravai gramapanchayaths. In both villages CHCs is not available but only one Gov.t PHC is available. In Kakaravai Grama panchayath most of the filaria cases are dealt by private Rural Medical Practitioner (RMP), the sarpanch of grama panchayaths who was elected three times i.e., 15 years and ruled the village with blessing of existing party at the time.

The lymphatic filariasis diseased sample suffered pain, disfiguration, and sexual disability. Communities frequently shunned women and men disfigured by the disease. The spouses and families rejected them. Affected sample were unable to work because of their disability and frequent fever. This hurted their families and their communities. The Lymphatic Filariasis cases are ignored the public health centres and followed the RMP doctors. The villagers are very stubborned and not cared the words of the public health centre servants. It is observed that Lymphatic Filariasis patients are misguided by the RMP doctor. Because of the illiteracy Lymphatic Filariasis cases went to the RMP doctor / surpanch for their often fever and other sickness. Lymphatic Filariasis was told that surpanch reffered to the private hospitals in the district which is beneficial to him.

Table: 5: Employment position of L.F cases.

S.NO	sample gram panchayaths	Agriculture (number)	Non-Agriculture (number)	Total (number)
1	Thirumalayapalem	23(38.33)	37(61.66)	60(50.00)
2	Kakaravai	32(56.33)	28(46.66)	60(50.00)
	Total (number)	55(45.83)	65(54.16)	120(100.00)

Source: Primary Data

The above table 5 gives the details of Tirumalyapalem and Kakaravai panchayaths Lymphatic Filariasis cases employment position. It is observed that in kakaravai 56.33 per cent of them are depended on agriculture related works while non – agriculture works percent is 46.66. and in Tirumalya palem as it is located on road side 61.66 per cent of them are involved in non agricultural sector for employment.

Table -6: Income position of Lymphatic Filariasis cases in sample village

S.NO	Sample gram panchayaths	Income per one case		Average income Rs.
		Agriculture Rs.	Non Agriculture Rs.	
1	Thirumalayapalem	50,000	36,000	43,000
2	Kakaravai	60,000	38,000	49,000
	Total income in Rs.	1,10,000	74,000	92,000

Source: Primary Data

Above table 5 gives the income position of Lymphatic Filariasis cases in sample village. Agricultural farmers in Thirumalayapalem earned Rs.50, 000 per anum. Non – agricultural people earned Rs. 36,000 whereas in Kakaravai it is Rs. 60,000 and 38,000. The average income in Thirumalayapalem village is Rs. 43,000 and kakaravai it is Rs.49, 000. The total village sample average is Rs. 92,000 per anum. As per the statement of some of the Lymphatic Filariasis samples whatever they earned or get income from agriculture crop most of the income spent to their sickness.

Other Health Services in study area:

Public health nurses, Asha workers and Angawadi centres have taken care of anti-natal care and post-natal women along with other disease sample in the gramapanchayaths public health centres (PHC).

Anti-natal care:

In every village, the pregnant women before 12 weeks i.e. in between 2-3 months were given 1st dose and in 20 weeks i.e. 4-6 months 2nd dose of tetanus vaccine, and iron with B.complex tablets. In Anganwadi centre, the health record of the pregnant women was maintained. Regular health checkups and observation of the health condition of the baby in the womb also counted. The Anganwadi centre provided nutritious food to the anti (pregnant) and post health (children) i.e. rice, wheat, oil, and nutrition flour (in grams) as per their health records. For other diseases in the gramapunchayaths, it will refer to district/Mandal/local health centers.But now-a-days RMP doctor who is showing interest towards the patient by taking them to a particular super specialty hospital for their personal benefit.

Post-Natal care:-

Pregnant women delivery takes place either in sub centre or in RMP doctor hospital. The pregnant women are

advised immunization at the time of delivery in order to prefect the child from mortality through immunization.

Table: 7, immunization (birth-16years):

S.No	Time	Dosage	Vaccine	Dose/disease
1	At birth	BCG	Hepatitis-B	Dose 1
2	6 weeks after	DPT Dose 1	Oral Polio Vaccine (OPV)	Hepatitis-B Dose2
3	Ten weeks	DPT Dose 2	OPV dose2	Hepatitis-B Dose3
4	14th week	DPT Dose 3	OPV dose3	Hepatitis-B Dose4
5	9-12 months	Measles vaccine	Vitamin-A Dose1	Measles & Rubella vaccine
6	16-24months	DPT booster & DPV vaccine booster dose	Vitamin-A Dose2	Japanese Encephalitis(Brain tumor)
7	2years&above BCG	Vitamin-A dose3	DT 5yearscomp	
8	5years 10yeas 16years	DT TT TT		

Secondary data from ANM records Nov, 2016

The above table 7 gives the particulars of vaccine/drops to control the diseases by increasing immunity to the children from TB, diphtheria, whooping cough, polio, hepatitis (jaundice) measles and for clear sight etc.

Rural health awareness was taken place after the establishment of Anganwadi centers. The centers were not only provided nutritious food to the child up to one year but also takes care till joining them in to the school (6years).In Anganwadi pre-school activities helps the mother and the child in betterment of their health conditions.

Results and discussion

In khammam district total Lymphatic Filariases cases found are 5100. Out of this 120 sample in Thirumalayapalem mandal. 2 Gramapanchayaths, Thirumalayapalem which has road facility and kakaravai gramapanchayath which is located in interior area as taken for study. In Thirumalayapalem the drainage and sanitary facilities are, poor and safe drinking water and literacy are better. In kakaravai the drainage system is very poor and sanitary, safe drinking water and literacy are poor. The sarpanch /

RMP doctor concentrated only on the internal road work instead of internal drainage system. Due to the lack of drainage system the mosquitoes which cases filarial disease. The lymphatic filariasis diseased sample suffered pain, disfiguration, and sexual disability. Communities frequently shunned women and men disfigured by the disease. The spouses and families rejected them. Affected sample were unable to work because of their disability and frequent fever. This hurted their families and their communities. As per the statement of some of the Lymphatic Filariasis cases whatever they earned or get income from agriculture crop most of the income spent to their sickness. Rural health awareness was taken place after the establishment of Anganwadi centers. The centers were not only provided nutritious food to the child up to one year but also takes care till joining them in to the school (6years).In Anganwadi pre-school activities helps the mother and the child in betterment of their health conditions.

The global program to eliminate lymphatic filariasis (GPELF) established in 2000 by WHO represents the collection pursing of governments, research institution, donors and non government organization to fulfill this global commitment by stopping the spread of infection and alleviating suffering among patients. The Mass Drug Administration (MDA) envisaged in 'endemic' countries continuously for five to six years is to reduce the transmission to 'zero' or a near 'zero' level. The Diethly Carbamazine Citrate (DEC) medicine are provided to treat Filariasis.

Positive impact on Rural health in study area:-

1. Rural health services which have not shown any discrimination of caste, color, creed, sex, literacy, socio, political and economic condition in providing health facilities

2. Public health nurse, ANM Asha, Anganwadi workers, 104 fixed health and 108 emergency medical services are access to improve the health condition in study of rural area.

3. Immunization program which reduced the maternal diseases like tetanus and child disease like polio other related problem and DEC tablets in reducing Filariasis disease.

4. Apart from public health services private health services (RMP) also available in study area.

Negative impact on rural health in study area:-

1. As public health servant are not reside in the villages, the serious cases in the night times were referred to RMP doctor in the village.

2. Due to the availability of RMP doctor and also as he is Sarpanch of the village, he villages are fully influenced by local doctor/Sarpanch.

3. The Sanitation facilities are very poor in the study area.

4. Soaking pits are not found in the study area.

5. Internal roads are not available in the village

6. Drainage are not available in the village

7. 90 percent of Gramapanchayath elders are illiterates.

8. There is delay in sanction of the budget to Grampanchayat.

9. Some of the villagers are still living in tiled houses with poor facilities.
10. The village is located 18kms & 15kms.Distance to main road and 40km distance to the Khammam headquarters.
11. As most of the Gramapanchayath elders are illiterates, they are very stubborn in their decision making in all matters of the Gramapanchayath.
12. Innocence and ignorance is 100 percent to the Gramapanchayaths.
13. They are not interested in giving education to their girl child.
14. The non-income poverty i.e., social backwardness, mainly unhygienic conditions are prevailed in study area.

Summary & Conclusion

The general health standard in India is quite low. The main reasons which are quite often mentioned for the poor health of population in this country are lack of nutritious diet, in adequate medical care and unhygienic conditions. From fifth to twelfth Five-year plans health development programs were integrated with family welfare and nutrition programs in order to reduce MMR(mather morilaty rate) and IMR(infant mortality rate). The Immunization process made person immune thereby protecting him against the subsequent infection or disease.

To observe how long the Filariasis diseas econcentrated and affectd the health of the 2 grampanchayaths, Thirumalayapalem and Kakaravai, a study has been conducted by taking 120 filaria sample 35-70 years age. To know what extent of immunization facility improved the health with chronic disease. Due to the immunization or vaccines i.e. Vitamin-A drops, Hepatitis the Polio, Measles and Brain tumor were eradicated. The continuous supply of Diethyl Carbamazine (DEC) tablets reduce the swelling of the legs.

Prevention includes giving entire communities medicine that kills the microscopic worms and controlling mosquitoes. Avoiding mosquito bites is another form of prevention. The mosquitoes that carry the microscopic worms usually bite between the hours of dusk and dawn. If anyone live in an area with lymphatic filariasis:

- Lymphatic Filariasis should sleep under a mosquito net.
- Lymphatic Filariasis Use mosquito repellant on exposed skin between dusk and dawn.
- Lymphatic Filariasis has to take a yearly dose of medicine Diethyl Carbamazine Citrate (DEC) that kills the worms circulating in the blood.

To treat lymphatic filariasis a person with adult worms should take a yearly dose of medicine that kills the microscopic worms circulating in the blood. While this does not kill the adult worms, it does prevent the person from giving the disease to someone else. Even after the adult worms die, a person can have swelling of the arms, legs, breasts, or genitals. To keep the swelling from getting worse:

- Lymphatic Filariasis has carefully wash the swollen area with soap and water every day.
- Lymphatic Filariasis has to use anti-bacterial cream on any

wounds. This stops bacterial infections and keeps the swelling from worsening.

Health services are provided by the health staff through the PHC, The negative impact on health services are dominated by positive impact because of the illiteracy, ignorance and stubbornness in the Gramapanchayaths of the study area. Health is state of complete physical mental and social well being and not merely an absence of disease or infirmity "Despite the rural emphasis, the rural health services for delivery of primary health care were still not operationalzed fully. Lymphatic Filariasis patients are not only physically disabled but suffer mental, social and financial loses contributing to stigma and poverty. Recently the Filaria affected sample requested the government to proved them Rs. 1500/- as a pension in order to overcome their poor economic conditions

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Impact of Liberalization on Employment and Welfare – A Study on Singareni Collieries Company Limited, Telanganan State

Dr.M.Pushpa Latha, Asst.Prof. of Economics, Kakatiya University PG College, Khammam.

D.Sreedevi, Research Scholar, Department of Economics, Kakatiya University, Warangal.

Abstract: *Coal is extracted from the ground by coal mining, either underground by shaft mining, or at ground level by open pit mining extraction. India has some of the largest coal reserves in the world (approx. 267 billin tones). Right from its genesis, the commercial coal mining in modern times in India has been dictated by the need of the domestic consumption. India's has abundant domestic reserves of coal. Most of these are in the states of Jharkhand, Oissa, West Bengal, Bihar, Chattisgarh and Madhya Pradesh. Since 1983, the world's top coal producer has been China. Before liberation there is underground mining after liberalization i.e. 2002 onwards the surface mining introduced to reduce the cost of production by taking the technology into account. In ordered to know the post-liberalisation policy in production of coal a study has been conducted on its impact in employment and welfare positions. The study area covered total SCCL areas i.e. Kothagudem underground mining and Sthupalli opencast mining by taking 90 samples in Kothagudem and Khammam district. It was found that the availability of coal mines as a natural resource providing employment to the skilled and unskilled labour. Coal Mine Company is a profit making Dividend Company and generating employment to male/female in improving the living standards of the employees of state/country. Coal mines are historically very dangerous activity. A sudden disaster in underground mine which makes worker helpless and causes to death. The women employee/domestic faces lot of problems like health, education, environmental (Air, Water, Dust,noise etc.,) disaster etc. The opencast mining which created dust and environmental pollution this can be covered only through raising plants. The diseased families benefited with an employment to a family member from first January, 2017 onwards.*

Key words*: SCCL, Underground, Opencast employment, welfare.*

Introduction

Throughout history, coal has been used as an energy resource, primarily burned for the production of electricity and heat, and is also used for industrial purposes, such as refining metals. Coal plays a major role in world energy scenario and it will continue to do so. It contributes about 27 percent of the total global primary energy demand and is also a key input for the steel and other industries. The coal industry has the capability to continue to supply a major share of the world's energy needs. It also has the technology available now, to make major improvements in the critical

areas of efficiency and environmental impacts. Coal is the largest source of energy for the generation of electricity worldwide, as well as one of the largest worldwide anthropogenic sources of carbon dioxide releases. The extraction of coal, use in energy production and its byproducts are all associated with environmental and health effects including climate change.

During gasification, the coal is mixed with oxygen and steam while also being heated and pressurized. During the reaction, oxygen and water molecules oxidize the coal into carbon monoxide (CO), while also releasing hydrogen gas (H_2). This process has been conducted in both underground coal mines and in the production of town gas which was piped to customers to burn for illumination, heating, and cooking.

C (*as Coal*) + O_2 + $H_2O \rightarrow H_2$ + CO

The above table 1 depicts Production of Coal by Country and year (million tonnes) Coal is extracted from the ground by coal mining. Since 1983, the world's top coal producer has been China. In 2011 China produced 3,520 million tonnes of coal – 49.5 percent of 7,695 million tonnes world coal production. In 2011 other large producers were United States (993 million tonnes), India (589), European Union (576) and Australia (416). In 2010 the largest exporters were Australia with 328 million tonnes (27.1 percent of world coal export) and Indonesia with 316 million tonnes (26.1 percent), while the largest importers were Japan with 207 million tonnes (17.5 percent of world coal import), China with 195 million tonnes (16.6 percent) and South Korea with 126 million tonnes (10.7 percent).

Indian coal Industry

Coal mining in Government sector had started in India in the year 1956. Till then, it was totally under the private sector. In September 1956, Government of India established its own coal company National Coal Development Corporation (NCDC). Collieries run by the Railways formed the nucleus of NCDC. This was to fulfill the fast growing energy requirements in the country to support rapid industrialization taking place through 5-year Plans of the Government. In the same year, Singareni Colliery Company, which was operating in Andhra Pradesh since 1920, was also brought under government control when the Central Government and Andhra Pradesh Government acquired its 45 percent and 55 percent shares respectively.

The table 2 explains shareholding coal India. As on 30 January 2015, 79.65 percent of the equity shares of the company were owned by the Government of India and the remaining 20.35 percent were owned by others. On 30 January 2015, in an Offer for Sale (OFS), Government of India sold a further 10 percent stake in CIL. Priced at INR 358 per share, the sale fetched the government INR 225.5763 billion, making it the largest ever equity offering in the Indian share market. On 18 November 2015, Government of India approved another 10 percent stake sale in CIL.

Employment position in Coal India

Table 3, narrates the particulars of Coal India employment position as on 2015-16. Coal India Limited (CIL) is public sector under taking company it produces coal through seven of its wholly owned subsidiaries.

Table: 1 Production of Coal by Country and year (million tonnes)

Country	2003	2004	2005	2006	2007	2008	2009	2010	2011	% Share	Reserve Life (years)
China	1834.9	2122.6	2349.5	2528.6	2691.6	2802.0	2973.0	3235.0	3520.0	49.5	35
United States	972.3	1008.9	1026.5	1054.8	1040.2	1063.0	975.2	983.7	992.8	14.1	239
India	375.4	407.7	428.4	449.2	478.4	515.9	556.0	573.8	588.5	5.6	103
European Union	637.2	627.6	607.4	595.1	592.3	563.6	538.4	535.7	576.1	4.2	97
Australia	350.4	364.3	375.4	382.2	392.7	399.2	413.2	424.0	415.5	5.8	184
Russia	276.7	281.7	298.3	309.9	313.5	328.6	301.3	321.6	333.5	4.0	471
Indonesia	114.3	132.4	152.7	193.8	216.9	240.2	256.2	275.2	324.9	5.1	17
South Africa	237.9	243.4	244.4	244.8	247.7	252.6	250.6	254.3	255.1	3.6	118
Germany	204.9	207.8	202.8	197.1	201.9	192.4	183.7	182.3	188.6	1.1	216
Poland	163.8	162.4	159.5	156.1	145.9	144.0	135.2	133.2	139.2	1.4	41
Kazakhstan	84.9	86.9	86.6	96.2	97.8	111.1	100.9	110.9	115.9	1.5	290
World Total	5,301.3	5,716.0	6,035.3	6,342.0	6,573.3	6,795.0	6,880.8	7,254.6	7,695.4	100	112

Source: www.world coal reserves and production.com

Table: 2: Coal India Limited Shares

Sl.no	Shareholders	Per Cent
1.	Government of India	79.65
2.	Foreign Institutional Investors (FII)	8.52
3.	Domestic Institutions	8.62
4.	Non-Institutions	3.21
	Total	100.0

Source: Annual report 2015-16 public sector undertakings page no: 38 as on 21-September-2016

Table: 3, Employment position in Coal India limited

Sl.	CIL	2012-13	Percent	2013-14	Percent	2014-15	Percent	2015-16	Percent
1.	ECL	74276	20.75	71826	20.72	68681	20.62	66917	20.52
2.	BCCL	61698	17.24	58960	17.01	56051	16.83	54250	16.64
3.	CCL	48126	13.45	46686	13.47	45011	13.51	44274	13.58
4.	WCL	54960	15.36	52484	15.14	50071	15.03	49371	15.14
5.	SECL	73718	20.60	70910	20.46	67800	20.35	65556	20.11
6.	MCL	22065	6.16	22278	6.43	22259	6.68	22541	6.91
7.	NCL	16073	4.49	16741	4.83	16226	4.87	16236	4.98
8.	NEC	2376	0.66	2199	0.63	2027	0.61	1913	0.59
9.	CMPDI	3142	0.88	3135	0.90	3629	1.09	3665	1.12
10.	DCC	551	0.15	512	0.15	474	0.14	444	0.14
	CIL HQ	941	0.26	907	0.26	868	0.26	865	0.27
	TOTAL	357926	100.00	346638	100.00	333097	100.00	326032	100.00

Source: Annual report 2015-16 public sector undertakings page no: 38

These are Eastern Coalfields Limited (ECL), Bharat Coking Coal Limited (BCCL), Central Coalfields Limited (CCL), Western Coalfields Limited (WCL), South-Eastern Coalfields Limited (SECL), Northern Coalfield Limited (NCL), and Mahanadi Coalfields Limited (MCL). Its 8th wholly owned subsidiary Central Mine Planning & Design Institute Limited (CMPDIL) provides exploration, planning and technical support to all the 7 production subsidiaries.

The above table 3 shows the employment position percentage from 2012-13 to 2015-16 financial years. The major employment provided in Coal Companies are from ECL and SECL i.e. 20.75 and 20.60. BCCL it is observed that there is decrease in employment perntage from 17.24.to 16.64, in WCL the employment position is gradually decreased from 15.36 to 15.14,. The low percentage of employment can be seen in MCL, NCL and NEC in between 6.16 to 0.66. CMPDIL also provides consulting services to third-party market clients in the field of exploration, mining, allied engineering & testing, management-systems, training, etc. CIL also has a wholly owned subsidiary in Mozambique, Coal India Africana Limitada (CIAL) for pursuing coal mining opportunities in that country.

Background:

Singareni collieries (coal mines) company limited (SCCL)

The Singareni Colllieries Company Limited (SCCL) is the oldest public sector coal producing company in Andhra Pradesh and it is a government coal mining company jointly owned by government of Andra Pradesh and government of India on a 51:49 equity basis. In the year 1871, Dr. King of the Geological Survey of India discovered coal near the village of Yellandu in Khammam district and one of the important coal seams bore his name. The Hyderabad (Deccan) Company Limited incorporated in England acquired mining rights in 1886 to exploit coal found in Yellandu area. The present Company was incorporated on 23rd December 1920 under the Hyderabad Companies Act as a public limited company with the name 'The Singareni Collieries Company Limited' (SCCL). Large-scale expansion of SCCL was undertaken during the initial Five-year plans. SCCL pioneered mechanization of coal mines in India by adopting coal drilling machines as far back as in 1937. In 1950 Shuttle cars, Gathering arm loaders, conveyors and coal plough equipment were introduced. Later in a path breaking move to replace arduous manual labour, road headers, load haul dumpers and side dump loaders were gradually brought in. The opencast system was introduced in the year 1974. In 2002, surface mining technology which not only facilitates cost reduction but also contributes to eco-friendly mining was introduced for the first time.

Coal mining operations

Coal can be removed from the ground using a shaft mine, slope mine, drift mine, or surface mine (also known open pit, open cut, open-cast, or strip mining). Deep seam techniques include room and pillar, long wall mining, short wall mining, continuous mining, blast mining, and retreat mining.

Table: 4, SCCL Underground/Opencast mine production

year	Underground mines	Opencast mines	Production in Million Tons
1948-49	08	-	< 1
1954-55	09	-	1.72
1974-75	51	01	9.54
2004-05	47	11	35.30
2013-14	42	13	50.47
2015-16	30	16	60.38

Source: HRD Report of SCCL Sept, 2016.

The above table 4 shows the particulars of underground and opencast mining. Before liberation there is underground mining including to that opencast mining introduced in the year 1974. After liberalization i.e. 2002 onwards the opencast mining over taking the underground mining. The opencast mining introduced to reduce the cost of production by taking the technology into account. Since 1948 till 2016 there is gradual increasing in the production level i.e. from < 1 million ton to 60.38 million tons. In ordered to know the post-liberalization policy in production of coal, a study has been conducted on its impact on employment and welfare positions.

Table: 5 SCCL production and manpower

(Base Year 2005 – 06)

Financial Year	Coal Production (Mill.Tons)	Base Year wise increase of production	Manpower	Base Year wise decline of Manpower	Decline of Manpower %tage from Base year	Technology Share
2005-06	36.14	36.14	86,025	86,025	100.0	0%
2006-07	37.71	+1.57	82,224	-3801	95.58	4.42
2007-08	40.60	+4.46	75,573	-10,452	87.85	12.15
2008-09	44.54	+8.4	70,586	-15439	82.05	17.95
2009-10	50.43	+14.29	69,043	16982	80.25	19.75
2010-11	51.33	+15.19	67,615	18410	78.59	21.41
2011-12	52.21	+16.07	66,466	19559	77.26	22.74
2012-13	53.19	+17.05	64,600	21425	75.09	24.91
2013-14	50.47	+14.33	61,778	24247	71.81	28.19
2014-15	52.54	+16.4	58,837	27188	68.39	31.61
2015-16	60.38	+24.24	58,491	27534	67.99	32.01

Source: HRD Report of SCCL Sept, 2015. **Present year*100/base year**

The above table 5 deals with SCCL production and manpower by taking 2005-06 as base year and observed the coal production and the manpower utilize for it. It is observed that since 2005-06 there is a gradual increase in production that is 36.14 to 60.38 million tons. It shows that there is an increase in level of production. If we take the manpower there is gradual decline and it is replaced by the share increase of technology.

Major Social activities of Coal mines (SCCL):

Medical fecilities: SCCL has 7 well-equipped hospitals with bed strength of 821 with specialist facilities in almost all branches and 22 dispensaries are functioning in the collieries as under; Health units are looking after health and sanitation. With a view to provide super specialty medical services to the employees, arrangements were made with 27 reputed Corporate hospitals for referring the medical cases including 4 cancer hospitals. 100 percent medical facilities and care has been provided by main hospitals to the SCCL employers by the qualified doctors, and super specialty doctors to SCCL.

Educational facilities:

As education is a part of the welfare to the workers' family, the SCCL has provided school facility to the boys and girls since 1990. The girls are only provided the education up to post graduation level. Very few boys continued their education to higher level in the outside but remaining stopped their education at high school level and recruited in labour **intensive** underground coal mine jobs. At present employment opportunities in SCCL has been declined in schools from 17 to 12 (5 school closed). It shows that the education levels and educational welfare of the family has been reduced in SCCL and it is found following **lacunas** in the educational level faced problems since 2005 by the girl or boy students.

Environmental Benefits

The benefits of coal are countless, coal mining is an inherently environment damaging and degrading activity. Realizing this, SCCL has launched a number of 'eco-friendly practices' to mitigate the damage to environment and improve the quality of life. In all mining areas extensive green belts have been developed, and monitoring of air and water quality is done on a regular basis to assess the impact of mining on the environment and corrective steps are being implemented immediately. Opencast mines are being restored to pre-mining conditions.

- 442 Singareni Employees children being recruited fir the army. Police and para military forces.
- Around 34,000 illiterate workmen have been made literate.
- More than 4,400 youth have been imparted vocational training.
- Over 45,000 people living in surrounding villages have benefited from the social service activities.
- Around 1,043 beneficiaries have become entrepreneurs and have started earning on their own.

Review of literature:

Radha Kamal Mukerjee (1945)13 in the book, "The Indian Working Class" dealt with the problems of low earnings and the sad state of housing then

prevalent in the Indian Collieries. Srivastava (1970)14 in his book, "A Socio-Economic Survey of the Workers" in the Coal Mines of India (with special reference to Bihar) studied the socio-economic conditions of coal workers in Bihar. The study found that the socio-economic conditions of miners in Bihar are so poor due to high indebtedness, low wages and poor welfare facilities. Hasan (1972)15 in his book, "The Social Security System of India" felt that social security schemes have characteristics such as provision of cash and medical relief and also the active involvement of the State in the provision of social security. He further stated that social security benefits are provided to employees as of right. Tyagi (1982)17 in his book, "Labour Economics and Social Welfare" discussed the labour welfare practices in India such as the provision of intra- mural and extra-mural welfare facilities. He also discussed the various agencies involved in labour welfare. Gupta and Sinha, 2006 "Mining industries have been generated a great number of risks and hazards that jeopardize ecosystems throughout the world" Sheoran, et al., 2010 "The ecological restoration and reclamation on waste dump of mine is vital for sustainable development. Excellent planning and environmental management will minimize the impacts of mining on the environment and thus help in preserving eco-diversity".

Objectives of the study:

- To see the output and employment position in Singareni Collieries Company Limited.
- To observe the welfare security provided to the SCCL labour.

Hypothesis:

- The SCCL provided employment in order to increase the level of output
- To find out whether the social security measures taken by SCCL satisfied the labour or not.

Based on the above objectives, the study area covered total SCCL areas i.e. Kothagudem underground mining and Sathupalli opencast mining by taking 90 samples and tested it with hypothesis.

Methods:

The study is based on both primary and secondary data which was collected from the office records and files of the selected SCCL mines. The data drawn from HRD Report of SCCL, Indian government Annual report 2015-16 and SCCL. As the mining operations of the SCCL are spread in five districts of Telangana state and also constrained by personal resources, the scope of the study is restricted to 2 districts only - Kothagudem PVK-5 Incline Underground of Kothagudem district and Sathupalli JVR-OC mine of Khammam district as sample of 45 respondents from each mine for this study. In choosing the area and selecting the workers, we followed random sampling technique to choose samples to study and to understand the economy of coal mines.

Table: 6 Total Manpower in selected areas of SCCL (Number)

Area	Manpower			
	Underground	Opencast	Surface	Total
Kothagudem	1954 (41.19)	1313 (27.68)	777 (16.38)	4044 (85.24)
Sathupalli	00 (00.00)	400 (08.43)	300 (06.32)	700 (14.76)
Total	1954 (41.19)	1713 (36.11)	1077 (22.70)	4744 (100.00)

Source: HRD Report of SCCL July, 2016

The above table 6 reveals that the total Manpower in underground and opencast including surface. As per the above table the researcher selected the underground labour from kothagudem area and opencast labour from sathupalli area. Out of 1954 underground labour 45 of the sample selected and opencast labour out of 400 from sathupalli selected 45 members for study

Table: 7 Area wise selection of sample (Number)

Sl. NO	Name of the Area and District	**Name of Mine**	**Sample size** in Number
1.	Kothagudem (Kothagudem District)	Underground (PVK-5 Incline)	45 (50.00)
2.	Sathupalli (Khammam District)	Opencast (JVR-OC)	45 (50.00)
3.	Total Number		90 (100.00)

Source: Field data

The above table 7 shows the information of the selected sample of underground coal mines at kothagudem, the selected respondent are from Padmavathi Khani (PVK-5 Incline) of kothagudem district, and opencast of Jalagam Vengala Rao (JVR-OC) coal mine in Sathupalli of Khammam District. In every sample area an equal sample size of 50 percent (45) respondents selected randomly. The above table 8 depicts the information in community wise employment particulars of the respondents. It is evident from the table all the respondents are covered from all communities OC (Open Caste), BC (Backward Class), SC (Scheduled Caste) and Scheduled Tribe. Out of 90 respondents, 36 (40 percent) respondents as the belongs to BC community, followed by SC 27 (30 percent), OC 17 (18.89 percent) and ST 10 (11.11 percent) percentage respectively.

The above table 9 shows that the age wise particulars of the sample SCCL respondents. 47.78 percent's sample are in between the age of 41-50 years next 28.87 belong to the age 31-40 years and fallowed by 17.78 percent are in between the age of 51-58. Teenage workers are only 5.56 percent.

Table: 8 Community wise Respondents of SCCL (Number)

Sl.no	Community/Area	Kothagudem Underground	Sathupalli Opencast	Total (Number)
1.	SC	13 (48.15) [28.89]	14 (51.85) [31.11]	27 (100.00) [30.00]
2.	ST	04 (40.00) [8.89]	06 60.00 13.33	10 (100.00) [11.11]
3.	BC	19 (52.78) [42.22]	17 (47.22) [37.78]	36 (100.00) [40.00]
4.	OC	09 (52.94) [20.00]	08 (47.06) [17.78]	17 (100.00) [18.89]
5.	TOTAL Number	45 (50.00) [100.00]	45 (50.00) [100.00]	90 (100.00) [100.00]

Source: Field data ( ) brackets indicate row wise percentage
[ ] brackets indicate column wise percentage

Table: 9 Age wise respondents of SCCL (Number)

Sl.no	Age/Area	Kothagudem underground	Sathupalli Opencast	Total Number
1.	21-30	03 (60) [6.67]	02 (40.00) [24.44]	05 (100.00) [5.56]
2.	31-40	11 (42.31) [24.44]	15 (57.69) [33.33]	26 (100.00) [28.89]
3.	41-50	22 (51.16) [48.89]	21 (48.84) [46.67]	43 (100.00) [47.78]
4.	51-58	09 (56.25) [20.00]	07 (43.75) [15.56]	16 (100.00) [17.78]
5.	Total Number	45 (50.00) [100.00]	45 (50.00) [100.00]	90 (100.00) [100.00]

Source: Field data
( ) brackets indicate row wise percentage
[ ] brackets indicate column wise percentage

Table: 10: Area-wise Literacy Particulars of the Respondents (Number)

Sl.no	Education	Kothagudem Underground	Sathupalli Opencast	Total number
1.	Illiterate	11 (57.89) [24.44]	8 (42.11) [17.78]	19 (100.00) [21.11]
2.	Primary education	7 (53.85) [15.56]	6 (46.15) [13.33]	13 (100.00) [14.44]
3.	Secondary education	13 (46.43) [28.89]	15 (53.57) [33.33]	28 (100.00) [31.11]
4.	Intermediate	8 (40.00) [17.78]	12 (60.00) [26.67]	20 (100.00) [22.22]
5.	Graduation	5 (62.50) [11.11]	3 (37.50) [6.67]	8 (100.00) [8.89]
6.	Post-graduation	1 (50.00) [2.22]	1 (50.00) [2.22]	2 (100.00) [2.22]
	Total number	45 (50.00) [100.00]	45 (50.00) [100.00]	90 (100.00) [100.00]

Source: Field data

( ) brackets indicate row wise percentage

[ ] brackets indicate column wise percentage

Table 10 explains the literacy particulars of the sample respondents belong to secondary education in underground mines of kothagudem and opencast mines of sathupalli and next fallowed by intermediate education. The illiteracy rate is also high in both the areas. It is observed that the sample are having low level of education and understanding.

Table: 11: Income particulars of sample Respondents - SCCL

Sl.no	Range of Income	Kothagudem Underground	Sathupalli Opencast	Total number
1.	10000-20000	05 (45.45) [11.11]	06 (54.55) [13.33]	11 (100.00) [12.22]
2.	20001-30000	11 (52.38) [24.44]	10 (47.62) [22.22]	21 (100.00) [23.33]
3.	30001-40000	13 (46.43) [28.89]	15 (53.57) [33.33]	28 (100.00) [31.11]
4.	40001-50000	7 (53.85) [15.56]	6 (46.15) [13.33]	13 (100.00) [14.44]
5.	50001 above	9 (52.94) [20.00]	8 (47.06) [17.78]	17 (100.00) [18.89]
	Total number	45 (50.00) [100.00]	45 (50.00) [100.00]	90 (100.00) [100.00]

Source: Field data

( ) brackets indicate row wise percentage

[ ] brackets indicate Colum wise percentage

The above table 11 reveals that the income particulars of sample respondents in underground and opencast mining. As per row and Colum it is clearly stated that the most of the sample respondents are earning salary from Rs. 30001-40000. Less percent of them are earning least salary Rs. 10000-20000. As per the above table, it is observed that most of the coal mine labour are earning salary an amount of Rs. 20001 to 50001 above.

Results and discussion

Welfare amenities in Coal mines (SCCL):

The SCCL is taking all possible measures to provide welfare amenities to its employees, particularly in the field of working conditions, health, sanitation, residential, education, drinking water, laying roads and improving health awarenes.

Sample respondents Health issues:

The study area reveals that, the health problems of opencast workers are very less than the workers of underground mines. The use of coal as fuel causes adverse health impacts and deaths. Breathing in coal dust causes coal worker's pneumoconiosis. Coal ash is hazardous and toxic to human beings and other living things. The following are the main health problems faced by the underground and opencast mine labourers. They are,

- **Dust elergy** is of coal mine dust.
- **Pneumonia Asthma** because of the work in underground mines.
- **Knee Joint Pains** due to heavy walk and work in underground.
- **Blood Pressure** due to tensions.
- **Sun Stroke** because of imbalance of underground and surface atmosphere.
- **Injuries** sudden fall of coal in under mine.
- **Septic** due to formation of chemicals and gasses in the underground mines the wounds could not be cleared.
- **Gastric Trouble** because of un timely meal due to shift duties.
- **Vitamin Deficiency** due to imbalance of food in take
- **Lungs Damage** due to heavy cold dust
- **Heart Problems** due to mental tensions.

Apart from personal health problems of the labour, the claim of medical reimbursement paid to the labour only after his/ (family) complete recovery. Due to the above said reasons of sickness, the workers face a lot of problems to survive. Therefore in order to forget all the above said health problems, most of the underground mining workers are addicted to alcohol that leads to lungs damage or tuberculosis disease.

Child education issues:

- The girl's students who secured highest marks will get seat in collieries women's college. The average and the below average students are ignored.
- Fully fledged head masters are not available in some SCCL schools. This post is replaced by additional in charge.
- The grant-in-aid posts of the teachers in SCCL are not filled.
- Totally the teacher's recruitment is neglected by the management.
- There is discrimination in payment of interim relief between grant-in-aid teachers to un-aided management teachers.
- The addition incharge headmasters are unable to feel the responsibility for the progress of high school institution except of the student's progress.
- Though the school education is provided up to 10^{th} class, due to the reduction of recruitment in the SCCL the employers are in dialama whether to join the children in collieries schools or not. Therefore, every worker depended on the outside educational institutions.

Environmental effects:

- Environmental disaster like air, water, dust, noise etc.
- Water systems are affected by coal mining. For example, mining affects groundwater and water table levels and acidity.
- Deforestation has taken place.
- There is a gap between the implementation of eco-friendly practices

Conclusion and suggestions:

Coal is extracted from the ground by coal mining, either underground by shaft mining, or at ground level by open

pit mining extraction. India has some of the largest coal reserves in the world (approx. 267 billin tones). In the year 1871, Dr. King of the Geological Survey of India discovered coal near the village of Yellandu in Khammam district and one of the important coal seams bore his name. The Singareni Colllieries Company Limited (SCCL) is the oldest public sector coal producing company in Andhra Pradesh and it is a government coal mining company jointly owned by government of Andra Pradesh and government of India on a 51:49 equity basis. Before liberation there is underground mining after liberalization i.e. 2002 onwards the surface mining introduced to reduce the cost of production by taking the technology into account. The study area covered total SCCL areas i.e. Kothagudem underground mining and Sthupalli opencast mining by taking 90 samples in Kothagudem and Khammam district. It was found that the availability of coal mines as a natural resource providing employment to the skilled and unskilled labour. Who are in between the age of the labour 41-50. Coal Mine Company is a profit making Dividend Company and generating employment to male/female in improving the living standards of the employees of state/country. Coal mines are historically very dangerous activity. A sudden disaster in underground mine which makes worker helpless and causes to death. The women employee/domestic faces lot of problems like health, education, environmental (Air, Water, Dust, noise etc.,) disaster etc. The opencast mining which created dust and environmental pollution this can be covered only through raising plants.

The diseased families benefited with an employment to a family member from first January, 2017 onwards. The opencast mining introduced to reduce the cost of production by taking the technology into account. Since 1948 till 2016 there is gradual increasing in the production level i.e. from < 1 million ton to 60.38 million tons. In ordered to know the post-liberalization policy in production of coal, a study has been conducted on its impact on employment and welfare positions. The SCCL production and manpower by taking 2005-06 as base year and observed the coal production and the manpower utilized for it. It is observed that since 2005-06 there is a gradual increase in production that is 36.14 to 60.38 million tons. It shows that there is an increase in level of production. If we take the manpower there is gradual decline and it is replaced by the share increase of technology.

As per the SCCL the opencast mining system is better than the underground mining in creation of production and the risk. The table 5 shows that, the manpower depended on underground level work is gradually declined with an introduction of opencast mining in 2002 after liberalization. Though the SCCL providing Health, Education and Environmental protection there are some lacunas in implementing it. Therefore it is suggested that, if underground mining is encouraged by providing all the securities to the sample, it is better than the opencast employment which directly pollute the air, water, dust, noise etc.

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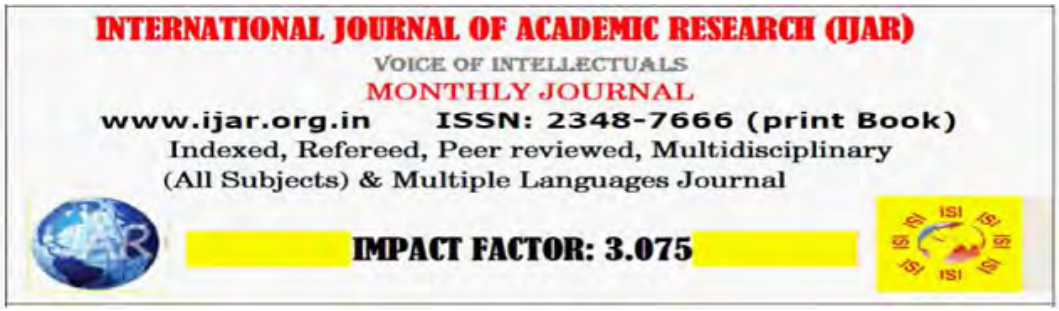
Underground mining

Opencast mining



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Dr. T.V. Ramana, **M.A., MBA., PGDCA, PGDIM, PGDHRM, (BL), Ph.D**
Andhra University Campus, Kakinada, 533005, Andhra Pradesh, India,
Office : 46-8-10/4 Opp. Aditya School, Jagannaikpur, Kakinada-2, AP, India

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