Subscription Information for 2014-2015

<table>
<thead>
<tr>
<th>Subscription Type</th>
<th>For India</th>
<th>For Outside-India</th>
</tr>
</thead>
<tbody>
<tr>
<td>One Year subscription</td>
<td>INR 1200</td>
<td>USD 100</td>
</tr>
<tr>
<td>Life subscription</td>
<td>INR 15000</td>
<td>USD 1500</td>
</tr>
<tr>
<td>Institutional Membership</td>
<td>INR 15000</td>
<td>USD 1500</td>
</tr>
</tbody>
</table>

- The journal is biannual in nature
- Send all payments in the form of Bank's Demand Draft/ Pay Order in favour of “Rizvi Education Society” payable at Mumbai (India).
- All payment should be made in advance.
- Supply of Journal will commence only on receipt of full subscription amount in advance.
- Subscription for one year is enlisted for full volume

For any query / Information, please contact
The Principal,
Rizvi Education Society's
Rizvi College of Arts, Science & Commerce
Off. Carter Road, Bandra (W),
Mumbai - 400 050, India
Phone : +91-22-2648 0348,+91-22-2604 1696, +91-9819825929
Fax : +91-22-2649 7448
E-mail : chiefeditor.ijr@rizvicollege.edu.in, executiveeditor.ijr@rizvicollege.edu.in
Website: http:\\www.rizvicollege.edu.in
**INTERNATIONAL JOURNAL OF RESEARCH**

**Chief Patron**
Dr. Akhtar Hasan Rizvi
(President– Rizvi Education Society)

**Editor in Chief**
Dr. M.Z. Farooqui, Principal
Rizvi Education Society’s
Rizvi College of Arts, Science & Commerce, Off: Carter Road, Bandra (W), Mumbai – 400050, Maharashtra, India
Email id: chiefeditor.ijr@rizvicollege.edu.in

**Executive Editor**
Dr. (Mrs.) Anjum Ara Ahmad, Vice Principal & Associate Professor,
Email id: executiveeditor.ijr@rizvicollege.edu.in

**Editorial Board**

<table>
<thead>
<tr>
<th>Name</th>
<th>Institution/Position</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dr. A.M. Bhagwat,</td>
<td>Former Director, Shri C. B. Patel Research Centre, Mumbai</td>
</tr>
<tr>
<td>Dr. Aqil Ahmed,</td>
<td>Professor, Lucknow University, UP</td>
</tr>
<tr>
<td>Prof. Furqan Qamar,</td>
<td>Vice Chancellor Central Univ. of Himachal Pradesh, HP</td>
</tr>
<tr>
<td>Dr. G.Y. Shitole,</td>
<td>Principal, S.N.D.T. Arts and Commerce College of Women, Pune</td>
</tr>
<tr>
<td>Dr. G. V. Bhavani Prasad,</td>
<td>Professor, Kakatiya University, Warangal, Andhra Pradesh</td>
</tr>
<tr>
<td>Dr. Kiran Mangaonkar,</td>
<td>Principal, Guru Nanak Khalsa College (Univ. of Mumbai), Mumbai.</td>
</tr>
<tr>
<td>Dr. M.B. Bhide,</td>
<td>Director, State Ins for Administrative Careers Mumbai</td>
</tr>
<tr>
<td>Dr. Paras Jain,</td>
<td>M.D. College (Univ. of Mumbai), Mumbai.</td>
</tr>
<tr>
<td>Dr. Rafat Hussain Rizvi,</td>
<td>Senior Scientist, Washington, U.S.A.</td>
</tr>
<tr>
<td>Dr. Sabir Ali Siddiqui,</td>
<td>Dhoafar University, Sultanate of Oman.</td>
</tr>
<tr>
<td>Dr. Shakeel Ahmed,</td>
<td>Vice Principal, Poona College (Univ. Of Pune), Pune</td>
</tr>
<tr>
<td>CA. Kiran Rege,</td>
<td>Chief Mentor, Dr Baba Saheb Ambedkar Institute, Wadala, Mumbai.</td>
</tr>
<tr>
<td>Mr R. Prabakaran,</td>
<td>Scientific Officer (D), TIFR, Mumbai.</td>
</tr>
<tr>
<td>Mrs. Sheila Master,</td>
<td>Administrative Consultant, Sophia College (University Of Mumbai), Mumbai.</td>
</tr>
<tr>
<td>Dr. Syed Iqbal,</td>
<td>Former Head of Department, Burhani College, Mumbai</td>
</tr>
<tr>
<td>Dr. Sanjay Kaptan,</td>
<td>Professor and Head, University of Pune, Pune, Maharashtra</td>
</tr>
<tr>
<td>Dr. Abbas A. Rangwala,</td>
<td>Faculty, Dept. of Physics, University of Mumbai, Mumbai</td>
</tr>
<tr>
<td>Dr. Chandrahauns R. Chavan,</td>
<td>JBIMS, University of Mumbai, Mumbai.</td>
</tr>
<tr>
<td>Dr. Gajendra K. Vishwakarma</td>
<td>Indian School of Mines, Dhanbad, Jharkhand</td>
</tr>
<tr>
<td>Dr. G. K. Kalkoti,</td>
<td>HOD, Economics, Naginda Khandwala College (Univ. Of Mumbai), Mumbai.</td>
</tr>
<tr>
<td>Dr. (Smt) Indumati,</td>
<td>Vice Chancellor, Davangere University, Karnataka University, Karnataka</td>
</tr>
<tr>
<td>Dr. Mohd Ali Akbar Khan,</td>
<td>Dean, Faculty of Commerce, Osmania University, Hyberabad</td>
</tr>
<tr>
<td>Prof. (Dr.) Pranjal Bezbah,</td>
<td>Dean of School of Commerce &amp; Management Science, Dibrugarh Univ, Assam.</td>
</tr>
<tr>
<td>Prof. Prabir Burman</td>
<td>University of California, Davis.</td>
</tr>
<tr>
<td>Dr. Sachin S. Vernekar,</td>
<td>Dean &amp; Director, BVIMR University, IMED, Pune.</td>
</tr>
<tr>
<td>Dr. Sayed Hasan Tahir,</td>
<td>Scientist, California, U.S.A.</td>
</tr>
<tr>
<td>Dr. Kumar Pankaj</td>
<td>Director of Arts Faculty, BHU, UP.</td>
</tr>
<tr>
<td>Dr. Michael Rajamathi,</td>
<td>Department of Chemistry, St. Joseph's College, Bangalore.</td>
</tr>
<tr>
<td>Mrs Masarrat Saheb Ali</td>
<td>Govt. of Maharashtra’s S. T. College, Mumbai.</td>
</tr>
<tr>
<td>Dr. Syed Hasan Mahmud</td>
<td>Former Professor-Director, UGC-Academic Staff College, Jamia Millia Islamia Univ., New Delhi.</td>
</tr>
<tr>
<td>Dr. Rakesh Kumar,</td>
<td>Scientist and Head, Mumbai Zonal Center, NEERI, Mumbai</td>
</tr>
<tr>
<td>Dr. Shaikh Mehmood,</td>
<td>Principal, A.P. College (University Of Mumbai), Mumbai.</td>
</tr>
</tbody>
</table>
Message from the Patron

Taking stock of Mahatma Gandhiji's educational philosophy Mohit Chakarbati (1977) said: 'Gandhiji considers value education as an indispensible part of one's Endeavour of identification by means of self enquiry, self-analysis and self-evaluation. Such type of education for values therefore, necessitated an approach that harmonies the essential components contributing to the growth and development of personality'.

Values are principles that guide our actions, positive values such as integrity, fairness and empathy which results in positive behaviour and build a positive society. This in turn, is conducive to honest living, growth and development. Negative values such as cheating, dishonesty, greed and inferiority complex result in negative behaviour, generating a negative society, which becomes a breeding ground to dishonest living.

Have you ever wondered why some societies are more conducive to honest and progressive living than others? It is not a secret. They simply think and live more effectively. They create a climate that rewards honesty and hard work. Just like a road map's purpose is to give direction and help travel and build confidence, similarly history gives information on civilizations that were once flourishing but gradually went into oblivion. The one that survived were those that stood firm on the pillars of values and institutions. This goes to prove that sufficiency stops when it starts encroaching on values. Political structures are far shorter lived than moral structures.

We can achieve all of this and more as other countries have done before us. And why not? We have all the ingredients to create a recipe for success- talented people, natural resources, a functioning democracy and an appetite for growth and development. Serving the nation is not a sacrifice but a privilege.

I, on behalf of Rizvi Education Society, appreciate the efforts of the editorial team in bringing out the 7th issue of the biannual journal “International Journal or Research”. The efforts taken by of the executive editor Dr Anjum Ara Ahmad and other members of the journal under the able guidance of Dr. M.Z. Farooqui, Principal for shaping this issue is also applauded.

Dr Akhtar Hasan Rizvi
President
Rizvi Education Society

[Photo of Dr Akhtar Hasan Rizvi]
From the Editor's Desk

It is indeed a great pleasure to present the seventh issue of IJR. This is the fourth year of our journal. Hearty congratulations to the whole Journal Committee for the meticulous joint effort taken by them. The call for papers for the issue got a tremendous response and we received papers from different streams from all over India and outside India. In order to maintain the standard of the journal we adopted double blind review approach for getting the papers reviewed by our esteemed editors.

We are very thankful to our editors for their support and would like to acknowledge that without their co-operation it would not have been possible to bring this issue. We also checked the plagiarism level of each paper and considered only pure original research work.

We are happy to state that our editor Prof. Dr Pranjal Bezborah is now Dean of School of Commerce & Management Science, Dibrugarh Univ, Assam. All our best wishes for this new venture.


In Chemistry we have articles on Phytochemical screening of a young stem of Tinosporacordifolia, Viscosity and Density of Sodium lauryl sulphate in glycerol+water system. In Statistics, two articles; A Study of Relationship between Test Score and Classroom Attendance and Bilateral Basic Hyper Geometric Series and Continued Fractions are selected. An English article; A Globalized Culture: A Humanistic Search for a Truly Cosmic Identity has been accepted by our Editorial Board. First time we selected a Persian article; Bedil: His Life and Contribution to Persian Literature. An Urdu article; Hurmat- Ul –Ikram has also been included in this issue.

We hope, the present issue will serve as an incredible document to the entrepreneurs, aspirants, policy makers, educationists as well as researchers and practitioners.

Valuable feedback of readers on this issue will be highly appreciated.

Dr (Mrs.) Anjum Ara M.K. Ahmad
Executive Editor

Dr. M.Z. Farooqui
Editor in Chief
# CONTENTS

## COMMERCE

<table>
<thead>
<tr>
<th>No.</th>
<th>Title</th>
<th>Authors</th>
<th>Page No</th>
</tr>
</thead>
<tbody>
<tr>
<td>3.</td>
<td>A Study of Employees Work Efficiency in Regional Transport Offices (R.T.O.’s) in Western Vidarbha Region</td>
<td>Mahesh C Dabre and Deepali K. Mankar</td>
<td>10-13</td>
</tr>
<tr>
<td>5.</td>
<td>Development Of Small-Scale Industries In India</td>
<td>Sonia Baghla</td>
<td>19-23</td>
</tr>
<tr>
<td>6.</td>
<td>Role of HR Practices on Employees ’Job Satisfaction of Insurance Sector in India</td>
<td>Mohammad Khalil Ahmad and M Z Farooqui</td>
<td>24-28</td>
</tr>
<tr>
<td>8.</td>
<td>Women Entrepreneurship in India - A study with reference to SHGs in Thane District</td>
<td>Manisha D. Bhingardive</td>
<td>33-36</td>
</tr>
</tbody>
</table>

## ECONOMICS

<table>
<thead>
<tr>
<th>No.</th>
<th>Title</th>
<th>Authors</th>
<th>Page No</th>
</tr>
</thead>
<tbody>
<tr>
<td>9.</td>
<td>Causes if Internal Migration in India: Based on NSSO Data</td>
<td>Sajith C</td>
<td>37-40</td>
</tr>
<tr>
<td>11.</td>
<td>Land Tenure for the Urban Poor</td>
<td>Piyali Unnikrishnan</td>
<td>44-47</td>
</tr>
<tr>
<td>13.</td>
<td>Role of Educational Institutions in Promoting Financial Literacy</td>
<td>Jehangir Bharucha</td>
<td>52-54</td>
</tr>
<tr>
<td>14.</td>
<td>Role of Food Service Providers under the Mid Day Meal Scheme</td>
<td>Geeta Ozwald Menezess</td>
<td>55-58</td>
</tr>
</tbody>
</table>
EDUCATION
15. Teachers’ Perception of Play Experiences- A Study
   Usha Ajithkumar M K
   59-63

ENVIRONMENT
16. Economic Valuation of Climate Change Impacts on Biodiversity – Review of Developing Countries
   Rani Tyagi
   64-68

LIBRARY SCIENCE
17. Information Seeking Behavior: A Case Study on Final Year Students of MET-BKC-IOE, Nashik
   Sambhaji G. Patil
   69-73

SOCIAL SCIENCES
18. Peace Education-Swami Vivekananda's perspective
   Priya M Vaidya
   74-76

CHEMISTRY
19. Phytochemical screening of a young stem of Tinosporacordifolia
   Sunita D. Shirwalkar and Kiran V. Mangaonkar
   77-78

20. Viscosity and density of Sodium lauryl sulphate in glycerol+water system
   KamalaBala Subramanian, Shaziya M Irfan Momin and Jayashree S Thakre
   79-81

MATHEMATICS AND STATISTICS
21. A Study of Relationship between Test Score and Classroom Attendance
   Neelam Yadav
   82-86

22. Bilateral Basic Hyper Geometric Series and Continued Fractions
   Jayprakash S Yadav and N N Pandey
   87-88

ENGLISH
23. A Globalized Culture: A Humanistic Search for a Truly Cosmic Identity
   Mousumi Guha Banerjee
   89-91

PERSIAN AND URDU
24. Bedil: His Life and Contribution to Persian Literature
   M A Siddiqui
   92-96

25. Hurmat- Ul -Ikram
   Kaleem Zia
   100-97

About the College
101

General Information
102

Guidelines to the Contributors
103

Order Form
Addressing the Industry Academic Gap –
The Way Forward Effective Education for Better Employability

* Madhavi Sanjeev Pethe

Abstract

Low labour costs and a rich talent pool are the distinct advantages, India has. India thus clearly powers its global competitiveness as knowledge based economy. Education and skill based practical training are strategic necessities. They will enhance the employability of the learner. Despite the emphatic stress laid on education and training, there is still a shortage of skilled manpower to address the demands of the economy. The difficulty to fill up the jobs was as high as 48%, as against global standard of 34% in 2012. Globalization will continue to transform India’s economy and will provide exciting career opportunities to young professionals who possess market-driven skills. While making rapid inroads, India still faces huge gaps in skills in all sectors of the economy, leading to low employability. In the current scenario, students too are looking for not just a degree, but also a significant way through which they can either get them a job or enhance their career. The need of an hour is an integration of job and learning. This paper aims to study, the key challenges involved in developing workforces that fulfill the needs of businesses, industries and economy of India and to build practical solutions that result in truly effective education for employment provision.

Keywords: Demographic dividend, skill deficit perspective, functional specialties, field ready courses

Introduction:

India has the advantage of the 'demographic dividend'- i.e. having younger population compared to the aging population of the developed countries. As compared to the western countries, that have the burden of an aging population, India has a unique 20-25 years window of opportunity. Half the population of India was younger than 25 in 2010. It will change to half the population being younger than 28 in 2030, making India a very young country for the next twenty years. (http://www.globalskillsummit.com/skill-report.pdf: Sept. 2012) However concern is that, India lags far behind in imparting skill training as compared to other countries. Only 10% of the total workforce in the country receives some kind of skill training. (Labour Market Performance and the Challenges of creating employment in India: ILO, 23rd June 2011, pg. 7) The National Skills Development Commission indicates that under the current system, India will produce only 3 million skilled workers against a total skilled manpower demand of 83 million by 2015. The skills demand by 2015 in retail sector is 5 million, hospitality is 1.5 million, BFSI is 5 million and hair and beauty is 0.8 million," says Hari Menon, chief executive officer, India-Skills, (http://indiatoday.intoday.in/story/empowered-india-sharat-talwar-gautam-sen-gupta-finance-accounts/1/171656.html)

"Government initiatives, increased industry participation, rise of start-up ventures and emergence of India as an investment destination are some of the key factors that have fuelled the economy's growth," Manpower Group’s, India Group Managing Director A.G Rao said. The survey covered seven sectors, primarily driven by aviation, IT, ITeS (IT Enabled Services) and retail sectors. Mr. Rao strongly expressed the viewpoint that employer hiring sentiments in all these sectors were improving and remained positive. Employers, across most sectors, in India had been apprehensive of hiring due to uncertainty in overall business environment. However, things are improving in 2014, the survey that covered 5,302 employers in India, said."("A skilled India", India Today website, http://indiatoday.indiatoday.in/a-skilled-India/1/146363.html)

As hiring is set to rebound in India, competition for talent is likely to prove intense. Upturn in demand for outsourcing from the US and other countries will boost prospects for individuals. Here loom some important questions: 'Must we have more of Industry related curriculum which provides an adaptable and inclusive approach to job-orientation alongside education?' 'Should the focus shift to Industrial training commencing at an early stage so as to equip the outputs from the academic streams with the required skill-sets instead of organizations becoming a post-academic training ground?'

Background of the Study:

The India Labour Report 2009 in its finding said, by 2026, 1.4 billion youth will enter the labour force. The reality, however, is different. At present, about 53% of employed youth suffers from some degree of skill deprivation which makes them unemployable. The gap between the demand and supply of skilled workers has been steadily increasing in India over the past couple of years. In a recent 2010 FICCI-Cover survey on the employment quotient of undergraduates in India, it was found that India Inc is facing a severe shortage of skilled manpower as the under-graduates in the general stream of arts, commerce and science, churned out by the country's
educational institutions, are not up to the mark. The need of the industry is knowledge and skills acquired with an eligibility to include skills-ready employees from day one. There is a need felt for the integration of job and learning, thus creating a need for customized programmes for the industry.

The specter of a severe shortage of trained-skilled-knowledge workers is haunting India Inc. While demographic weighs in the country's favour, quality of workforce does not. In this scenario, will industry-academia partner-ships bridge the demand-supply gap?

India is a growing economy and has the attention of world players for investment and expansion. This brings about a need for ready-for-the-job people. On the other hand, there is a large set of employees who need to be skilled, re-skilled and up-skilled to meet the needs of the changing dynamics. This is only possible through the active role of industry in sharing the know-how and academia in developing programmes and solutions to fill the void.

Corporate houses also feel the need for a stronger element of vocational training. We are moving towards a service economy structure. Success of countries like Japan and Germany can be attributed to the presence of a strong vocational training set-up. While analysts are pessimistic about overcoming the serious manpower shortage, which the industry is facing, there are many who believe that collaborating with academia is the answer.

Objectives:
Path-breaking strategies are what we seek to identify. Synergizing education with Industry requirements by gauging Industry needs through an effective cross-pollination of ideas on a common discussion platform with planned deliverables would be a step forward in the right direction.
1. To identify the key challenges involved in developing workforces that fulfill the needs of businesses, industries and economy of India.
2. To build practical solutions that result in truly effective education for employment provision.

Effective education for employment is defined as, 'The education that develops requisite skills, knowledge and behaviours, that makes an effective employee for the 21st century'.

Research Methodology:
Researcher has attempted to study the quality of present under graduation level education from the Industry perspective. Research is descriptive as well as analytical. Information is gathered from both primary and secondary sources. Primary data is collected from duly filled in questionnaire circulated through e-mails, responses received through e-mails, by the senior level managers either in H. R. dept. or experienced in handling freshers, appointed by the companies.

Sample size consisted of 68 managers from Mumbai, across industries working at different middle level positions. The questionnaire was formal and structured. It included 18 closed ended and 11 open-ended questions. Likert 5 - point scale was used i.e. 1.Strongly Disagree 2. Disagree 3.Neutral 4.Agree 5. Strongly Agree.

Statistical Techniques: Researcher has used excel spreadsheets, to derive results using Z test, and Chi – square test.

Conceptual Framework:
There is a significant disconnection between education systems and the needs of 21st century employers, both public and private. The match between what employers, individuals and governments seek and what respective education and training systems provide appears ill-fitting. Effective education for employment is now a core driver of economic globalization. While the findings suggest some country-specific skills demands, the requirements are consistent across the world. Many education challenges are now related to behaviours. It is becoming increasingly important for workers to have the right attitude, a willingness to learn and an understanding of how to conduct them in the workplace. These are the transferable qualities that many employers are seeking.

Questionnaire:
This study is meant to gather the database of the characteristics of the employees when recruited afresh; especially their performance when they were fresher's while entering the organizations. It may include your observations in general about all those candidates reaching the Personal Interview level as well. Your experience and honest observations matter a lot in contributing to the results, conclusions and future directions for bridging gaps between education and industry expectations.

Name of the respondent: Name of the company:
Type of Industry: Location:
Department and Position: Total work Experience (In years):
Kindly answer the following questions of part A, on Likert Scale of five points as follows:

Part A
1. The entry-level education of the fresher is NOT enough to make them handle the job profile given to them.

2. The fresher's LACK conceptual clarity and understanding of the subject from the derived education
18. Present education does not equip the fresher to enter the industry. 
19. What are the technical skills required at the entry level? 
20. What are the Behavioural Skills essential at the entry level? 
21. Any other? 
22. Are the academic institutions cognizant of these changes? 
23. Are the curriculums specially the new era degrees (Not the traditional B. Com., B. Sc., B. A.) reflecting such insights? 
24. What is the industry’s readiness to contribute actively in bridging the gap between need and availability? 
25. What are the initiatives that have been taken/or being taken for the same? 

3. At the entry level they are unable to correlate theory with practical. 
4. Due to the mass education policy, effectively skilled or specialized workforce is not available to the industry. (Kindly exclude professionally qualified entrants.) 
5. Freshers need training of soft skills specially: 
A. Etiquettes and mannerism 
B. Communication skills 
C. Patience and listening skills 
D. Leadership and abilities to work in team 
E. Any other (please specify) 
6. They lack desire to question the status quo, methods & systems 
7. Attitudinally they have a tendency to provide quick fix or temporary solutions. Their thinking abilities reflect short-term goals 
8. Initiative to learn and understand the work in-depth is lacking 
9. When given some work, tendency to complete hurriedly, instead of accurately is observed on rise. 
10. The attitude of cribbing over the petty matters is growing. 
11. Freshers are observed to be easily prone to unethical behavior 
12. Attitude to overpower the others is increasing. 
13. Emotional quotient is low. 
14. There is often mismatch between Job profile expected by the candidate and job actually offered. 
15. Freshers do not like to do hands on or operational work. 

Part B
16. Kindly identify the changes you have witnessed from the skill deficit perspective in the past 5 – 10 years. OR What are the changed requirements of the industries from hiring perspective? 
17. The changing times of global needs, are essentially expecting changed skill-sets from the candidates. 
18. Present education does not equip the fresher to enter the industry. 

On the Likert Scale, Mean is 3. Significant value of Z for 5% level of significance for one tailed test is 1.64. ‘Z’ value of the data is shown in the above table, which when compared with the critical value, is observed to be significantly large; hence we reject the null hypothesis. And as the data is positively skewed, the alternate hypothesis that establishes strong relation between the two is established and accepted. 

Results of ‘Z test’ were cross-verified for its conformity by applying Chi Square test. 2 Groups were formed. In order to balance out the data collected, and nullify the bias in the negatively drafted questionnaire, the data so collected through Likert Scale on five pointers, was categorized in two groups. The categories defined as group 1 and 2 occur with probabilities 0.5 and 0.5. One-Sample Binomial Test was applied. Asymptotic significances are displayed. The significance level is .05. Responses1, 2, and 3 (Strongly Disagree, Disagree and Neutral) were treated as failure under hypothesis; and responses 4 and 5 (Agree, and Strongly Agree) as success with equal probability of .5. Thus expected frequency in favour of each of the group is half of the total responses.

**Hypothesis:** 
H1: There is a significant relation between education and employment. 

H2: There is a significant relation between education and employment.
questionnaire.) H: There is significant difference between the opinions of the two groups.
Accordingly Chi – Square values for each of the question are identified as under and based on the significance value the hypothesis per question is accepted or rejected. (With significance level of .05) Critical value at 5% level of significance with one degree of freedom is 3.84

**Hypothesis Test Summary**

<table>
<thead>
<tr>
<th>Q. No.</th>
<th>Question contents</th>
<th>Significance</th>
<th>Decision</th>
<th>( \chi^2 ) (Chi-Square Calculated)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Entry-level education &amp; job profile handling capacity of the candidate.</td>
<td>.011</td>
<td>Reject the null hypothesis</td>
<td>7.118</td>
</tr>
<tr>
<td>2</td>
<td>Conceptual clarity of the subject and the derived Education</td>
<td>.544</td>
<td>Retain the null hypothesis</td>
<td>.529</td>
</tr>
<tr>
<td>3</td>
<td>Co-relating theory and practical as new entrant</td>
<td>.500</td>
<td>Reject the null hypothesis</td>
<td>20.43</td>
</tr>
<tr>
<td>4</td>
<td>Mass education and availability of the skilled workforce.</td>
<td>.011</td>
<td>Reject the null hypothesis</td>
<td>4.12</td>
</tr>
<tr>
<td>5A</td>
<td>Freshers lack soft skills specially etiquettes and mannersisms.</td>
<td>.000</td>
<td>Reject the null hypothesis</td>
<td>16.25</td>
</tr>
<tr>
<td>5B</td>
<td>Lack of effective Communication skills</td>
<td>.002</td>
<td>Reject the null hypothesis</td>
<td>9.94</td>
</tr>
<tr>
<td>5C</td>
<td>Lack patience and listening skills</td>
<td>.000</td>
<td>Reject the null hypothesis</td>
<td>21.24</td>
</tr>
<tr>
<td>5D</td>
<td>Leadership and abilities to work in team</td>
<td>.000</td>
<td>Reject the null hypothesis</td>
<td>23.53</td>
</tr>
<tr>
<td>6</td>
<td>Freshers lack desire to question status quo, methods and system</td>
<td>.182</td>
<td>Retain the null hypothesis</td>
<td>0.267</td>
</tr>
<tr>
<td>7</td>
<td>Attitude of quick fix and temporary solutions: short term thinking</td>
<td>.011</td>
<td>Retain the null hypothesis</td>
<td>5.554</td>
</tr>
<tr>
<td>8</td>
<td>Lack of initiative to learn in depth</td>
<td>.021</td>
<td>Reject the null hypothesis</td>
<td>5.882</td>
</tr>
<tr>
<td>9</td>
<td>Complete the work hurriedly instead of correctly</td>
<td>.182</td>
<td>Retain the null hypothesis</td>
<td>1.515</td>
</tr>
<tr>
<td>10</td>
<td>Growing cribbing attitude over petty issues</td>
<td>.275</td>
<td>Retain the null hypothesis</td>
<td>0.97</td>
</tr>
<tr>
<td>11</td>
<td>Easily susceptible to unethical behaviour</td>
<td>.544</td>
<td>Retain the null hypothesis</td>
<td>0.242</td>
</tr>
<tr>
<td>12</td>
<td>Increasing attitude to overpower</td>
<td>1.000</td>
<td>Retain the null hypothesis</td>
<td>0.015</td>
</tr>
<tr>
<td>13</td>
<td>Low Emotional Quotient</td>
<td>.390</td>
<td>Reject the null hypothesis</td>
<td>4.909</td>
</tr>
<tr>
<td>14</td>
<td>Mismatch between job profile expected and offered</td>
<td>.903</td>
<td>Retain the null hypothesis</td>
<td>0.015</td>
</tr>
<tr>
<td>15</td>
<td>Freshers avoid hands on or operational work</td>
<td>.275</td>
<td>Retain the null hypothesis</td>
<td>0.754</td>
</tr>
</tbody>
</table>

The categories defined by group 1 and 2 occur with probabilities 0.5 and 0.5. One Sample Binomial Test was applied. Asymptotic significances are displayed. The significance level is .05.

**Conclusion:**

The responses place certain observations as regards to the 'Skill deficit perspectives': Skills in the manufacturing are on decline. White collared jobs are more sought after. At times short-term gains are on priority for the candidates as against seeing larger picture. Candidates are observed to have no proficiency in any one skill. They possess very average general skills. They lack initiative to learn sales skills. Candidates from day one, expect to manage teams, not to be managed. There is a rising use of technology hence different techno skills learning is on rise. Fewer are interested in the field jobs. For the banking, financial services and insurance sector, training is needed in the areas like, Data analysis, rating analysis, business development etc. B schools can train functional specialists like IT, HR, Finance, and knowledge Managers.

On the other hand industries are looking for 'the ready to depute', fresh hires. Candidate's ability to deliver saves on training cost and time. Industry norms and needs are changing faster than the syllabus. Institutes must approach industries and introduce 'field ready' courses. Incorporating Industrial trainers and professionals in education to explain expectations of the industries is necessary. Teachers need more exposure to understand the changing industry norms and a skill mismatch to bridge the yawning gap. Costs of employment are rising. Industry expects appointee to be productive and job ready in 3-4 months, cover his salary in 6 to 8 months and overheads in a year's time. With basic skill-sets in place, industry can depart one month's soft skill and product understanding. Candidate having more in-depth understanding of business, industry specific knowledge, presentation skills and objective bend of mind were emphasized on, by most of the respondents.

Current market conditions don't permit industries to invest for long in fresher's development. In this scenario, academicians need to align actions and efforts with larger strategy. Frequent visits and collaboration of faculties with industries are must. In reply to the question, 'Are academic institutions cognizant of these changes?' responses were as follows. Majority felt, probably not at an under-graduation level, though PGDBM programmes have lots more flexibility. In case of other educational institutions, they may be having constraints in the routine functioning or are reluctant to change. Academic institutions and faculties lack good idea of real business world and have a mindset difficult for the corporate to influence. Financial constraints also make it difficult to address these issues. Course, contents, and methods of teaching have not changed as a result. Live projects and real time examples will enhance practical approach. Also these initiatives are limited to urban population as of now.

It is clear that industry should have the means to articulate what it needs and then contribute to the design of a solution. If governments and policy makers can provide the political and economic support for initiatives, businesses certainly seem positive about contributing. Moreover, those who manage this process most effectively will see the long-term benefits of having a policy driven by real needs. Some of the key comments are listed below.
The personal skills that are needed are wide and varied and yet they form the basis of valued qualities for employees. Essential qualities include the enthusiasm and capacity to learn, a positive and progressive attitude and a sense of responsibility. There are also more traditional 'soft skills' like communication, leadership and team working.

In India, candidates have high expectations of what a job should deliver (personally, financially and in terms of career), even though they cannot always match this with personal skill or experience.

If we want to improve the quality and effectiveness of professional education, it is important that teachers are fully trained first. There are lots of examples of great teachers who are delivering quality content in dynamic and engaging ways. But we are not currently able to meet the higher demand for good teachers that accompanies rapid economic growth and the broadening of access to education.

The specter of a severe shortage of trained-skilled-knowledge workers is haunting India Inc. While demographics weigh in the country’s favour, quality of workforce does not. In this scenario, industry-academia partner-ships will bridge the demand-supply gap. Businesses need to become more prominent stakeholders in education for this to be successful and scalable in the long term. This means increasing the flow of ideas, resources and educational content between the public and private sector. It also means involving employers in the valuing and certification of higher education programmes. India can only begin to address its long-term skills demands by bridging the divide between the education system and the business world. Very few academic institutions are cognizant of the rapid changes and needs of today's industries or not paying serious attention or lack the financial or other supports and initiatives to catch up with the pace. However that alone is the way forward.

Acknowledgment:
Ms. Geeta Zankar, Director, Data processing and marketing Science, IPSOS market Research
Mr. D. M. Doke, Vice- Principal and HOD – Maths – Stats. Dept., M. L. Dahanukar College of Commerce

References:
- The Times of India Article (Jan. 26th 2014) by Press Trust of India - 'Unemployment levels rising in India'.
- Business Today-'India Article (dated Jan. 19th 2014) : The Siege Within'-by Satyajit Das as told to Vivek Kaul.
- The Economic Times Article (17th Feb. 2012) - 'Transforming India’s Skill Development'.
- Chauhan Chetan Article (Feb. 8th 2014) in the Hindustan Times in, New Delhi Edition-'Hard times: Young and unemployed in India'-by.
- National Sample Survey-Published Governmental Reports.
- Central Intelligence Agency's - Graph-Bar Diagram- Findings on India-India Statistics
- Knowledge Paper on 'Skill Development in India: Learner first'-by FICCI and Ernst & Young.
- Economic Times India (Feb. 17th 2012): News Article: Transforming India’s Skill Development.
- Prasad V. Vijay Durga (2009), Strategic Management-An Indian Perspective- J.V. Publishing House.
- Business Today (March 11th 2014): Survey done by Press Trust of India - 'India to see maximum rise in jobs for Apr-Jun qtr: Survey PTI.'

Web-links
- (“A skilled India”, India Today website, http://indiatoday.indiatoday.in/a-skilled-india/1/146363.html)
A Review of Voluntary Retirement Schemes in India: With Special Reference to Mumbai

* Vinay G. Bhole

Abstract
In the present days of international economic transition, the strength of an economy can be taken into account in the form of economic prosperity. It depends upon agricultural and industrial progress. In addition, to the above factors the most significant factor is industrial peace. While developing and upgrading the business all material resources can be managed easily by the managers. However, 'Human Resource' is most difficult to manage. The researcher has observed that the payment of wages, welfare facilities, amenities etc. are considered as 'cost' and 'overheads'. It is the basic question that whether managers are really successful in maintaining their workers satisfied and motivated all the time. It was the need of time to reduce excess workforce to reduce the cost of production. In some cases, it was done mercilessly. On the other hand, in some cases due care was taken before announcing the scheme of VRS. Those who are financially well off and have become free from family responsibilities were offered with the scheme of VRS on priority. Due care was taken to announce and arrange the lectures of career counsellors, re-employment planners and investment consultants to guide the workers for their post-retirement life. However in some cases, the management autocratically implemented the scheme of VRS to trim the excess workforce. These controversies have created a lot of questions in the mind of the researcher and this thought process encouraged him to conduct research in the field of VRS. It has become need of the time to study such cases. But now workers have started taking the VRS in right spirit. Similarly, the management started thinking about other avenues of cost cutting rather than trimming their work force.

Keywords: Implications of VRS, VRS in Mumbai

Introduction
After the inception of globalisation and liberalisation with the introduction of Industrial Policy of 1991, Indian economy accepted 'open door policy' by which entry of foreign business organisations to India became very easy. Indian market was attractive to them due to a very big consumer base. Indian businessmen also grabbed the opportunity to explore the foreign markets. Thus, a change was observed in the business pattern which noticed progressive attitude amongst the businessmen.

Research Methodology
The process of research includes data collection, in terms of facts, opinions, views, guidelines and policies which are necessary to make decisions. The data is collected from various sources directly and indirectly and is utilised for the purpose of research conclusions. It is necessary for the researcher to have clear idea about his research work. For this clarity the objectives of research must be clearly defined and explained.

Objectives of Research:
1. To find out the relationship between VRS and its effects on industrial harmony and peace.
2. To anticipate the future trends of VRS.
3. To find out whether in future the term VRS will remain or not?
4. To find out whether all the categories of workers deserve the VRS.

Statement of Hypothesis developed for testing:
1. Frustration and dissatisfaction on the part of employees in the era of VRS leads to industrial unrest.
2. Workers have started taking VRS in the right spirit.

Methodology used in Research:
For testing the above hypothesis case study approach has been used in the companies selected for the empirical study. To collect reliable, relevant and dependable information for the study three different categories of the structured questionnaires are prepared.
1. For the workers;
2. For the managers and;
3. For the representatives of the management and the union leaders.

After testing the questions for validity detailed interviews will be conducted in these companies.

Data Collection:
The researcher has visited a large number of industrial
units in Mumbai metro and suburban area for the pilot study. He came to know that the VRS has deep rooted impact on Indian economy. The Indian working class look at VRS as an opportunity to get money but on the other hand they have fear of losing the job. Questionnaire method was used to take interviews of workers, trade union leaders and management staff. Besides the interviews published and websites as well as seminars and research papers published by various scholars in national and international seminars were taken into account.

Voluntary Retirement Scheme:
After 1991 the new era of globalisation and liberalisation emerged. After that the idea of voluntary retirement came on the horizon Indian industrial sector. It was introduced incivil services during British rule in India. After Independence rather by inception of Five Year Plans, all the state governments in India have provided for voluntary retirement schemes for their employees. In multinationals under the scheme of Golden Hand-Shake' employees that opt for voluntary retirement are given extra financial incentive.

Meaning of Voluntary Retirement:
The Oxford dictionary has defined the word "Retire" as 'cease from office or to give up the office or profession or employment'. 'Voluntary' means without compulsion. It is out of own willingness. Thus, 'Voluntary Retirement' means 'willingly to give up the employment'. The employee takes this decision as per his own will and wish. He need not disclose the reason for his decision. The employer has to study the 'pros' and 'cons' of the voluntary retirement to be given to his employees. The employer makes an offer and the employee accepts the same if completely satisfied with the provisions of the offer. Then it becomes a valid contract enforceable by law. It should be agreeable to both the parties. If it is not so it is termed as 'Compulsory Retirement Scheme' (CRS) which is not permissible by law.

On prima-facie the scheme appears as the idea developed out of capital intensive techniques. But it is a well accepted scheme by Government of India. The central govt. has prepared such a scheme for public sector employees who have completed 40 years age or above or who have completed 10 years of continuous service. The regular retirement benefits include Provident Fund, Gratuity and Leave encashment facilities etc. But the voluntary retirement scheme includes severance notice pay and 45 days salary subject to certain conditions. The Government of India has offered certain tax concessions on payment received on VRS.

Nature and Scope of VRS:
In this era of globalisation and liberalisation, to maintain cost-effectiveness the labour costs should be minimum with maximum labour productivity. This has made Voluntary Retirement as an essential feature of Indian industries. An industrial unit must apply the policy of maximum utilisation of available resources. The term VRS directly and indirectly affects employers, employees and the trade unions. Though all these three parties have their own vested interest in the scheme of voluntary retirement, it can be implemented smoothly by considering all the probable pros and cons. However, in many cases it has become a sensitive issue due to many financial, psychological and political reasons.

History of Voluntary Retirement Scheme:
The concept of 'Voluntary Retirement Scheme' has its origin in Europe. Since the use of mechanisation and computerization the automation the existing manpower had become excess. To shed out the liability of payroll, such retirement schemes emerged in Europe. The same was brought in India by Foreign banks and MNCs. The first voluntary retirement scheme was brought in India by Indian Railways. The Railway Authorities of India announced V.R.S. in 1977. O.N.G.C. was so influenced by the said idea that they had permanent VRS for their employees. In India the word "Voluntary Retirement" received legal recognition in 1953.

Reasons / Causes Responsible for VRS:
- Innovation which removes outdated staff.
- Introduction of new products and services.
- Complete product obsolescence.
- Radical change in technical know-how.
- Takeovers and mergers that needs excess manpower to be removed.
- Cut-throat competition resulting into cost-cutting.
- Joint-ventures and foreign collaborations creating excess employees.
- Industrial and economic recession.
- Reorganisation of business structure.

Compensation paid under Voluntary Retirement Scheme:
There are legal dues to be paid to an employee's going for VRS. However, as the employee is quitting the job before the age of superannuation this factor remains under discussion. Of course this amount depends upon the management policy and decisions. The amount also depends upon the service already completed and yet to be completed as well as the position held by the employee and the financial position of the organisation.

Important aspects in VRS:
Industrial Disputes Act, 1947 has laid down restrictions on retrenchment and closures of the business organisations. It is done for the betterment of workers at large. The trade unions also strongly oppose for the reduction of workforce. At the same time it is necessary to reduce labour force as a need of
time.

For the implementation of the EXIT Policy the Government has amended the Labour Laws. However, the trade unions had opposition to these amendments. This opposition from trade unions could not allow the Government to amend the Industrial Disputes Act, 1947. To resolve this problem on permanent basis a golden mean was taken out i.e., Voluntary Retirement Scheme. This new concept was immediately accepted by the trade unions. The word 'Voluntary' was appealing to them. In addition, it also had provision of extra financial benefits. Thus, VRS became golden mean for employers, employees and trade unions.

Sample Companies from Mumbai Metro & Suburban Area:

For the purpose of taking review of the Voluntary Retirement Scheme (VRS) implemented in the companies, the researcher has selected 3 companies from Mumbai Metro and Suburban area. While selecting the companies random, sampling method was used. The criteria for selection of the companies for research work was to select those companies in which VRS scheme is implemented.

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Name of the Company</th>
<th>Private / Public Ltd.</th>
</tr>
</thead>
<tbody>
<tr>
<td>01.</td>
<td>Mahindra &amp; Mahindra Ltd.</td>
<td>Public Ltd.</td>
</tr>
<tr>
<td>02.</td>
<td>Voltas Ltd.</td>
<td>Public Ltd.</td>
</tr>
<tr>
<td>03.</td>
<td>Larsen &amp; Tubro Ltd.</td>
<td>Public Ltd.</td>
</tr>
</tbody>
</table>

Table: Sample companies from Mumbai Metro and Suburban

The Implications of Voluntary Retirement Scheme:

The idea of VRS was accepted by Government of India in the Economic Planning itself. But the Indian businessmen misutilised the same for their self benefits. Most vulnerable effects of VRS were experienced on the introduction of 'open door policy'.

After 1991 Indian government accepted liberalisation and globalisation. It was necessary to use sophisticated foreign know-how to reduce excessive work force. Thus, VRS though unsuitable for Indian psychology, it was welcomed by Indian people.

There were many limitations in Indian industries like use of outdated machinery, high cost of production, use of low quality of materials, lower productivity, constant labour unrest, heavy government taxation, poor purchasing power of people and so on. Constant strikes and such problems made Indian industries difficult to survive. A large number of business units were sick for years together.

Voluntary Retirement Schemes after 1991:

It was a difficult time for government of India to solve the problems created by Balance of Payments. It was just in files to have policy of 'Export Promotion & Import Substitution'. Indian import was very huge whereas exports were negligible. The demand for various products was increasing. At the same time domestic supply was limited. This created hyper inflation in Indian economy.

To meet the need of time the government of India sold 20 tonnes of gold to bring liquidity in the market and pledged about 27 tonnes gold in Bank of England. It devalued the rupee value. The finance minister wanted to maintain fiscal discipline. He announced certain schemes like making import duty more realistic, devaluing the Indians rupee, delicensing, removal of MRTP and FERA.

The New Industrial Policy of 1991 removed all controls on industrial development by which industries became competitive in nature. But the new policy had no direction on handling sick units. For the rehabilitation of such units RBI introduced 'National Renewal Fund' with the initial contribution of Rs. 200 crores. At the same time article 16 of the policy mentioned that if an employee refuses for improvement training he can be legally retrenched.

The basic problem behind VRS was the skilled and experienced employees applied for this. Those who are unskilled always try for continuation of the job which results into less productivity and less quality in work. The skilled people get the better positions in other organizations and earn financial benefits from compensation received from the company from where VRS is taken.

A large number of surveys took place regarding VRS. The Cholamandalam Distribution Services Ltd. conducted an exhaustive survey in 2001. The result was about 39% of the total employees opting for VRS were between the age of 40-50.

In short, now employees have started taking VRS as an opportunity to start something new with sound financial base. Earlier they use to get afraid of VRS but now they welcome such schemes.

After studying the VRS, the researcher has arrived at some concrete conclusions. These conclusions will become useful to the organisations planning to announce VRS.

Labour cost is the basic element in the cost structure of any organisation. Therefore, it was necessary for the managers to think about policy to remove excess workforce without violating established rules and regulations with the cooperation of trade unions. The best way is to offer VRS in which the workers with their own will and wish apply for the job. But due to VRS intellectual, skilled and dynamic persons quit the job in search of better prospects. Once the VRS process is over, the organisations appoint employees on purely temporary basis.

Therefore, the real background of VRS lies in foreign competition, outsourced jobs done in India at a lower cost and the need for more skilled personnel.

Conclusions from the Research:

After studying the impact VRS the researcher has arrived at some concrete conclusions. The following are the various conclusions of the study.
1. In these companies VRS was announced three to four times. VRS has become a common phenomena in industrial and service sector.

2. It is observed that workers have unrest in their minds due to frustration of unexpected loss of job and tension of source of income out of the family responsibilities. This creates definitely unrest in industries.

3. It is observed from the interviews of union leaders who were not ready to answer out of ego because the VRS has reduced the importance of unions.

4. It is observed that in some cases seminars and counselling sessions organised by the unions and managers for the aspirants of VRS are getting overwhelming response. This shows that the worker community has started taking the concept of VRS in a positive manner.

5. It is found that out of total respondents, 75% were given reasons by their organisation like surplus manpower, heavy losses, chances of closure, lack of demand in the market, possibility to close the product permanently. Whereas 25% workers were given reasons like increased competition, high cost of production, old age, automation, transfer of their jobs etc. It shows that cost cutting and improvement in quality is the main reason behind the VRS.

6. It is observed that VRS is basically implemented to reduce the cost of production. Labour cost is the basic overhead cost. Most companies have consented on direct VRS. But, few companies motivated employees to improve their efficiency and reduce the labour cost. They were not willing to downsize. They organised training sessions for the productivity and quality production. After the failure of such efforts for certain number of workers, the last resort was VRS. Workers and Union leaders have moulded themselves to accept the VRS.

**Recommendations from the Research Studies:**
Depending upon the above conclusions the following recommendations are given:

1. The scheme of VRS should be implemented very carefully otherwise, the integrity, honesty and morale comes in trouble.

2. The organisations suffering from losses should review their cost structure. This can protect workers from job problems.

3. VRS many a times creates social tension of unemployment and income inequalities. Sometimes, jobless workers become panic and take shelter of illegal activities. It has to be implemented carefully.

4. The existing workers can be best utilised by developing required qualities in them.

5. The existing staff should be motivated for the achievement of organizational objectives. They should be given sufficient amount of wages and salaries with attractive fringe benefits. VRS should be the last resort.

6. In most of the cases reason for the VRS is given as fall in demand in domestic markets. But by exploring new markets in foreign countries demand is to be maintained.

7. Before the implementation of VRS, the workers are to be given clear idea of the VRS and its after effects. Their balance service, family responsibilities, additional income sources, salaries of children etc. to be taken into account.

**References:**
A Study of Employees Work Efficiency in Regional Transport Offices (R.T.O.s) in Western Vidarbha Region

*Mahesh C. Dabre, **Deepali K. Mankar

Abstract

The work culture depends on the combination of qualities, skills and performance of the employees at large. The employees are the major assets of an organization and contribute effectively in its successful functioning. Today every person is directly or indirectly in touch with the Regional Transport Office for one reason or the other. The Regional Transport Office works in the following ways; provides driving licence, registration certificate, insurance certificate, P.U.C. certificate and road permit, fitness certificate (for transport vehicles) and so on. The primary data has been collected through questionnaire, interview and by observation. Secondary data has been collected through books, reports, journals and internet. Employees are neglected; they are not provided with proper facilities. Majority of employees are over loaded with work due to the scarcity of staff. Office atmosphere is the main hurdle in day-to-day functioning in R.T.O.s.

Keywords: Work Culture, Employees, Organisation, Regional Transport Office

Introduction:

The work culture depends on the combination of qualities, skills and performance of the employees at large. The employees are the major assets of an organization and contribute effectively in its successful functioning. It is essential for the employees to be loyal towards their organization and strive hard in furthering its brand image. An organization cannot survive if the employees are not at all serious about it and treat their work as a burden. The employees must enjoy whatever they do for them to deliver their level best. Today the world has become a global village and we are a step closer to every corner of the globe. The recent developments and advancements in the field of communication and transportation have brought a sea change in our lives. The high rise in the production of travelling and transport vehicles have brought forth the need and necessity of governing and administration machinery. Today every person is directly or indirectly in touch with the Regional Transport Office for one reason or the other. He has many nostalgic memories in his or her kitty regarding the Regional Transport Office that makes him to think hard about the working, governance and authority of the R.T.O. The work culture R.T.O.s has numerous elements that make every person full of awe and adulation. The Regional Transport Office works in the following ways; provides driving licence, registration certificate, insurance certificate, P.U.C. certificate and road permit, fitness certificate (for transport vehicles) and so on.

In the era of mobilization every citizen of India has to be in contact with R.T.O.s for licensing, vehicle registration, transfer of vehicle, P.U.C., insurance, fitness certificate, tax, issuing vehicle batches, permits etc. Some are required to have international driving licence. The present study is planed with R.T.O.s in Western Vidarbha Region at the centre of the study and the difficulties faced by the customers in getting their job done and employees discharging their duties. The Regional Transport Offices have not been fully computerized regarding the issuing of licences, registration of vehicles and all other related jobs. Instead of helping people, the new system has ended up in delaying things and the employees behave as per their whims and fancy. Work culture is important for the growth of an organisation, in turn the growth of a country depends on the organisation. There exist many differences, pros, and cons in work culture of any country. We have to pick and adapt the best practices of work culture around the globe and implement them in our organizations.

Importance of work culture:

Work culture is a combination of qualities in an organization and its employees that arise from what is generally regarded as appropriate ways to think and act. Work Culture helps individuals understand how their roles fit within the larger picture. Culture defines the norms of acceptable conduct. Work culture develops consistent interpretations of behaviours throughout the organization. The well-managed work culture can improve performance significantly while the unmanaged work culture will impede even the best-intentioned change effort.

Methodology:

Survey method is used for the research. The R.T.O.s and other samples were from different areas of Western Vidarbha Region i.e. from Akola, Amaravti, Buldana, Washim and Yavatmal. The primary data collected through; the interview method, observation method and questionnaire. The
researcher collected secondary data from the books, journals, magazines, and internet. The scope of present study is Western Vidarbha region. 115 out of total 176 employees are selected.

**Objectives of the Research:**
1. To study the work culture in the R.T.O.s in Western Vidarbha region.
2. To study the problems of employees working in R.T.O.s and to provide practical suggestions for a healthy work culture.
3. To study the various benefits, facilities, suggestions, usages of healthy work culture in R.T.O.s in Western Vidarbha.

**Analysis and Interpretation of Data: Table No.1**

<table>
<thead>
<tr>
<th>Sr. no.</th>
<th>Particular</th>
<th>Fully agree</th>
<th>Agree</th>
<th>Can’t say</th>
<th>Disagree</th>
<th>Fully disagree</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Office management</td>
<td>54 (46.9)</td>
<td>25</td>
<td>(21.7)</td>
<td>35</td>
<td>1 (0.9)</td>
<td>115</td>
</tr>
<tr>
<td>2</td>
<td>Modern technology</td>
<td>61 (53.1)</td>
<td>29</td>
<td>(25.2)</td>
<td>9</td>
<td>11 (9.6)</td>
<td>115</td>
</tr>
<tr>
<td>3</td>
<td>Required material</td>
<td>–</td>
<td>32</td>
<td>(27.8)</td>
<td>8</td>
<td>52 (45.3)</td>
<td>115</td>
</tr>
</tbody>
</table>

Respondents are the back bone of any office, and they can make the working of the office effective and efficient in a true sense. 46.9 percent respondents fully agreed, 21.7 percent respondents are agreed to it. While 30.5 percent respondents disagreed, 9.6 percent respondents could not give any opinion on it. While 30.5 percent respondents disagreed, 4.3 percent respondents fully disagreed with the statement. Whereas 1.7 percent respondents disagreed with the statement.

45.3 percent respondents fully agreed and 46.1 percent respondents agreed to it. 5.2 percent respondents could not give any opinion on it. While 20.9 percent respondents disagreed to it. While 2.6 percent respondents fully disagreed to the above statement as they firmly believed that non-cooperation from respondents and customers, incomplete documents and technical breakdowns create unnecessary hurdles in their work.

**Table No.3**

<table>
<thead>
<tr>
<th>Sr. no.</th>
<th>Particular</th>
<th>Fully agree</th>
<th>Agree</th>
<th>Can’t say</th>
<th>Disagree</th>
<th>Fully disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Management experts</td>
<td>56 (48.7)</td>
<td>35</td>
<td>(30.4)</td>
<td>13</td>
<td>6 (5.3)</td>
</tr>
<tr>
<td>2</td>
<td>Training for modernization</td>
<td>52 (45.2)</td>
<td>18</td>
<td>(15.7)</td>
<td>17</td>
<td>28 (24.3)</td>
</tr>
<tr>
<td>3</td>
<td>Organisation climate</td>
<td>66 (57.4)</td>
<td>22</td>
<td>(19.1)</td>
<td>13</td>
<td>14 (12.1)</td>
</tr>
</tbody>
</table>

48.7 percent respondents fully agreed to statement, 30.4 percent respondents agreed to it. 11.3 percent respondents could not give any opinion on it. 5.3 percent respondents disagreed, 4.3 percent respondents fully agreed to it.

45.2 percent respondents agreed to it and 15.7 percent respondents could not give any opinion on it. While 14.8 percent respondents are disagreed, 24.3 percent respondents fully disagreed to it.

When asked whether the office atmosphere is favorable for work, 57.4 percent respondents agreed, 19.1 percent respondents could not give any opinion on it. While 11.4 percent respondents disagreed, 12.1 percent respondents fully disagreed to it.

**Table No.4**

<table>
<thead>
<tr>
<th>Sr. no.</th>
<th>Particular</th>
<th>Fully agree</th>
<th>Agree</th>
<th>Can’t say</th>
<th>Disagree</th>
<th>Fully disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Office climate for employee</td>
<td>–</td>
<td>65</td>
<td>(56.5)</td>
<td>8</td>
<td>35 (30.5)</td>
</tr>
<tr>
<td>2</td>
<td>Facilities for employees</td>
<td>74 (64.3)</td>
<td>25</td>
<td>(21.7)</td>
<td>2</td>
<td>6 (5.3)</td>
</tr>
<tr>
<td>3</td>
<td>Emergency facilities</td>
<td>66 (57.4)</td>
<td>27</td>
<td>(23.5)</td>
<td>6</td>
<td>4 (3.5)</td>
</tr>
</tbody>
</table>

The response to the statement office environment is enthusiastic/motivational for respondents. 56.5 percent respondents agreed and 6.9 percent respondents could not give any opinion on it. While 30.5 percent respondents disagreed, 6.1 percent respondents fully disagreed to it.

Regarding the above statement, 64.3 percent respondents fully agreed, 21.7 percent respondents agreed to it. 1.8 percent respondents could not give any opinion on it. While 5.3 percent respondents disagreed, 6.9 percent respondents fully disagreed to it.

57.4 percent respondents fully agreed and 23.5 percent respondents agreed to it. 5.2 percent respondents could not give any opinion on it. While 3.5 percent respondents disagreed, 10.4 percent respondents fully disagreed to it.
Co-relation Analysis:

<table>
<thead>
<tr>
<th></th>
<th>office index</th>
<th>emp index</th>
<th>comp index</th>
<th>licen index</th>
<th>time index</th>
<th>mag index</th>
<th>govt index</th>
<th>con index</th>
<th>officer index</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Office index</strong></td>
<td>Col 1</td>
<td>Col 2</td>
<td>Col 3</td>
<td>Col 4</td>
<td>Col 5</td>
<td>Col 6</td>
<td>Col 7</td>
<td>Col 8</td>
<td>Col 9</td>
</tr>
<tr>
<td><strong>emp index</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Col 2</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Comp index</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Col 3</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Col 4</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Licen index</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Col 5</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>time index</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Col 6</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>mag index</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Col 7</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>govt index</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Col 8</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Con index</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Col 9</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

In all 115 employees were selected for the study and the questions were grouped in nine groups to construct index as expectation about office. Employees views on working, use of computer in day-to-day working, issue of licence to customers, management of the office by the officers, questions about the expectations from the customers and officers. The co-relations are presented in the above table.

From the above table it is observed that most of the variables are significantly and positively correlated with each other. Few variables could not establish any relationship. None of the variables found negative relationship. The significant positive correlated between questions about office, employees' use of computers, issuing the licence, office timing, office management and expectations from customers is significantly and positively co-related. Indicating that the office is the based on working of employees and dealing their work. On employees' expectation about the office timing. Customers are significantly and positively co-related with use of computer, licensing, office timing, management and customers. Indicating that in view of employees' use of computer is the need of the day which helps in issuing document on given time. Attending office within time, makes office management easy and could satisfy customers. License is the one of the most bearing issues in R.T.O.s office. This is the mirror of office working. It has significant positive co-relation with time index, management index and customers' satisfaction index, indicating that if the licences are issued on time, it could satisfy the customers and helped in time as well as office management. R.T.O.s may think of an independent wing for the licensing. Office timing is essential for office management and customer. It revealed from the significant positive co-relation between the management index and customer satisfaction index. Office management makes easy to satisfy customers and officers. Hence the officers view the day-to-day working allotment and timely discharge as essential for good R.T.O.s.

It can be concluded from the above discussion that office management, customer expectation, use of computer, licence disbursement are directly related to the employees' working, offices expectation and computer application in day-to-day functioning of offices.

Conclusions:
1) Employees are neglected; they are not provided with proper facilities.
2) Majority of employees are over loaded with work due to the scarcity of staff.
3) The entire R.T.O.s works as if it is a single department, many times the same clerk or officer deals with the licence, registration of vehicles, issues batches etc, this causes a great delay in clearing all the documents.
4) The R.T.O.s do not possess their own buildings (the existing buildings are either on rent or lease), which results in poor facilities like lack of fresh air, water, light, comfortable seating arrangements etc. Due to this, the employees lack the required freshness, agility and activeness to complete given tasks.
5) Though the R.T.O.s working is as per the scheduled timing or the working hours mentioned on the notice board, but the style of working of the employees does not fulfill the expectation of the customers.
6) The officers and the employees are unable to complete their work (like issuing licence, permit, batches, vehicle transfer etc) on time due to increase in work.
7) There is a great scarcity of employees in all the R.T.O.s, which is proving troublesome for both the office and the
customers in a real sense. The vacant posts are not recruited regularly. Due to heavy burden of work the employees are overloaded.

8) Lack of basic facilities like proper seating arrangement, fresh air, drinking water, toilets and proper lighting facility etc make the work suffer and inefficient to a great extent.

9) Office atmosphere is main hurdle in day-to-day functioning in R.T.O.s

References:

Websites:
- http://www.academia.edu/1220481/A Review Paper on Organizational Culture and Organizational Performance
Behavioural Review towards Ready-to-Eat Food Products:  
A Thirst for Change – Lessons from Greater Mumbai

* Amisha Bhupendra Dawda

Abstract

Background - Novel ways to increase liking and intake of food are needed to encourage acceptance of RTE foods. The cooking in Indian society and lifestyle have undergone tremendous changes in the last 15 years. Some of the factors contribute this change are liberalization, dual income, nuclear families, innovative kitchen applications, media proliferation, changing food habits, etc. These factors are a major cause to make ready-to-eat food products an essential component in the daily lives of people. With the growing media awareness, literacy rates and standard of living, people have grown more responsive towards RTE food products. There has been a shift witnessed in the customers focus from price to quality in the recent years, particularly in the urban and a few semi urban areas. Greatly changing food habits and a greater demand for readymade food products have led to the growth of processed and packed food manufacturing industries.

Purpose - The significant aim of the current research is to analyse the behaviour of consumers towards ready-to-eat food products.

Methodology - A total of 108 respondents from Greater Mumbai were formed as a sample. Questionnaire was framed and using convenience sampling method data was collected from the consumers consuming RTE food products. Statistical tools like llikert ranking scale analysis, was also used.

Findings - Technological changes, fast-paced urban lifestyle, lack of time, thirst for change in food, convenient usage, easy availability, better taste and versatile RTE products are the main reasons behind the rapid growth of the instant food industry. Respondents in the age group of 25-35 years consume more of RTE food products. What does all this signify? "The sign is unmistakable: the urban Indian household is undergoing a quiet revolution. The trend is accelerating because of both socio-economic factors and lifestyle reasons.

Conclusion - Consumers inclined towards spending more on RTE food and preferring healthier food options, the sector is set to see some heated action in the foreseeable future.

Keywords: Lifestyle; Nuclear families; Changing food habits, Long working hours, Consumer behaviour, Readymade food.

1. Introduction:

Ready to eat products are here to stay. A fast-paced urban lifestyle, increasing prevalence of nuclear family structure, rising disposable income, increasingly larger number of globe-trotting Indians with an experimental palate are all favourable demographic factors spurring the adoption of ready-to-eat (RTE) and ready-to-cook (RTC) foods in India. There is a rise in the demand for RTE foods based on traditional Indian recipes across different states in India and abroad. Industry estimates suggest consumers spend on food in India will grow from $330 billion now to $900 billion by 2020. Processed foods account for $40 billion already, with packaged food market estimated at $10 billion (and likely to reach $20 billion by 2014). The Indian ready-to-eat (RTE) and ready-to-cook (RTC) food segment has emerged from its early days of being a fringe alternative to home-cooked meal or to eating out. Further, the growth of modern retail has provided unprecedented brand and category visibility to convenience foods. Also, technological advancements in packaging and flavour science have brought RTE and RTC foods centre-stage among urban Indians.

The ready-to-eat products sector can be categorized into two broad segments, frozen products and shelf stable products that are available in the form of dinner/breakfast items and desserts/snacks. However, high price of RTE food products is a major factor posing threat as Indian consumers are innately price conscious and their preferences generally change with even slightest change in price. This presents RTE companies with an opportunity to come up with a variety of high-quality RTE food products in affordable price range.

1.1. A Closer Look At Indian Food Industry : RTE Snapshot

The Indian food industry has witnessed strong growth over the past few years. India is the world’s second largest producer of food next to China, and has the potential of becoming the biggest producer in the years to come. The total food production in India is likely to double in the next ten years. Indian food service industry is currently worth Rs
2.47,680 crore (US$ 41.39 billion) and is expected to grow at the rate of 11% to touch Rs 4,08,040 crore (US$ 68.16 billion) by 2018, according to 'India Food Service Report 2013' by the National Restaurant Association of India (NRAI). About 300 million upper and middle class people consume processed food; 200 million more are expected to shift to processed food in the next couple of years. The food processing industry accounts for 13.5% of the country's industrial output. It generates 18% of domestic products used and employs about 19% of industrial labour at the national level. There are a whopping 15 crore middle class individuals, of which 60% are below the age of 35 - a segment that is very steady and increasingly dependent on processed foods. This throws open a very ideal opportunity for small entrepreneurs who are eyeing this segment for making a nice fortune. Realizing the potential and in order to provide further opportunities in this field, the government has reduced the excise duty on certain ready to eat and RTC food products. In order to determine the problem statement, basic assumptions are formulated. Today's world, ready to eat food is one of the most popular ones available in the market. In fact, they are considered a big life saver by today's fast moving, always on the run generation. Consumer behaviour in the world of marketing is very necessary to judge the success of the product. Ready-to-eat food especially market segmentation, targeting and positioning based on food-related lifestyles can be applied to develop proper marketing strategies. This present study here is an attempt to review the existing consumer behaviour towards ready-to-eat food products and to predict the demand for these ready to eat food products in Greater Mumbai.

3. Purpose of the Study
The main objective of this research is to study and develop a consumer behavioural review profile for the RTE food products selection in Greater Mumbai. The specific objectives are outlined beneath.

- To study the RTE food products scenario in Greater Mumbai.
- To examine the major factors influencing consumer purchase towards RTE food products in Greater Mumbai.
- To study the consumption pattern towards RTE food among consumers in Greater Mumbai.
- To study level of consumers satisfaction towards RTE food products in Greater Mumbai.
- To explore the consumers expectations towards RTE food products in Greater Mumbai.
- To suggest possible solutions to sellers and the policy makers of RTE industry.

4. Proposition of the Study
Based on the discussion of the content and literature review of ready-to-eat food products we expect
Proposition $H_0$ - Gender has no significant impact towards purchase of RTE food products in Greater Mumbai.
Proposition $H_1$ - Gender has significant impact towards purchase of RTE food products in Greater Mumbai.
Proposition $H_2$ - Age has no significant impact towards purchase of RTE food products in Greater Mumbai.
Proposition $H_3$ - Age has significant impact towards purchase of RTE food products in Greater Mumbai.
Proposition $H_4$ - Lack of time has no significant impact on consumers purchase towards RTE food products in Greater Mumbai.
Proposition $H_5$ - Lack of time has significant impact on consumers purchase towards RTE food products in Greater Mumbai.
Proposition $H_6$ - Experimenting change has no significant impact on consumers purchase towards RTE food products in Greater Mumbai.
Proposition $H_7$ - Experimenting change has significant impact on consumers purchase towards RTE food products in Greater Mumbai.
Proposition $H_8$ - Better taste has no significant impact on consumers purchase towards RTE food products.
Proposition $H_9$ - Better taste has significant impact on consumers purchase towards RTE food products.
Proposition $H_{10}$ - Product variety has no significant impact on consumers purchase towards RTE food products.
Proposition $H_{11}$ - Product variety has significant impact on consumers purchase towards RTE food products.

5. Methodological Approach
In order to analyse and resolve the problem formulation, the methodology chosen in this research is focused on understanding the behavioural review towards RTE food products in Greater Mumbai. Eventually the feedback shall benefit the RTE companies in formulating customised strategies. The research endeavours to give an idea of the behaviour and acceptance level of people consuming RTE food products. Due to time constraint and cost constraint three popular ready to eat brands were undertaken for the study (Kitchen of India, MTR Foods and Kohinoor Foods). Moreover four food product mix of the mentioned three RTE brands like Curries, Gravies, Rice/Biryani/Pulao and Desserts were opted for the research. Structured questionnaires were designed and the research is conducted among respondents.
The research design of the study is descriptive and analytical. The sample size is 108, it includes the end consumers excluding the distributors and retailers.

6. Data Collection Methods
The data was collected exclusively from respondents consuming RTE food products. Convenience random sampling method was adopted to gather the information. The required secondary data was collected from relevant trade journals, scholarly journals, working papers, newspapers, magazines, reports, wire feeds and websites. The collected data was analysed through statistical tools like likert scale analysis respectively.

6.1. Data Analysis and Interpretation
In this research paper the data obtained through the questionnaire from the respondents consuming ready to eat food products is as analysed.

6.2. Ready-To-Eat Products Contributing Factors
With a view to identify major attributes for choosing ready-to-eat food products, the data were collected on five factors from the consumers, that is Frequency, Lack of time, Experience change, Better taste & Product variations , the data was collected on five factors from the consumers.

6.3. Analysis & Interpretation (Graphical Results)
Proposition H₁: Gender has no significant impact towards purchase of RTE food products.
Proposition H₂: Gender has significant impact towards purchase of RTE food products.

Fig 1. Gender Profile
Total No of Male and Female Respondents = 108

<table>
<thead>
<tr>
<th>SR. NO</th>
<th>GENDER</th>
<th>REGULAR</th>
<th>LACK OF TIME</th>
<th>EXPERIENCE</th>
<th>BETTER TASTE</th>
<th>PRODUCT VARIATIONS</th>
<th>TOTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>MALES  (61)</td>
<td>03</td>
<td>22</td>
<td>18</td>
<td>12</td>
<td>06</td>
<td>61</td>
</tr>
<tr>
<td>2.</td>
<td>FEMALES  (47)</td>
<td>03</td>
<td>14</td>
<td>14</td>
<td>10</td>
<td>06</td>
<td>47</td>
</tr>
<tr>
<td>TOTAL</td>
<td>02 (108)</td>
<td>06</td>
<td>36</td>
<td>32</td>
<td>22</td>
<td>12</td>
<td>108</td>
</tr>
</tbody>
</table>

Fig 1: Table Projecting Respondents Consuming RTE Food Products

New Scientific Results
From the above table it can be observed that out of the general profile of 108 respondents in Greater Mumbai, 61 are male consumers and 47 are female consumers. As the research is related to ready-to-food products, majority of the respondents considered for the study are working people. Most of the respondents are post graduates followed by undergraduates. The research points out of that out of 61 men consumers, 3 respondents on regular basis prefer RTE products. 22 respondents prefer RTE food due to lack of time, 18 respondents has a thirst for change in food products, 12 respondents for better taste opts for RTE products, followed by product variety by 6 by men respondents. On the other hand out of 47 female consumers, 3 respondents on regular basis prefer RTE products. 14 respondents prefer RTE food due to lack of time, 14 respondents has a thirst for change in food products, 10 respondents for better taste opts for RTE products, followed by product variety by 6 female respondents. Furthermore there is significant difference among men consumers purchase towards RTE food products compared to female consumers, due to hectic life style, bachelorhood, lack of time, thirst for change in products, followed by better taste and product variety. Hence alternative hypothesis gets proved and it can be safely said that gender has significant impact towards purchase of RTE food products.

Fig 2. Age wise Analysis for Consumption of Ready-to-eat Foods
Proposition H₃: Age has no significant impact towards purchase of RTE food products.
Proposition H₄: Age has significant impact towards purchase of RTE food products.

<table>
<thead>
<tr>
<th>SR. NO</th>
<th>AGE</th>
<th>RESPONSES</th>
<th>REGULAR</th>
<th>LACK OF TIME</th>
<th>EXPERIENCE</th>
<th>BETTER TASTE</th>
<th>PRODUCT VARIATIONS</th>
<th>TOTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>25-35</td>
<td>48</td>
<td>01</td>
<td>19</td>
<td>16</td>
<td>10</td>
<td>02</td>
<td>48</td>
</tr>
<tr>
<td>2.</td>
<td>35-45</td>
<td>06</td>
<td>01</td>
<td>02</td>
<td>01</td>
<td>01</td>
<td>01</td>
<td>06</td>
</tr>
<tr>
<td>3.</td>
<td>45-50</td>
<td>05</td>
<td>00</td>
<td>01</td>
<td>03</td>
<td>00</td>
<td>01</td>
<td>05</td>
</tr>
<tr>
<td>4.</td>
<td>TOTAL</td>
<td>04</td>
<td>108</td>
<td>35</td>
<td>40</td>
<td>22</td>
<td>06</td>
<td>108</td>
</tr>
</tbody>
</table>

Fig 2: Table Projecting Age wise Analysis of Respondents Consuming RTE Food Products

Fig 3. Analysis of Ready to Eat Brands Purchased by Consumers.

<table>
<thead>
<tr>
<th>SR. NO</th>
<th>GENDER</th>
<th>RESPONDENTS</th>
<th>KITCHEN OF MTR FOODS</th>
<th>KONINOOR FOODS</th>
<th>TOTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>MALES</td>
<td>61</td>
<td>20</td>
<td>23</td>
<td>18</td>
</tr>
<tr>
<td>2.</td>
<td>FEMALES</td>
<td>47</td>
<td>15</td>
<td>17</td>
<td>15</td>
</tr>
<tr>
<td>TOTAL</td>
<td>02</td>
<td>108</td>
<td>35</td>
<td>40</td>
<td>33</td>
</tr>
</tbody>
</table>

Fig 3: Table Projecting Brand Wise Analysis of Respondents Consuming RTE Products

New Scientific Results

From the above table it can be observed that out of the general profile of 108 respondents in Greater Mumbai, out of 61 male consumers, 20 prefer Kitchen of India RTE products, 23 respondents prefer MTR Foods and 18 respondents consume Kohinoor Food products. Furthermore among 47 female consumers, 15 prefer Kitchen of India RTE products, 17 respondents prefer MTR Foods and 15 respondents consume Kohinoor Food products respectively.

Discussion

Due to a great change in lifestyle and direct foreign investment, there is a drastic change in Indian culture and food habits. Most of the family members do not have time to cook food in the traditional way and most of the families are living as nuclear families rather than joint families. Despite modern cooking devices, consumers still need ready to eat food because it consumes very little time. Dual income families, consumers prefer more of these ready made foods. Another fact to be noticed here is that the people in the middle income class consume more instant foods compared to the lower middle class and rich people.

7. Significance of the Study

A change is taking place at the breakfast table of an average urban Indian household which is nothing short of a revolution. The time-starved working Indian consumer, who is in no mood to spend an hour in the kitchen preparing breakfast, is adopting this new eating habit to suit her lifestyle. Companies are trying to be chefs, but a woman wants the last mile of cooking to belong to her which is why she’d rather hire a cook,” explains Damodar Mall, customer director of Future Group, which runs large-format retail stores under the Big Bazaar brand name that stocks ready-to-eat brands. However, following the increasing demand of such foods, a number of small and medium companies have emerged in the country that supply the items. Some of them have also been exporting ready to eat and cook foods abroad alongside their local supplies. The research will be useful to the food processing companies (Indian and overseas) in understanding the consumer behaviour in a better way. It will also be useful to the government food processing departments and agencies working in the field to get an insight of the industry. The educational institutes may also use this information for their academic purpose to have in-depth industry knowledge. Other research bodies, industry experts, associations & consortia of the industry and consulting organizations may also benefit through the information given in the research paper.

8. Scope of the Study

Globally, the demand for ready-to-eat (RTE) food products has been increasing over the last few years on account of busier lifestyle of consumers and their rising income levels. Due to increased employment opportunities, a large number of people are migrating from tier 1 and tier 2 cities to metropolitans, which is an important driver for RTE food products in the country. Growth in retail chains and outlets is also adding to the product awareness among consumers in the country. In depth research can be conducted in areas of organic food, weaning food, health & supplement food etc. Sensing the opportunity, leading food companies such as Unilever, Nestle, etc are augmenting their infrastructure and developing new categories of convenience foods categories. It is important to note that these consumers are also open to trying innovations whether it is yoghurts, health bars, ready-to-eat meals or bhuna masala respectively.

8.1. Limitations of the Study

This exploratory study has some limitations that however do not liquidate the purpose of the study. Data for the study are collected from working professionals that includes respondents from Greater Mumbai. Sampling units are primarily of young unmarried and married consumers. Further, among the identified RTE food product providers generic brands are not frequently consumed by the respondents and thus do not represent the analysed data.

9. Summary of Findings

Major determinants forcing consumers to buy instant food products are changes in lifestyle, couples working (not just the husband), non - availability of spices (to prepare masala), easy to cook and tasting much better. As the study is related to instant food, a majority of the respondents taken for the study are working professionals. Majority of the respondents consuming ready to eat instant food are all middle aged (i.e. 25 - 35 years). Compared to housewives, working women prefer instant food products. Majority of the respondents are Post graduates followed by under graduate respondents. People living in nuclear families prefer instant food compared to those living in joint families. Only people belonging to the middle class spent more money on instant food compared to the lower middle class and the rich people. Majority of the respondents come to know about instant food products by themselves through direct comparison at a purchase place. Lack of time is the first and foremost factor influencing consumers’ purchase decision on ready to eat food products followed by the factors like experimenting changes, better taste, and product variety respectively.


Technological changes and the changes in the lifestyles of people are the main reasons behind the rapid growth of the instant food industry. There is a greater demand for instant food products and the major reasons for the same are lack of time, convenient usage, easy availability, less time consumed and better taste. Due to long working hours, people are ready to use instant food products. With consumers inclined towards spending more on food and preferring healthier food options, the sector is set to see some heated action in the foreseeable future.

References:

- Anonymous. (2010), Research and Markets Ltd.;
Emerging Opportunities in Indian Ready-To-Eat Foods Market, *Journal of India*, 77.

- Demand for RTE Indian food to grow, (2010), *Datamonitor predicts Staff*, Food Magazine.
- Godrej group, partner ready to cook new plans in frozen foods, (2013), Businessline (Chennai), 26 June, viewed on November 1, 2014.
- India Ready-to-eat Food Market Forecast & Opportunities, 2019, (2014), Leading Companies are ITC, Kohinoor, Haldiram’s, McCain, MTR. *M2 Presswire* (Coventry), 15 Aug, viewed on November 1, 2014.
- Namrata Singh, (2014), Home-delivered food gives stiff competition to instant food, crosses Rs 1,000 crore in food market. *The Economic Times (Online)*, New Delhi, viewed on October 28, 2014.
- Ready To Eat Market in India,(2014). *M2 Presswire* (Coventry), 20 Aug, viewed on November 1, 2014.
- Sharma et. al; Samidha et. al ; Namrata Singh et. al, (2011), Homemakers hot on branded ready-to-eat; Marketers target customers willing to experiment with convenience food. *The Economic Times (Online)*, New Delhi, viewed on October 29, 2014.
Development of Small-Scale Industries in India
* Sonia Baghla

Abstract
The economic development of a country primarily depends upon the establishment of industries, which require sufficient amount of capital. The Small-Scale Industries contribute significantly to the balanced development of the country. The small-scale industries generate more employment opportunities in comparison to large industries in terms of per unit of capital invested. In a country like India, where capital is scarce and unemployment is wide spread, growth of small scale industries is vital in order to achieve balanced economic growth. After agriculture, small industries are the second largest employment providers in India. During the last forty years, several Committees have been constituted by the GOI to examine the functioning of SSIs with a view to promote their growth and efficiency within the context of the main objectives of the national economic plans. Since then, policies targeted for the SSI sector have aimed at fostering its growth through positive policy interventions in the areas of finance, technology, infrastructure and extension services among several other requirements of the sector. This study is an attempt to describe the policy framework and plan outlays for SSIs to know the role of Government in the development of small scale industries in India.

Keywords: SSIS, Development, Government, Policies, Five Year Plans, Development Commissioner (MSME), Investment, Growth, Economy.

Present Definition of Small-Scale Industries
Section 7 (1) of the MSMED Act, 2006 takes into account the word 'enterprise' in place of erstwhile 'industry'. Enterprises have been classified broadly into two categories: (1) Enterprises engaged in the manufacture/production of goods; and (2) Enterprises engaged in providing/rendering of services. The first category has been classified according to terms of investment in plant and machinery (excluding land and buildings) as shown in Table 1 and the latter is shown in Table 2.

<table>
<thead>
<tr>
<th>Enterprises</th>
<th>Investment Limit in Manufacturing Sector</th>
</tr>
</thead>
<tbody>
<tr>
<td>Micro</td>
<td>Does not exceed Rs. 25 lac</td>
</tr>
<tr>
<td>Small</td>
<td>More than Rs. 25 lac but does not exceed Rs. 5 crore</td>
</tr>
<tr>
<td>Medium</td>
<td>More than Rs. 5 crore but does not exceed Rs. 10 crore</td>
</tr>
</tbody>
</table>


<table>
<thead>
<tr>
<th>Enterprises</th>
<th>Investment Limit in Service Sector</th>
</tr>
</thead>
<tbody>
<tr>
<td>Micro</td>
<td>Does not exceed Rs. 10 lac</td>
</tr>
<tr>
<td>Small</td>
<td>More than Rs. 10 lac but does not exceed Rs. 2 crore</td>
</tr>
<tr>
<td>Medium</td>
<td>More than Rs. 2 crore but does not exceed Rs. 5 crore</td>
</tr>
</tbody>
</table>


Some of the main features of the MSMED Act are as under:
- The Act defines the term 'Enterprise' instead of 'industry' to give recognition to the service sector.
- It gives due importance to 'Micro Enterprises'.
- Investment ceiling for manufacturing small enterprises has been raised to Rs. 5 crore.
- It defines 'Medium Enterprises' to facilitate achievement of economies of scale.
- It provides statutory basis to the National Board for Micro, Small & Medium Enterprises.
- The Act defines medium enterprises to facilitate technology upgradation and graduation (Govt. of India, 2006-07).

Now-a-days, Indian Small-Scale Industries are mostly modern small-scale industries. Modernization has widened the list of products offered by this industry. The items manufactured in modern small-scale service and business enterprises in India include rubber products, plastic products, chemical products, glass and ceramics, mechanical engineering items, hardware, electrical items, transport equipment, electronic components and equipments, automobile parts, bicycle parts, instruments, sports goods, stationery items, and clocks and watches (Bharati et al., 2011).

Literature Review
Balasubrahmanya (2000) reviewed the evolving strategy for small industry development, and proposed a few policy measures. The study described that the new policy defined the guidelines to deal with the three major areas of the SSI sector,
i.e., finance, marketing, and technology. The study concluded that the consistent and impressive growth of the sector in terms of units, employment, output, and exports led to the impression that the path pursued so far for small industry growth was successful.

Rao (2001) studied the role, organisation and problems of small-scale units situated in three selected districts of Andhra Pradesh. The study covers a period of 15 years from 1980-81 to 1995-96. It was found that the growth of small-scale industrial units in the state of Andhra Pradesh in the recent past had been significant. The study suggested that the banks and financial agencies must provide timely, requisite, and sufficient finance to small entrepreneurs.

Anantha et al. (2004) examined the growth and performance of SSI sector and other peripheral issues, like employment and export. The study has presented an overview of small-scale industries and their contribution. It revealed that the total number of SSI units have more than 95 per cent of the total industrial units in the country. The SSI sector contributed 40 per cent of the gross turnover in the manufacturing sector. The study found that the small-scale industries could be effective instruments for creating employment opportunities with a limited range of capital requirements.

Sudan (2005) in his study, raised some policy issues concerning the Micro and Small-Scale Enterprises. He explained the meaning, advantages, problems and policy options of MSE sector. The study concluded that all the policies which were opted by Government of India were the efforts to form a dynamic MSE sector and a diversified economy providing expanded employment opportunities to absorb all new labour force and offer exciting career opportunities.

Jayasheela and Hans (2006) traced the trend of growth of India's SSI sector with special reference to its potential and performance in relation to employment, exports and income. The study concluded that in the period of liberalization the SSI sector constituted an important segment of our economy.

Garg and Gupta (2011) analyzed the role of SFCs in promoting and rendering financial assistance to small and medium-scale industries. All the SFCs have cumulatively sanctioned 64-65 percent of their resources to new units, thus helping first generation entrepreneurs. Similarly, the Corporations under study have also played a significant role in industrialization of their respective States.

**Objective of the Study**

The main objective of the study is to describe the role of Government in the development of Small- Scale Industries in India. For this, the study focused on:

1. Policy framework of SSI sector.
2. Five Year Planning regarding Small- Scale Industrial Sector.

**Role of Government in the Development of Small- Scale Industries**

**Industrial Sector**

It has been demonstrated that the SSIs have received a step motherly treatment at the hands of British rulers and have been made to disintegrate. But the national movement, ever since its inception, strove to protect and organize them. It was only natural that after independence the 'paternalistic' and 'protectionist', outlook nurtured by the national movement with regard to these industries was made the core of the policy of the national government.

1. **Development by Framing Policies for SSIs:**

   The Small-Scale Industry (SSI) constitutes an important segment of the Indian economy in terms of its contribution to the country's industrial production, exports, human employment and creation of an entrepreneurial base. The government established the office of the Development Commissioner (Small Scale Industries) [DC (SSI)] also known as the Small Industry Development Organization (SIDO) in 1954. It is the apex body for assisting the Government in formulating and overseeing the implementation of its policies and programmes. India's industrial policies have been shaped in a wide range of contexts. However, the broad policy thrust remains the same: to expand the capability of small and micro enterprises to generate employment, production exports, further the process of rural industrialization, facilitate the development of appropriate technologies and new entrepreneurial skills.

   a. **Industrial Policy Statement, 1948:** The first policy statement, dated 6th April, 1948, emphasized the role of small-scale industries in the national economy in offering scope for individual village or co-operative enterprises and scope for the rehabilitation of displaced persons.

   b. **Industrial Policy Statement, 1956:** The aim of this policy statement was to integrate the development of small-scale units with large scale industry. So, the industrial policy recommended the development of ancillary industries in the areas where large projects were set up.

   c. **Industrial Policy Statement, 1977:** The thrust of the Industrial Policy Statement of 23rd December, 1977 was on effective promotion of cottage and small-scale industries widely dispersed in rural areas and small towns. The focal point of development of small-scale industries was taken away from the big cities to districts. In each district, there would be District Industries Centre which would provide all the support and services required by small entrepreneurs.

   d. **Industrial Policy Statement, 1980:** The objectives of the policy are optimum utilization of the installed capacity, maximizing production and achieving higher productivity, higher employment generation, correction of regional imbalances through a preferential development of industrially backward areas, strengthening of the agricultural base by according a preferential treatment to agro-based industries, faster promotion of export-oriented and import substitution
industries, promoting economic federalism with an equitable spread of investment and the dispersal of returns amongst widely spread over small but growing units in rural as well as urban areas, and consumer protection against high prices and bad quality.

e. Industrial Policy Statement, 1990: Government has been considering the need to take the measures for promotion of small-scale and agro-based industries and to change procedure for grant of industrial approvals. For this, a new scheme of Central Investment Subsidy for the small-scale sector in rural and backward areas capable of generating higher level of employment at lower capital cost would be implemented.

f. Industrial Policy Statement, 1991: The new policy laid the framework for government support in the context of liberalization, which sought to replace protection with competitiveness to infuse more vitality and growth to MSEs in the face of foreign competition and open market. Features of the Industrial Policy of the Government of India affecting the MSEs Investment in plant and machinery for qualifying as tiny enterprises increased from Rs. 2 lakh to Rs. 5 lakh (further increased to Rs. 25 lakh). The qualifying limit for the SSI changed to Rs. 100 lakh (it was again increased to Rs. 300 lakh only to be bought down to the earlier level under pressure from the SSI lobby; selectively upgraded to Rs. 500 lakh for textiles, pharma and chemicals); Tiny enterprises are eligible for continuing support, including easier access to institutional finance, priority in the government purchase program and relaxation from certain provisions in labour laws.

g. Comprehensive Policy Package for SSIs and Tiny Sector, 2000: An industrial undertaking is defined as a small-scale unit if the investment in fixed assets like plant and machinery does not exceed Rs. 10 million. The small-scale units can get registered with Directorate of Industries/District Industries Centre in the State Government concerned. This policy package framed the various policies like exemption for excise duty limit raised from Rs. 5 million to Rs. 10 million, the composite loans limit raised from Rs. 1 million to Rs. 2.5 million. The Integrated Infrastructure Development (IID) Scheme will cover all areas of the country with 50 per cent reservation for rural areas, Capital Subsidy for 12 per cent for investment in technology.

h. Industrial Policy Package for SSI, 2001-02: In this policy, the investment limit was enhanced from Rs. 1 crore to Rs. 5 crore for units in hosiery and hand tool sub sectors, the corpus fund set up under the Credit Guarantee Fund Scheme was increased from Rs. 125 crore to Rs. 200 crore, 14 items were de-reserved in June 2001 related to leather goods, shoes and toys, Market Development Assistant Scheme was launched, Four United Nations Industrial Development Organization (UNIDO) assisted projects were commissioned during the year under the Cluster Development Programme.

i. Industrial Policy Package for SSI, 2003-04: In this policy, 73 items reserved for exclusive manufacture in the SSI sector were de-reserved, enhancement of investment in plant and machinery from Rs. 1 crore to Rs. 5 crore for 13 items in stationery sector and 10 items of drugs and pharmaceuticals sector, the composite loan limit for SSI was raised from Rs. 25 lac to Rs. 50 lac, all loans up to Rs. 25 lac were made eligible for guarantee covered under the Credit Guarantee Scheme, 417 specialized bank branches were made operational for SSIs, 60 clusters were identified for focused development.

j. Policy Initiatives on SSI, 2004-05: In 2004-05, the National Commission on Enterprises in the unorganized sector was set up for improvement in the productivity, employment generation, linkage of the sector to institutional framework in areas like credit, raw material supply, and infrastructure, technology upgradation, marketing facilities and skill development by training, 85 items were de-reserved, the investment limit in plant and machinery was raised from Rs. 1 crore to Rs. 5 crore in respect of 7 items of sports goods to upgrade the technology and enhance competitiveness, Small and Medium Enterprises (SME) fund of Rs. 10000 crore was started by SIDBI, RBI raised the composite loan limit from Rs. 50 lac to Rs. 1 crore.

k. Policy Package for SME, 2005-06: With a view to integrating Small and Medium Enterprises, the 'Small and Medium Enterprises Development (SMED) Bill 2005' was introduced in the Lok Sabha on 12th May, 2005. It identified 180 items for de-reservation, Small and Medium Enterprises were recognized in the services sector, Credit Guarantee Fund Trust for Small Industries (CGTSI) was advised to reduce the one time guarantee fee from 2.5 per cent to 1.5 per cent for all loans, emphasis was laid on Cluster Development model not only to promote manufacturing but also to renew industrial towns and build new industrial townships.

2. Promotional Package Provided by MSMED Act, 2006: The main purpose of the Act is to examine the factors affecting the promotion and development of micro, small and medium enterprises in the country. The Act has given powers to National Board of Micro, Small and Medium Enterprises, established under this Act, to review the policies and programmes of the Central Government with regard to facilitating the promotion and development and enhancing the competitiveness of such enterprises.

3. Development of Small-Scale Industries through Five year plans: Till Independence, only collage industries, village industries, rural industries and agro based industries were considered to be small-scale industries. The National Planning Committee, set up in 1938 under the chairmanship of Pandit Jawaharlal Nehru, constituted a panel to study the development of small-scale industries. With the dawn of the planned era in the country, the government has been according promotion and protection for the growth and development of small-scale industrial units, subsequently the government emphasized more on promotional activities than protective
shields when it realised that the promotional activities registered good results (Narasaiah and Anuradha, 1999). Promotional activities and the development of SSIs during the plan period are shown in the Table 3.

**Table 3: Development of SSI during the Plan Periods**

<table>
<thead>
<tr>
<th>Plan and Plan Period</th>
<th>Promotional Activities for the development of SSI</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>First Plan</strong></td>
<td>Recommended the establishment of ‘All India Boards’ to advise and assist in the formulation of the programme for development of SSI including Sericulture and Coir.</td>
</tr>
<tr>
<td>(1951-56)</td>
<td></td>
</tr>
<tr>
<td><strong>Second Plan</strong></td>
<td>Steps were taken to provide a more assured market for the goods produced in SSI sector. Reservation of production of certain varieties of clothes and certain types of agricultural implements.</td>
</tr>
<tr>
<td>(1956-61)</td>
<td></td>
</tr>
<tr>
<td><strong>Third Plan</strong></td>
<td>(i) Improved the productivity of the workers and reduced cost of production by enhancing facilities such as skill, advice, credit, etc.</td>
</tr>
<tr>
<td>(1961-66)</td>
<td>(ii) Reduced the role of subsidies and rebates.</td>
</tr>
<tr>
<td></td>
<td>(iii) Promoted the industries in rural areas and in small towns.</td>
</tr>
<tr>
<td></td>
<td>(iv) Development of SSIs as ancillaries to large industries.</td>
</tr>
<tr>
<td></td>
<td>(v) Organised artisans and craftsmen on co-operative lines.</td>
</tr>
<tr>
<td><strong>Annual Plans</strong></td>
<td>To increase the flow of institutional credit to the small sector, the RBI introduced refinance facility to scheduled commercial banks and SFCs at concessional rates.</td>
</tr>
<tr>
<td>(1966-69)</td>
<td></td>
</tr>
<tr>
<td><strong>Fourth Plan</strong></td>
<td>Development of village and small industries in the programme for community development, rehabilitation of displaced persons and development of special areas.</td>
</tr>
<tr>
<td>(1969-74)</td>
<td></td>
</tr>
<tr>
<td><strong>Fifth Plan</strong></td>
<td>The industrial development programmes were formulated with the objective of self-reliance and growth with social justice. This included:</td>
</tr>
<tr>
<td></td>
<td>(ii) Fuller utilization of skills of those already employed.</td>
</tr>
<tr>
<td></td>
<td>(iii) Improved selected growth centres in semi-urban, urban and backward areas.</td>
</tr>
<tr>
<td><strong>Sixth Plan</strong></td>
<td>In this plan, the targets were set with the objectives of structural diversification, modernisation and self-reliance. This included:</td>
</tr>
<tr>
<td>(1980-85)</td>
<td>(i) Improvement in production levels, earning through upgradation of skills and technologies, and producer-oriented marketing.</td>
</tr>
<tr>
<td></td>
<td>(ii) Creation of employment opportunities.</td>
</tr>
<tr>
<td></td>
<td>(iii) Full utilisation of existing installed capacities.</td>
</tr>
<tr>
<td></td>
<td>(iv) Establishment of a wide entrepreneurial base through appropriate training and packages of incentives.</td>
</tr>
<tr>
<td></td>
<td>(v) Reduced the role of subsidies progressively.</td>
</tr>
<tr>
<td></td>
<td>(vi) Expanded effort in export promotion.</td>
</tr>
<tr>
<td><strong>Seventh Plan</strong></td>
<td>The Seventh-FYP had the following objectives for development programme and policies in industrial sector:</td>
</tr>
<tr>
<td>(1985-90)</td>
<td>(i) Ensure adequate supply of wage goods and consumer articles at reasonable price and quality.</td>
</tr>
<tr>
<td></td>
<td>(ii) Effective utilization of resources and through improved productivity and upgradation of technology.</td>
</tr>
<tr>
<td></td>
<td>(iii) Providing infrastructural facilities especially power.</td>
</tr>
<tr>
<td></td>
<td>(iv) Self-reliance in strategic fields.</td>
</tr>
<tr>
<td><strong>Annual Plan</strong></td>
<td>Emphasized on the modernization and technology upgradation and enhanced the contribution of small-scale industries to exports.</td>
</tr>
<tr>
<td>(1990-91)</td>
<td></td>
</tr>
<tr>
<td><strong>Annual Plan</strong></td>
<td>(i) Remove location restrictions.</td>
</tr>
<tr>
<td>(1991-92)</td>
<td>(ii) Adequate flow of credit on normative basis.</td>
</tr>
<tr>
<td><strong>Eighth Plan</strong></td>
<td>(i) Supported tiny sector on continuing basis.</td>
</tr>
<tr>
<td></td>
<td>(iii) Give recognition to non-government and industrial association in policy-making.</td>
</tr>
</tbody>
</table>
The Planning Commission was set up by a Resolution of the Government of India in March 1950 in pursuance of declared objectives of the Government to promote a rapid rise in the standard of living of the people by efficient exploitation of the resources of the country, increasing production and offering opportunities to all for employment in the service of the community. The Planning Commission Plan the following expenditure structure in the different plans:

<table>
<thead>
<tr>
<th>Plan Period</th>
<th>Small Scale Industries (Including Industrial Estates)</th>
<th>(Amount in Crores)</th>
</tr>
</thead>
<tbody>
<tr>
<td>First Plan 1951-56</td>
<td>5.20*</td>
<td></td>
</tr>
<tr>
<td>Second Plan 1956-61</td>
<td>56.00*</td>
<td></td>
</tr>
<tr>
<td>Third Plan 1961-66</td>
<td>113.06</td>
<td></td>
</tr>
<tr>
<td>Annual Plan 1966-69</td>
<td>53.48</td>
<td></td>
</tr>
<tr>
<td>Fourth Plan 1969-74</td>
<td>96.19</td>
<td></td>
</tr>
<tr>
<td>Fifth Plan 1974-79</td>
<td>221.74</td>
<td></td>
</tr>
<tr>
<td>Annual Plan 1979-80</td>
<td>104.81</td>
<td></td>
</tr>
<tr>
<td>Sixth Planss 1980-85</td>
<td>616.10</td>
<td></td>
</tr>
<tr>
<td>Seventh Plan 1985-90</td>
<td>1120.51</td>
<td></td>
</tr>
<tr>
<td>Annual Plan 1990-91</td>
<td>392.13</td>
<td></td>
</tr>
<tr>
<td>Annual Plan 1991-92</td>
<td>482.86</td>
<td></td>
</tr>
<tr>
<td>Eighth Plan 1992-97</td>
<td>1629.55</td>
<td></td>
</tr>
<tr>
<td>Ninth Plan 1997-02</td>
<td>4303.85</td>
<td></td>
</tr>
<tr>
<td>Tenth Plan 2002-07</td>
<td>5534.00</td>
<td></td>
</tr>
<tr>
<td>Eleventh Plan 2007-12</td>
<td>10430.00</td>
<td></td>
</tr>
</tbody>
</table>

The Planning Commission was set up by a Resolution of the Government of India in March 1950 in pursuance of declared objectives of the Government to promote a rapid rise in the standard of living of the people by efficient exploitation of the resources of the country, increasing production and offering opportunities to all for employment in the service of the community. The Planning Commission Plan the following expenditure structure in the different plans:

<table>
<thead>
<tr>
<th>Plan Period</th>
<th>Objectives</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ninth Plan (1997-2002)</td>
<td>(i) Reviewed the list of reserved items.</td>
</tr>
<tr>
<td></td>
<td>(ii) Motivated financial institutions to offer factoring services to small enterprises.</td>
</tr>
<tr>
<td></td>
<td>(iii) Enlarged the coverage of Prime Minister Rozgar Yojana.</td>
</tr>
<tr>
<td>Tenth Plan (2002-2007)</td>
<td>It focused on creating an industrial policy environment in which private companies could become more efficient and competitive; and for the growth of industrial sector special emphasis given on infrastructure development and export-oriented units.</td>
</tr>
<tr>
<td>Eleventh Plan (2007-12)</td>
<td>Ministry of MSME established a Technology Mission to promote new and emerging technologies, assess present levels of technology and their upgradation, set up technology information centres/data banks and an IT portal for information dissemination to carry out detailed technology audits.</td>
</tr>
</tbody>
</table>

Source: Planning Commission, Government of India (http://planningcommission.nic.in)

*Excluding Industrial Estates

The Government of India is taking keen interest in the development of small industries because of its greater contribution in the development of Indian economy with less capital.

Conclusion

The support package of small-scale sector consists of both protective and promotional measures which are aimed to provide a conducive and growth-oriented environment for small enterprises. The Industrial Policies play the role of a facilitator which tries to address the basic requirements of this sector be it credit, marketing, technology, entrepreneurship development or fiscal, financial or infrastructural support. Therefore, support to small industries virtually is a universal phenomenon and exists in one form or the other in almost all countries of the world, whether developed or developing.

References:
- Government of India (1979 a), Guidelines for Industries (Section II), Ministry of Industries, New Delhi.
- Government of India (1982), Guidelines for Industries (Section II), Ministry of Industries, New Delhi.
Role of HR Practices on Job Satisfaction of Employees in India: With a Particular Reference to Insurance Sector

* Mohammad Khalil Ahmad, ** M.Z.Farooqui

Abstract

This research article critically evaluates the relationship between HR practices and employee's job satisfaction. The focus of this study is to gain an insight into the current HRM practices and its impact on employee's satisfaction on the insurance sector in India. For conducting this research, 150 insurance employees are selected from the selected firm out of which 30 employees did not respond properly, thereby the response rate is 80 per cent. Structured questionnaire were served to the respondents consisting of nine HRM dimensions i.e., recruitment and selection, pay package, career aspirations, job security, training and managerial development, leadership style, job design and responsibilities, incentives and motivation and working condition. Likert's five point scale was used to develop the questionnaire. Z test, mean and proportion analysis is used to study the employees' job satisfaction. The outcome of the study revealed that employees are not equally satisfied by all the dimensions of HRM used in the insurance sector of Mumbai. Majority of the respondents are not happy with pay package followed by incentives and motivation, career aspirations, training and managerial development, leadership styles and job design and responsibilities. For better organisational performance HRM practices need to be improved.

Keywords: HRM, HR Practices, job satisfaction, service sector, Insurance firm

1. Introduction

The context in which the organizations operate continues to evolve: rapid environmental change, globalization and competition to provide innovative services create new challenges and requirements. The organizations need to exploit all of their resources as a means of achieving competitive advantage and due to this fact testing the added value of human resource management (HRM) to organizational performance has become increasingly popular. In modern era organizations compete through adopting the unique HR practices and due to the globalization the HR practices transform and company adopt the most up-to-date practices to achieve the organizational objectives (Mohrman et al., 1995). Adopting good HR practices is beneficial to both the employer and the employees. In short superior HR practices are beneficial for both employee and employer (Harmon et al., 2003).

2. Literature Review

Employee Satisfaction:

Job satisfaction is an attitude that individuals maintain about their jobs (Pool, 1997). Similar sounds the definition provided by Brief (1998) – job satisfaction is an internal state that is expressed by affectively and cognitively evaluating an experienced job with some degree of favour or disfavour (Whitman, van Rooy & Viswesvaran, 2010). Currie (2001) suggests that satisfaction is related to the degree to which an individual is satisfied with the terms and conditions of employment and the factors that make up the physical work environment (Baptiste, 2008). Therefore, individuals may be satisfied with their salaries and relations with their peers and not satisfied with promotion possibilities.

Employee satisfaction is the factor that gives an understanding about the thinking and the emotions of employees related to their workplace and job. Moreover, it refers to the function, in which employee needs relating to job are satisfied. Furthermore, study of Rice MacDuffie exhibits that satisfaction is measured partially by the discrepancies arising from a psychological comparison process that involves the evaluation of present job experiences with some personal standards of comparison. Robbins and Langton (1998) opined that satisfied workforce can enhance organisational productivity through competence and efficacy which may result in lower absenteeism rate, low labour turnover and lower medial cost.

HR practices must result in high performance and there are two main attributes of high performance HR practices, first HR practices improves the organisational performance, and secondly HR practices are adjusted in a dynamic organisational climate. Mostly organisations use those HR practices which have got the confirmed belief of the managers that through those practices organisational performance will be enhanced and best HR practices are changed from time to time due to globalisation. Thus, by adopting high performance HR practices the employees' job satisfaction would be ensured and furthermore, organisational performance will be increased.
To evaluate the weaknesses in HRM practices which affect employees' satisfaction, we may take the following determinants of HRM practise which effect the employees' satisfaction towards organisation such as recruitment and selection systems, pay package, job security, career aspiration, training and development, leadership style, job design and responsibilities, reward and motivation, and working condition.

Thus as per the above discussions, we may take the following determinants of HRM practise which effect the employees' satisfaction towards organisation such as recruitment and selection systems, pay package, job security, career aspiration, training and development, leadership style, job design and responsibilities, reward and motivation, and working condition.

3. Objectives of the Study
In order to study the role of HRM practices on the employees' job satisfaction of private Insurance sectors in India I propose the following objectives to set for the study:

- To present a conceptual view and analysis of HRM practices;
- To consider the correlates of HRM practices;
- To develop a model in measuring employee's satisfaction by HRM practices;
- To evaluate the weaknesses in HRM practices which affect employees' satisfaction;
- To offer corrective measures for improving HRM practices and employee's satisfaction.

4. Hypotheses:
- Following hypotheses have been generated for the study:
  - H₁: Employees' are satisfied on “Recruitment and selection procedure”.
  - H₂: Employees' are satisfied on “Pay package”.
  - H₃: Employees' are satisfied on “Job security”.
  - H₄: Employees' are satisfied on “Career development”.
  - H₅: Employees' are satisfied on “Training and development”.
  - H₆: Employees' are satisfied on “leadership style”.
  - H₇: Employees' are satisfied on “Job design and responsibilities”.
  - H₈: Employees' are satisfied on “incentives and motivation”.
  - H₉: Employees' are satisfied on “Working condition”.

5. Research Methodology
5.1 Material and methods sampling design
The sample of this study was collected from private insurance firms in the city of Mumbai. A purposive sampling technique was used to choose the organisations. Initially the researcher identified 4 private insurance firms, such as ICICI Lombard, Bajaj Allianz, AVIVA life insurance co and Reliance life.

5.2 Data Collection
The data has been drawn both from primary and secondary sources. Primary data was collected through a structured questionnaire which was administered personally to the employees. Convenient sample technique has been used to interview the employees. Among various insurance companies, this study only considered 4 private insurance companies. For conducting this research, 150 Insurance employees are selected from the selected company and out of this 120 employees responded properly, the response rate is 80 percent. Structured questionnaire were served to the respondents consisting of nine HRM dimensions i.e., recruitment and selection, pay package, career aspirations, job security, training and managerial development, leadership style, job design and responsibilities, incentives and motivation and working condition. Apart from primary source some secondary data has been used in the study. The secondary data used in the study has been collected from related journals, books, newspapers and internet, etc.

5.3 Survey Instrument: The questionaire was administered among the selected respondents in selected sample insurance firms. Likert's five point scale was used to develop the questionnaire, Whereas 1 = dissatisfied, 2 = somehow satisfied, 3 = satisfied, 4 = moderately satisfied, 5 = highly satisfied... In this study, some statistical measures such as Z-test mean and proportion analysis is used to examine...
employee's satisfaction.

6. Results and Discussions:
6.1 H: Employees' are satisfied on “Recruitment and selection procedures”:
The first null hypothesis of the study assumes that that employees are satisfied on the present recruitment and selection procedures of their firms i.e. the recruitment and the selection system is fair and suitable for the appointment to the job. As has been shown in Table 1 that at 0.05 level of significance (two tailed test), table value (1.96) is greater than calculated value (Z = 0.55). Hence, the null hypothesis is accepted and thereby, we conclude that employees are satisfied on recruitment and selection procedures of their firms.

Table 1. Computation of Z value

<table>
<thead>
<tr>
<th>Employees Satisfaction Dimensions</th>
<th>N</th>
<th>Mean</th>
<th>Standard Deviation</th>
<th>Standard Error</th>
<th>Z Value (Calculated)</th>
<th>Mean Rank</th>
</tr>
</thead>
<tbody>
<tr>
<td>Recruitment and Selection procedures</td>
<td>120</td>
<td>3.06</td>
<td>0.99</td>
<td>0.11</td>
<td>0.55</td>
<td>01</td>
</tr>
<tr>
<td>Pay Package</td>
<td>120</td>
<td>2.03</td>
<td>0.99</td>
<td>0.11</td>
<td>8.82</td>
<td>09</td>
</tr>
<tr>
<td>Job Security</td>
<td>120</td>
<td>3.03</td>
<td>1.17</td>
<td>0.12</td>
<td>0.25</td>
<td>02</td>
</tr>
<tr>
<td>Career aspirations</td>
<td>120</td>
<td>2.13</td>
<td>0.98</td>
<td>0.10</td>
<td>8.7</td>
<td>07</td>
</tr>
<tr>
<td>Training and Development</td>
<td>120</td>
<td>2.30</td>
<td>1.03</td>
<td>0.11</td>
<td>6.36</td>
<td>06</td>
</tr>
<tr>
<td>leadership Style</td>
<td>120</td>
<td>2.49</td>
<td>1.03</td>
<td>0.11</td>
<td>4.64</td>
<td>05</td>
</tr>
<tr>
<td>Job Design and Incentives and Motivation</td>
<td>120</td>
<td>2.54</td>
<td>1.00</td>
<td>0.11</td>
<td>4.18</td>
<td>04</td>
</tr>
<tr>
<td>Working condition</td>
<td>120</td>
<td>2.10</td>
<td>1.03</td>
<td>0.11</td>
<td>8.18</td>
<td>08</td>
</tr>
</tbody>
</table>

6.2 H: Employees' are satisfied on “Pay package”:
The second hypothesis of the study assumes that employees are satisfied with present salary, increment allocation method and other pay packages. As has been shown in the table that at 0.05 level of significance (two tailed test), table value (1.96) is less than calculated value (Z =8.82). Therefore, the null hypothesis gets rejected and thereby, we conclude that employees are dissatisfied on pay package of their firms.

6.3 H: Employees' are satisfied on “Job security”.
The third hypothesis of the study assumes that the employees enjoy job security and are satisfied with their jobs. Table 1 shows that at 0.05 level of significance (two tailed test), table value (1.96) is greater than calculated value (Z =0.25). So, the null hypothesis is accepted and hence, we conclude that employees are satisfied on job security of their firms.

6.4 H: Employees' are satisfied on “Career growth”.
The fourth hypothesis of the study indicates that ample opportunities are being enjoyed by the employees for their career growth. Table 1 shows that at 0.05 level of significance (two tailed test), table value (1.96) is less than calculated value (Z =8.7). So, the null hypothesis is rejected and thereby, we conclude that employees are not satisfied on career growth of their firms.

6.5 H: Employees' are satisfied on “Training and development”.
So far as the 5th hypothesis of the study is concerned, it is related with the training and development programs of the firms. It is hypothesized that training and development program are available in the firm and employees are satisfied on that program. As has been shown in the above table 1 the calculated value (Z= 6, 36) is greater than the table value (1.96) at 0.05 level of significance. Hence, the null hypotheses cannot be accepted.

6.6 H: Employees' are satisfied on “Management style”.
The study further hypothesized that leadership style adopted by the management of the firms is very flexible for employees and they are very much involved in decision making of their firm. Table 1 shows that at 0.05 level of significance (two tailed test), table value (1.96) is less than calculated value (Z =4.64). Again we find here that the employees are not happy with the management style and hence this hypothesis gets rejected.

6.7 H: Employees' are satisfied on “Job design and responsibilities”.
Job design and responsibilities play a very significant role in the level of employee job satisfaction and organisational performance. In order to prove that the study further hypothesized that job is appropriately designed and employees perform their job quite easily. If employees are given due recognition, proper treatment by the superiors and by and large good supervision, satisfaction level of the employees is enhanced.

Table 1 shows that at 0.05 level of significance (two tailed test), table value (1.96) is less than calculated value (Z =4.18). In other words we can say that job is not properly designed. On this dimension of HRM practice employees do not seem to be satisfied. Hence the null hypothesis is not accepted.

6.8 H: Employees' are satisfied on “Incentives and motivation”.
Incentives and motivation play a crucial role in employee's job satisfaction and their job performance. We hypothesized that various monetary and non monetary incentives and motivational system is present in their firm and the employees are satisfied on that system. When we analyse the above table 1 on the incentive and motivation we find that the computed value (Z= 8.18) is more than the table value (1.96) at 5 per cent level of significance. Hence this hypothesis cannot be validated thereby rejected. To say the employees of the firms do not seem to be satisfied on this dimension of HRM practices.

6.9 H: Employees' are satisfied on “Working condition”.
The final hypothesis of the study postulates that the physical working condition/environment is very conducive for satisfaction at large. Table 1 shows that as 5 per cent level of significance (two tailed test), table value (1.96) is greater than calculated value (Z =0.17). This validates the result and thereby the null hypothesis is accepted. We may sum up that
Role of HR Practices on Job Satisfaction of Employees in India: With a Particular Reference to Insurance Sector

| Table 2. Satisfaction level on HRM Dimensions and percentage of employees |
|-----------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
|                             | RSP\(^i\) | PP\(^i\) | JS\(^i\) | CD\(^i\) | TD\(^i\) | LS\(^i\) | JDR\(^i\) | IM\(^i\) | WC\(^i\) |
| 1 = Dissatisfied            | 7.95   | 32.95  | 9.09   | 30.68  | 22.73  | 13.64  | 11.36  | 31.82  | 9.09   |
| 2 = Somehow Satisfied      | 17.05  | 40.91  | 19.32  | 37.5   | 42.05  | 45.45  | 43.18  | 38.64  | 22.73  |
| 3 = Satisfied              | 43.18  | 19.32  | 39.77  | 22.73  | 22.73  | 25     | 29.55  | 20.45  | 36.36  |
| 4 = Moderately Satisfied   | 25     | 3.41   | 22.73  | 6.82   | 7.95   | 10.23  | 11.36  | 5.68   | 20.45  |
| 5 = Highly Satisfied       | 6.82   | 3.41   | 9.09   | 2.27   | 4.55   | 5.68   | 4.55   | 3.41   | 11.36  |
| Totals                     | 100    | 100    | 100    | 100    | 100    | 100    | 100    | 100    | 100    |

RSP\(^i\) = Recruitment and Selection Procedures
PP\(^i\) = Compensation Package
JS\(^i\) = Job Security
CD\(^i\) = Career Development
TD\(^i\) = Training and Development
LS\(^i\) = Leadership Style
JDR\(^i\) = Job Design and Responsibilities
IM\(^i\) = Incentives and Motivation
WC\(^i\) = Working condition

7. Conclusion and Recommendations

Job satisfaction has been subject of great interest among behavioral scientists and Human resource management researchers over period of time. Number of organizational, individual, and psychological factors have been recognized as increasing satisfaction level. However, these factors have been identified repeatedly but still the factors for job satisfaction remain indecisive.

An attempt has been made to explore the relationship between employees’ satisfaction and various HRM dimensions. The present paper considered nine major determinants which represented most of the HRM practices followed by different private insurance firms. The study discloses that all HRM dimensions being practised by the private Insurance sector of India do not satisfy to the employees equally. Majority the employees are dissatisfied with pay package followed by incentives and motivation, career development, training and development, leadership style, and job design and responsibilities. It is quite evident that HRM practices in the private insurance sector in India has not been fully developed and there is an emergent need to employ the services of HR practitioners, experts and researchers to help shape and develop new dimensions that will ensure an efficient and effective human resource practices. On the backdrop of the above discussions the following corrective measures are being suggested in order to ameliorate the HRM practices in this sector:

- Performance based incentives and pay packages should be given to the employees. This in turn will make them more sensible to their job that may lead to high job satisfaction.
- Though new technology has been adapted to suit the competitive environment to enhance HRM, but still lags in providing suitable training and development. Therefore, services of expatriates need to be employed to handle this problem.
- For better organisational performance and to ensure the attainment of the organisational objectives, there is an urgent need to have a proper co operation and co ordination between management and employees.
- To retain and attract talented workforce in the organisation, attractive pay package should be given to the employees.
- Career advancement schemes should be made more transparent to encourage and improve performance.
- Last but not the least the insurance sector needs to review the existing pay structure. The employees need to be provided with more challenging and meaningful job and good working environment needs to be created through fostering positive and healthy co worker relationships.
References

Women Entrepreneurship Development through Self Help Groups

* G. Rajalakshmy, **Leena Nair

Abstract

One of the powerful approaches to women empowerment and rural entrepreneurship is the formation of Self-Help (SHG) groups especially among women. A Self Help Group(SHG) is a group of few individuals usually poor and often women who pool their savings into a fund from which they can borrow as and when necessary (U. Jerinabi in book Micro Credit Management by Women Self Help Groups). This strategy had fetched noticeable results not only in India but world over. Women Self Help Group is increasingly being used as a tool for various developmental interventions. Through organizing informal SHGs, rural women in India are provided credit and extension support for various activities. The role and status of Women has and is undergoing tremendous changes. Financial independence for women is being considered important in society. The female literacy rate has increased and number of women taking up employment is also growing steadily. Self employment among women is also on the rise. It is therefore very important to understand finance available for women entrepreneur. Hence the main objective of this paper is to study the initiatives undertaken by Bank of Maharashtra using SHG Model in financing women entrepreneurs.

Keywords: Bank of Maharashtra, Bank linkage Model, Women entrepreneur, Self Help Group

Introduction

Pandit Jawaharlal Lal Nehru has remarked “When women move forward, the family moves, the village moves and the Nation moves.” Women Entrepreneurs have been making a significant impact in all segments of economy of the world. Their willingness for the future is apparent in their growing confidence, in their strengths and in their desire to seek different forms of work in order to achieve a new balance between work and home.

Women have a unique position in the society. Real Development cannot take place if it bypasses women, who not only represent one half of a country’s population but also the kernels around which societal revolution take place. Around 50 per cent of India's population is women, yet business spheres such as trade, commerce and industry is still considered a male preserve. Any strategy aimed at economic development will be lop sided without involving women who constitute half of the world's population. Last three decades witnessed an increasing participation of women. Women's participation in trade, industry and commerce, requiring entrepreneurship is still poor, mainly because of the problems associated with their gender roles. Therefore, promotion of entrepreneurship and economic empowerment of women poses a challenge to the government, funding agencies and non-government organizations. It is important for these people to work on the limitations faced by the women and to plan supporting systems to enhance the women entrepreneurship in India. Though women have played a key role in society, their entrepreneurial ability has not been properly tapped due to the lower status of women in the society. The development of women entrepreneurship has become an important aspect of our plan priorities. Grameen bank's success is based on lending only to women. Women entrepreneurs have successfully made use of the micro finance. There is adequate evidence from various studies undertaken so far that the role of women in building a new society cannot be overlooked.

Self Help Groups (SHGs) are becoming one of the best means for the empowerment of poor women in almost all the developing countries including India. These groups are known by different names for emancipation and empowerment of poor women. The NGOs who are in the field of socio-economic development of the marginalized sections in the society since last four to five decades had initially organized Credit Unions and Mahila Samajams for better participation of people in development initiatives and also for thrift and credit facilities. Since the emergence of SHG system, as per the initiatives of National Bank for Agriculture and Rural Development (NABARD) and directives from Reserve Bank of India (RBI) from the beginning of 1990 most of these Mahila Samajams and Credit Unions have been converted into SHGs linking them to financial institutions for better credit facilities. In many parts of the country, they are also known as Bachat Gat.
Table 1  
Showing State wise percentage and number of Women Entrepreneurs in India

<table>
<thead>
<tr>
<th>States</th>
<th>Number of units in region</th>
<th>Number of women entrepreneurs</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tamil Nadu</td>
<td>9618</td>
<td>2930</td>
<td>30.36</td>
</tr>
<tr>
<td>U.P.</td>
<td>7980</td>
<td>3180</td>
<td>39.84</td>
</tr>
<tr>
<td>Kerala</td>
<td>5487</td>
<td>2135</td>
<td>38.91</td>
</tr>
<tr>
<td>Punjab</td>
<td>4791</td>
<td>1618</td>
<td>33.7</td>
</tr>
<tr>
<td>Maharashtra</td>
<td>4339</td>
<td>1344</td>
<td>32.12</td>
</tr>
<tr>
<td>Gujarat</td>
<td>3872</td>
<td>1538</td>
<td>39.72</td>
</tr>
<tr>
<td>Karnataka</td>
<td>3822</td>
<td>1026</td>
<td>26.84</td>
</tr>
<tr>
<td>Madhya Pradesh</td>
<td>2967</td>
<td>842</td>
<td>28.38</td>
</tr>
<tr>
<td>Bihar</td>
<td>7344</td>
<td>1123</td>
<td>15.04</td>
</tr>
<tr>
<td>Other states &amp; UTS</td>
<td>14576</td>
<td>4185</td>
<td>28.71</td>
</tr>
<tr>
<td>Total</td>
<td>64796</td>
<td>19971</td>
<td>32.82</td>
</tr>
</tbody>
</table>

(Source: CMIE Report 2011)

It is estimated that women entrepreneurs presently comprise about 10% of the total number of enterprises in India, which is a positive trend. The gross output of these units is only 4% of the total output of the SSI sector. However, the World Bank Report 2010-11 reveals that the participation of women has increased from 22.3% in 1990-91 to 31.6% in 2010-11.

Narayana Reddy V.V. Vijaya Kumar, Nalini B. in their book "Women in Development: Challenges and Achievement (2005)" state that Self Help Groups enhance the quality of status of women participants as decision makers and beneficiaries to take active part in the socio-economic progress of the nation with the help of microfinance rendered to them.

The Micro Finance and SHGs are often used synonymously, though the former refers to the quantum of credit and later to the means of providing small sums of credit to the poor to reduce the transaction cost to the lender and to reduce risk of non-repayment (Appa Rao & Sai Kumar).

Linking SHG to the bank (formal financial institutions) is a model evolved in order to improve the access of rural poor to formal banking services (S. Pulla Rao & Usha).

Tulsi (1995) in their study on 'Entreprising Women: A Case study' state that so far women who have entered the field of entrepreneurship have been choosing conventional fields such as dress making, embroidery, knitting, pickle-making, etc. but now with the change in trend women are venturing into non-conventional fields of computers, electronics, industrial security, stock exchange. Women in these conventional fields are doing well and in some cases doing better than male counterparts.

Venkatapathy (1993) in his work related to 'Entrepreneurship development among Women' finds that women with metropolitan urban background are more likely to participate in business and industry as against women with semi-urban background who are less professional, have less exposure, awareness and interest in business-related activities and generally lack management educational back ground.

Few Organizations encouraging Women Empowerment Mann Deshi Mahila Sah Bank Ltd., Mhaswad, Maharashtra, founded in 1997 is the first rural women financial institution which received a banking license from RBI where 100% of its clients were women having annual incomes averaging US$400. It is also the first bank in the country to have more than 2000 members from backward castes.

HLL’s Project ‘Shakti’ - Through a combination of micro-credit and training in enterprise management, these women from SHGs have turned direct-to-home distributors of a range of HLL products and helping the company plump hitherto unexplored rural hinterlands. Project Shakti was piloted in Nalgonda district in 2001.

The ambitious vision of this project is to create by 2010 about 11000 Shakti entrepreneurs covering one lakh villages and touching the lives of 100 million rural consumers. On average the Shakti entrepreneur is earning a return of 8%. To get started the Shakti women borrow from her SHG and the company itself chooses only one person.

From the above it is clear that SHG-Bank Linkage Programme is playing a crucial role in women empowerment through encouraging entrepreneurial schemes. It is therefore very important to understand finance available for women entrepreneur through SHG-Bank linkage programme.

Hence the main objective of this paper is to study the initiatives undertaken by Bank of Maharashtra using SHG Model in financing women entrepreneurs.

- **OBJECTIVE OF THE STUDY**
  1) To study the role of SHG in financing women entrepreneurial ventures.
  2) To study various SHG schemes offered by Banks.

- **RESEARCH HYPOTHESIS**
  1) The Bank linkage programme has been successful in India.
  2) The Women SHG have also been growing.
  3) There is growth in savings of SHG deposited in Banks.

- **Research Methodology**
  A case study approach has been adopted. The present study covers various programmes offered by Bank of Maharashtra.

**Source of Data**

a) **Secondary Data:** The basic purpose of this research is to study on Finance available for Women Entrepreneurs through Self Help Group (SHG). For this study data is collected from reading literatures from books, journals and internet as well.

b) **Primary Data:** Case study of Bank of Maharashtra is based on secondary data available and primary data obtained by interviewing few officials of Bank of Maharashtra.

**ANALYSIS**

1) The success of SHG Bank linkage programme in India is studied through the analysis of Growth of SHG Bank Linkage programme from the period 2006-2013.

2) The growth in Women SHG out of Total SHG is also covered from the period 2006-2013.

**LIMITATIONS OF THE STUDY**

1) The study is related only to the finance available through...
SHG programmes for women.

2) The Study focuses only on the initiatives taken by Bank of Maharashtra in financing women entrepreneur through SHG model.

SHG BANK LINKAGE MODEL

NABARD led SHG bank linkage Model is widely accepted as one of the largest and successful micro finance model in the world there are three kinds of model being emerged under SHG linkage programme.

Model-1: SHGs are financed, guided and promoted by banks.
Model-2: SHGs are promoted by Non Government Organizations/Government Agencies but financed by bank.
Model-3: SHGs are promoted by NGO but financed through financial intermediaries like NGO or by any formal agency.

The Micro Enterprise development Programme launched by NABARD in 2006 is intended to nurture entrepreneurial talents of members of matured SHGs to set up and run micro enterprise as livelihood option in farm and non-farm sector and till 2009-10 more than 60000 SHG members were benefited and many of them have since turned into micro-enterprise.

FIGURE I: SHOWING THE PROGRESS OF WOMEN SHGs LINKED TO BANK IN INDIA

(See Fig. I)

It is quite evident from the above figure that SHG Bank linkage programme is playing crucial role in women empowerment. Under this SHG BLP programme 2012-13 an amount of 6514.86crores has been disbursed to exclusively Women SHGs whereas this figure stood at 3161.43 crores in 2006-07. This shows that SHG BLP has been growing and is successful in India

TABLE: II Showing Year wise details about Skill development training conducted and No of SHG clients covered under Micro Enterprise Development programme by NABARD

<table>
<thead>
<tr>
<th>Year</th>
<th>No of skill development training programmes</th>
<th>No of SHG clients covered</th>
</tr>
</thead>
<tbody>
<tr>
<td>2006-07</td>
<td>155</td>
<td>4244</td>
</tr>
<tr>
<td>2007-8</td>
<td>428</td>
<td>9741</td>
</tr>
<tr>
<td>2008-9</td>
<td>879</td>
<td>19220</td>
</tr>
<tr>
<td>2009-10</td>
<td>1530</td>
<td>38313</td>
</tr>
<tr>
<td>2010-11</td>
<td>1958</td>
<td>60160</td>
</tr>
<tr>
<td>2011-12</td>
<td>1914</td>
<td>56292</td>
</tr>
<tr>
<td>2012-13</td>
<td>2059</td>
<td>52875</td>
</tr>
</tbody>
</table>

(See Table II)

From the above table it is clear that NABARD is taking initiative for micro enterprise development which will encourage entrepreneurship and self-employment among women. Also the above data is indicating that there is a growing trend in the SHG clients covered for skill development and that they can be nurtured to get converted into micro enterprise.

Initiative Taken by Bank of Maharashtra

GraminMahilaVaBalakVikas Mandal (GMVBVM) an NGO formed in 1989 by Bank of Maharashtra, is actively involved in formation, nurturing of SHGs and facilitating linkage to Bank Credit. The GMVBVM also helps SHGs to market their products through two sales outlets in Pune City named “SAVITRI”, GMVBVM assists the SHGs to secure quality raw material and inputs for their products and extends marketing and sales support. Matured SHGs are assisted to upgrade into Small and Medium Enterprises. GMVBVM has been declared as Mother NGO by Govt. of Maharashtra.

TABLE: III Showing Progress made by Bank of Maharashtra under SHG Linkage Model

<table>
<thead>
<tr>
<th>Year</th>
<th>SHG credit linked to bank</th>
<th>Exclusive Women SHGs</th>
</tr>
</thead>
<tbody>
<tr>
<td>2007-8</td>
<td>23103</td>
<td>44139</td>
</tr>
<tr>
<td>2008-9</td>
<td>50743</td>
<td>36773</td>
</tr>
<tr>
<td>2009-10</td>
<td>75015</td>
<td>38948</td>
</tr>
<tr>
<td>2010-11</td>
<td>83678</td>
<td>47862</td>
</tr>
<tr>
<td>2011-12</td>
<td>92035</td>
<td>77413</td>
</tr>
<tr>
<td>2012-13</td>
<td>102122</td>
<td>87206</td>
</tr>
</tbody>
</table>

(See Table III)

Case study of Bank of Maharashtra

Subhadra Dhabade is a President of Jagruti Mahila Mandal which is situated in Aarey colony Goregaon East. This group was founded by the Bank of Maharashtra in the year 2011. Bank of Maharashtra had set up special branch for SHG ie Bachat Gat in the year 2011. Since then Jagruti Mahila Mandal
started doing the activity of converting raw material for imitation jeweler and converting it into final product. They got their first credit of Rs 75000 in September 2011 and after successful repayment got the second credit of Rs 250000 in May 2012. Now they are planning to buy the machine for converting raw material into finished product. Hence they can be converted into micro enterprise.

Conclusion

- Above analysis shows that SHG Bank linkage model is growing in India and also women SHGs are successful. There is increase in the number of SHGs credit linked to Bank of Maharashtra. It shows that SHG Bank linkage model is succeeding in providing finance to Women SHGs in India.
- Banker’s need to relax rules for SHGs such that borrowing becomes easy.
- Most of the SHGs have been distributing bank linkages among the members and utilizing it mostly for unproductive purposes.
- This practice should be corrected by providing huge amount of credit to the groups such that those interested can undertake small business.

Recommendation

- Market Survey will help women entrepreneurs to assess the potentiality of the product's life on their own and prepare their preliminary business plan. For this faculties in the college can take initiative who can inculcate this marketing skill in women entrepreneurs through community action for matured SHG group.
- SHGs should be linked to District Industries Centers since the DICs are expected to assist entrepreneurs in getting licenses/clearances from various departments and agencies
- SHG members should be exposed to technology which will help in removing the fear of technology in them.

References:

BOOKS

- Annual Report of Bank of Maharashtra 2008, 09, 10, 11, 12, 13
- NABARD MICRO FINANCE REPORTS 2006-07, 08, 09, 10, 11, 12, 13

Research Articles

- Jaya S. Anand (2002), Self-Help Groups in Empowering Women: Case study of Selected SHGs and NHGs, Discussion No. 38 2002, Kerala research Programme on Local Level Development Centre for Development studies, Thiruvananthapuram

Women Entrepreneurship in India -
A Study With Reference To SHGS in Thane District
* Manisha D. Bhingardive

Abstract

The level of entrepreneurial activity in the country is one of major influences of economic growth. It is presumed to be influenced by present entrepreneurial climate also called as Entrepreneurial Framework Conditions (EFCs). It is estimated that presently women entrepreneurs comprise about 15 percent of the total entrepreneurs in India and it is growing every year. It is projected that women will comprise 20 percent of the entrepreneurial force in India. The possible reasons for this is that government bodies, NGOs, social scientists, researchers and International agencies have started showing interest in the issues related to entrepreneurship among women in India. The main purpose of the study is to analyze the development of women entrepreneurship through SHGs in Thane District, to study the progress and issues of women entrepreneurship, to understand the findings of Global entrepreneurship Monitor (GEM) project's survey report of 2002 and to suggest some measures for development of entrepreneurship. This study is based on the primary as well as secondary sources of data. Most of the secondary data is collected from books, journals, articles, census of 2001 of Government of India and reports of Thane District Statistical Department and DRDA.

It is imperative to formulate proper strategies for supporting, encouraging and sustaining efforts of women for their continued growth and development.

Keywords: Institutional support, Promotion, Policies and programmes, SHGs, Women Entrepreneurship development

Introduction:-

Entrepreneurship is a composite skill, the resultant of mix of many qualities and traits which includes imaginative, risk - taker organizer, intelligent, visualizer and so on. Entrepreneurship is the initiative to take risk with confidence to achieve business or industrial objective. In India economic progress has to be brought about along with the social justice, hence new species of entrepreneurs is desirable. Therefore entrepreneurship has to sub serve the national objective of the country.

The concept of women entrepreneurship is becoming a global phenomenon. The number of self employed women shot up after the world war in the developed nations of the world. In US, women own 25 percent of all business, in India, one-third of small business is owned by women and in France it is one-fifth. In UK the number of self-employed women has increased three-fold as compared to men whereas in India self-employed women account for only 5.2 percent of the self-employed persons in the country. Women entrepreneurs have been making a significant impact in all segments of the economy in Germany, Canada, Great Britain, Australia, US, Japan, Thailand and UK. In India the role of women entrepreneur was not up to mark because of lack of government support. It is estimated that there are 92 million working women found in India, out of which 90 percent are working in the informal sector. The percentage of Self-employed women in urban area is 48 whereas 64 percent women are self employed in rural area.

Hence, development of entrepreneurship among women has become an important aspect in employment generation, Income generation and overall economic development of women. Government of India has framed strategies and launched various schemes to foster women entrepreneurs. The government is playing a crucial role in creating and enabling environment by giving funds, training and other incentives. But still large number of women is facing various problems in running their units successfully. Outside support is not possible for all the time; therefore, self-sustaining efforts of self help groups play an important role. Formation of SHGs facilitates development of entrepreneurship which will result in economic development of women.

Objectives of the study:-

1) To study the development of women entrepreneurship in India.
2) To study the development of women entrepreneurship through SHGs in Thane District of Maharashtra.
3) To study the progress and issues of women entrepreneurship in Thane District of Maharashtra.
4) To understand the findings of Global entrepreneurship Monitor (GEM) project's survey report of 2002.
5) To suggest some measures for development of entrepreneurship.

* Asst. Professor. Dhyansadhana College, Thane, India, Emailid: manishabhingardive@rediffmail.com
Methodology of study:-
This study is based on the primary as well as secondary sources of data. Most of the secondary data is collected from books, journals, articles, census of 2001 of Government of India and reports of Thane District Statistical Department and DRDA.

Significance of Study
Development of women entrepreneurship is the prime objective of all development programs and policies. These programs could be planned properly and implemented effectively in order to attain self-sufficiency and self-reliance in businesses. STEP, NORAD, TRYSEM, JRY, IMY, RMK, RURAL WOMEN DEVELOPMENT AND EMPOWERMENT PROJECT are some of the programmes and schemes are directed towards advancement of women and development of entrepreneurship among women. At present Swarnajayanti Gram Swarozgar Yojana (SGSY) is the major ongoing program for self-employment of the rural poor. SHGs are fostering the entrepreneurship among women through micro enterprises. Hence, researcher thought it is significant to study women entrepreneurship development through Self Help Groups in Thane District.

Review of Literature
Lalitha Iyer’s (1991) in her book “Women Entrepreneur’s Challenges and Strategies” made an attempt to know the major problems and constraints faced by women entrepreneurs. She has also thrown light on the specific policies and program for developing entrepreneurial skill among the women. She could enlist the institution providing quality training to women entrepreneurs.

Bhandari Ramesh (2010), in his book titled 'Entrepreneurship and Women Empowerment' tried to describe the pivotal role played by women entrepreneurship in their empowerment. He has narrated that empowering of women is necessary for their sustainable development and this can be possible with the development of entrepreneurial skills among them.

Padmaja R. (2011), in her article titled ‘Challenges of Women Entrepreneurs in India’ in Southern economist, highlighted the challenges faced by Indian entrepreneurs. She has mentioned that special efforts are needed to promote and support women's entrepreneurship. She has concluded that it is imperative to formulate appropriate strategies for stimulating, supporting and sustaining the efforts of women entrepreneurs.

N. Laitha (2010) in her book ‘Microfinance and Empowerment of Women’ had tried to mention the significance of microfinance to women and its impact on empowerment of women She has focused on the involvement of SHG entrepreneurs in micro enterprises and also identified the determinant and deterring factors determining entrepreneurship through SHGs.

Analysis based on secondary data :-
It is worthwhile to note that at present women entrepreneurs comprise about 15 percent of total entrepreneurs and it is rising every year. It is projected that in another five years women will comprise 20 percent of the entrepreneurial force in India.

Efforts have been made by various governmental and non-governmental agencies all over the world to promote women entrepreneurs. It is relevant to scan the Global Entrepreneurship Monitor (GEM) project which was launched in 1999. The GEM which presently covers wide range of 59 economics had conducted survey in 2010 and mentions that more than 104 million women between 18-64 yrs of old are actively engaged in starting and running new businesses, ventures contributing significantly to entrepreneurship. About 187 million women were involved in creating and operating enterprises, ranging from 1.5 percent to 45.4 percent of adult female population in these 59 economics. It is interesting to note the findings of the GEM report based on survey conducted in 2002 which covered wide range of 37 GEM countries listed in Graph no. I, given below:

(AMAZING ! SALUTE TO INDIAN WOMEN! See Graph Below)

Graph I: Rate of Entrepreneurship among Women and Men in 37 GEM Countries 2002
The findings of the GEM 2002 global project in context of women entrepreneurship are summarized below. This is based on the data analysis done at the global level involving inputs from 37 countries.
1) The average rate of women entrepreneurs in 2002, across GEM countries was 8.9 percent which means one out of eleven women is an entrepreneur.
2) The level of women entrepreneurship varies from country to country. In 2002 it was less than 3 percent for countries like Japan (0.6%), Belgium (1.5%), Russia (1.6%), Croatia (1.8%), France (2.19%), Hong Kong (2.3%), Spain (2.8%), Sweden (2.6%), Singapore (2.7%), and Slovenia (2.9%) (See table no.1) whereas it is more than 14% for countries likes Thailand and India.
3) The level of women entrepreneurship varies from time to time. In 2002 it was 8.9% with 37 GEM countries and it increased to 291 million with 59 GEM countries.
4) The demographic profile of entrepreneurs suggest that about two thirds of them are men whereas one third women.
5) The motivation for start up the entrepreneurial activity is the necessity of earning a livelihood for women entrepreneurs. (one-third of total entrepreneurship)
6) While assessing the entrepreneurial from work conditions, the overall assessment of national experts was focused on changes needed in three conditions: - government policies, cultural and social norms, education and training and most important was financial support.

Several policies, programs, procedures and institutions have been formulated to support development of entrepreneurship in India. Ironically, even though several policies and programs have been formulated to encourage women entrepreneurs yet they face several problems and challenges. The findings of the GEM India are summarized in the following p graph. The following Table No. 1 shows the level of entrepreneurship in GEM countries in the survey conducted in 2002:

**Table 1:- Level of Women Entrepreneurship in GEM countries (2002)**

<table>
<thead>
<tr>
<th>Highest Rates</th>
<th>Lowest Rates</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Country</strong></td>
<td><strong>%</strong></td>
</tr>
<tr>
<td>Thailand</td>
<td>18.5</td>
</tr>
<tr>
<td>India</td>
<td>14.1</td>
</tr>
<tr>
<td>Argentina</td>
<td>11.5</td>
</tr>
<tr>
<td>Brazil</td>
<td>11.1</td>
</tr>
<tr>
<td>China</td>
<td>11</td>
</tr>
<tr>
<td>New Zealand</td>
<td>10.6</td>
</tr>
<tr>
<td>Mexico</td>
<td>10.3</td>
</tr>
<tr>
<td>Chile</td>
<td>9.5</td>
</tr>
<tr>
<td>Korea</td>
<td>8.6</td>
</tr>
<tr>
<td>US</td>
<td>8.1</td>
</tr>
</tbody>
</table>


**Analysis based on primary survey:-**

The findings of the study also based on the empirical survey of 200 female respondents aged above 18 years, selected from the three blocks i.e. Kalyan, Ambernath and Shahapur of Thane District. The perspective of women entrepreneurship through Self Help Group is studied with the help scheduled questionnaire. In the following section a detailed description of women entrepreneurial activities is presented. Women entrepreneurship can be studied with the help of parameters like education vocational training, type of economic activity and plans and policies of the government.

**Education:-**

The education levels of respondents have important effect on entrepreneurial activity. The study observes that three out of ten women are illiterate followed by 50 percent respondents with at least primary school education. Illiteracy was found more in Shahapur blocks as compared to Kalyan block i.e. 19 percentage points higher in Shahapur block. This has its implications on the nature and type of activity carried on by SHG members.

**Nature of economic activity:-**

The women SHGs members are involved in various entrepreneurial activities. They are mainly involved in food industry making variety of items like papad, pickle, spices, soft drinks, concentrates, and so on. Some small entrepreneurs are also involved manufacturing handicrafts like purses; show pieces, imitation jewelry and so on. Few small entrepreneurs are involved in trading activities like selling readymade garments, saris, dresses, pillow covers & so on; some entrepreneurs are also involved in agricultural industry and very less members are carrying on tailoring services. The sectoral break down of women entrepreneurship is presented in table no. 2 given below:

**Table 2:-Women Entrepreneurial Activity. (Distributive workforce)**

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Sector</th>
<th>Percentage (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Entrepreneurs involved in food industry</td>
<td>50</td>
</tr>
<tr>
<td>2</td>
<td>Entrepreneurs involved in Manufacturing industry</td>
<td>20</td>
</tr>
<tr>
<td>3</td>
<td>Entrepreneurs involved in trading activity</td>
<td>13</td>
</tr>
<tr>
<td>4</td>
<td>Entrepreneurs involved in agricultural activity</td>
<td>14</td>
</tr>
<tr>
<td>5</td>
<td>Service Industry</td>
<td>03</td>
</tr>
</tbody>
</table>

Source: Compiled from primary data

It is interesting to note that women entrepreneurs are mainly involved in traditional employment in rural parts of Thane. Women entrepreneurs involved in food industry is 50 percent whereas in manufacturing it is 20 percent, 14 percent women entrepreneurs prefers to carry on trading activity whereas 13 percent women are involved in age based activity. Few entrepreneurs are rendering services i.e. 3 percent.

To achieve the economic independence of women the Department of Child and Development has taken up various projects directed towards the empowerment of women. Therefore, various plan, policies, programmes and schemes were taken up for the development of the entrepreneurial skills among women. This scheme includes the Support Training and Employment Program (STEP), Swarna Jayanti Gram Swarozgar Yojana Scheme (SGSY), Integrated Rural Development Programme (IRDP), Training of Rural Youth for Self Employment (TRYSEM), Jawahar Rozgar Yojana (JRY), Rashtriya Mahila Kosh (RMY) and Trade Related Entrepreneurship Assistance and Development (TREAD).

The Federation of Indian Women Entrepreneurs has come into existence (FIWE) with the objective to provide training facilities, greater access to latest technologies, effectively solve the problems of women entrepreneurs and to facilitate participation in international and regional exhibitions. FIWE is having large membership base of 15000 individual members, professionals and 28 associations spread throughout the country. To achieve the major objective of FIWE, it is affiliated to the International Federation of Women Entrepreneurs (IFWE) representing women entrepreneurs in other developed and developing countries.

**Findings:-**

The findings of the study are based on survey conducted in the area as well as summary of GEM report of 2002.

1) Increasing unemployment because of privatization,
underemployment and in congenial work conditions pushed women to start their own business there has been remarkable increase in entrepreneurship among women in India.

2) The motivation for women to start up the entrepreneurial activity is because of necessity of earning a livelihood and flexibility in their work and family.

3) There is development of women entrepreneurship and micro enterprises through SHGs in selected blocks of Thane District. 30-40 percent of women SHGs members have started economic activity.

4) The women entrepreneurs faces problems like societal bias, financial problems marketing problems, difficulty in getting credit for banks, developing a managerial style, lack of entrepreneurial aptitude, lack of vocational training, heavy competition hostile environment and inadequate information and data on women owned business.

5) Sometimes women entrepreneurs acquire machinery for production purpose but they lack the technical know-how and can't repair the damaged machines.

6) The percentage of women in work participation in Maharashtra is lower as compared to the National average as 22.73 percent.

7) Entrepreneurship among women in Maharashtra can be eyed as a tool for generating employment and income mainstreaming of women in economic activity and development across of nation can be possible with an instrument of entrepreneurship.

8) India has the world's largest number of professionally qualified women and more female doctors, surgeons, scientists and professors India also has more working women than any other country in the world.

9) The two third of the total entrepreneurship is about men whereas one third of it is constituted by women.

10) Women entrepreneurship is strongly correlated with projected economic growth.

Conclusion:-

The emergence of women entrepreneurs and their contribution to the national economy is remarkable in India. The number of women entrepreneurs shot up in the 1990s, the number of women owned firms have risen two and a half times faster than all business. The employment in women owned firms have also increased and more than three times the rate for all firms. Women are motivated to start business for their self-realization, their necessity, and flexibility in work and for the benefit of the society as a whole. Therefore, women entrepreneurs should be treated as separate target group and vocational training facilities to be provided for them. The development of women entrepreneurship has become an important aspect of the overall economic development of women. Under SGSY scheme the organization as women into SHGs is playing a crucial role in development of women entrepreneurship.

Concentrated efforts by various institutions, government bodies, NGOs, social scientist, researchers and international agencies would facilitate to promote women entrepreneurship. Hence, it is imperative to formulate programmatic plans, policies and schemes for women entre development in all spheres of business.

Suggestions:-

Development of entrepreneurship among women can be achieved by framing policies programmes and various schemes. Following are the main recommendations & suggestions for development of entrepreneurship among women:-

1) For all entrepreneurial development programme women entrepreneurs should be considered as a separate target group.

2) A separate Entrepreneurship Development Institute for women should also be established to equip women with managerial and marketing skills.

3) Vocational training programmes should be developed and organized by government for all women. It should train them in various fields like purchasing, production plan, project reports and investment decisions.

4) Special subsidy should be extended to women entrepreneurs other than normal rate of subsidy to others.

5) SHGs have wider ramifications in the growth of women entrepreneurship. Hence, women should be organized under SHGs.

6) Office bearers and each member of SHG should be given vocational training to carry on their work efficiently. They should also be trained to develop their capabilities of decision making and individual thinking.

7) They should be given financial freedom and adequate facilities.

8) Baby care centre should be opened at work place to take care of her child.

9) Concentrated efforts are needed by Government bodies, financial institutions, NGO, various national and international agencies to resolve the issues of women entrepreneurs.

10) Women entrepreneurs should be encouraged to participate in seminar, workshops and conferences. More seminars, workshop and conferences on SHG should be organized.

References:


Causes of Internal Migration in India: Based on NSSO Data

* Sajith C

Abstract

In a country like India, the study of migration is very crucial because India is one of the most diversified country in the world at the same time witnessing large number of internal migration. The detailed studies related to internal migration in India are few in number so the lack of a comprehensive picture of internal migration plays a challenge to the authorities in policy making. There are so many theoretical works that connect the development and migration and it is empirically proven that underdevelopment is one of the causes of migration. This study makes an attempt to look up the trends and patterns of migration in India and how it can be connected with development. Findings show that Per Capita Income is very strongly correlated with migration rate the high Per Capita Income state shows the large number in-migration rate and low Per Capita Income state shows the large out-migration rate and migration is highly influenced by the development of the destination place; however, the rural to rural movement is dominant direction of migration. The result shows that composition of internal migration has changed over the years. Moreover it is observed that there is a continuous increase of migration rate in the period of 1983 (38th Round) to 2007-08 (64th Round). This increase is mainly due to increase in migration rate of females. There is a downward trend of migration rate of male in rural area. The socially disadvantaged groups like SC, ST do not show higher mobility compared to others groups. The Probit model finds that Employment among male and Marriage among female are the most significant factor determining the migration decision.

Keywords: Internal migration, International migration, Development, Individual decision, Per Capita Income.

Introduction

Mobility is an integral part of human existence. Migration from underdeveloped states to developed states has been an inevitable phenomenon. Migration is regarded as exploring new opportunities in the outside territorial boundaries. It has multiple dimensions and differs according to class and social groups in developing countries. The process of migration is changing very fast, mainly due to the globalization and improved transportation and communication network. The term migration is not only a sign of dynamism, but also a reflection in increasing inequalities, agrarian crisis and inadequate livelihood generation in many parts of India. The movement of people are mainly influenced by the development indicators and also influenced by the socio-economic and demographic factors.

Labour mobility is one of the key features of economic development and its causes are closely related with the nature of this development. Historically, development is associated with structural change, giving a push to the movement of workers from one region to another, and from one sector to another. The pattern of migration depends on a host of factors determined by labour market characteristics, together with individual, household and community level features, and the existence of social networks, among other things. These factors cumulatively determine the 'causes' of migration. On the other hand, labour migration plays a key role in influencing the pattern of development, through its impact on a host of economic and non-economic variables, both in the origin and destination areas.

Migration in India is mostly influenced by development of the region. The development policies by all the governments since independence have accelerated the process of migration. Different works in development studies (Bagat, 2009; Haan, 2000; Kundu and Salini, 2008) suggested that differences in the economic opportunities and underdevelopment between regions are the main determinants of migration. The push factors like inequality in land ownership and inequality of income between people, poverty and industrial backwardness are also responsible for migration (Liebig and Poza, 2004). Internal migration is now recognized as an important factor in influencing social and economic development, especially in developing countries. India is one such country were internal migration is more important than international migration in terms of number of people involved and the volume of remittance. Internal migrant labourers make massive contribution to the Indian economy through major sectors such as textiles, construction, stone quarries, small industries, brick-making, mines, fish and prawn processing, hotel and hospitality services. But migrants remain on the periphery of the society.

The role of development in the process of migration is widely recognized. The problem of economic development in
any country lies in the reallocation of labour force from the traditional agricultural sector to modern urban industrial sector. So mobility is a vital part of economic growth, it facilitate industrialization, it improve income distribution and it includes technological changes in every sector. So mobility and growth are inter related, although significant in recent years, growth has been unequal in India (Balisacan and Ducanes, 2005). There are no accurate figures on the number of temporary migrants in India (Deshingker, 2009a). The studies of rural to urban migration in developing countries shows that the ratio of rural to urban migration continued to exceed the ratio of urban industrial employment opportunities (Rao, 1996).

Migration due to individual decision has an important role in increasing the high growth of internal migration in India. The decision of migration is not necessary to increase the individual or house hold conditions, but rather to improve the relative position with respect to specific reference group. The decision of migration have many causes, among these the relative deprivation play a vital role in migration decision. Stark (1984) has identified individual relative deprivation as a possible driver for human migration. The concept of relative deprivation refers to the feeling of deprivation after comparing the individual well-being with the personal situation of others within a pre-defined reference group that means individuals feel deprived when they compare their economic situation with the living standards of wealthier people. The countries having more unequal income distribution by trend have high migration rate (Liebig and Poza, 2004). Income inequality within a country generates feelings of relative deprivation which induces higher migration propensity among those most deprived.

The idea of a discrepancy between aspiration and achievement or between the standard of living individuals that are currently enjoying and the standard of living they believe they deserve, lies at the heart of relative deprivation theory (Brown, 2000). Relative deprivations of individual and group are the core source of collective violence (Gurr, 1970) the difference between own situation and the situation of others are the main cause of strife. It is evident such a difference can make people to move across different places.

Factors Affecting Migration as an Individual Decision

There is enormous diversity in the patterns of migration, in terms of characteristics of migrants, the directions of their movements, their source and destinations, their resources and networks, the nature of their involvement in the labour market, and above all in the implication of migration for the migrant, their individual characteristics, as well as wider impacts (Srivastava, 1998; Srivastava and Sasikumar, 2005; Srivastava, 2011). Labour migration in India has certain model individual characteristic in terms of employment, education, marriage, house hold size, house hold consumption, land position, religion etc. These factors also affect the decision of migration. In this section, the factors affecting migration as an individual decision by using the data of NSS with the technique of Probit model is being discussed.

To understand how economic and non-economic decisions are playing on deterministic role in the migration decision, this study look at what are the probability migration decisions of an individual in the given socio-economic condition for this purpose Probit model is used. Probit model is also called a Probit regression, it is used to model dichotomous or binary outcome variables with CDF follow a slandered Normal distribution (not a logit Curve) so Probit model is taken as the model for analysing factors affecting migration as an individual decision. Here the decision to migrate as a dependent variable, it can be either ‘Yes’ or ‘No’, the independent variable are economic and social parameters that can having implications on decision to migrate.

\[ P(m = 1) = a + bx + u, \]

In this model decision of migration is taken as dependent variable and all other factors like, relative position of household, employment, studies, marriage, forced displacement, household size, household consumption, land possession, religion, and cast, working status etc., are considered as independent variable.

Analysis of Probit Estimation

Relative Position of the Household: It means the relative income of the house from the total distribution. The relative position of the household is calculated based on the relative income of the household she/he belongs to. This study use consumption as the proxy of income. The relative position of household, male, (+0.008) is positively significant to the migration decision. This suggests that the probability of getting migration being increased with the relative position of the household of the household. But in the case of female (-0.002) the relative position of the household is negatively significant, indicating that the negative effect of getting migration, when the relative position of the household increase. The combined population (male and female) also shows the positive effect on migration decision (0.004). The results of Probit estimation are given in Table 3.

Employment: It is widely believed that, employment play an important role for getting migration among male (Bagat, 2009). The present analysis also shows the same result, that in the case of male the employment is the main factor for getting migration (0.182). The data shows that when the employment opportunity increases the probability of migration of male also increases. But in the case of female the employment is not a significant factor for getting migration. But in the case of combined population, employment is a significant (0.004) factor. It shows that Employment related reason highly affect the decision of migration for men, but in the case of female the reason of migration is not employment, there are other factors which affect the women getting migrated.
Studies: Studies play an important role in getting migrants, the result shows that the study is positively significant to the migration in both male and female cases. People are migrating due to education purposes. Education is more significant in the case of women except marriage; education is the main reason of migration among women. The study related factor is also significant for the male (0.053). But when we compare to female significant position the significant level of male is low.

Marriage: It is widely believed that marriage among women play an important role in increasing migration in India. The marriage related reason is highly significant (0.3) among women migrant (Bagat, 2009). While comparing to female migration due to marriage the rate of male migration is negatively significant (-0.285), from the above data, it is clear that marriage is the main factor of female migration and it is not affect the male migration.

Household Size: Household size is a significant factor for human migration in India, but it is negatively significant to migration. The significant level of male is (-0.004) and in the case of female is (-0.003). The combined population significant level of migration is (-0.002).

Scheduled Tribe: The decision of migration is only significant in male scheduled tribe; the result shows that the scheduled tribe is negatively significant to migration decision. The Scheduled Tribe combined population also negatively significant to the migration decision.

Employed in Non-Agriculture: Employment in non-agriculture is negatively significant for getting migration among female (-0.5) it shows that the probability of getting migrate, the person who is doing non-agricultural activity is negative. In the case of male it is not a significant factor. But in combined population it is a negatively significant factor for getting migration.

Urban Self-Employed: Urban self-employed has a vital role of getting migration. If a person is urban self-employed, the probability of getting migrate, the person who is doing non-agricultural activity is negative. In the case of male it is not a significant factor. But in combined population it is a negatively significant factor for getting migration.

To conclude, the study shows that the state with higher PCI has the higher in-migration rate than low PCI states, the low PCI states shows higher out-migration, it is only due to development of the region. The migration is highly influenced by the development of the destination place; however, the rural to rural movement is dominant direction of migration. During the period of 1983 (NSSO 38th Round) to 2007-08 (NSSO 64th Round) the migration rate has continuously increased, mainly due to increase in the female migration rate. The male migration rate shows the downward trend during this period and also the female movements are more permanent in nature than male migration. The results related to the factors affecting migration as an individual decision show that employment among male and marriage among
female are the most significant factors affecting migration decision.

References:
Human Development and State of Uttar Pradesh
* Shweta Pandey

Abstract
According to census of 2011, Uttar Pradesh is the most populous state of the nation with 16.50 percent of the nation's population. As per the geographical area is concerned, it is the fourth largest state in the country, spanning over 2,40,928 square kilometres i.e. 9.0 percent of the nation's geographical area. It consists of 71 districts. According to the census 2011, the density of population of Uttar Pradesh is about 800 people per square kilometres as against about 380 of the national average. The aim of the present paper is to examine the state of human development in the state of Uttar Pradesh.

Keywords: Human Development, Human Development Index, Demography, Uttar Pradesh

Introduction
The concept of Human Development is developed by two eminent economists viz. Mehmood-Ul-Haq and Amartya Sen. According to them Human Development is nothing but the enlargement of people's choices unlike traditional definition of economic growth which concentrate on merely changes in the National Income. Thus it can be said that economic growth is the means to achieve the goal of capability expansion and not an end in itself. This aspect of development deals with the enlarging the people's capabilities to the optimum levels and utilise them in economic, political and cultural fields.

Human Development Index: Concept and Measurement
The Human Development Index was prepared by three eminent economists' viz. Amartya Sen, Meghnad Desai and Mehmood-Ul-Haq. (Sakiko, Parr and Kumar, 2009). It is used in Human Development Reports (HDRs) to compare the state of human development of the countries across the world. It is an alternative to Per Capita Income, the single most commonly used measure to evaluate the development outcome so far. (Kapila, 2009-10).

It enables people and government to evaluate the development over time and to formulate the appropriate policy measures.

Measurement of HDI
The HDI is measured through three indices with reference to three dimensions of human development viz.
1. The life expectancy index
2. The Education index
3. The GDP index

The individual dimension index is calculated through following formula:
Dimension Index = \( \frac{Actual\ Value - Minimum\ Value}{Maximum\ Value - Minimum\ Value} \)

Based on above formula we get above mentioned three dimension indices. Accordingly the formula for calculation of HDI is as follows:

\[ HDI = \frac{The\ life\ expectancy\ index + The\ education\ index + The\ GDP\ index}{3} \]

The HDI value ranges between 0 and 1. On the basis of HDI value the countries are classified into three groups.
1. High Human Development Group : Countries with HDI values of 0.800 and above
2. Medium Human Development Group : Countries with HDI values of 0.500 to 0.799
3. Low Human Development Group : Countries with HDI values below 0.500

According to HDR 2014, India's rank is 135 and it belongs to Medium Human Development Group.

Demographic features of Uttar Pradesh
The total population of the state was 8.8 crores in 1971. It...
increased to 11.1 crores in 1981 and then reported to be 13.9 crores in 1991. The increase, in population in these two decades was almost identical at 25 percent. As against this, the national population shows a declining trend from 25 percent in 1971-81 to 23.8 percent in 1981-91. Since 1971-81 the decadal variation of U.P. population in percentage forms has remained higher than that of the nation.

As per details from Census 2011, Uttar Pradesh has population of 19.98 Crores, an increase from figure of 16.62 Crore in 2001 census. Total population of Uttar Pradesh as per 2011 census is 199,812,341 of which male and female are 104,480,510 and 95,331,831 respectively. In 2001, total population was 166,197,921 in which males were 87,565,369 while females were 78,632,552.

According to the Uttar Pradesh Census 2011, the density of population in Uttar Pradesh is about 800 people per square kilometre which is way above the national average of about 380 and a major cause of concern. In 2001, density of Uttar Pradesh was 690 per sq km, while nation average in 2001 was 324 per sq km.

The state of Human Development in Uttar Pradesh is analysed from the following table which has been prepared from Economic survey of India 2013-14 with respect to key factors such as Population, Growth, Sex Ratio, Poverty, Unemployment, Health and Education.

In the following table the comparative study of Uttar Pradesh with its counterparts of BIMAROU states has been undertaken.

Table 1: Socio-economic Indicators and Comparison of Uttar Pradesh with other States of BIMAROU Group

<table>
<thead>
<tr>
<th>Socio-economic Indicators/Items</th>
<th>Bihar</th>
<th>Madhya Pradesh</th>
<th>Rajasthan</th>
<th>Odisha</th>
<th>Uttar Pradesh</th>
<th>All India</th>
</tr>
</thead>
<tbody>
<tr>
<td>Population related*</td>
<td>25.4</td>
<td>20.3</td>
<td>21.3</td>
<td>14.0</td>
<td>20.2</td>
<td>17.7</td>
</tr>
<tr>
<td>Decadal growth of population</td>
<td>918</td>
<td>931</td>
<td>928</td>
<td>979</td>
<td>912</td>
<td>943</td>
</tr>
<tr>
<td>(2001-2011) ()</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sex-ratio Females per 1000</td>
<td>313995</td>
<td>372171</td>
<td>459215</td>
<td>255459</td>
<td>769390</td>
<td>938876</td>
</tr>
<tr>
<td>males</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>GSDP growth and per capita income*</td>
<td>15.1</td>
<td>9.9</td>
<td>8.4</td>
<td>7.9</td>
<td>7.7</td>
<td>6.9</td>
</tr>
<tr>
<td>Absolute GSDP 2012-13 (Rs. Crore)</td>
<td>56</td>
<td>28774</td>
<td>44989</td>
<td>59097</td>
<td>49241</td>
<td>33137</td>
</tr>
<tr>
<td>GSDP growth 2012-13 over previous year (%)</td>
<td>2012-13</td>
<td>9.9</td>
<td>8.4</td>
<td>7.9</td>
<td>7.7</td>
<td>542</td>
</tr>
<tr>
<td>Average GSDP growth 2005-06 to 2012-13 (%)</td>
<td>9.9</td>
<td>8.4</td>
<td>7.9</td>
<td>7.7</td>
<td>6.9</td>
<td>8.0</td>
</tr>
<tr>
<td>Absolute per capita income 2012-13 (Rs)</td>
<td>313995</td>
<td>372171</td>
<td>459215</td>
<td>255459</td>
<td>769390</td>
<td>938876</td>
</tr>
<tr>
<td>Per capita income growth 2012-13 (%)</td>
<td>13.9</td>
<td>8.6</td>
<td>2.9</td>
<td>5.2</td>
<td>3.6</td>
<td>2.1</td>
</tr>
<tr>
<td>Poverty headcount ratio**</td>
<td>34.1</td>
<td>35.7(53.6)</td>
<td>35.7(35.8)</td>
<td>35.7(60.8)</td>
<td>30.4(42.7)</td>
<td>25.7(41.8)</td>
</tr>
<tr>
<td>2011-12 (2004-05) Rural</td>
<td>31.2</td>
<td>10.7(29.7)</td>
<td>17.3(37.6)</td>
<td>26.1(38.1)</td>
<td>13.7(25.7)</td>
<td></td>
</tr>
<tr>
<td>2011-12 (2004-05) Urban</td>
<td>33.7</td>
<td>14.7(34.4)</td>
<td>32.6(57.2)</td>
<td>29.4(40.9)</td>
<td>21.9(37.2)</td>
<td></td>
</tr>
<tr>
<td>2011-12 (2004-05) Total</td>
<td>31.2</td>
<td>10.7(29.7)</td>
<td>17.3(37.6)</td>
<td>26.1(38.1)</td>
<td>13.7(25.7)</td>
<td></td>
</tr>
</tbody>
</table>

Sources: Economic Survey of India 2013-14
*: Office of Registrar General of India (RGI).
#: CSO (Absolute GSDP and Per capita income are at current prices, and growth rate in GSDP and per capita income are at constant prices).
**: Planning Commission.
# #: NSSO.

Population
Odisha is the best performing state in terms of two indicators i.e. Decadal growth of population (14.0 percent) and Sex Ratio (979) way ahead of other states of the group and national average. The Decadal Growth of population and Sex Ratio in Uttar Pradesh are 20.2 percent and 912 respectively. The sex ratio of Uttar Pradesh is not only lower than national average (943) but also lowest in the group.

Growth
Uttar Pradesh is the second best state in terms of economy in the country and a large part of the revenue of the state comes from the Agriculture and the services sector.

Due to higher population growth and low economic growth of the state, the Absolute per capita income 2012-13 was merely Rs. 33,137 as against the national average of Rs. 67839. However the Per capita income growth (2012-13) was 3.6 percent which was higher than national average (2.1 percent).

Poverty
Poverty estimates indicate that Uttar Pradesh which had the third highest poverty headcount ratio (HCR) in 2004-05 moved to second place in 2011-12 with HCR at 29.4 percent after Rajasthan (14.7 percent) but still it has higher HCR than all India level (21.9 percent). However, in terms of rural poverty, both Madhya Pradesh and Odisha were at the top followed by Bihar and Uttar Pradesh. While, Rajasthan had the lowest HCR in rural poverty (16.1 percent).

Unemployment
Rural unemployment rate as per the usual status (adjusted) was third lowest in Uttar Pradesh (9 percent) in
2011-12 which is higher than 2004-05 (6 percent) after Madhya Pradesh (4 percent) and Rajasthan (7 percent). However, it is lower than all India level i.e. 17 percent in 2011-12 which has remained unchanged since 2004-05.

In terms of urban unemployment Uttar Pradesh is the second highest state after Bihar during 2011-12. The urban unemployment has risen from 33 percent in 2004-05 to 41 percent in 2011-12. It was also higher than all India level which was 34 percent during the same year (2011-12).

Health

Uttar Pradesh was second largest state along with Odisha in terms of Infant Mortality Rate (IMR) in 2012. It was 53, after Madhya Pradesh (56). The all India level was 42. It also had second highest birth rate i.e. 27.4 after Bihar (27.7) which is way above the all India level of 21.6. Death rate was 7.7 i.e. third highest after Odisha (8.5) and Madhya Pradesh (8.1). While the all India level was 7.0.

The life expectancy at birth in state of Uttar Pradesh is 57.2 Years almost five years less than national average and the third lowest among the major Indian states.

The public expenditure on health and family welfare as a percentage of Net State Domestic Product (NSDP) is very minute. State spends only 0.96 percent of its NSDP on family and welfare i.e. third lowest in the country contrary to the states like Jammu and Kashmir and Himachal Pradesh with relatively low per capita income spend 3 to 3.5 percent of their NSDP on health and family welfare measures.

Education

Uttar Pradesh had the third highest Gross Enrolment ratio (GER) in the age group 6-10 years during 2010-11 i.e. 126.9 after Madhya Pradesh (135.2) and Bihar (127.7). It was also higher than all India level (115.5). GER in the age group 11-13 years was lowest in the state i.e. 79.9. The all India level was 85.2. The relatively lower 11-13 years GER compared to 6-10 years GER shows that the transition of students from primary to upper primary classes is relatively lower than the entry to primary classes. Pupil-teacher ratio at all levels of education- primary, middle and high schools are also highest in the state followed by Bihar which is affecting the quality of education in the state. In 2001, literacy rate in Uttar Pradesh stood at 56.27 percent of which male and female were 67.30 percent and 43.00 percent literate respectively.

The total literacy rate in the country at present is 74.04 percent. Literacy rate in Uttar Pradesh has seen upward trend and is 67.68 percent as per 2011 population census. Of that, male literacy stands at 77.28 percent while female literacy is at 51.36 percent. The state's all India ranking in literacy is 29th out of 35 States and UTs.

Rampur city in Uttar Pradesh is the Indian city with the lowest literacy level- the literacy rate in Rampur is 60.74%.

Key Social-Sector Programmes

The state of human development is also assessed with the help of some key social sector programmes such as National Rural Health Mission (NRHM), Mahatma Gandhi NREGA (MNREGA) and Indira Awas Yojana (IAY) as follows:

National Rural Health Mission (NRHM)

Progress in terms of 24x7 primary and other health centres facilities under NRHM as on 30th September, 2013 is second highest in Uttar Pradesh (1214) amongst BIMAROU states after Rajasthan (1661).( Ministry of Health and Family Welfare)

Mahatma Gandhi NREGA

The average persondays per households under Mahatma Gandhi NREGA during 2013-14 was lowest in the state with merely 35 persondays, whereas all India level was 46 persondays. Rajasthan was the highest with (51) persondays. The share of women employed under Mahatma Gandhi NREGA was also lowest i.e. merely 22.2 percent while the national average was 52.9 percent. However Rajasthan was the highest with 67.8 percent. (Ministry of Rural Development)

Indira Awas Yojana (IAY)

The overall target achievement for the Indira Aaws Yojana in 2013-14 was 44.1 percent. During 2013-14 the state could achieve only 26.7 percent of the target i.e. 79,385 houses were constructed. While Rajasthan achieved 76.6 percent of the target. (Ministry of Rural Development).

Conclusion and Suggestion

The inter-state comparisons of performance of BIMAROU states based on different available indicators provides some clear policy issues. While state has done very well in terms of the growth indicators, it is poor in terms of other human development indicators. Thus the State as well as Central government need to take into account human development dimension while formulating and implementing social-sector programmes and policies. They should also consider these indicators while allocating the funds to various development policies and programmes.

References

- Economic Survey of India, 2013-14
- Kapila Uma, India's Economic Development Since 1947, Academic Foundation, New Delhi, 2009
- www.india.gov.inofficial-website-uttar-pradesh
- www.un.org/en
- www.un.org
- www.up.gov.in
- www.up.nic.in
- www.up.gov.in/upgov.aspx
Land Tenure for the Urban Poor

* Piyali Unnikrishnan

Abstract

Big cities in India especially metro cities like Mumbai and Delhi face an acute problem of housing for the poor. With the sharp increase in real estate prices the poor and the not so poor find it extremely difficult to find affordable housing either on rent, lease or ownership basis. More than half the urban population lives in slums. This article reviews the existing living situation in slums, compares the living conditions of notified and illegal slums. It also reviews government policies and initiatives taken to eradicate slums and provide affordable housing to the poor. The article also reviews housing policies of other countries like Philippines and suggests that housing policies of these countries that can be replicated in India to overcome the acute shortage of housing

Keywords: Housing policy, notified slums, regularization of slums

Introduction:

A brief review of literature: Big cities in India are full of contrasts of rich people living in skyscrapers or bungalows and poor people living in subhuman condition in ghettos. In Mumbai, these ghettos are called zopadpattis. Such slums have no nationality. Whether in Mumbai, Manila or Nairobi, their condition can be put in simple terms: where children are malnourished and womenfolk overworked and of poor health. All slums are more or less the same: filthy, overcrowded and with very poor sanitation facilities. It is also that generally the womenfolk support the family.

NSSO report on condition of urban slums defines a slum as "a compact urban area with a collection of poorly built tenements, mostly of temporary nature, crowded together usually with inadequate sanitary and drinking water facilities in unhygienic condition".

A brief review of literature: Census data for 2001 shows 49% of the population in Mumbai stay in slums but even in slums, there are class differences. All living in slums are not poor. Some have very decent jobs. Patel (2005) reports that, as per information obtained through Right to Information Act, as on January 2005, 81 police inspectors and 4,413 police constables live in slums. It is just that even a decent job cannot guarantee a proper housing. Hence it is safe to assume that majority of the urban poor are living in slums. Living condition in slums is pathetic: lack of adequate water, lack of enough sanitation facilities, and higher incidence of diseases, to state a few. Children and women suffer the most. Children are malnourished and overworked women are in general anemic.

According to The State of the World's Cities Report 2006/7 of United Nations in India, four out of ten slum children are malnourished. Recent report on preliminary finds from third National Family Health Survey further supports this (Gupta et al 2006). Lacks of enough sanitation facilities affect the women folk the most. Monsoon makes the situation all the more grave. Sewage comes up on the street and water gets seriously contaminated with life threatening pathogens.

Objective of the Study:

The main objective of the study is to find out reasons for existence of slums and suggest housing policies so that the urban poor could be provided with affordable houses. The study is done with the help of secondary data provided by NSSO reports and census data.

Result and discussion: Why are there slums in the first place? Because hinterland is poor and people do not get jobs there. Farming is no longer a profitable thing to do. So, villagers migrate to green pastures, the cities. They need to work, but they also need a place to stay. Cities offer them jobs, but no place to live. With property prices out of reach, they occupy a vacant land, a land which is neglected by its owner. He, thus, becomes a squatter, an illegal occupant.

It may also happen that original owner, the indigenous tribe, was displaced by powerful people came from elsewhere and pushed him to the street. The case of fishermen...
community of Mumbai (the kolis) is one such.

Slums are an essentially urban phenomenon. State-wise and million plus city-wise census data for slums for 2001 are given in Appendix A and B. As per the census data, nearly a quarter of Indian cities live in slums. Mumbai has maximum slum population. Cities in Maharashtra in general have higher share of slum population as compared to other states.

Table 1 gives a glimpse of living condition in slums as per data compiled by NSSO based on a survey conducted during July-December 2002. Except for availability of electricity, other major parameters point towards an unpleasant picture. For instance, 33 per cent of the slums have no sanitation facility and 40 per cent of slums get flooded during monsoon.

### Table 1: A Glimpse into Living Condition of Slums in India, 2002

<table>
<thead>
<tr>
<th>Facility</th>
<th>All Slums</th>
<th>Notified Slums</th>
<th>Non-notified Slums</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pucca dwelling</td>
<td>47%</td>
<td>65%</td>
<td>30%</td>
</tr>
<tr>
<td>Tap water</td>
<td>78%</td>
<td>84%</td>
<td>71%</td>
</tr>
<tr>
<td>Septic tank latrine</td>
<td>50%</td>
<td>66%</td>
<td>35%</td>
</tr>
<tr>
<td>No latrine</td>
<td>33%</td>
<td>17%</td>
<td>51%</td>
</tr>
<tr>
<td>Without electricity</td>
<td>1%</td>
<td>1%</td>
<td>16%</td>
</tr>
<tr>
<td>Pucca road inside the slum</td>
<td>54%</td>
<td>71%</td>
<td>37%</td>
</tr>
<tr>
<td>Motor able approach road</td>
<td>75%</td>
<td>82%</td>
<td>68%</td>
</tr>
<tr>
<td>Water logging during monsoon</td>
<td>40%</td>
<td>26%</td>
<td>50%</td>
</tr>
<tr>
<td>Garbage collection by govt. agencies</td>
<td>61%</td>
<td>79%</td>
<td>42%</td>
</tr>
<tr>
<td>Having an association for improving the condition of the slum</td>
<td>24%</td>
<td>35%</td>
<td>13%</td>
</tr>
</tbody>
</table>

**Notes:** Reality is bleaker than the data presented here. Tap water means access to tap water in the area, perhaps to be shared with 20 other households. Similar is the case with latrine. Human Development Report 2006 of United Nations estimates that, in Mumbai slums, there is one toilet for every 1,440 people. *(Data source: NSSO Report No. 486: Condition of Urban Slums, 2002)*.

Of all the parameters, the worst part of living in a slum is the threat of eviction. After all, squatters are occupying a land which they do not possess, and they can be evicted at any time. Across the world, there has been massive eviction of slums, done in the name of large-scale infrastructure or city beautification programmes. Fear of eviction has serious implications. When occupants are under constant threat of eviction, they make no worthwhile efforts in improving the living condition in the slum. In order to understand this fully, we may contrast living condition in notified slums and non-notified slums, given in Table 1.

As per NSSO definition, a notified slum is the one notified as slum by respective municipalities, corporations, local bodies or development authorities. Notified slums are "regularized", in the sense that those slums cannot be removed. But still, the slum owner does not own the land; the land still belongs to the original owner, but he cannot remove the slum. Slum owner is still an illegal occupant of somebody else's land.

Regularization of slums indicates a sense of tolerance by the authorities. Massive eviction of slums dwellers might result in social unrest, which would affect not just the slums dwellers, but others too. Being a democracy, such evictions would be termed as "anti-people" and the government of the day might lose in the democratic battle next time. Thus, the elected government needs to consider aspirations of the majority, including those of slum dwellers, and legitimize "illegal activities" of squatter community. This results in notified slums, the slums which cannot be removed.

Regularization is partly also due to the fact that squatters play a crucial economic role. Sustainable economic growth of developing economies depends on the availability of inexpensive labour, which is provided by squatters staying at centres of industrial production. By improving their living condition, one is creating a healthier and more productive work force.

NSSO estimates that, nation-wide, there were 5,16,888 slums as on 2002, of which 51 per cent were notified. These notified slums were shared by 65 per cent of slum households, indicating that notified slums have much higher share of households. This could be due to the fact that notified slums are in general bigger in size than non-notified slums.

In order to understand the importance of "guarantee of non-eviction", contrast the data for notified and non-notified slums, given in Table 1. In comparison with non-notified slums, a "sense of possession" is evident in the data for notified slums. Now that authorities cannot evict them, dwellers of notified slums invest money in improving the conditions in and around the slum. They put more money to create *pucca* structures, improve road conditions within and around, better maintenance results in less water logging during the monsoon, better water and sanitation facilities, and increased sense of belonging in terms of group activities (forming associations), and, what more, a mere sense of possession makes dramatic changes in the living condition in notified slums. Local authorities too provide support in terms of garbage collection, and, of course, also impose tax as required for *pucca* structures.

Such regularizations are in tune with both national and international commitments towards betterment of housing. National Housing and Habitat Policy 1998 envisaged creation of surplus housing stock and quality of cost effective shelter options especially to the vulnerable group. National Building Organization estimates housing shortage of 24.7 million houses as on 2001. India is also a signatory to the International Covenant on Economic, Social and Cultural Rights, which sees shelter as a basic human right.

All such policies are working towards more secured tenure for housing. There is an increased awareness that demolition of existing structures, including slums, reduces existing housing stocks. Also, policies like the one adopted by Maharashtra government on Transfer of Development Rights (TDR) creates atmosphere favourable to rehabilitation of slums and dilapidated buildings. TDR policy reflected a realization that government alone cannot do enough to provide housing for all and allow private builders to rehabilitate slums and, government in turn give them additional development rights in terms of Floor Space Index (FSI). However, this policy will be helpful only in areas where
Suggestions and Conclusion: The central government also provides through Jawaharlal Nehru National Urban Renewal Mission grants for improving the quality of life in urban areas. In order to improve quality of life of slums dwellers and squatters, it is also necessary to realize the role of banks and financial intermediaries like housing finance companies. At present, slum owners cannot get formal credit for housing finance, because they do not have title for the land on which slums stand. The current boom in housing finance totally excludes vulnerable group. In this context, it is worth recalling the highly successful model of Community Mortgage Programme (CMP) of Philippines. This programme is undertaken with the help of Non-Government Organisations (NGOs). Under CMP, first a squatter community is identified. Then the land on which slums stand is transferred to the association of slums dwellers, at market rates. Rather than individual slum dwellers, the community gets the title. Once there is formal title in the name of the community, formal finance flows in for redevelopment, for which slum dwellers make regular payments. Throughout the development, NGOs play a crucial role. For details of this programme, see Lee (1995).

Research Limitations and Implications: Census data is available once in 10 years. Hence the study based on census data need not necessarily be of very recent past. India being a developing country, demographic composition and financial situation changes rapidly. Hence study based on not so recent data may become redundant very soon.

Suggestions and Conclusion: Urban centric developments will only increase existing problems and encourage more rural-urban migrations. While improving urban life, including those of the urban poor, concerted effort is required to provide more livelihood opportunities in rural areas.

Appendix A: Slum Population in States and Union Territories, 2001

<table>
<thead>
<tr>
<th>State/UTs</th>
<th>Total Population</th>
<th>Slum Population</th>
<th>Share of Slum Population (in %)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jammu &amp; Kashmir</td>
<td>1,451,995</td>
<td>270,084</td>
<td>18.6</td>
</tr>
<tr>
<td>Punjab</td>
<td>5,652,211</td>
<td>1,151,864</td>
<td>20.4</td>
</tr>
<tr>
<td>Chandigarh</td>
<td>808,796</td>
<td>107,098</td>
<td>13.2</td>
</tr>
<tr>
<td>Uttarakhand</td>
<td>1,030,720</td>
<td>195,604</td>
<td>19.0</td>
</tr>
<tr>
<td>Haryana</td>
<td>4,300,013</td>
<td>1,421,839</td>
<td>33.1</td>
</tr>
<tr>
<td>Delhi</td>
<td>10,979,341</td>
<td>2,025,890</td>
<td>18.5</td>
</tr>
<tr>
<td>Rajasthan</td>
<td>7,453,084</td>
<td>1,206,123</td>
<td>16.2</td>
</tr>
<tr>
<td>Uttar Pradesh</td>
<td>18,791,750</td>
<td>4,156,020</td>
<td>22.1</td>
</tr>
<tr>
<td>Bihar</td>
<td>4,817,624</td>
<td>507,383</td>
<td>10.5</td>
</tr>
<tr>
<td>Tripura</td>
<td>189,327</td>
<td>29,378</td>
<td>15.5</td>
</tr>
<tr>
<td>Meghalaya</td>
<td>267,881</td>
<td>110,714</td>
<td>41.3</td>
</tr>
<tr>
<td>Assam</td>
<td>1,347,111</td>
<td>84,644</td>
<td>6.3</td>
</tr>
<tr>
<td>West Bengal</td>
<td>14,250,720</td>
<td>3,822,309</td>
<td>26.8</td>
</tr>
<tr>
<td>Jharkhand</td>
<td>2,418,755</td>
<td>309,557</td>
<td>12.8</td>
</tr>
<tr>
<td>Orissa</td>
<td>2,818,455</td>
<td>635,150</td>
<td>22.5</td>
</tr>
<tr>
<td>Chhattisgarh</td>
<td>2,692,612</td>
<td>788,127</td>
<td>29.3</td>
</tr>
<tr>
<td>Madhya Pradesh</td>
<td>9,823,309</td>
<td>2,388,517</td>
<td>24.3</td>
</tr>
<tr>
<td>Gujarat</td>
<td>11,427,259</td>
<td>1,346,709</td>
<td>11.8</td>
</tr>
<tr>
<td>Maharashtra</td>
<td>33,624,960</td>
<td>10,644,605</td>
<td>31.7</td>
</tr>
<tr>
<td>Andhra Pradesh</td>
<td>15,752,946</td>
<td>5,149,272</td>
<td>32.7</td>
</tr>
<tr>
<td>Karnataka</td>
<td>11,021,192</td>
<td>1,267,759</td>
<td>11.5</td>
</tr>
<tr>
<td>Goa</td>
<td>175,478</td>
<td>14,329</td>
<td>8.3</td>
</tr>
<tr>
<td>Kerala</td>
<td>2,509,719</td>
<td>45,337</td>
<td>1.8</td>
</tr>
<tr>
<td>Tamil Nadu</td>
<td>14,175,792</td>
<td>2,530,289</td>
<td>17.8</td>
</tr>
<tr>
<td>Pondicherry</td>
<td>512,705</td>
<td>72,275</td>
<td>14.1</td>
</tr>
<tr>
<td>A&amp;N Islands</td>
<td>100,186</td>
<td>16,265</td>
<td>16.2</td>
</tr>
<tr>
<td>India</td>
<td>178,393,941</td>
<td>40,297,341</td>
<td>22.6</td>
</tr>
</tbody>
</table>

Data source: Census of India, 2001

Appendix B: Slum Population in Million Plus Cities, 2001

<table>
<thead>
<tr>
<th>City</th>
<th>Total Population</th>
<th>Slum Population</th>
<th>Share of Slum Population (in %)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Greater Mumbai</td>
<td>11,914,398</td>
<td>5,823,510</td>
<td>48.9</td>
</tr>
<tr>
<td>Delhi</td>
<td>9,817,439</td>
<td>1,854,685</td>
<td>18.9</td>
</tr>
<tr>
<td>Kolkata</td>
<td>4,580,544</td>
<td>1,490,811</td>
<td>32.5</td>
</tr>
<tr>
<td>Bangalore</td>
<td>4,292,223</td>
<td>345,200</td>
<td>8.0</td>
</tr>
<tr>
<td>Chennai</td>
<td>4,216,268</td>
<td>747,936</td>
<td>17.7</td>
</tr>
<tr>
<td>Ahmedabad</td>
<td>3,515,361</td>
<td>439,843</td>
<td>12.5</td>
</tr>
<tr>
<td>Hyderabad</td>
<td>3,449,878</td>
<td>601,336</td>
<td>17.4</td>
</tr>
<tr>
<td>Pune</td>
<td>2,540,069</td>
<td>531,337</td>
<td>20.9</td>
</tr>
<tr>
<td>Kanpur</td>
<td>2,532,138</td>
<td>368,808</td>
<td>14.6</td>
</tr>
<tr>
<td>Surat</td>
<td>2,433,787</td>
<td>406,018</td>
<td>16.7</td>
</tr>
<tr>
<td>Jaipur</td>
<td>2,324,319</td>
<td>350,353</td>
<td>15.1</td>
</tr>
<tr>
<td>Nagpur</td>
<td>2,051,320</td>
<td>726,664</td>
<td>35.4</td>
</tr>
<tr>
<td>Indore</td>
<td>1,597,441</td>
<td>259,577</td>
<td>16.2</td>
</tr>
<tr>
<td>Bhopal</td>
<td>1,433,875</td>
<td>126,346</td>
<td>8.8</td>
</tr>
<tr>
<td>Ludhiana</td>
<td>1,395,053</td>
<td>314,759</td>
<td>22.6</td>
</tr>
<tr>
<td>Patna</td>
<td>1,376,950</td>
<td>3,511</td>
<td>0.3</td>
</tr>
<tr>
<td>Vadodara</td>
<td>1,306,035</td>
<td>107,289</td>
<td>8.2</td>
</tr>
</tbody>
</table>
### Table

<table>
<thead>
<tr>
<th>City</th>
<th>Population</th>
<th>Slum Population</th>
<th>% Slum Population</th>
</tr>
</thead>
<tbody>
<tr>
<td>Thane</td>
<td>1,261,517</td>
<td>420,276</td>
<td>33.3</td>
</tr>
<tr>
<td>Agra</td>
<td>1,259,979</td>
<td>121,890</td>
<td>9.7</td>
</tr>
<tr>
<td>Kalyan-Dombivli</td>
<td>1,193,266</td>
<td>34,854</td>
<td>2.9</td>
</tr>
<tr>
<td>Varanasi</td>
<td>1,100,748</td>
<td>138,183</td>
<td>12.6</td>
</tr>
<tr>
<td>Nashik</td>
<td>1,076,967</td>
<td>142,234</td>
<td>13.2</td>
</tr>
<tr>
<td>Meerut</td>
<td>1,074,229</td>
<td>471,316</td>
<td>43.9</td>
</tr>
<tr>
<td>Faridabad</td>
<td>1,054,981</td>
<td>491,131</td>
<td>46.6</td>
</tr>
<tr>
<td>Haora</td>
<td>1,008,704</td>
<td>118,235</td>
<td>11.7</td>
</tr>
<tr>
<td>Pimpri-Chinchwad</td>
<td>1,006,417</td>
<td>129,357</td>
<td>12.9</td>
</tr>
<tr>
<td>India</td>
<td>70,813,906</td>
<td>16,565,459</td>
<td>23.4</td>
</tr>
</tbody>
</table>

*Date source: Census of India, 2001*

### References

Powerloom Industry in Bhiwandi: Marketing Problems and Strategies
* Rakhshandah Hani

Abstract

Weavers in the small powerloom town of Bhiwandi face huge challenges in the era of liberalized textile industry. Though globalization has expanded opportunities and increased the growth process, certain sections have failed to benefit. A primary study was conducted to understand the dynamics of powerloom industry in Bhiwandi and capture the problems faced by powerloom weavers while marketing their products. The present paper presents the results of the study highlighting their problems and proposes strategies to enhance their market access.

Keywords: Globalization, Marketing, Powerloom

Introduction

Bhiwandi is a small congested town, 50 kilometres from Mumbai. The main occupation in this town is weaving. Bhiwandi has remained a prominent a textile town since the British period. After independence, many handloom communities shifted to powerlooms.

From 1950s, three changes began to occur: a) a crisis for handloom weavers due to failure of market and of yarn supplies b) South India began to emerge as a major powerloom region, and c) The Government imposed a product reservation policy under which all types of cotton sarees were reserved for handlooms (Roy, 1998).

Bhiwandi began to strengthen comparative advantages in textile production. A great deal of new investment went into processing and processing houses became a major reason for concentration of man-made fibre weaving. Bhiwandi was advantaged by its proximity to Bombay. Cloth traders from Bombay were interested in powerlooms in Bhiwandi. After the textile strike in 1982-83, industry in this town got a boost. Industrial estates came up and attracted new players in the market. Capital moved from mills to powerlooms. Discarded looms and processing machines from mills in Bombay were supplied at low rates. Some mills began subcontracting cloth production to powerlooms to evade taxes and to take advantage of low wages.

The 1985 textile policy made import of machinery easier and encouraged polyester. Import of technology was made easy and this increased capacities and quality of fabrics. But the opening of economy also exposed technological and organizational weaknesses of powerlooms (Roy, 1998). The technology used in many powerloom units in Bhiwandi is obsolete and availability of credit is a major problem.

Research Objectives

The subject of this study is the fate of powerloom industry in Bhiwandi in the wake of changing global economic scenario. In Bhiwandi, it is the responsibility of master weavers to co-ordinate production activities according to demand conditions. One way to capture the resilience of this industry is by recording the problems and strategies adopted by master weavers to survive in the globalised regime. Hence, the research objectives are as follows:
1) To study the problems facing the powerloom weavers in Bhiwandi while marketing their products.
2) To propose strategies that would enhance the market access of Bhiwandi powerloom weavers in the globalized era.

Methodology

In order to study the marketing problems of powerloom weavers in Bhiwandi, it was essential to collect primary data from a representative sample of powerloom weavers. Due to existence of unregistered units, judgemental sampling plan was adopted to select a sample of thirty master weavers who carry out production and marketing of cloth. Data was collected using the interview method.

Results

According to a primary source, there are around 5.5 lakh powerlooms in Bhiwandi at present, out of 8 lakhs in

* Assistant Professor, Dept. of Economics, Maharashtra College, Maharashtra College, Mumbai, India
Emailid: rakshihani@gmail.com
Maharashtra and 17 lakhs in the country. Per loom per day production is around 60 metres which leads to a total of 3.3 crore metres of cloth production per day.

The process of cloth manufacture in Bhiwandi generally involves the following economic activities:

Manufacture of yarn-purchase of yarn-weaving of cloth by job workers hired by master weavers-grey cloth purchased by master weavers from job workers at a predetermined rate-sale of grey cloth to agents-agents sell this grey cloth to wholesalers-processing of grey cloth by wholesalers/processing houses who then sell the finished product to domestic retailers or exporters.

Problems facing the powerloom weavers in Bhiwandi while marketing their products

Interviews conducted with master weavers revealed a variety of problems faced by them. Their problems were due to:
1. Dominance of middleman
2. Primitive production system
3. Improper marketing techniques
4. Inadequacy of finance and
5. Inefficiency of weavers

1) Problems due to dominance of middleman
   a) Fluctuations in yarn price-
   Existence of monopoly and presence of intermediaries in the input market adversely affects the pricing policy of weavers. They are unable to enter into any formal written contracts with the buyers as price quotations cannot be given in advance.
   b) No forum for interaction between master weavers and Agents
   Due to weak networking between weavers and agents, master weavers mostly supplied to their known agents. Poor contacts increased their vulnerability and dependence on these agents.
   c) Difficulty in getting right price
   More than 86% of respondents asserted that they face difficulty in getting right price for the fabrics sold though they manage to produce at low cost.
   d) Dependence on Agents
   There is no direct link between the weavers and the buyers. Master weavers in Bhiwandi depend on agents for information on markets. At times they create artificial market conditions and quote wrong prices for the products. They act as money lenders lending at high rates of interest. Intermediaries are involved in the purchase of raw materials as well as the sale of cloth.

2. Problems due to primitive production system
   a) Low level of technology
   Majority of weavers are operating at very low levels of technology and face the threat of being wiped out in the face of global competition. None of the respondents in the sample used modern techniques.
   b) Disintegrated production process
   The powerloom weavers are associated with only a part of cloth production process. The manufacturers of yarn hand over the fibre to powerloom weavers who weave it into grey cloth that is processed by dyeing and processing houses. Each activity in the production process is carried out by different entities that have no connection with each other. They come into contact with the help of the large network of agents.
   c) Excess supply
   The powerloom sector in bhiwandi faces the problem of excess supply in relation to demand. Data shows that per head there is 6-7 metres of excess fabric supply in domestic market. Majority of excess supply of fabrics in domestic markets actually comes from powerloom sector alone. Due to lack of adequate tapping of foreign markets, mass production is becoming a problem in Bhiwandi. It weakens the bargaining power of weavers who are forced to sell at whatever little price they get for their products.
   d) Delays in delivery schedule
   Exporters require prompt and timely supply of fabrics. Powerloom weavers face difficulty in following this regularity mainly due to power failures and labour problems.

3. Problems due to improper marketing techniques
   a) Fluctuating Demand Conditions
   Generally, market demand is a fluctuating variable. Moreover the existence of a chain of intermediaries escalates the variability of demand causing uncertainty in business.
   b) Shrinking of rural markets
   Earlier, most of the powerloom products were targeted to rural areas. Due to large-scale migration, the demographics in rural areas has changed. This has depressed the demand for cloth.
   c) Access to limited markets
   Powerloom weavers in Bhiwandi do not reach end of the supply chain. They halt their production activities at an intermediate stage. As a result, there is no direct contact with the buyers.
   d) Poor Government intervention
   Weavers do not benefit much from the schemes introduced by the Government for the development of this cluster. They are not aware of Government programmes.

4. Problems due to inadequacy of finance
   a) Shortage of working capital
   They have very little working capital at hand and operate at subsistence level. In the cloth market, buyers do not make immediate payment.
   b) Distress Sales
   Weavers are compelled to sell their produce as soon as it is manufactured. Acute shortage of capital is the main cause of distress sales.
   c) Availability of credit
   Most weavers are unwilling to approach banks for their credit needs. The weavers at times do not possess required documents for credit disbursals making them ineligible for...
bank loans.
d) Low Profits
Weavers operate with minimal profit margins. Overproduction disturbs the demand supply parity by pushing up supply leading to deterioration of profits.

5. Problems due to inefficiency of weavers
a) Lack of unity among weavers
It has been noted that there is not much unity among weavers. Each one carries his business activities individually, thereby weakening bargaining power. This is responsible for the failure of Co-operatives in Bhiwandi. There is prevalence of unhealthy competition where petty fights and arguments are common.
b) Lack of education among weavers
Majority of weavers accepted the fact that one of the main factors responsible for their backwardness is lack of education. They are unable to comprehend the challenges facing their enterprise in the post globalized era.
c) Poor entrepreneurial abilities
Weavers in Bhiwandi are not very enterprising. Diligent efforts to expand business and increase profits are not undertaken. Most of them function at subsistence level with obsolete technology, low working capital and poor marketing skills.

Proposed Strategies to enhance the market access of Weavers
1) Vertical Integration
Weavers need to link with processing/dyeing units and garment manufacturers to supply goods to final consumers so that there is greater co-ordination in the operations of these fragmented units.

2) Tie-Up with Organized Retail Sector
A tie-up between Weavers Associations and organized retail units will open up new markets and the dependence on agents will reduce. Speculation and hoarding in the cloth market can be curtailed.

3) Increased Government Regulation
Since the powerloom sector is unorganized, speculators and hoarders have taken advantage of black money is circulated in this sector. Increased vigilance by Government is required to curb unlawful activities and unfair trade practices.

4) Innovative Marketing Strategies
Weavers need to plan strategies after analyzing internal factors like availability of labour and raw material and external factors such as the competitors position and their strategies, consumer preferences, etc.

5) Strengthening of Co-operatives
Co-operatives give weavers the opportunity to come on one platform and collectively bargain for their due share. Formation of Co-operatives must be a fair and simplified process aiming to organize weavers.

6) Quick response to consumer preferences
Textile Research Associations conduct detailed and regular market surveys. Weavers must refer these surveys to study consumer preferences. Flexibility in production will enable producers to meet varying demand.

7) Exploration of new markets
It is necessary to develop new markets that have yet remained unexplored in the domestic as well as international sphere.

8) Greater penetration into existing markets
The markets to which the weavers are already supplying must be explored further. A lot of potential demand remains untapped even in the existing markets. Suppliers must develop rigorous marketing strategies to expand sales.

9) Product Innovation
To withstand market competition, it is essential for manufacturers to undergo product innovation. For years, similar types of products have been manufactured in Bhiwandi. Apart from grey cloth, finished, printed, bleached and dyed fabrics must also be supplied by cloth producers in increasing quantities.

10) Investment in Information Technology
In the face of changing circumstances, firms need to invest in information technology enabling them to invest in fast communication with buyers and obtain orders online. Software professionals may be hired by weavers not well-versed in technology.

11) Futures trading in yarn
Futures trading in yarn will save weavers from fluctuations in yarn prices. Local experts suggest that prices of different kinds of yarn must be put up on commodities exchanges such as NCDEX. Stability in yarn prices will enable weavers to enter into forward contracts and hedge risks.

12) Capitalizing on low cost
It is believed that cost of cloth production in Bhiwandi is among the lowest in India. Land as well as labour is available at cheap rate. Weavers enjoy facilities such as power subsidy, tax rebates, etc. These factors curtail costs. By harnessing their marketing skills, these weavers will be able to compete in the domestic as well as international markets on the basis of low cost.

Conclusion
The powerloom industry in Bhiwandi has been going through transition since the advent of trade and regulatory policy reforms. It is an important example of structural transformation in industry that is caused by reforms. On the one hand, reforms encouraged export of fabrics and garments, made new technology available, improved capability and quality. But on the other hand, competition with world market has exposed technological and organizational weaknesses of powerloom production. Exports have not increased as much as increase in capacity thereby leading to a crisis.

In powerloom towns like Bhiwandi, there is co-existence of good profit making and bankrupt powerloom units. But this bankruptcy is not only macroeconomic but also managerial. The gap between the efficient and the badly
managed powerloom units became stark after economic reforms integrated home textile market with the world market. After the dismantling of quota regime, Indian textile industry has been thrown open to competition. The organized and semi-organized sectors have taken up the challenge and are gearing themselves to become global companies. Large manufacturers are aggressively investing in product diversification as well as capacity expansion, sensing huge rising demand. But the unorganized sector is largely engaged in low value fabric production.

Textile producers in Bhiwandi must pursue activities involved in complete textile chain integration. Separate marketing bodies will assist manufacturers to get in touch with buyers, thereby reducing the role of intermediaries. Governments, both at the Centre and the State must make concerted efforts to increase institutional credit at the same rate as rising credit needs of weavers. New product development and market exploration will help in the long-run. Integrated efforts by Government and weavers are required to capture the true potential of powerloom industry.

References:
Role of Educational Institutions in Promoting Financial Literacy

* Jehangir Bharucha

Abstract

The financial preparedness of our nation's youth is essential to their wellbeing and of vital importance to our country's economic future. A 32-questions survey was administered to 190 faculty in undergraduate and postgraduate colleges across Mumbai. The purpose is to investigate the attitudes and beliefs of faculty about teaching personal finance and to determine faculty's understanding of several core personal finance concepts.

Keywords: Attitudes, Faculty, Financial Literacy.

Introduction:

It is well believed today that various stakeholders need to present coordinated efforts to promote financial literacy among the general population and the youth in particular. The purpose of this research is to investigate:

- the attitudes and beliefs of faculty about teaching personal finance
- to understand whether the responsibility of financial education falls on the teachers
- to determine faculty's understanding of several core personal finance concepts.

Methodology:

The population consisted of 190 faculty in undergraduate and postgraduate colleges across Mumbai. Different probing questions were asked in the written questionnaire circulated to the faculty members and completed questionnaires were received from 162 faculty members.

Results and findings:

The faculty had been asked to give their views and perceptions on the level of financial literacy of their students. Several respondents in addition to filling up the questionnaire also wrote their comments on separate sheets.

Fig. No.1: Opinion of the faculty on the level of financial literacy among the youth (n=162)

It is observed that 77% of the respondents did not have a positive opinion about this and evaluated it as 'limited', 'extremely limited' or 'nonexistent'. Only 23% of the sample felt that the level of financial literacy among the youth is of a 'high order' or of a 'decent order'.

Fig. no. 2: Views of faculty whether financial literacy among the youth has increased from the previous generation (n=162)

A majority replied in the positive. However 21% gave a negative answer and one fourth of the respondents chose not to answer this question or were not very sure of the answer.

It is a strong recommendation of this study that the present day youth needs to be a lot more financially literate than their parents were.

Fig. No.3: - Confidence of faculty on imparting financial knowledge to the students (n=162)

<table>
<thead>
<tr>
<th>Topic</th>
<th>Very confident</th>
<th>Fairly confident</th>
<th>Not so confident</th>
<th>Not confident at all</th>
</tr>
</thead>
<tbody>
<tr>
<td>Finance, financial markets, investing and portfolio management</td>
<td>53</td>
<td>62</td>
<td>35</td>
<td>12</td>
</tr>
<tr>
<td>Describing the different types of bank accounts correctly e.g. savings, current, fixed deposit etc.</td>
<td>116</td>
<td>46</td>
<td>00</td>
<td>00</td>
</tr>
<tr>
<td>How the stock market functions</td>
<td>42</td>
<td>57</td>
<td>45</td>
<td>18</td>
</tr>
<tr>
<td>Advice about how they should invest their saved money e.g. depositing it in the bank, investing in mutual funds, equity etc.</td>
<td>82</td>
<td>53</td>
<td>20</td>
<td>07</td>
</tr>
</tbody>
</table>

* Assoc. Professor in Economics and Head, Post Graduate Studies, H R College of Commerce and Economics, Mumbai, India.
Email-jehbharucha@yahoo.co.uk
Various pros and cons and responsibilities of owning plastic money

Comparative analysis of looking at various banks and interest rates in order to find one most feasible for giving him/her a loan in order to purchase a house/car etc.

<table>
<thead>
<tr>
<th></th>
<th>45</th>
<th>67</th>
<th>38</th>
<th>12</th>
</tr>
</thead>
<tbody>
<tr>
<td>Various pros and cons and responsibilities of owning plastic money</td>
<td>29</td>
<td>54</td>
<td>47</td>
<td>32</td>
</tr>
</tbody>
</table>

To be able to train the students in financial skills and knowledge, the teachers themselves should have sufficient financial knowledge. A look at Fig. no. 3 reveals that many teachers do not feel prepared to teach financial education. While some faculty reported feeling confident to teach basic personal finance concepts, it appears that teachers are not very comfortable teaching the more technical topics, such as risk management, investing, and financial responsibility and decision making. Hence we feel that in order to combat this, teachers should be trained in the financial education.

**Fig. No. 4:** Views of faculty whether current curriculum provides the know-how to the students in the sphere of financial education (n=162)

The next issue which was probed was whether the current curriculum provides the know-how to the students in the sphere of financial education from the faculty respondents in our study. An overwhelming majority (93%) are of the view that it does not fulfill this purpose at all, as is shown in the figure.

In response to the query whether the institution/faculty members have initiated any programmes to create awareness about financial literacy among the students, the following responses were collected:

**Fig. no. 5:** Opinion of the faculty on whether the institution/faculty members have initiated any programmes to create awareness about financial literacy among the students (n=162)

64% of the faculty surveyed confessed that the institution/faculty members had not initiated any programmes yet to create awareness about financial literacy among the students. 36% of the faculty respondents opined that their institution had to some extent initiated programmes to create awareness about financial literacy among the students. When more probing questions were asked, they answered that an occasional seminar or a guest lecture had been organized.

**Fig. no. 6:** Views of the faculty on which tools would be useful in teaching the youth about financial planning (n=162)

<table>
<thead>
<tr>
<th>Setting</th>
<th>Number of responses</th>
<th>Percentage of responses</th>
</tr>
</thead>
<tbody>
<tr>
<td>classroom/seminar setting</td>
<td>034</td>
<td>20.98</td>
</tr>
<tr>
<td>the workplace</td>
<td>056</td>
<td>34.56</td>
</tr>
<tr>
<td>Websites/surfing the internet</td>
<td>019</td>
<td>11.72</td>
</tr>
<tr>
<td>Explanation on one to one basis from family</td>
<td>133</td>
<td>82.09</td>
</tr>
<tr>
<td>Explanation on one to one basis from friends</td>
<td>032</td>
<td>19.75</td>
</tr>
<tr>
<td>Consulting a financial advisor/accountant</td>
<td>058</td>
<td>35.80</td>
</tr>
<tr>
<td>Read books /specialist financial magazines</td>
<td>047</td>
<td>29.01</td>
</tr>
<tr>
<td>Other</td>
<td>025</td>
<td>15.43</td>
</tr>
<tr>
<td>Don’t know/not sure</td>
<td>034</td>
<td>20.98</td>
</tr>
</tbody>
</table>

In this question as to which tools would be most useful in teaching the youth about financial planning, the faculty respondents were given the option of ticking more than one option if they so desired and a majority did exercise that option. Just 34 out of 162 of the respondents felt that a classroom setting or seminars would be most useful. The remaining who did not tick this option were probably indicating that the responsibility of imparting financial education to the youth should not fall on the teacher. 133 of the respondents i.e. 82% of the respondents favoured explanation of one to one basis from family and 32 respondents i.e. 20% felt that explanation from friends would be the most ideal source. Websites and surfing the internet did not seem a popular option. 35% of the respondents favoured a consultant/advisor and almost an equal number felt that financial education at the workplace would be helpful.

**Fig. No. 7:** Views of faculty on adequacy of material available in various educational institutions to impart financial literacy (n=162)

<table>
<thead>
<tr>
<th>Adequacy of material available in various educational institutions to impart financial literacy</th>
<th>Number of respondents</th>
<th>Percentage of responses</th>
</tr>
</thead>
<tbody>
<tr>
<td>Totally inadequate</td>
<td>103</td>
<td>64%</td>
</tr>
<tr>
<td>Somewhat adequate</td>
<td>57</td>
<td>36%</td>
</tr>
<tr>
<td>Adequate</td>
<td>2</td>
<td>0%</td>
</tr>
</tbody>
</table>

It appears from our analysis that there is total inadequacy of material available in various educational institutions to impart financial literacy, as barely 1.23% of the faculty surveyed felt their educational institutions are well-equipped with the material to impart financial literacy. It is the opinion of this researcher that even this could have been an exaggerated response.

This research shows little evidence that teachers are being included in the process of imparting financial education to the youth in a meaningful way. It is important to encourage teachers, to integrate personal finance concepts into core subjects. The state education boards and universities must take the initiative to promote financial literacy and direct the teachers how to educate the youth on this subject. In addition, universities have an important role in training financial specialists who are able to provide their students with high quality instruction. To be able to train students efficiently, the teachers themselves should have sufficient financial knowledge. In fact educational institutions should encourage teachers to go for training programmes on financial literacy.

Although teachers are struggling with overcrowded classes and long curriculum, they must understand the great urgency of imparting financial education to the youth. Financial education impacts the well-being of each and every student. It also affects the economic and social fabric of our communities. Teachers can include projects, lectures and seminars to promote financial literacy.

However, this survey reveals that the faculty is clearly reluctant to shoulder this responsibility. Teachers in this survey showed an interest in a professional development workshop that seeks to improve their financial literacy.

Present day school pass-outs need to be a lot more financially literate than their parents were, if they are to manage their personal finance.

This researcher feels that schools/colleges must include personal finance topics in the curriculum. Schools/colleges generally do not may not respond to these kind of initiatives unless the parents put some pressure.

**Conclusions of the Study:**

a) Many parents falsely believe that their wards are given practical financial education in colleges. Educational institutions do not really concentrate on financial education as such.

b) To be able to train the students in financial skills and knowledge, the teachers themselves should have sufficient financial knowledge. It appears from this research that many teachers do not feel prepared to teach financial education. While some faculty reported feeling confident to teach basic personal finance concepts, it appears that teachers are not very comfortable teaching the more technical topics, such as risk management, investing, and financial responsibility and decision making. Hence we feel that in order to combat this, teachers should be trained in the financial education.

c) On probing whether the current curriculum provides the know-how to the students in the sphere of financial education from the faculty respondents in our study. An overwhelming majority of the view that it does not fulfil this purpose at all.

d) Most of the faculty surveyed confessed that the institution/faculty members had not initiated any programmes yet to create awareness about financial literacy among the students.

e) It appears that there is total inadequacy of material available in various educational institutions to impart financial literacy.

f) This research shows little evidence that teachers are being included in the process of imparting financial education to the youth in a meaningful way. It is important to encourage teachers, to integrate personal finance concepts into core subjects. The state education boards and universities must take the initiative to promote financial literacy and direct the teachers how to educate the youth on this subject. In addition, universities have an important role in training financial specialists who are able to provide their students with high quality instruction. To be able to train students efficiently, the teachers themselves should have sufficient financial knowledge. In fact educational institutions should encourage teachers to go for training programmes on financial literacy.

g) Although teachers are struggling with overcrowded classes and long curriculum; they must understand the great urgency of imparting financial education to the youth. Financial education impacts the well-being of each and every student. It also affects the economic and social fabric of our communities. Teachers can include projects, lectures and seminars to promote financial literacy.

h) However, this survey reveals that the faculty is clearly reluctant to shoulder this responsibility. Teachers in this survey showed an interest in a professional development workshop that seeks to improve their financial literacy.

Everybody has to be involved in the financial literacy efforts. Given the vastness of the exercise, a lot needs to be done.

**References:**

Role of Food Service Providers under the Mid Day Meal Scheme
* Geeta Ozwald Menezes

Abstract

The Mid Day Meal Scheme in India is the world's largest school-based feeding programme, aimed at improving the nutritional status of students and promoting the universalization of elementary education. The BMC runs around 1268 schools and has been feeding cooked mid day meals to more than 3.5 lakh primary and upper primary school students every day. Unfortunately, this popular and relatively successful programme makes it to the headlines only when things go wrong - this time following the food poisoning incident reported at Anjuman Nurul Islam High School at Sakinaka, Andheri (East) wherein 200 students had taken ill after eating mid day meal at school. The success of the Mid Day Meal Programme revolves around the manner in which it is implemented by the Food Service Providers (FSPs). This study attempts to investigate the role of FSPs under the mid day meal scheme and highlights some of the long-standing issues in its effective implementation. The study is a descriptive one, based on intensive field work research, employing both primary and secondary data. The sample consisted of 30 FSPs (Mahila Sansthas) appointed by the BMC to provide cooked meals to children in municipal schools, randomly selected from 148 FSPs. Personal Observation and Detailed Semi-structured Interviews have been used to gather first hand evidence from the FSPs and the schools they cater to, about the implementation of the Mid Day Meal Programme as per Mid Day Meal guidelines. Descriptive Statistics has been used for in-depth analysis. The results indicate that the FSPs are not aware of their role and responsibilities under the scheme. Food quality and accountability mechanisms are the major limitations of the scheme. The FSPs should be sensitized to be socially and morally responsible in providing hygienic and wholesome cooked meals to the students and not just view it as a commercial venture alone. The BMC may have to look into adequacy of space, environmental hygiene in the vicinity of the unit, general hygiene practices of the cooks. The FSPs, cooks, helpers should be given adequate training in MDMP objectives, entitlements, and in hygiene and food safety norms. Since the most marginalised sections of the community populate BMC schools, Mid Day Meal Scheme is important in terms of its potential for addressing the problem of malnutrition among the poor school going children.

Keywords: BMC schools, Mid Day Meals, Food Service Providers.

Origin of the Research Problem:

National Programme of Nutritional Support to Primary Education (commonly known as the Mid-Day Meal Scheme) was launched as a centrally-sponsored scheme on 15th August, 1995 to boost universalization of primary education by increasing enrolment, retention and attendance and simultaneously impacting on nutrition of students in primary classes. Under this scheme all primary school children (classes I-V) attending government and government-aided schools were to be provided free supply of 100 grams food grains per school day. In 2001, the Hon. Supreme Court of India ordered the GoI that the NP-NSPE should provide 'cooked meals' with a minimum nutritive content of 300 calories and 8-12 grams of proteins for each day of school for a minimum of 200 days. In 2006, the GoI revised the nutritional norm to 450 calories and 12 grams of proteins. In 2007, the GoI extended the scheme to cover children of upper primary classes (i.e. class VI to VIII) and changed its name to 'National Program of Mid Day Meal in Schools' (NP-MDMS). The nutritional norm for upper primary stage has now been fixed at 700 calories and 20 gram of proteins. Since 2008, the NP-MDMS has been implemented across the country. Currently, India's NP-MDMS is the largest nutritional program for school children in the world, covering 12 crore children in over 12.65 lakh schools across the country with an annual budget allocation of Rupees 13215 crores. The Mid Day Meal Programme aims to supplement the initiative launched under SSA to universalize elementary education.

The Mid Day Meal Scheme has been operational in the state of Maharashtra since 1995-96. The Municipal council of Greater Mumbai (MCGM), also known as Brihanmumbai Municipal Corporation (BMC), was entrusted with implementing the scheme in the metropolitan area of Mumbai in 1999-2000. Till November 2002, the Corporation distributed 3 kg of dry rice per student per month to the students of classes I to V who had an attendance of more than 80%. After the
Supreme Court order, MCGM started distribution of cooked meals in municipal schools. Currently, MCGM has given permits to 148 Food Service Providers (Contractors/Mahila Mandalas/Bacchat Gats/NGOs) to provide cooked mid day meals across 1268 municipal schools.

Statement of the Research Problem:

BMC’s Mid Day Meal Programme is often criticised for its insipid and bland food. There are allegations that most BMC schools are dishing out poor quality mid day meals and the kids are not getting food as per the government regulations. Even the High Court has slammed BMC for failing to properly implement the Mid Day Meal Scheme. It is a matter of grave concern that the most marginalised sections of the community who populate these civic schools have to eat food which has low nutritional value. Since the mid day meal preparation is outsourced to the Food Service Providers (FSPs), a comprehensive evaluation of Mid Day Meal Programme (MDMP) can be done only by reviewing the role played by the FSPs under the scheme.

Review of Literature:

Drezee and Goyal (2003), while reporting the findings of a CES survey in Chattisgarh, Karnataka and Rajasthan, observed that cooked, nutritious mid day meals in primary schools have a major impact on child nutrition, school attendance and social equity. However quality issues need urgent attention, if mid day meals are to realize their full potential. Universal and nutritious mid day meals would be a significant step towards the realization of the right to food.

Dogra and Dogra (2003) have suggested that the work of preparing meals should be given to the SHGs or cooperatives of women from the weaker sections. These should include a good percentage of dalit women at the panchayat level.

Thorat and Lee (2004) observed that dalit cooks were opposed in a majority of the villages in Rajasthan and in a substantial proportion of villages in Andhra Pradesh and Tamil Nadu. In Uttar Pradesh and Bihar, dalits and other poor children were denied access to their legislated entitlements from the very beginning, by simply refusing to implement the shared, cooked mid day meal scheme.

De et al. (2005) examined the implementation of Mid Day Meal Programme in MCD schools and found that the scheme had a positive impact on education by improving social equity and reducing the gender gap. However, in most schools, children were getting less than the stipulated minimum in terms of calories and nutrients. The quality of rice provided by FCI was not good. Dalits, SCs, STs and women were not given preference in the appointment of cooks and helpers. Infrastructure to enable the scheme to function at optimum was not present in the schools.

Sharma et al. (2006) evaluated the Mid Day Meal Programme in MCD schools and observed that in majority of schools, the meals served were well cooked, adequate and palatable. However, several schools lacked essential infrastructure such as potable drinking water and toilet facilities. Neither the teachers nor the students had fully realized the potential role of Mid Day Meal Scheme in improving health and nutritional knowledge in schools and catalytic role it could play in improving school retention rates.

Deodhar et al. (2007) examined the implementation of Mid Day Meal Scheme in Ahmedabad city and reported that the implementation of the scheme was lacking on the grounds of nutrition and food safety. In terms of calorific and nutritive intake, proportionate amounts of protein and iodine were not provided through the Mid Day Meal Scheme.

Kumar et al. (2008) expressed serious concerns about poor implementation of the Mid Day Meal Scheme in Maharashtra. The study showed inadequacies in regularity of the supply of food to the students and supply of finances to the schools. More than one third of the schools had to use someone’s house for cooking and 27 per cent had to cook in open spaces. Only 5 per cent of the schools had received some amount of money to construct a kitchen. In 19.5 per cent of the cases, the teachers had to spend their own money to purchase utensils. About one fourth of schools lacked drinking water facility. More than one fourth of the schools studied always served the same menu.

Planning Commission (2010) conducted a performance evaluation of Cooked Mid Day Meal Scheme across India and revealed that the scheme has been successful in addressing classroom hunger and achieving social equity. However it has resulted in diversion of attention of students and teachers from teaching and learning activities. Most of the states did not follow the guidelines of GoI to deliver food grains at the school point by PDS dealers, thereby resulting in the leakage of food grains.

Objective of the Study:

This study is an attempt to investigate the role of FSPs under the MDMP in terms of adherence to Mid Day Meal guidelines and highlight some of the major issues involved in the effective implementation of the Mid Day Meal Scheme.

Research Methodology:

The study is a descriptive one, based on intensive field work research, employing both primary and secondary data. The sample consisted of 30 FSPs (Mahila Sansthas) appointed by the BMC to provide cooked meals to children in municipal schools, randomly selected from 148 FSPs. The survey was undertaken between June-July 2014. Personal Observation and Detailed Semi-structured Interviews have been used to gather first hand evidence from the FSPs and the schools they cater to, about the implementation of the Mid Day Meal Programme and identify some of the long standing issues in its implementation.
Results and Discussions:

The Mid Day Meal Scheme in India is the world's largest school-based feeding programme aimed at improving the nutritional status of school students and promoting the universalization of elementary education. Mid day meals are cooked in the centralized kitchens of the FSPs appointed by the BMC. The success of the Mid Day Meal Programme revolves around the manner in which it is implemented by the FSPs. The MDM guidelines categorically state that the MDMP does not merely aim to provide a cooked meal, but one satisfying prescribed nutritional norms and at the same time, this has to be done within certain cost norms. The MDM Guidelines prescribes that centralized kitchens managed by Mahila Sansthas, NGOs, Trusts etc., may be engaged for preparing and serving mid day meal in a cluster of schools in urban areas where there is constraint of space for construction of kitchen-cum-store. The allotment of the preparation of mid-day meals to FSPs is an example of the “provide don't produce” philosophy. It essentially mirrors the view of policy makers that the process of meal making should not interfere with teaching learning activities. Hence, the system of outsourcing of meal making to Mahila Sansthas and Non-governmental social service groups was started. According to the BMC, it has given permits to 147 Mahila Sansthas (Women's organizations) and one Charitable Trust (ISKCON) to supply mid day meals across primary and upper primary municipal schools. At the start of the programme expressions of interest are solicited from Mahila Sansthas, SHGs and other interested FSPs. Certain eligibility criteria are laid down, including registration under the Societies Registration Act or the Public Trust Act, two years experience, a minimum level of turnover, hygienic kitchen, and a minimum capacity. Bids are then submitted to the BMC. Thereafter BMC officials visit the kitchens, evaluate and grade them before selecting food service providers. These FSPs provide cooked meals to a cluster of schools from centralized kitchens. Around 3000 students are allotted per Mahila Sanstha. They are asked to provide for a advance deposit of Rs. 2, 00,000. In addition they are asked to provide a no objection certificate from the Health Clinic approved by the BMC, fire department clearance, and a set of other relevant documents.

The State Government circular specifies the following about the scheme in the current year (2014-15): The quantity of food to be provided per student per day will be 100grams per student per working day for primary section and 150 grams per student per working day for upper primary section. Cooking cost per student per day has been fixed at Rs.3.34 for primary section and Rs.5.00 for upper primary section. The State Government will retain Rs.0.09 and Rs.0.18 from the cooking cost per student per day for primary and upper primary section respectively for providing micronutrients syrup/ IFA tablets and protein powder to the children of these classes. On one specified day on the week, the student would be given supplementary nutrition in the form of either an egg, a banana or 4 biscuits from any ISI approved biscuit company. A special attempt should be made to use soya bean and other protein enriched foods. The weekly menu for the scheme will be decided by the BMC and the FSPs have to comply accordingly. This menu includes masoor-dal bhat/ khichdi on Monday, watana-bhat/khichdi on Tuesday, ussal bhat/biscuits on Wednesday, moong-dal bhat on Thursday, chana bhat on Friday and bhaji/soya bean khichdi on Saturday. The 'Challan' provided by the FSPs to the school principals is supposed to contain the menu that is being served. The Principal is supposed to make sure that the meals are being served according to the menu and then sign on the challan so that it can be submitted to the Corporation for reimbursement. The Central Government provides rice free of cost to the States for the scheme. To procure the same, the FSP has to obtain a permit from the designated officer in the Education Department after giving an estimate of the number of beneficiaries every month. The rice is delivered to them by the State Civil Supplies at their doorstep. According to MDM guidelines, the cooking agency is responsible for cooking, serving and cleaning. Further, the FSPs can engage two, four, six, eight and ten cook-cum-helpers for catering up to 500, 1000, 5000, 10,000 and 10,000 plus beneficiaries respectively. They are contract based employees and are to be paid honorarium for ten months at the rate of Rs.1000 per month and this amount is to be shared between the Central and State Governments in the ratio of 75:25. Cook-cum-helpers are expected to don aprons, headgear and gloves while at work. The MDM should strictly be prepared as per the prescribed recipe and should be distributed in accordance with the specified quantity, in adherence to MDM guidelines. An independent authority of experts or expert agencies will be responsible for the periodical supervision of central kitchens, sending food samples for laboratory testing, tasting of meals before serving, confirming medical check-ups and hygiene of cook-cum-helpers, training and capacity building of cook-cum-helpers, ensuring FSPs' adherence to MDM guidelines. In the event of the FSP being found guilty of lapses, on account of violation of prescribed MDMP guidelines, any disciplinary and/or punitive action recommended by the independent authority ranging from penal action or legal action or blacklisting of the FSP or cancellation of contract should be forwarded in writing to the relevant departments for initiation of procedural actions as deemed necessary.

This study evaluates FSPs on various assessment parameters based on personal observation and detailed semi-structured interviews with the stake holders. The food service units are mostly located in interior areas and are not easily accessible. Some of the FSPs are located in highly unhygienic environments, with open drains in front of the service units or the garbage dumps in close proximity. The choice of the unit site seems to have been made on the basis of space availability without giving due consideration to hygiene and sanitation of the location. Most of the service units had the receiving and the
assembly areas in one room, none of the service units had well demarcated areas for different activities. The dry ingredients (rice, dal etc.) were stored in gunny bags and were mostly kept on the floor. Personal hygiene of the cooks / food handlers was not up to the mark, they did not wear aprons / headgears or cooking gloves. They require training in hygiene and sanitation in discharge of their work. Though the FSPs followed the approved menu, they did not follow any standard recipe. Waste disposal in most service units was not well organized and the garbage was not cleared frequently; in some cases not even once in the day. On the whole, most of the unit areas were graded as 'fair'. All of the service units visited used LPG gas as the cooking fuel; big burners were used to cook food in large vessels. Once cooked the food was packed into steel containers, officially sealed and loaded into vehicles to be delivered at the schools. In more than 90% cases, the steel containers were graded as 'fair'. FSPs reported that the leftover food was distributed to the poor communities. Most of the FSPs were found to be regular and punctual in the provision of mid day meals. Schools reported that mid day meals are being served daily (222 working days). Meals are provided in all the schools according to the prescribed menu. A majority of school children reported dissatisfaction regarding the quality of meals served and the menu offered. Food handling and distribution at the schools is done by cook-cum- helpers employed by the FSP. The cleanliness of these personnel was rated mostly as 'fair'. Cook-cum-helpers appointed by the FSPs seem to be unaware of MDM entitlements and served meals by approximation. None of the surveyed schools have displayed contact number and details of the FSPs. Neither the schools nor the FSPs send the mid day meal samples for laboratory testing. MDM taste register is maintained in all the schools. Further, it was observed that the MDMP was not interfering with teaching learning activities. Monitoring, accountability and transparency systems instituted to check the functioning of the kitchens and operations of the service providers are weak. FSPs have blamed the government for providing bad quality rice, low conversion costs and have also complained of delays by the BMC in settling their bills.

Research Limitations:-

The study is limited to FSPs catering to BMC schools and has not analyzed the role of other 186 FSPs catering to government aided schools. Further comparing the modus operandi of Mahila Sansthas with ISKCON would have given more valuable insights into the functioning of MDMP.

Conclusion:-

The success of the Mid Day Meal Programme revolves around the manner in which it is implemented by the FSPs. The FSPs should be sensitized to be socially and morally responsible in providing hygienic and wholesome cooked meals to the students and not just view it as a commercial venture alone. The BMC may have to look into adequacy of space, environmental hygiene in the vicinity of the unit, general hygiene practices of the cooks. The FSPs, cooks, helpers should be given adequate training in MDMP objectives, entitlements, and in hygiene and food safety norms. Evaluations cannot replace monitoring and therefore, it is important that the public health personnel and the MDMP officials carry out continuous monitoring and make appropriate mid-course corrections, in order to make the MDMP successful. A simple checklist can be developed for monitoring purpose. Monitoring of MDMP is not a high priority in the daily business of BMC. The biggest challenge is to achieve a radical improvement in the quality of mid day meals and in accountability mechanisms. Since the most marginalised sections of the community populate BMC schools, Mid Day Meal Scheme is important in terms of its potential for addressing the problem of malnutrition among the poor school going children.

References:

- De, A. et al. (2005), Towards more benefits from Delhi’s Midday Meal scheme, CORD—Collaborative Research and Dissemination, New Delhi, October, http://www.righttofoodindia.org/data/cord2005mdmdelhi.doc
- Dreze, J. & Goyal, A. (2003), The Future of Mid -Day Meals, Economic and Political Weekly, 38 (44), 4673-4683
- Sharma, S.et al. (2006), Evaluation of Mid Day Meal programme in MCD schools, New Delhi, Nutrition Foundation of India, 60.
- www.mdm.nic.in
- www.mcgm.gov.in
Teachers' Perception of Play Experiences - A Study
* Usha Ajithkumar M K

Abstract

The value of play seems inherent to the understandings of early childhood, but teachers of young children in the elementary grades have rarely been studied as to their attitudes toward play. The research explored teacher's perceptions the role of play in learning and the implications for practice. The study involved 56 pre-primary school teachers. The questionnaire was given to the teachers. Although the instructors held a common value for play in the development of young learners, they did not make corresponding provisions for such in their classrooms with the exception of a few participants. Varying perceptions of the definition and place of play resulted in differing levels of willingness to include child-initiated play that were spawned within the educational contexts.

Keywords: Play, perceptions, children, teachers

Rationale of the Study

Play is not easily defined because of its complexity in behavior and context. Authorities tend to use the attributes of non literality, intrinsic motivation, process orientation, free choice, and positive affect to describe play (Johnson, Christie, & Yawkey, 1999). Another approach is to contrast play with work. Play is considered child-initiated and child-directed, while work is adult-initiated and adult-directed (King, 1979). Other researchers find it valuable to describe play and work activity on a continuum (Cegowski, 1997). When seeking a way to bring play into the educational setting in an authentic way, Cooney, Gupton, and O'Laughlin (2000) found that activities that were jointly directed by teacher and children, that had spontaneity, and that blurred the lines between work and play were the more valuable learning activities.

Play is defined as- "Groos (1898): "Instinctive practice, without serious intent of activities that will later be essential to life."

Dewey (1922): "Activities not consciously performed for the sake of any result beyond themselves."

Play has been linked to creative thinking, problem solving, ability to cope with tensions and anxieties, acquiring new understanding, ability to use tools, and development of language (Christie and Johnson, 1983).

Children benefit through play by constructing competencies in all areas of development (Fromberg & Bergen, 1998; Jones & Reynolds, 1992; Van Hoorn, Nourot, Scales, & Alward, 1999). Some play advocates focus on cognitive development, others on language; some examine social/ emotional aspects, and still others look at motor development. Extensive literature that is grounded in the constructivist theories of Piaget and Vygotsky (DeVries & Kohlberg, 1987; Vygotsky, 1962) covers play in the educational setting with a focus on learning through play. Authorities point to certain environmental conditions and teaching practices that are consistent with a play-oriented curriculum.

Curriculum applications of the constructivist teaching and learning theory are based on teaching concepts and higher order thinking, such as comparing, observing, classifying, decision making, and creating (Van Hoorn et al., 1999; Wassermann, 1990). Play is essential to development because it contributes to the cognitive, physical, social, and emotional well-being of children and youth. A child has a distributed time for school and home thus he is distributed amongst parents and teachers. However, even those children who are fortunate enough to have abundant available resources and who live in relative peace are not receiving the full benefits of play. Because every child deserves the opportunity to develop to their unique potential, child nurturers must consider all factors that interfere with optimal development and press for circumstances that allow each child to fully reap the advantages associated with play. Therefore, the researcher felt the need to study the perception and awareness about play among the teachers of pre primary school who play critical roles in children's lives.

Statement of the Problem

Teachers' Perception of Play Experiences - A Study

Definition of Terms

Whenever research is undertaken, the key terms used in the study needs to be defined. This is done to give a concrete meaning to the variables that the researcher has chosen to study. The operational definition is the meaning adopted by

* Assistant Professor, Hansraj Jivandas College of Education, Mumbai. Email id: saiusha_2004@yahoo.co.in
the researcher to study the given variable. Given below are the operational definitions of the terms involved in the study.

**Perception** - the way in which teachers regard, understand and interpret play

**Teachers** - a person who teaches in pre-primary classes

**Play** - activity engaged in by children for enjoyment and recreation rather than any serious purpose

**Objectives of Study**

1. To study the perception of teachers with respect to play in the development of children
2. To study the awareness among the teachers of intellectual, emotional, social and physical values of play in the development of children

**Significance of the Study**

The study is significant that it would be able to inform the parents, educational agencies, policymakers and psychologists in general and early childhood teachers in particular regarding the effectiveness of play contributing towards children's physical, cognitive, spiritual and socio emotional development.

**Methodology of Study**

The researcher has adopted Descriptive Method. The researcher has used the purposive sampling. The Sample consisted of 56 teachers of pre primary class.

**Tools** - The researcher developed the tool for collecting data-

1) **Questionnaire to gather data about teachers' perception about play** - It consisted of nine items. All items were multi-choice type.

**Procedure of Study**

The questionnaire was close-ended. The tools were content validated by taking feedback of five experts. The questionnaires were distributed to teachers with required instructions and collected after two days.

**Analysis of Data**

1) **What is your opinion of play?**

   Most of the teachers perceived play as enjoyment fun, and amusement. They also understand the role of play in social and physical development of children. While teachers regard the cognitive role of play. Teachers defined play as activities that actively involve social, motor, and cognitive development and that motivate children because they are interesting and pleasurable to them.

2) **How often do you make provision for learning through play in your classroom?**

<table>
<thead>
<tr>
<th>Statements</th>
<th>teachers</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. Always</td>
<td>38%</td>
</tr>
<tr>
<td>b. Seldom</td>
<td>31%</td>
</tr>
<tr>
<td>c. Rarely</td>
<td>23%</td>
</tr>
<tr>
<td>d. Never</td>
<td>8%</td>
</tr>
</tbody>
</table>

Few teachers make provisions for learning through play.

3) **How do you promote play among your children?**

<table>
<thead>
<tr>
<th>Statements</th>
<th>teachers</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. Provide materials and equipment</td>
<td>58%</td>
</tr>
<tr>
<td>b. Provide space</td>
<td>38%</td>
</tr>
<tr>
<td>c. Provide time and opportunities</td>
<td>74%</td>
</tr>
<tr>
<td>d. Participate in play</td>
<td>29%</td>
</tr>
</tbody>
</table>

4) **Majority of the teachers promote play by providing time and opportunities.**

<table>
<thead>
<tr>
<th>Statement</th>
<th>agree</th>
<th>disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>Do you think that we should reduce the play activities in the classroom</td>
<td>2%</td>
<td>98%</td>
</tr>
</tbody>
</table>

5) **Almost all the teachers felt the play activities should not be reduced**

<table>
<thead>
<tr>
<th>Statements</th>
<th>teachers</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. Play is waste of time</td>
<td>2%</td>
</tr>
<tr>
<td>b. Play is something that you don’t want to do but have to do</td>
<td>41%</td>
</tr>
<tr>
<td>c. Children can’t always play they have got to grow up</td>
<td>7%</td>
</tr>
<tr>
<td>d. Play is good but for spare time only</td>
<td>11%</td>
</tr>
<tr>
<td>e. It is difficult to fit play into the curriculum</td>
<td>16%</td>
</tr>
<tr>
<td>f. Play is a reward to be given at the end of work</td>
<td>72%</td>
</tr>
</tbody>
</table>

   Majority of the teachers perceived play as reward to be given at the end of work.

6) **What kind of play do children like the most?**

<table>
<thead>
<tr>
<th>Statements</th>
<th>teachers</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. dramatic play</td>
<td>30%</td>
</tr>
<tr>
<td>b. art activities</td>
<td>23%</td>
</tr>
<tr>
<td>c. outdoor play</td>
<td>67%</td>
</tr>
<tr>
<td>d. playing with blocks</td>
<td>15%</td>
</tr>
</tbody>
</table>

   Teachers feel that mostly children love outdoor activities.

7) **What kind of things interferes with children's play?**

<table>
<thead>
<tr>
<th>Statements</th>
<th>teachers</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. overprotective parents</td>
<td>66%</td>
</tr>
<tr>
<td>b. parental attitudes about play</td>
<td>44%</td>
</tr>
<tr>
<td>c. discipline problem</td>
<td>52%</td>
</tr>
<tr>
<td>d. limited equipments</td>
<td>41%</td>
</tr>
<tr>
<td>e. rigid schedules</td>
<td>70%</td>
</tr>
<tr>
<td>f. inadequate space</td>
<td>66%</td>
</tr>
<tr>
<td>g. bad weather</td>
<td>26%</td>
</tr>
</tbody>
</table>

   Teachers feel that rigid schedules, inadequate space and overprotective parents interfere with play.

8) **Where do the children play?**

<table>
<thead>
<tr>
<th>Statements</th>
<th>teachers</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. Play ground</td>
<td>89%</td>
</tr>
<tr>
<td>b. classroom</td>
<td>64%</td>
</tr>
<tr>
<td>c. corridor</td>
<td>33%</td>
</tr>
</tbody>
</table>
Discussion

Play is the child's lab but very few teachers' regards play and learning as the same thing. Teachers expressed a desire to decrease academic pressure and the number of worksheets and to receive professional development to teach more effectively, and with a greater sense of fun. Teachers define learning as applying knowledge to practical life and to improve one's personal development. Teachers express an interest in play as the vehicle for learning. One teacher writes, to acquire knowledge each day but the best way for a preschool child to learn is by playing. The teachers perceive that play helps children develop new vocabulary, understand concepts, develop imagination, learn to cooperate, express emotions, develop motor skills, and appreciate diversity.

Play is about creating a world in which, for that moment, children are in control and can seek out uncertainty in order to triumph over it – or, if not, no matter, it is only a game. In this way, children develop a repertoire of flexible responses to situations they create and encounter. Therefore, children should be given control of play situations, but most teachers do not consider play as child's activity but something that requires adult interference.

In spite of what Piagetian theory says about how preoperational children learn through active involvement and interaction with their environment, which is facilitated through play, teachers seemed to be separating play and learning into a dichotomy; children were either playing or they were learning.

Play and learning go hand-in-hand but most of the parents and teachers feel they are different and components of learning has to be combined into play by careful planning.

The articles of the CRC are often grouped into the ‘three Ps’: protection, participation and provision. Children can create their own self-protection through play, and that play is the principal way in which children participate within their own communities. Play acts across several adaptive systems and contribute to health, well-being and resilience. Given the benefits of play and the consequences of playlessness, it is clear that play is fundamentally linked to children's rights as a whole. Play is not a luxury to be considered after other rights; it is an essential and integral component underpinning the four principles of the CRC (non-discrimination, survival and development, the best interests of the child, and participation). But majority of teachers feel play is an activity meant to be undertaken during spare time. Children should play only after study that too if time permits.

Whether children are working on new physical skills, social relations, or cognitive content, they approach life with a playful spirit. The children's love of learning is intimately linked with their zest for play. Hence learning and play should be integrated. Very few teachers make provisions for learning through play on a regular basis for the preprimary and primary children. Some teachers never made provisions for learning through play.

Teachers listed provision of a variety of materials and equipments and participation in children's play. Teachers also listed providing time and opportunities, and providing space. Teachers are not advocating reduction of play time in the school timetable because school already provides limited time for play.

If we are to save play, we must first understand its nature. Creative play is like a spring that bubbles up from deep within a child. It is refreshing and enlivening. It is a natural part of the make-up of every healthy child. But most of the teachers perceived play as something to be given at the end of work. Many also responded that making provisions for play is something they have to but not they want to. Many teachers felt it is difficult to fit play in the curriculum and play is good for spare time.

 Majority of the teachers responded that children love outdoor games. Children also like dramatics, art activity and playing with blocks.

When teachers were asked what kinds of things interfered with children's play, the most frequently mentioned factors were related to adult interference, such as overprotective parents, adult criticism, and parental attitudes about play being a waste of time. Another major category was behavior and discipline problems of the children, including social and emotional problems and social attitudes and behaviors. Other factors mentioned frequently were limited equipment or supplies, rigid schedules, inadequate space, and health problem of children. A few teachers mentioned such factors as television and bad weather.

The children are not given enough opportunities to freely access a wide range of quality rest, leisure and artistic activities. When teachers were asked where children play, the most frequently given response was playground. Another category of response was classrooms and the corridors of the school.

One teacher wrote on the questionnaire I think creativity is an important part for the child for personal rational development. These days, schools no longer allow the child to have time to create and play with so many assignments so that, instead of the child developing in an environment that gives him/her security, there is a lot of competition, stress, and insecurity of self-esteem.....

Observations by the researcher in the four kindergarten classrooms revealed that activities that could be perceived as play were lacking, as defined by the research, some of the key defining characteristics of play. What these activities did have were hands-on and small-group characteristics. What they lacked were child-initiation and direction, or shared control between teacher and child. Spontaneity and imagination, evidenced by variety in the process and product, also was missing. For example, the materials and activities at the
learning centers did not inspire creativity. In addition, the centers were structured around the tables and chairs. Blocks, paints, play dough, sand, and water were not evident. Instead, the teachers relied on worksheets or prepared materials for the children to manipulate.

Conclusions
The findings in this study add to the body of knowledge regarding the barriers to implementing a learning-through-play curriculum in our schools. First, it appears that adult perceptions about what the kindergarten child's experience should be include the opportunity to learn through play. Thus, adult attitudes are not a barrier, according to this study. Barriers stated by the teachers and observed by the researcher focus around the pedagogy and environment theme. They include the large teacher-child ratio, the lack of active learning resources, and the absence of professional development that addresses play-oriented curriculum. While the upper-income schools have a desirable teacher-child ratio and access to learning resources, they lack specific professional development for enhancing learning center activities.

A second important finding is that teachers believe that a play-oriented curriculum has the potential to address their specific concerns about the classroom climate and its effect on young children. They consistently state a desire for their children to experience an inclusive, active, exciting, holistic educational program that does not have academic pressures (attributes of play described in the research literature). The implication for these two findings is that professional development opportunities for teachers designed to facilitate play-oriented kindergarten curriculum activities that address their specific concerns can lead to changes in their practice.

Recommendations
The results from this study may prove useful to the parents, educational agencies, policymakers and psychologists in general and early childhood teachers in particular.

1. One implication of this study is that effort must be made to assist teachers, parents and administrators as well as policymakers to work collaboratively in the process of giving play its central role in children's learning programs and granting pre-school children their right to play and be free from academic pressure.
2. As play disappears from the landscape of childhood we need to recognize that its demise will have a lasting impact. Decades of compelling research have shown that without play, children's physical, social, emotional, and intellectual development is compromised. Their capacity for communication will be diminished and their tendency towards aggressiveness and violence will increase. In short, human nature as we have known it will be profoundly altered, intensifying many of the problems that are already afflicting children and society. If we do not invest in play, we will find ourselves investing much more in prisons and hospitals, as the incidence of physical, and mental illness, as well as aggressive and violent behavior escalates. Therefore it is imperative to launch National Effort to Restore Play in India
3. An honest assessment is needed of the success or failure of direct instruction and other early academic approaches in kindergartens and nursery programs. In a seven-hour day, children get twenty-five minutes of being free from academics. Anyone who has had experience with five-year-olds will know that due to increased direct emphasis on academic success we fail to give enough importance to the activities listed in Article 31 that are necessary for the child's full and healthy development. We must focus on the question of what children need for their long-term healthy development.
4. Before it is too late and play has completely slipped out of the lives of young children, there is a need to organize public awareness campaigns about importance of play, directed at parents, teachers and policymakers.
5. The adults including parents, teachers, educational agencies, policymakers and psychologists should be aware of the importance of play, and promote and protect the conditions that support it. Any intervention to promote play must acknowledge its characteristics and allow sufficient flexibility, unpredictability and security for children to play freely. However, children's play belongs to children; adults should not destroy children's own places for play through insensitive planning or the pursuit of other adult agendas, or by creating places and programs that segregate children and control their play.
6. Teachers should use different types of play in developing prosocial behavior. They should not confine to one particular way of teaching or emphasize on formal way of teaching.
7. The RIGHT TO PLAY should be included as one of the Fundamental Rights in the constitution of India. There is no doubt that once this right is included in the constitution of India then definitely the status of Physical Education Games & Sports will be elevated to a very dignified required level.
8. Government should get fields created for children. Parks should be set up that are eco-friendly and safe along with facilities for children to play.
9. Some of the challenges include dirty and pitiable condition of the parks, limited access to parks, bullying by older children and gambling, construction of temples and mosques in the space which children themselves had cleared for games, encroachment by builders in the spaces allocated for parks, Resident Welfare Associations' (RWA) reluctance to allow children to play ball games in the parks, parks made ornamental children losing out space to play due to grazing of animals and sewage pipes running next to the parks overflowing into the parks, lack of playgrounds, sports
equipment and sports teachers in government schools, and lack of safety for girls have to be addressed.
10. The state authorities must also appoint qualified games teachers in schools for training children in different sports.
11. Some strategies to promote play include:
   Making physical education an examinable subject for academic credit to give it greater priority in the curriculum;
   Providing in-service training for school teachers in physical education methods to make teachers more aware of the importance of physical education;
   Providing teachers with the knowledge and confidence to deliver high quality, inclusive and enjoyable programs;
   Conducting training to specifically address gender issues and how to deliver adaptive sport and physical education for children with disabilities; and
12. Further research should be done to prove that play has significant impact in developing the healthy child.

References:

Books

Journal Articles:

Published Thesis

Web Publications:
Economic Valuation of Climate Change Impacts on Biodiversity – Review of Developing Countries

* Rani Tyagi

Abstract

Economics has played an important role in the analysis of policy alternatives for several hundred years. Economics valuation is a process by which we can convert the society resources into monetary values. Valuation of natural resources is very important and it should be taken into consideration before starting any development project and to implement any policy. The main objective of this paper is to review various studies related with valuation of climate change in developing countries and to give emphasis on the policies undertaken to deal with the issue of climate change. This paper is an attempt to analyze that only economic valuation cannot be taken as an aspect of decision making, it also should include scientific, behavioral, legal, ethical aspects into consideration.

Keywords: climate change; climate change adaptation; developing countries, WTP/WTA

Introduction:

The publication of The Economics of Climate Change: the Stern Review in 2006 (Stern, 2006) has inspired an unprecedented outpouring of high quality economics articles on climate change ever since (Heal, 2008). Neoclassical economic theories have been extensively applied in the estimation of the costs of climate change to our economy and have led to a stably growing number of Integrated Assessment Models (IAMs) which integrate the economic aspects of climate change with the science and dynamics of the climate system. However, the current literature has shown by far, very little effort in the economic valuation of climate change impacts on natural capital and ecosystem services (Tol, 2005; Heal, 2008). In a recent meta-review of climate economic studies (Heal, 2008), Geoffrey Heal commented that “we need to better understand how climate change affects natural capital – the natural environment and ecosystem comprising it – and how this in turn affects human welfare”.

Understanding climate change impacts on biodiversity, ecosystem services and human wellbeing. The impact of climate change is multidimensional and involves interactions among three systems: the climate system, the ecological system and the socioeconomic system. Figure 1 below shows how these systems interact with each other through four key components: biodiversity, ecosystem services, GHG emissions and human wellbeing. Among all others, biodiversity plays a fundamental role in conjoining the three systems together. For this reason, we shall start our illustration from the ecological system that biodiversity underpins.

The ecological system biodiversity, by definition encompasses the variety of life on earth from genes to species, through to the broad scale of ecosystems across time and space. It is important in terms of determining the health of ecosystem, ensuring the stability and productivity of ecosystems, as well as underpinning the supply of an array of ecosystem services that contribute directly and indirectly to human wellbeing. On the one hand, GHGs accumulated in the atmosphere will increase the Earth’s surface temperature, which will very likely shift the distribution of species, change composition of ecosystem, and thus influence the overall supply of ecosystem goods and service, including the carbon regulation service. On the other hand, biodiversity and its underpinning ecosystems provide regulating services that sequester CO2 emissions concentrated in the atmosphere and so regulate the climate system, preventing continual global warming. Therefore, climate change combined with biodiversity loss may consequently weaken the capacity of ecosystems to mitigate CO2 concentration in the atmosphere.

The climate system. The global climate system is connected with both the human socio-economic system and the biological system through the change of chemical composition of the atmosphere. There is new and stronger evidence that most of the warming over the last 50 years is attributable to human activities, such as coal and oil based

* H.R.College of Commerce and Economics, Churchgate, Mumbai, Email id: ranityagi@gmail.com
energy generation, cultivation, deforestation and other land use changes that have greatly induced increases in atmospheric concentrations of carbon dioxide, methane, and nitrous oxide (IPCC, 2007). The natural regulation of the global climate system, to a greater or less extent, relies on various types of ecosystems on earth, including the oceans, ice sheets (cryosphere), living organisms (biosphere) and soils, sediments and rocks (geosphere). In particular, trees and plants in forest ecosystems have the ability to reduce the atmospheric concentration of CO2 through the photosynthesis process, significantly weakening the Earth's natural greenhouse effect, and reducing the Earth's surface temperature.

The socio economic system Mounting population, changing diets, urbanization, land-use changes and climate change are the major social-economic pressures on biodiversity, causing species to vanish at an alarming rate all over the world. This in turn can significantly affect the stability of ecosystem functioning and their capacity to retain the provision of ecosystem services to humans. Today, more than ever, there is worldwide concern about the relevance of biodiversity to environmental quality and its impact on human welfare. The worldwide decay in environmental quality and the gradual depletion of natural resources, sometimes referred to as the 'new scarcity', has prompted intense scientific attention in both the natural and social sciences.

Understanding the welfare impacts of climate change induced biodiversity loss

As previously mentioned, biological diversity represents the natural wealth of the Earth, and provides an important basis for life and prosperity for the whole of mankind, through the provision of "ecosystem services" at different levels, ranging from local biodiversity benefits of harvest potential and tourism revenues to the global benefits such as carbon sequestration and genetic information. Thus, human wellbeing, to a certain extent, is dependent upon biodiversity and its underpinning ecosystem goods and services and the welfare impact of biodiversity loss and ecosystem degradation is not restricted to local populations but exists also at national, regional and international levels.

From a welfare economics standpoint, biodiversity degradation and the reduction of the underpinning Ecosystem Goods and Services (EGS) constitute a typical example of a public good, whose value is not properly encapsulated in the prices of commodities sold in the market place. Therefore, it requires a governmental structure that assures their use and conservation is effectively regulated. In this regard, studies that recognize, demonstrate and eventually capture the biodiversity benefits have a crucial role to play in supporting policy making, in terms of identifying policy priorities, evaluating trade-offs of different policy targets, designing cost-effective policy instruments, so that economic incentives can be created and stimulated to preserve biodiversity and to retain the multiple associated benefits. In order to illustrate the interactions and interdependence among the economic, socio-cultural, and ecological factors, we adopt a well-known Millennium Ecosystem Assessment (MA) framework that begins with analyzing a set of major socio-economic and environmental drivers, in particular climate change, that are responsible for the changes in biodiversity and ecosystem, influence their provision of supporting, provisioning, regulating and cultural services, which are ultimately linked to human comprehensively illustrates the links between biodiversity and human wellbeing, which are often non-linear and complex. In this context, the economic analysis of biodiversity benefits is anchored in welfare economics theory, identifying ecosystem services as important constituents of human wellbeing. Thus, the MA classification of ecosystem services is at the foundation of the economic valuation exercises presented in current research.

The figure implies that climate is an integral part of ecosystems and organisms have adapted to their regional climate over time. Climate change is already having an impact on ecosystem and biodiversity in various world regions, in particular on the high-altitude and high-latitude ecosystems (IPCC, 2002). Projections suggest if global mean temperatures exceed 2-3 °C within this century, climate change will become a progressively more significant threat to ecosystem through changing species distribution, population sizes, the timing of reproduction or migration events as well as through increasing the frequency of pest and disease outbreaks (IPCC, 2007b; CBD, 2010; MA, 2005). Since human societies depend on ecosystems for the natural, cultural, spiritual, recreational and aesthetic resources they provide, climate change induced ecosystem distortion may ultimately influence human well-being by decreasing the quantity or quality of total ecosystem benefits, which in turn can be translated into significant social costs to human society. Therefore, policy actions are needed to halt climate change and sustain the supply of ecosystem services. Yet it is important to note that some ecosystems such as forest ecosystem also engender feedback effects to stabilize climate conditions by sequestering CO2 emissions in the atmosphere. These are important ecosystem benefits to be considered in the design of sustainable forest management (SFM) strategies, with a potential impact on future land-use changes. In this regards, the present paper which aims at realizing the changes of costs and benefits as a result of climate change impact on ecosystems will have practical meaning for directing both national and international coping strategies to fight against climate change and to conserve biodiversity.

![Figure 2: An analytical framework to link biodiversity, ecosystem services and human wellbeing (Source: MA (2005), adapted)](image)
There is widespread recognition that climate change and biodiversity are linked. Most obviously, by changing the environmental conditions within which species exist, climate change induces an adaptive response on the part of species. An extensive literature over the last two decades has described this effect on both species and ecosystems (Peters and Lovejoy 1994, Lovejoy and Hannah 2006, Willis and Bhagwat 2009). Much of this is summarized in the international biodiversity and climate assessments at various scales (Gitay and others 2002, Steffen and others 2010, Karl and others 2009, Millennium Ecosystem Assessment 2005a, Millennium Ecosystem Assessment 2005b). The broad conclusions of this literature are that climate change is already inducing an adaptive response on the part of the world's biota. It includes changes in species distributions and abundance, changes in the timing of reproduction in animals and plants, changes in animal and bird migration patterns, and changes in the frequency and severity of pest and disease outbreaks. Some of these effects are the direct result of changes in temperature, precipitation, sea level or storm surges. Others are the indirect effect of changes in, for example, the frequency of fire. In general, species are moving from lower to higher elevations and from lower to higher latitudes, although the rapidity of the response varies very considerably. In any given ecosystem, changes in the frequency and intensity of disturbances determine the rate at which plant and animal assemblages will change. From a conservation perspective, the critical feature of climate change is that it differentially affects the probability that species will be driven to extinction. It has been argued that the risk of extinction is likely to increase for many species that are already vulnerable (Thomas and others 2004), in part because of the time it takes for many species to adjust to climate change (Menéndez and others 2006). While the impact of climate change on extinction probabilities remains contentious (Willis and Bhagwat 2009), this is the effect that motivates the conservation community most strongly.

**Estimating the Value of Climate change and Biodiversity-Related Changes in Ecosystem Services**

Evaluation of the impacts of climate change on biological resources and biodiversity requires estimation of the consequential changes in the production of ecosystem services. This includes changes induced by alteration of environmental conditions reflected, for example, in the changing costs of agriculture, forestry and fisheries. It also includes changes in a set of no marketed ecosystem services. The current assessment of the economics of ecosystems and biodiversity (TEEB) has addressed the problem of identifying the biodiversity-mediated impact of climate change by developing a database of valuation studies, and reporting the distribution of the estimated values associated with the ecosystem services affected by climate change. It is not the purpose of this paper to review this material. It is sufficient to note that the value estimates reported are marginal, instrumental, anthropocentric, individual-based and subjective, context and state-dependent (Goulder and Kennedy 1997, Heal and others 2005). Moreover, for the most part, ecosystem services are valued through their impact on the production of commodities or non-marketed effects that are directly valued by people (Barbier 1994, Barbier 2007, Barbier 2000, Mäler 1974), and the value of ecosystems as natural assets derives from the services they produce (Barbier 2008). The TEEB exercise is at an early stage, but for illustration has taken two systems—coral reefs and forests—to provide preliminary estimates of the value of climate-related ecosystem services. In the case of coral reefs, for example, the consequences of climate change are measured by the benefits yielded by these systems in terms of fisheries, tourism, shoreline protection and cultural (aesthetic) value at risk from climate change (TEEB 2009). Its interim conclusions on this system indicate that two types of benefit are dominant: one being tourism, recreation and amenity, the other being coastal protection. The mean marginal value of ecosystem services in US$/ha/year generated using this method was $86,524 for tourism, recreation and amenity, and $25,200 for moderation of storm events. By contrast, the mean marginal value of food production (fisheries) was only $470 (TEEB 2009). While this disparity is almost certainly an artefact of the approach adopted (it averages over studies rather than systems) it does illustrate an important feature of the value estimates attaching to all ecosystem services: that measures of people's marginal willingness to pay to acquire an ecosystem service reflect both their preferences for that service relative to others, and their income level. Willingness to pay is as much a measure of ability to pay as it is a measure of preference. The people who depend on coral reefs for fisheries are not the same as the people who access coral reefs for pleasure. They come from different countries, they have fewer assets and they have lower income. An additional qualification noted by TEEB is that there may be discontinuities (threshold effects) in the impact of climate on systems like coral reefs.

**Re-evaluating Biodiversity and Climate Change**

To estimate the value of climate-related biodiversity change, we need to understand (a) the impact of land use...
change on climate and the other structural characteristics of the system that affect biodiversity, (b) the effect this has on the functional diversity of species, and (c) the consequences of change in the functional diversity of species for the ecosystem services that people care directly about—such as the supply of foods, fuels and fibers, pharmaceuticals, scientific information, genetic resources, recreation, tourism, amenity and spiritual satisfaction. The greater the diversity of species within functional groups, the greater will be the capacity of the system to continue to produce valuable services under climate change. One challenge in estimating the value of climate-related biodiversity change is that we do not have general models of interactions between the biosphere, the hydrosphere and the atmosphere, and the social system.

The models developed by environmental economist all focus on individual components of the general system, and include only a limited set of feedbacks. The models used to estimate the economic impacts of climate change are similarly highly simplified, but they do attempt to capture at least some of the biodiversity-mediated costs of climate change. (Mendelsohn and others 1998) estimated impacts for agriculture, forestry, energy, water and coastal zones. (Tol 2002) extended this to include impacts on other ecosystems, as well as mortality from vector-borne disease, and (Nordhaus and Boyer 2000) added, in addition, impacts of pollution and effects on recreation. Estimates of the long-term global damage cost associated with climate change vary significantly, lying anywhere between zero to 11 percent of global GDP. The damage estimates derive from the IPCC’s integrated assessment models, which are unable to incorporate activity changes induced by feedbacks within the socio-economic system. Stern argued that all models omitted potentially important impacts, and that taking these into account would likely increase cost estimates substantially. In particular, he estimated that inclusion of non-market impacts on the environment and human health would increase the total cost of business as usual climate change from 5 percent to 11 percent of GDP, excluding ‘socially contingent’ impacts such as social and political instability (Stern 2006). The Fourth Assessment Report of the IPCC reported significant improvements in the capacity to predict changes in land cover and species richness associated with climate change, appealing to results from climate envelope modelling (niche-based, or bioclimatic modeling) and dynamic global vegetation modelling (Parry and others 2007). However, the same limitations on the capacity to model interactions between the social and bio-geophysical system apply. It is not yet possible to use the integrated assessment modeling approaches of the IPCC to project, with confidence, the magnitude of the global effects of biodiversity change as it impacts climate change, or of the effects of climate change on biodiversity. Current models of the global economic impacts of climate change are useful in identifying areas where impacts may be significant, but we are not able to use them to estimate the value of climate-related biodiversity change.

The general implication of their result is that in the poorest countries, income growth is strongly correlated with increasing levels of threat to biodiversity. This reflects the fact that the poorest countries are also strongly agrarian. In such countries, income growth depends both on the extensive growth of agriculture (the expansion of agricultural lands into more ‘marginal’ areas that are otherwise habitat for wild species) and on agricultural intensification (the progressive simplification of the agro ecosystem as pests, predators and competitors are ‘weeded out’ of the system). While there is the potential to design agro ecosystems in ways that reduce the biodiversity/ agricultural output trade-off (Jackson and others 2007, Brussaard and others 2010, Jackson and others 2010), the empirical evidence is that in low-income countries increasing agricultural output has the highest priority, and that consequential impacts on wild species is regarded as a reasonable cost of that activity.

Discussion and Conclusion
The point was made in the introduction to this paper that climate change is both a cause and an effect of biodiversity change. It is one of the main drivers of change in the distribution of both beneficial and harmful species. It is also a consequence of the way that people use biological resources, and structure ecosystems. The production and use of biological resources for foods, fuels and fibers and the way in which the landscape is structured have direct impacts on carbon sources and sinks and, at the same time, indirect impacts on the capacity of ecosystems to adapt to changes in climate. We do not yet have good measures of the value of biodiversity as either a cause or an effect of climate change.

The point here is that however the economic losses of climate change are calculated, a very substantial part of those losses are biodiversity related. The point has also been made that biodiversity is much more than the macro fauna and macro flora that attract the attention of the conservation community. Every ecosystem service depends on some combination of species. The number and diversity of species associated with particular services varies widely, but in almost all cases greater species diversity means that the supply of ecosystem services may be maintained over a wider range of conditions. Hence, the value of functional diversity under climate change is the capacity it gives to adapt successfully.

Finally, it is worth underlining the fact that the climate and adaptive capacity externalities of biodiversity change are a very significant part of the climate change problem. Despite the growing attention to adaptation, this has not been fully appreciated. Although it may not currently be possible to put a reliable value on the impact of functional diversity for the adaptive capacity of the system, it is certainly large—several percentage points of global GDP.

References:


**Abstract**

This paper deals with how people search the required information from the Internet and other resources provided by library and also to identify the patterns of information seeking behaviour on any through literature review. The purpose of this study was to gather the information and investigated the information-seeking behaviour of Engineering Final year students in MET'S Institute of Engineering. It was found that respondents used a variety of information sources for teaching and research. The study revealed that the respondents use IT-based library sources and facilities less frequently compared with printed sources. It might be due to the lack of awareness about their availability, improper selection of materials, or unfamiliarity with these products.

### Keywords:
- Information seeking, information need
- Information retrieval
- Search strategies
- Library resources

### Introduction

Information seeking is a basic activity indulged in by all people and manifested through a particular behaviour. It is also an aspect of scholarly work of most interest to academic librarians, who strive to develop collections, services, and organizational structures that facilitate information seeking. Information seeking behaviour is mainly concerned with who needs what kind of information and for what reasons, how information is found, evaluated and used, and how their needs can be identified and satisfied.

Information behaviour is a broad term encompassing the ways individuals articulate their information need, seek, evaluate select and use information. “Information seeking is thus a natural and necessary mechanism of human existence”. Information seeking behaviour is the purposive seeking for information as a consequence of need to satisfy some goal. In the course of seeking, the individual may interact with manual information system [such as library of other information system] or with computer based system [such as data base or web]. Information needs are specific to individuals. They depend on the functions of the user [Scientist, Manager, teacher, researcher etc.] understanding the information need as well as pattern and making available the information to the social scientist appropriately is very essential.

### Literature Review

In order to get an insight of the research topic the researcher browsed and studied number of document. An understanding of these is presented in review of literature. The review is based and reading of full-text articles as well as test book.


Most studies of information-seeking behavior have been done in developed countries, with much less data having been gathered on the developing world. No study has been undertaken in Maharashtra on the information seeking behavior of Engineering Students. This study investigates the information-seeking behavior of final year at students of MET's Institute of Engineering, Bhujbal knowledge City, Nashik.

The literature review is very important which reflect and reveal the progress of the discipline and also it is important for the present study. These reviews and opinions give information about seeking behavior models along with the information about methodology used by the concerned researcher and their conclusion are provided.

### Scope, Limitations and Research Methodology of the Study

The present study has been undertaken by using descriptive method of research. The primary data has been gathered by using survey technique. Interview technique for librarian has been used and structured questionnaire has been

---

* Librarian (Central Library), MET's Institute of Engineering Bhujbal Knowledge City, Nashik. Email id: sambhajipatil07@gmail.com
distributed to the final year students of MET-BKC-IOE, MET's Institute of Engineering, Bhujbal Knowledge City, Adgaon, Nashik for collecting data on their information seeking behaviour.

**Data Collection**

The current study was conducted by using survey method with the help of questionnaire technique as a tool to collect primary data from the respondents. The researcher distributed 150 questionnaires to final year engineering students. Out of which 120 questionnaires from students were duly received. Less number of questionnaire were distributed due to the practical examinations of engineering students.

The responses from those 120 questionnaires were compiled and tabulated to put the primary data in a systematic manner. Statistical analysis of responses to all the questions given in the questionnaire is made by the researcher. Thus the response rate of questionnaire is 80.00%.

**Results and Discussion**

**Respondent's details, use of library and its frequency**

The researcher distributed 150 questionnaires to final year engineering students. Out of which 120 questionnaires from students were duly received by gender. It seems that among the students, number of male respondents were 78 (i.e. 65.00%) and female respondents were 42 (i.e. 35.00%). The researcher also tried to find out the faculty wise distribution of respondents. It explains that 28 students from Computer Engineering (i.e. 23.33%), 37 students from Mechanical Engineering (i.e. 30.83%), 29 students from Information Technology (i.e. 24.17%) & 26 students from Electronics & Telecommunication (i.e. 21.67%) were responded to the questionnaire.

To understand the usage of the library by the Final year Students of MET-BKC-IOE is the main aim behind this question. Majority and 100% of the students visited the library facilities daily for different purposes. The detailed statistics described frequency of library use. It shows that most of the students i.e. 82 (68.33%) students use the library daily, while 35 (29.17%) students use the library twice in a week; & 03 (2.50%) students use the library weekly.

**Purpose of using library**

The objective of this question was to know the purpose for using the libraries by respondents. The question was asked for multiple choice answers. Thus the results of the study exceed the 100%. The results of the question are as follows:

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Purpose</th>
<th>Students</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>To borrow Books</td>
<td>105 87.50%</td>
</tr>
<tr>
<td>2.</td>
<td>To study in the reading room</td>
<td>35 29.17%</td>
</tr>
<tr>
<td>3.</td>
<td>To complete assignment</td>
<td>15 12.50%</td>
</tr>
<tr>
<td>4.</td>
<td>For preparation for examination task</td>
<td>27 22.50%</td>
</tr>
<tr>
<td>5.</td>
<td>To read journals / magazines</td>
<td>15 12.50%</td>
</tr>
<tr>
<td>6.</td>
<td>For reading newspapers</td>
<td>22 18.33%</td>
</tr>
<tr>
<td>7.</td>
<td>To access Internet</td>
<td>12 10.00%</td>
</tr>
<tr>
<td>8.</td>
<td>for reference purpose</td>
<td>45 37.50%</td>
</tr>
</tbody>
</table>

The respondents were asked to indicate their purposes for using the library. It is evident from the Table No. 1 that 105 (87.50%) students use the library for borrowing of books; 35 (i.e. 29.17%) students use study for the reading room; 15 (i.e. 12.50%) students use to complete assignment tasks; 27 (i.e. 22.50%) students used to prepare for examination tasks; 15 (i.e. 12.50%) students use to read the journals / magazines; 22 (i.e. 18.33%) students use to read newspapers; 12 (i.e. 10.00%) uses the library to access the internet and 45 (i.e. 37.50%) students use the library for reference purpose.

**Sources used to gather information**

The reason behind asking the question is to know the sources used by the students for gathering information. The question was asked for multiple choice answers. Thus the results of the study exceed the 100%. The results of the question are as follows. In this question indicates the sources used by the final year engineering students for gathering information. It shows that 98 (i.e. 81.67%) students uses the books; 45 (i.e. 37.50%) students uses the reference sources; 20 (i.e. 16.67%) students uses the newspaper; 15 (i.e. 12.50%) refers periodicals & 10 (i.e. 8.33%) students use the internet for gathering information.

**Source used to locate the reading material in the library**

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Sources</th>
<th>Students</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Catalogue Cards</td>
<td>00 00.00%</td>
</tr>
<tr>
<td>2.</td>
<td>Web OPAC</td>
<td>27 22.50%</td>
</tr>
<tr>
<td>3.</td>
<td>By browsing through the shelves</td>
<td>73 60.83%</td>
</tr>
<tr>
<td>4.</td>
<td>By asking a librarian</td>
<td>20 16.67%</td>
</tr>
<tr>
<td>Total</td>
<td>120 100.00%</td>
<td></td>
</tr>
</tbody>
</table>

From the above table it is clear that Most of the students i.e. 73 (60.83%) locate the reading materials by browsing through the shelves; 27 (i.e. 22.50%) students use the web OPAC & 20 (i.e. 16.67%) asks the librarian for locating reading material.

**Services used by the students in the library**

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Services</th>
<th>Uses</th>
<th>Not Uses</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Book lending</td>
<td>105 87.50%</td>
<td>15 12.50%</td>
</tr>
<tr>
<td>2.</td>
<td>Reference Service</td>
<td>48 40.00%</td>
<td>72 60.00%</td>
</tr>
<tr>
<td>3.</td>
<td>Photocopying</td>
<td>80 66.67%</td>
<td>40 33.33%</td>
</tr>
<tr>
<td>4.</td>
<td>Newspaper Clipping</td>
<td>30 25.00%</td>
<td>90 75.00%</td>
</tr>
<tr>
<td>5.</td>
<td>Internet</td>
<td>10 08.33%</td>
<td>110 91.67%</td>
</tr>
</tbody>
</table>

Table No. 4 shows that 105 (i.e. 87.50%) students uses the Book lending service; whereas 48 (40.00%) uses reference service; 80 (i.e. 66.67%) uses photocopying service; 30 (i.e. 25.00%) uses Newspaper clipping service and 10 (i.e. 8.33%) uses internet service.
Read the articles in the periodicals regularly

After that students were asked whether they read the articles in the periodicals regularly. The response the same are as follows:

Table No. 4 Read the articles in the periodicals regularly

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Response</th>
<th>Students Number</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Yes</td>
<td>15</td>
<td>12.50%</td>
</tr>
<tr>
<td>2.</td>
<td>No</td>
<td>105</td>
<td>87.50%</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>120</td>
<td>100.00%</td>
</tr>
</tbody>
</table>

From the above it is clear that less number of students refer the articles in the periodicals. It is clear from the table & figure that only 15 (i.e. 12.50%) students refer the articles in periodicals for getting information while 105 (i.e. 87.50%) students does not refer the journals or magazines.

In the next question they were asked to list at least 5 periodicals that they refer to gather information. It is clear from their responses that most of them 5 students from E&TC dept use the International Journal of Power Engineering; 03 Students from Computer Science Department uses the Journal of Software Engineering and Oriented Journal of Computer Science & Technology. And 07 students from Mechanical Engineering Dept uses the Institute of Engineers Journal – Mechanical Engineering; ICFAI journal of Mechanical Engineering & International Journal of Manufacturing Science and Technology.

Access the E-resources in the Library & if yes, which type of E-resources you access?

The question was asked to know whether the respondents use the E-resources subscribed in the library or not and if yes which of the sources the used to gather the information?

Table No. 5 Use of E-resources

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>E-Journals</th>
<th>Students Number</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>IEEE ASPP</td>
<td>12</td>
<td>44.44%</td>
</tr>
<tr>
<td>2.</td>
<td>Springer Mechanical</td>
<td>07</td>
<td>25.93%</td>
</tr>
<tr>
<td>3.</td>
<td>ASTM Digital Library</td>
<td>03</td>
<td>11.11%</td>
</tr>
<tr>
<td>4.</td>
<td>McGraw Hill Access Engineering Library</td>
<td>09</td>
<td>33.33%</td>
</tr>
<tr>
<td>5.</td>
<td>Science Direct</td>
<td>13</td>
<td>48.15%</td>
</tr>
<tr>
<td>6.</td>
<td>J Gate Engineering</td>
<td>15</td>
<td>55.56%</td>
</tr>
<tr>
<td>7.</td>
<td>NPTEL</td>
<td>18</td>
<td>66.67%</td>
</tr>
</tbody>
</table>

From the above table we came to know that 22.50% (i.e. 27) students uses the e-resources subscribed in the library whereas remaining 93 (i.e. 77.50%) students don't use the e-resources.

This question was asked for multiple choice answers. Thus the results of the study exceed the 100%. Out of the 27 students 12 (i.e. 44.44%) students uses IEEE ASPP database; whereas 07 (25.93%) students uses Springer Mechanical database; 03 (11.11%) students uses ASTM Digital Library database; 09 (33.33%) students uses McGraw Hill Access Engineering Library Database; 13 (i.e. 48.15%) students uses Science Direct Database; 15 (i.e. 55.56%) uses J Gate Engineering Database & 18 (i.e. 66.67%) refers NPTEL facility.

Newspapers read by the students in the library for getting information

The purpose of asking this question is to know which newspapers they read for getting information regularly. This question was asked for multiple choice answers. Thus the results of the study exceed the 100%. The responses to above question are as follows:

Table No. 7 Use of Newspapers by the students

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Newspapers</th>
<th>Students Number</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>The Times of India</td>
<td>65.00%</td>
<td></td>
</tr>
<tr>
<td>2.</td>
<td>Indian Express</td>
<td>26.67%</td>
<td></td>
</tr>
<tr>
<td>3.</td>
<td>Maharashtra Times</td>
<td>45.83%</td>
<td></td>
</tr>
<tr>
<td>4.</td>
<td>Lokmat</td>
<td>35.00%</td>
<td></td>
</tr>
<tr>
<td>5.</td>
<td>Sakal</td>
<td>45.00%</td>
<td></td>
</tr>
<tr>
<td>6.</td>
<td>Divya Marathi</td>
<td>55.00%</td>
<td></td>
</tr>
<tr>
<td>7.</td>
<td>Navbharat Times</td>
<td>25.00%</td>
<td></td>
</tr>
<tr>
<td>8.</td>
<td>Loksatta</td>
<td>20.00%</td>
<td></td>
</tr>
</tbody>
</table>

Table No. 5.15 & Figure No. 5.15 shows that Most of the students (i.e. 78 students) 65% reads The Times of India Newspaper; it is followed by 66 (i.e. 55.00%) students read Divya Marathi; 55 (i.e. 45.83%) reads Maharashtra Times Daily; 54 (i.e. 45.00%) reads Sakal Daily; 42 (i.e. 35.00%) reads Lokmat daily; 32 (i.e. 26.67%) reads Indian Express; 30 (i.e. 25.00%) reads Navbharat Times; and 24 (i.e. 20.00%) refers Loksatta Daily Newspaper.

Use of Search Engine

An attempt was made to know the prominent websites used by students to get the literature browsed by the students to supplement their study. The Feedback received from students is presented below in Table 8

Table No. 8 Use of Search Engines

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Search Engines</th>
<th>Students Number</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Google</td>
<td>75.83%</td>
<td></td>
</tr>
<tr>
<td>2.</td>
<td>Yahoo!</td>
<td>09.17%</td>
<td></td>
</tr>
<tr>
<td>3.</td>
<td>Bing</td>
<td>15.00%</td>
<td></td>
</tr>
<tr>
<td>4.</td>
<td>Ask</td>
<td>00.00%</td>
<td></td>
</tr>
<tr>
<td>5.</td>
<td>Any other</td>
<td>00.00%</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>100.00%</td>
<td></td>
</tr>
</tbody>
</table>
The Table No. 5.17 gives the details about the possible usages of search engines by the students and faculties. The findings reveal that the Google is the most popular and widely used search engine. To full extent 91 (75.83%) students use Google while 11 (09.17%) students use the Yahoo search engine and 18 (15.00%) use the Bing Search Engine.

Other sources use to gather information

The reason behind asking this question is to know which other information sources are referred by the students for getting information. The responses are as follows. It reveals that out of 120 students, 81 (i.e. 67.50%) students gathers the information with the help of resource persons or teachers; 27 (i.e. 22.50%) students gets the information with the help of Librarians & remaining 12 gathers the information by attending seminars/conferences/workshops.

Opinion about Library Staff and primarily consult for finding information

This question was asked to know whether the librarian is helpful or not helpful or rarely helps. It explains the student's opinion about library staff. The study revealed that 94 (i.e. 78.33%) students feel that library staff is helpful while 26 (i.e. 21.67%) students feels that library staff helps sometime. Second important thing that the objective of this question was to find out what do respondents prefer to consult for finding information amongst the libraries, internet or both the library and internet. The results of the study depict the user's preference to consult for finding information amongst the libraries, internet or both internet and library. It was found that 91 (75.83%) students use library for finding information; 05 (04.17%) students prefer to use internet and 24 (20.00%) students prefer to use both the library and internet for finding information.

Opinion about library collection

The objective of this question was to indicate the students' opinion about the library collection. The results of the question are as follows:

Table No. 9 Opinion about library collection

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Collection</th>
<th>Adequate Number</th>
<th>Adequate Percentage</th>
<th>Inadequate Number</th>
<th>Inadequate Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Books</td>
<td>107</td>
<td>89.17%</td>
<td>13</td>
<td>10.83%</td>
</tr>
<tr>
<td>2</td>
<td>Periodicals</td>
<td>67</td>
<td>55.83%</td>
<td>53</td>
<td>44.17%</td>
</tr>
<tr>
<td>3</td>
<td>Digital Collection (Cd/DVD's)</td>
<td>22</td>
<td>18.33%</td>
<td>98</td>
<td>81.67%</td>
</tr>
<tr>
<td>4</td>
<td>E-resources (Databases / E-journals)</td>
<td>47</td>
<td>39.17%</td>
<td>73</td>
<td>60.83%</td>
</tr>
<tr>
<td>5</td>
<td>Reference Books</td>
<td>92</td>
<td>76.67%</td>
<td>28</td>
<td>23.33%</td>
</tr>
</tbody>
</table>

Table No. 9 presents the students opinion about library collection. The statistics reveals that most of the students 107 (i.e. 89.17%) students thinks that collection of books is adequate; whereas 67 (i.e. 55.83%) feels periodical collection adequate; 27 (i.e. 22.50%) students feels that library staff helps sometime. Most of the student feels that Digital collection (81.67%) & E-resources (60.83%) Collection is inadequate in the library.

The reason behind asking question number 21 is to know whether users are satisfied or dissatisfied with the library collection, services, staff assistance and electronic information services. The responses are given in the table no. 10.

Table No10 User's satisfaction with the library services

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Library Services</th>
<th>Satisfied No.</th>
<th>Satisfied %age</th>
<th>Dissatisfied No.</th>
<th>Dissatisfied %age</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>Library Collection</td>
<td>82</td>
<td>68.33%</td>
<td>38</td>
<td>31.67%</td>
</tr>
<tr>
<td>B</td>
<td>Library Services</td>
<td>91</td>
<td>75.83%</td>
<td>29</td>
<td>24.17%</td>
</tr>
<tr>
<td>C</td>
<td>Staff Assistance</td>
<td>118</td>
<td>98.33%</td>
<td>02</td>
<td>01.67%</td>
</tr>
<tr>
<td>D</td>
<td>Electronic Information Services</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>i.</td>
<td>OPAC</td>
<td>73</td>
<td>60.83%</td>
<td>47</td>
<td>39.17%</td>
</tr>
<tr>
<td>ii.</td>
<td>Online Journals</td>
<td>54</td>
<td>45.00%</td>
<td>66</td>
<td>55.00%</td>
</tr>
<tr>
<td>iii.</td>
<td>Internet / E-mail</td>
<td>22</td>
<td>18.33%</td>
<td>98</td>
<td>81.67%</td>
</tr>
<tr>
<td>iv.</td>
<td>Digital Collection (CD/DVD)</td>
<td>47</td>
<td>39.17%</td>
<td>73</td>
<td>60.83%</td>
</tr>
</tbody>
</table>

Table No. 10 explains the user's satisfaction level with the library collection, services, staff assistance and electronic information services. The study revealed that majority of respondents satisfied with library collection, library services, staff assistance & OPAC. 82 (68.33%) students were satisfied with the library collection; 91 (75.83%) students were satisfied with the library services, while 118 (98.33%) students were satisfied with the library staff assistance.

There is negative opinion of the respondents to the electronic information services except OPAC service. 73 students (60.83%) were satisfied with OPAC service. 66 (55.00%) students were dissatisfied with online journals; 98 (81.67%) students were dissatisfied with Internet services, and 73 students (60.83%) were dissatisfied with digital collection (CD/DVD).

Conclusion

The study investigated the information-seeking behaviour of Engineering Final year students in MET'S Institute of Engineering. The major conclusions of this article are as follows. It was found that respondents used a variety of information sources for teaching and research. The study revealed that the respondents use IT-based library sources and facilities less frequently compared with printed sources. It might be due to the lack of awareness about their availability, improper selection of materials, or unfamiliarity with these products.

Often engineering education is pursued by male candidate more than female candidate. Library visit is attained by all respondents. It is noticed that there are only one respondent occasionally visit the library. Most of the respondents visit to the library for issuing the books, study in the reading room, reading newspapers and to complete assignment. Minimum number of respondents access Internet.
and databases for library visit. Maximum number of respondents most likely to use of books on a daily basis, this students needed enhancement of their information-seeking skills, particularly their database-searching skill.

The students in this study had advanced searching skills, but these skills were primarily derived from Internet searching and as a result, they needed more training in the use of unique database features such as search limiters and subject headings. It made full use of the information resources available to them. Most of the students i.e. 73 (60.83%) locate the reading materials by browsing through the shelves. 87.50% of the respondents not reading periodicals regularly. 77.50% respondents don't use the e-resources.

Students prefer latest edition of books for new information and it is observed that numbers of copies of new or recommended books are in demanded. Students are demanding more number of issues on library page at a time and also extend the days of issuing. Maximum number of respondents found the collection of documents on their subjects adequate. 98.33% respondents were satisfied with library staff assistance. 90.00% students find the information in the library. Most of students used database for getting information. 66.67% respondents refer NPTEL facility. Most of the students (65%) read The Times of India Newspaper to update their knowledge. 67.50% respondents gathers the information with the help of resource persons or teachers.

Suggestions

The successful operation of any library depends to a large extent on the collection of library requirements of the end users. It is observed that majority of the students sought information for completing curriculum related notes, preparing project work and keeping up to date knowledge by seeking information. Considering the problems or lack of facilities following are the few suggestions.

On the basis of these conclusions the following suggestions were suggested by the researcher. Library should have a separate reading room for male & female user. Library stock should be frequently verified. Library should organized orientation programmes for students. Library should display information about e-resources on library notice board/circular so library members will get awareness about new e-resources available in the library. Library should subscribe sufficient number of e-resources apart from e-journals; databases should be subscribed to strengthen the collection of reference section by providing multiple copies of reference books. More number of computers should be made available in library department to increase the efficiency of work. More number of national and International periodicals should be subscribed. The Library should conduct feedback or user survey to know the different information needs of library members regularly. Library should keep suggestion box for library members and check it regularly for necessary changes in library.

References:

Peace Education - Swami Vivekananda's Perspective  
* Priya M Vaidya

Abstract
Exploration of the external world is rapidly taking place. However, exploration within is ignored by many. It is crucial to explore the world within so as to harmonize the Ultimate purpose of life. This will help us experience peace, progress and prosperity. Tenets of Indian philosophy in general and thoughts of great Indian thinkers reveal upon the elaborate aspects of peace. The need of the hour is to highlight relevance of peace from the Indian philosophical perspective. This will not only help to avoid violence but will also help to cultivate a value based lifestyle. It is vital to assimilate this approach through teaching, learning and research.

This will promote students and teachers to encourage peace for well being and prosperity. In this paper, an attempt is made to reflect upon Peace from the viewpoint of Indian philosophy in general and from the philosophy of Swami Vivekananda in particular. Swami Vivekananda's simple, spiritual thoughts take us closer to experiences of Peace. Dimensions of practical Vedanta as viewed by Swami Vivekananda reflects upon the quintessence of peace at the level of thought and action. The need of the hour is to familiarize teachers and students about aspects of practical Vedanta so as to help them comprehend the true essence of peace. This will enable them to become positive, progressive and proactive in life. It will make learning more meaningful and life more focused.

Self designed module on Peace for teachers—based on the thoughts of Swami Vivekananda is innovative and interesting.

Keywords: Practical Vedanta, Divine, Transformation, Holistic

Indian Philosophy
Exploration of the external world has fascinated scientists and encouraged technologists to make new machines and gadgets. This has definitely made human life more comfortable and materialistic. It has exposed man towards pleasure oriented lifestyle. It has indeed influenced the dimensions of education but restricted its scope with reference to 'what is.' Today, we observe that ethical as well as moral aspects of life are barely nurtured through system of education especially in India. Erosion of basic human values is rapidly taking place. Violence, stress, jealousy, inter group conflicts in India has increased by the day. Possibility of peace within and in the external world is slowly diminishing by the day not only in India but in different countries in the world. This is not only precarious but distressing in context to progress of man and protection of environment in the future.

The need of the hour is to orient people to nurture peace at the individual level and establish it at the social level. It is interesting to note that, tenets of Indian philosophy deliberate on some important dimensions of life from the spiritual perspective which attempt to orient people about the value of peace. Different schools of Indian philosophy do not merely reflect upon the ultimate purpose of human life but also share vision and techniques to lead a more peace oriented life. eg. the philosophy of the Upanisads, Yoga philosophy etc. Thoughts of great Indian thinkers such as Swami Vivekananda, Sri Aurobindo, Rabindranath Tagore, Mahatma Gandhiji and many others. It is essential to study; reflect on thoughts based on dimensions of Indian philosophy not only by students of Philosophy but everyone keen to promote peace in this world.

The need of the hour is to understand the core contents of Peace education and promote its relevance in the world today.

Peace Education
Peace education is a progressive process to bring about transformation in the individual. It is based on the social as well as the cultural dimension and approach of a country. Peace education is essentially holistic. It very often focuses upon development in the individual from the physical, mental, emotional, social as well as spiritual perspective and gradually directs people on the path of peace.

It is through peace education that Self development and progress of the society can become possible. Erosion of basic human values can thus be prevented. Skills to nurture peace within, in the family and the society amongst students can be also be gradually initiated. The purpose of peace education is not to preach people about the essence of peace. The most important focus of peace education is to train people to nurture the value of peace in thought, word and deed. This will enable individuals to become calm from within and stable in interaction with others. Although this is not so easy yet at the same time it is not impossible either.

Peace education must not be preached but efforts should be taken to promote it to as many people in the world as much as possible. Peace is an important dimension of Indian culture as well as philosophy. India has always been a peace loving...
nation and its past provides adequate evidence to accept this. However, it is essential to reflect upon the future of India and the world from the perspective of peace. Efforts should be taken to implement thoughts based on peace as revealed in Indian philosophy and culture through systems of education, mass media and other initiatives. This will definitely enable many to be happy and promote happiness as well as peace in the world.

In this paper, an attempt is made to reflect upon dimensions of peace education from Indian philosophical perspective in general and philosophy of Vedanta as viewed by Swami Vivekananda in particular. This initiative is essential so as to relook at life and focus on the essence of peace. This approach will encourage many to recognize the relevance of peace and practice it in an appropriate way for the well being of people, protection of the environment and the future of the world.

Swami Vivekananda: Practical Vedanta and Peace

The central ideal of Vedanta is oneness. All are moving towards the same goal. The difference between virtue and vice is of one degree. All is one. Condemn none. If you can stretch out a helping hand, do so. If you cannot, fold your hands, bless your brothers, and let them go their own way. Dimensions of practical Vedanta are intricate and elaborate. Some important dimensions of practical Vedanta are explained in context to peace. These thoughts not only reflect upon the quintessence of peace but also mirror the dynamics of good life.

Swami Vivekananda’s perspective on practical Vedanta attempts to orient people to look at life from a broader perspective so as to enable them to experience peace within and in the external world. Important aspects of practical Vedanta in context to peace are as mentioned below:

1. Recognize the Atman and Act

The most significant aspect is to recognize the Atman within. It is crucial to understand that life can be happy and peaceful if we all recognize the secret of the Self within. This approach will help to reduce all differences and discrimination that arise in people due to prejudiced approach towards life. It is essential to accept that each individual has the potential to know oneself and be good to others. This indeed is an interesting initiative to practice peace.

‘If the fisherman thinks that he is the Spirit, he will be a better fisherman. If the student thinks he is the Spirit, he will be a better student. If the lawyer thinks that he is the Spirit, he will be a better lawyer.’

2. We are Divine

We all are divine. We have all the strength to be together and respect each other. This is the only way to reach the goal—to tell ourselves and to tell everybody else that we are divine. And as we go on repeating this, strength comes. He who falters at first will get stronger and stronger, and the voice will increase in volume until Truth takes possession of our hearts and courses through our veins and permeates our bodies. Delusion will vanish as the light becomes more and more effulgent, load after load of ignorance will vanish, and then will come a time when all else has disappeared and the Sun alone shines.

The possibility of peace becomes more meaningful if divinity within is recognized in oneself and others. This will enable people to understand the purpose of life and progress on the path of peace.

3. God is the center of all religions

Many conflicts at the global as well as national level arise due to religious differences. It is essential to prevent hatred, violence, discrimination and damage that arise due to religious differences. The true purpose of religion is bind people together and not to divide them. Religion must be able to show us how to realize the philosophy that teaches that this world is one. This will reduce conflicts that arise due to religious differences. It will enable individuals to introspect and respect human life and move closer to peace. The concept of ideal religion as viewed by Swami Vivekananda is based on harmonious balance. ‘To become harmoniously balanced in all these four directions is my ideal of religion’. And this religion is attained by what we in India call Yoga-union. To the worker, it is the union between his lower self and the whole of humanity; to the mystic, between his lower self and Higher Self; to the lover, union between himself and the God of Love; and to the philosopher, it is the Union of all existence. This is what is meant by Yoga.

Practical Vedanta and Peace Education

Swami Vivekananda’s dimensions of practical Vedanta are intricate and interesting. It is essential to develop dimensions of peace education based on some important tenets of practical Vedanta as viewed by Swami Vivekananda. This will orient students and teachers to recognize the relevance of education in context to peace. Important tenets of peace education for under graduate students are as mentioned below:

[1] Theoretical dimension of Peace Education

Students in the modern age especially in India are exposed to instances of violence through media. Impact of these instances on growing young minds is negative and disturbing. It is difficult to control violence or aspects of rising hatred. But it is definitely possible to orient them about the essence of peace within. This will not only help them to be calm but orient them to be stronger and promote peace in this violent world. It is necessary to educate students with regard to aspects of practical Vedanta (as viewed by Swami Vivekananda) in context to peace by an expert on a regular basis—for at least two hours in a week. This theoretical orientation will help them to be positive and peace oriented in thought and action.

[2] Skill based training on Peace Education

Interactive discussion program on peace education can encourage students to dissolve differences and accept other person’s viewpoint. Community Peace Development Program [CPDP] can be designed for the development of community
and students based on the tenets of practical Vedanta. Communal harmony and peace can be promoted through such initiatives. Students can be trained to participate in such programs as mentors to develop the community in context to communal harmony and peace. They can be trained to conduct different activity based programs in the community such as celebrating festivals together, knowledge sharing initiatives etc.

[3] **Yoga Education**

Swami Vivekananda has emphasized the relevance of Yoga in an individual's life. Yoga education is essential over all development of personality. It is necessary to extend important dimensions of Yoga education to students. This initiative will orient them to develop at the physical, mental, emotional, social and spiritual level. Thus, it will help students to be calm, composed from within. This will also guide students to strengthen interpersonal relationship and serve the society in positive way.

[4] **Read and Reflect**

Students from different colleges can be encouraged to read thoughts on practical Vedanta as viewed by Swami Vivekananda. They may also be inspired to read books based on the thoughts of great thinkers on Peace. This will enable them to understand the essence of peace and transform from within. Good thoughts certainly lead to good actions. Thus, reading and reflection is vital to advance the quality of life.

[5] **Cultural program on Peace**

Teachers should orient students to design cultural program based on the value of peace. Songs, dances, theatre initiatives in the area of Peace can be performed by the students. This will encourage students to think on diverse aspects of peace and become positive in life. It will give students a chance to be creative as well as peace loving and progressive in thought and action.

[6] **Academic program on Peace**

Academic programs on Peace such as students' seminar, debate, and elocution competitions can be organized once in a year on the value of Peace. This will definitely motivate students to contemplate on the aspects of peace.

**Peace Education for Teachers [PET]**

Teachers should be trained to nurture various aspects of peace education to students. Peace Education for Teachers-module for teachers developed by the author of the paper is as mentioned below:

[1] **Objective of the Program**

To extend relevance of peace with special reference to Swami Vivekananda's thoughts on practical Vedanta to college teachers.

[2] **Design of the Program**

The program is based on the theoretical and practical dimension of peace. It reflects upon the relevance of thoughts of great Indian thinkers on peace. In this program-an attempt is made to reflect upon the thoughts of Swami Vivekananda in general as well as on practical Vedanta in particular from the theoretical and pragmatic perspective.

[3] **Theoretical Perspective**

Teachers can be educated about the relevance of Swami Vivekananda's thoughts on practical Vedanta through lectures by experts.

[4] **Pragmatic perspective**

Teachers can be encouraged to role play on the theme of peace. They can also be directed to compose poems, enact, dance together to promote the value of peace.


Teachers can be encouraged to take up research projects to focus in detail about peace. Teachers-students can together be involved to promote the essence of peace to as many persons possible as a part of some project.

[6] **Cost effective and valuable**

PET is a cost effective program for the well being of all. It is valuable in itself and meaningful in context to the modern age.

[7] **Limitations**

PET can fail if expert's guidance is ignored or teacher participants are skeptical about the training program. Teaching-learning program based on the value of peace can transform troubled classroom atmosphere to cheerful classroom atmosphere for the students. It is with the help of thoughts from the practical Vedanta that this can be easily accomplished.

**Conclusion**

Peace Education is an essential initiative for peace, progress and prosperity to prevail in the society. Peace is possible if we change our perspective towards it. Peace education is a continuous process which is essential for development of every nation and individual.

**References:**

- Complete works of Swami Vivekananda, Volume II.292-293, Advaita Ashram, Calcutta.
- Complete works of Swami Vivekananda, Volume II.201-2, Advaita Ashram, Calcutta
- Complete works of Swami Vivekananda, Volume II.384, Advaita Ashram, Calcutta.
Phytochemical screening of a young stem of Tinosporacordifolia

**** Sunita D. Shirvalkar , ***** Kiran V. Mangaonkar

Abstract

The main aim of the present study was to do the physico-chemical and phytochemical analysis of a young stem of Tinosporacordifolia collected from the north eastern region of India. Tinosporacordifolia belongs to the family of Menispermaceae, is an important herb of tropical India in Ayurvedic system of medicines. T. cordifolia is used for the treatment of general weakness, fever, dyspepsia, dysentery, gonorrhoea, urinary diseases, viral hepatitis and anaemia. The physico-chemical parameters were determined as per guidelines laid by World Health Organization (WHO). These parameters helped in testing the purity of the crude drug. A preliminary phytochemical screening was performed for determination of the phytoconstituents using standard procedure. The extraction of the phytochemicals was done in a Soxhlet apparatus using solvents of varying polarity. Phytochemical screening revealed the presence of phenols, flavonoids, alkaloids, terpenoids and fibre in the young stem of T.cordifolia. The different pharmacological actions of the plant can thus be attributed to the presence of array of secondary metabolites in it.

Keywords: Phytochemical analysis, Polarity, Tinosporacordifolia.

Introduction:

The plant kingdom is a treasure house of potential drugs and in the recent years there has been an increasing awareness about the importance of medicinal plants. Tinosporacordifolia, one such plant which is widely used in indigenous system of medicine[1]. It is commonly known as Guduchi or Amrita, is a large, glabrous, succulent, deciduous climbing shrub belonging to the family Menispermaceae[2]. It is distributed throughout tropical India subcontinent, Sri Lanka and China. The stem of Tinosporacordifolia is rather succulent with long filiform fleshy aerial roots. The stem of T.cordifolia appears in varying thickness, young stems are green with smooth surfaces and swelling at nodes, while the mature ones are light brown in colour with warty protuberences at the surface due to circular lenticles. The bark is creamy white to grey, deeply left rosette like lenticels. The leaves are membranous and cordate. The flowers are small and yellow or greenish yellow[3]. It is used as a remedy for the treatment of general weakness, fever, dyspepsia, dysentery, jaundice and skin diseases[4]. The plant Tinosporacordifolia selected for medicinal use over thousands of years constitute the most obvious choice of examining the current search for therapeutically effective new drugs such as anticancer drugs[5], anti-diabetic, antioxidant and anti-malarial drugs[6]. Extensive clinical studies have been done and reported by several scientists on this plant species and showed that they have very strong antibacterial, antioxidant, antifungal, insecticidal and antimalarial activities. Also the difference in activity may be due to the geographical origin, locality, climatic conditions and the harvest time of collected plant material. However according to our knowledge on phytochemical screening, the study of methanolic extract of Tinosporacordifolia stem obtained from Shillong Meghalaya has never been done before.

Experimental:

Materials and Methods:

Plant collection and authentication

Fresh stems of Tinosporacordifolia were collected in the month of November from Shillong, Meghalaya (India). It was authenticated by BSI Shillong.

Grinding of the selected plant material

The young stem of Tinosporacordifolia was cut into small pieces and was dried at 40°C for a few days till it was completely dried. Exposure to sunlight was avoided to prevent the loss of active constituents. After drying the plant, it was powdered in an electric grinder and passed through 85 micron mesh. The powder was then stored in an airtight container.

Physico–chemical parameters:

The physico-chemical parameters were determined as per the WHO guidelines. Foreign organic matter Total ash, Acid insoluble ash, Water soluble ash, Water soluble extractive value, Alcohol soluble extractive value, Loss on drying and Moisture content were determined by using standard procedures[7,8]. (Table 1)

Phytochemical profile:

Phytochemical screening of Tinosporacordifolia stem with methanol was done for the determination of various phytoconstituents by using standard procedures[9,10].

Numerous constituents belonging to different chemical classes such as alkaloids, terpenoids, phenolics, polysaccharide have been isolated from the stem of

---

*Department of Chemistry, SIWS, Smt Thirumalai College of Science, Wadala, Mumbai-400031.
** Principal, Department of Chemistry, Gurunanak Khalsa College, King's Circle, Mumbai-400019.
***Analytical Chemistry Research Laboratory, Mithibai College of Arts, Chauhan Institute of Science &Amrutben Jivanlal College of Commerce and Economics, Vile Parle (W), Mumbai 400056, India.E-Mail: sunitashirvalkar@yahoo.com
**Tinosporacordifolia.** The percentage extract of the phytochemicals has been presented in (Table 2)

**Results and Discussion:**

The physico-chemical parameters of powdered *Tinosporacordifolia* stem like Total ash, acid insoluble ash, water soluble extractive value, alcohol soluble extractive value and moisture content was carried out and their results are shown in Table 1. These results clearly indicate that there is not much difference in the values between the young stem and that

<table>
<thead>
<tr>
<th>Obs. No.</th>
<th>Parameters</th>
<th>% Content</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Foreign organic matter</td>
<td>0.19</td>
</tr>
<tr>
<td>2.</td>
<td>Ethanol soluble extractive</td>
<td>3.62</td>
</tr>
<tr>
<td>3.</td>
<td>Water soluble extractive</td>
<td>8.87</td>
</tr>
<tr>
<td>4.</td>
<td>Total ash</td>
<td>7.70</td>
</tr>
<tr>
<td>5.</td>
<td>Acid insoluble ash</td>
<td>1.31</td>
</tr>
<tr>
<td>6.</td>
<td>Water soluble ash</td>
<td>19.01</td>
</tr>
<tr>
<td>7.</td>
<td>Loss on drying</td>
<td>8.34</td>
</tr>
<tr>
<td>8.</td>
<td>Moisture content</td>
<td>2.21</td>
</tr>
</tbody>
</table>

**Table 1. Proximate analysis**

**Table 2. Percent phytochemicals from Tinosporacordifolia**

<table>
<thead>
<tr>
<th>Obs. No.</th>
<th>Phytochemical Extract</th>
<th>Percentage (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Neutral extract (Fats and waxes)</td>
<td>1.84</td>
</tr>
<tr>
<td>2.</td>
<td>Moderately polar extract (Terpenoids and phenolics)</td>
<td>2.06</td>
</tr>
<tr>
<td>3.</td>
<td>Basic extract (Most alkaloids)</td>
<td>1.66</td>
</tr>
<tr>
<td>4.</td>
<td>Polar extract (Quaternary alkaloids and oxides)</td>
<td>18.84</td>
</tr>
<tr>
<td>5.</td>
<td>Fibres</td>
<td>74.6</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>99.00</td>
</tr>
</tbody>
</table>

**Conclusion**

It has been concluded that the physico-chemical parameters of the young stem of *Tinosporacordifolia* are within the limits as per the WHO guidelines and is highly essential for testing the purity of the crude drug before it goes into processing. This is essential for quality assurance and safer use of herbal drugs. The present study also revealed the presence of pharmaceutically important phytochemicals like alkaloids, flavonoid, terpenoids and phenolics, polysaccharides (fibre) in the young stem of *Tinosporacordifolia*. These secondary metabolites are considered to be mainly involved in the various medicinal properties of this plant.

**Acknowledgement**

The author is very much thankful to the Department of Chemistry, S.I.W.S, Smt. Thirumalai College of Science, Wadala, Mumbai-400031 for their continuous support and help.

**References**

9. *Indian Pharmacopoeia* (1996), Physical and Determination, The Controller of publications, Govt. of India, New Delhi, A85.
Viscosity and density of Sodium lauryl sulphate in glycerol+water system  
*KamalaBala Subramanian, **Shaziya M Irfan Momin, **Jayashree Sharad Thakre

Abstract
Viscosity of sodium lauryl sulphate in various aqueous mixture of glycerol has been determined. The viscosity data have been analyzed. Partial molar volume, molar excess volume, excess viscosity, viscosity coefficient are determined. The results are correlated to understand the solution behaviour of SLS.

Keywords: Glycerol, Sodium Lauryl sulphate, Viscosity.

1. Introduction
A systematic knowledge of solution behavior of sodium lauryl sulphate can be of great importance in order to understand their physiological action [9]. The thermodynamic properties are the convenient parameter for interpreting solute-solvent interactions in the solution phase, which ultimately explain the excess properties using different interaction parameters. Detergents are organic molecules with both hydrophobic and hydrophilic groups. These molecules often contain certain groups, which are responsible for their acidic, basic or amphoteric properties. Pharmacological properties of detergents are highly dependent on the solution behavior. In the present work an attempt has been made to study density and viscosity measurements of SLS in aqueous glycerol to investigate various types of interactions [3, 6, 7].

2. Experimental
2.1 Materials
The binary solvent selected for the study was glycerol + water. Double distilled water is used for preparation of solution mixture. The density and viscosity of water and glycerol are measured at room temperature and compared with literature values [6, 4].

2.2 Apparatus and procedure
Densities of liquids and various solutions were measured at room temperature by using specific gravity bottle of 10 cm³ capacity. A single pan electronic balance was used for weighing purpose. The weighing was repeated thrice to ensure the accuracy in weights with a little interval of time. The reproducibility of the result was close to hundred percent. Viscosity measurements were carried out using Ostwald's viscometer with precision ± 0.1 %. The viscometer was clamped vertically in a thermostatically controlled water-bath, whose temperature was maintained constant at room temperature ± 0.02°C. A fixed volume (10ml) of the solution was delivered into the viscometer [6, 7]. The procedure for measurement of viscosity is as follows. The viscometer is fixed vertically on the stand and 10 mL of water is pipetted into the lower bulb. The volume of water (10 mL) is chosen so that the liquid can be conveniently sucked into the upper bulb leaving some in the lower bulb. It is sucked up into the other bulb to a point about the mark above the bulb. Now it is released and stop clock is started when the meniscus crosses the mark. The clock is stopped when the mark below the bulb is passed. The time is recorded at the moment. The same procedure is repeated thrice and their average is used in calculations [3, 7].

3. Results and Discussion
Sodium lauryl sulphate is chemically known as Sodium dodecyl sulphate having chemical formula C₁₃H₂₇NaO₄S. It is white crystalline powder, free flowing hygroscopic powder. It has faint characteristic odour and bitter soapy taste. It is soluble in water [1, 2, 4].

The densities and viscosities of glycerol- water binary mixture with SLS are measured and used for determination of partial molar volume. The partial molar volume \( \Phi_v \) was obtained from density results using equation 1.

\[
\Phi_v = a \times b + c \\
a = 1000/C \\
b = (d_0 \times d)/d \\
c = M/d
\]

Where \( d_0 \) is the density of pure solvent & \( d \) is the density of solution, \( C \) is molar concentration, \( M \) is molar mass of SLS. SLS is a sodium salt of alkyl sulphate which has bulkier positive ion and negative sulphate ion. It is observed that the \( \Phi_v \) values increases with concentration of SDS and increases with increase in concentration of glycerol [5] (Table 1).
### Table 1 (partial molar volume)

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Molar Concentration of SDS</th>
<th>1% of Glycerol in cc</th>
<th>Φv in cm³ mol⁻¹</th>
</tr>
</thead>
<tbody>
<tr>
<td>01</td>
<td>0.099</td>
<td>1.0</td>
<td>10370.57</td>
</tr>
<tr>
<td>02</td>
<td>0.098</td>
<td>2.0</td>
<td>10462.78</td>
</tr>
<tr>
<td>03</td>
<td>0.097</td>
<td>3.0</td>
<td>10557.19</td>
</tr>
<tr>
<td>04</td>
<td>0.096</td>
<td>4.0</td>
<td>10654.99</td>
</tr>
<tr>
<td>05</td>
<td>0.095</td>
<td>5.0</td>
<td>10762.93</td>
</tr>
<tr>
<td>06</td>
<td>0.094</td>
<td>6.0</td>
<td>10872.59</td>
</tr>
</tbody>
</table>

### Table 2 (excess molar volumes)

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Molar Concentration of cetrimide</th>
<th>1% of Glycerol in cc</th>
<th>Vₑ in cm³ mol⁻¹</th>
</tr>
</thead>
<tbody>
<tr>
<td>01</td>
<td>0.099</td>
<td>1.0</td>
<td>1.9554</td>
</tr>
<tr>
<td>02</td>
<td>0.098</td>
<td>2.0</td>
<td>1.4573</td>
</tr>
<tr>
<td>03</td>
<td>0.097</td>
<td>3.0</td>
<td>0.7683</td>
</tr>
<tr>
<td>04</td>
<td>0.096</td>
<td>4.0</td>
<td>0.2373</td>
</tr>
<tr>
<td>05</td>
<td>0.095</td>
<td>5.0</td>
<td>0.2127</td>
</tr>
<tr>
<td>06</td>
<td>0.094</td>
<td>6.0</td>
<td>0.1483</td>
</tr>
</tbody>
</table>

### Excess viscosities

Excess viscosities of non-electrolyte in binary system may be due to the presence of larger alkyl chain of SLS. Excess Viscosity decreases in aqueous mixtures of glycerol. It seems that some kind of structural organization of water surrounding the hydrocarbon chain of glycerol is the most likely explanation of the observed dependence of viscosity on solvent composition [6, 7]. The measured values of viscosities of liquid mixtures and those of pure components were used to calculate the excess viscosity ηₑ (Table 3) in the liquid mixtures using the formula (Equation 3)

\[ ηₑ = η_{mix} - (x \eta_1 + x \eta_2) \]

Where ηₑ, η₁, and η₂ are the viscosities of liquid mixtures, component glycerol & water respectively and x₁ & x₂ are the mole fractions of component glycerol & water respectively [5].

The hydrocarbon residue of SLS in alcohol results in a considerable amount of hydrophobic hydration [5, 7]. However the further decrease of excess viscosity with increase in percentage glycerol may result because these hydrophobic groups exert their effect predominantly with increase in alcohol percent (Fig 3). It appears that increase in v/v glycerol concentration a loss of hydrophobic hydration takes place which leads to decrease in excess viscosity [6, 7].

### Table 3 (excess viscosities)

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Molar Concentration of cetrimide</th>
<th>1% of Glycerol in cc</th>
<th>ηₑ in poise</th>
</tr>
</thead>
<tbody>
<tr>
<td>01</td>
<td>0.099</td>
<td>1.0</td>
<td>0.014855</td>
</tr>
<tr>
<td>02</td>
<td>0.098</td>
<td>2.0</td>
<td>0.011368</td>
</tr>
<tr>
<td>03</td>
<td>0.097</td>
<td>3.0</td>
<td>0.007829</td>
</tr>
<tr>
<td>04</td>
<td>0.096</td>
<td>4.0</td>
<td>0.004552</td>
</tr>
<tr>
<td>05</td>
<td>0.095</td>
<td>5.0</td>
<td>0.000889</td>
</tr>
</tbody>
</table>

Fig. 1: Graph of partial molar volume Vs volume of glycerol

Excess viscosities of non-electrolyte in binary system may be due to the presence of larger alkyl chain of SLS. Excess Viscosity decreases in aqueous mixtures of glycerol. It seems that some kind of structural organization of water surrounding the hydrocarbon chain of glycerol is the most likely explanation of the observed dependence of viscosity on solvent composition [6, 7].

The measured values of viscosities of liquid mixtures and those of pure components were used to calculate the excess viscosity ηₑ (Table 2) in the liquid mixtures using the formula (Equation 3)

\[ ηₑ = η_{mix} - (x \eta_1 + x \eta_2) \]

Where, ρ is the density of mixture, M₁, X₁, V₁ and M₂, X₂ & V₂ are the molecular weight, mole fraction and molar volumes of glycerol & water respectively. With increase in the concentration of glycerol the excess molar volumes decreases [6].
4. Conclusion: - It is observed that the Partial molar volume and Viscosity Coefficients increases with increase in concentration of SLS and glycerol. Excess molar volume and excess viscosity values decreases with increase in concentration of SLS and glycerol.

5. Acknowledgements:-
We are thankful to the management of KME Society and staff of the Physical Chemistry Laboratory of GM Momin women's college Bhiwandi for permitting us to conduct the research work.

6. References:-
A Study of Relationship between Test Score and Classroom Attendance

* Neelam Yadav

Abstract
Test score is the main criteria to measure the learning effort of students. There are many factors may improve or lower the test score or examination results, such as classroom attendance, homework, communication and interaction, teaching methods, self-learning, review, discussion, etc. It is commonly assumed that university students benefit from attending lectures. This assumption, however, needs to be tested, as developments in information technology are increasingly calling for a reassessment of the traditional approach to university education, largely based on physical attendance of lectures and classes, the impact of lecture attendance on student's academic performance was investigated based on student's total score and frequency of class attendance of 100 students. The research reviewed demonstrated a strong correlation between student attendance and student achievement. The aim of this study was to assess the impact of lecture attendance on the academic performance of B.Com students in mathematics subject of the University of Mumbai. In this study student achievement was based on standardized test scores. Data from the selected students were analyzed using correlation and statistical tools such as autograph, Excel. The result of the analysis revealed a positive correlation between class attendance and students performance in the examination. A minimum requirement of 75% attendance should be enforced as a prerequisite for writing any end of semester examination.

Keywords: Class attendance, student’s performance, student's score, Mathematics, Correlation.

Objectives:
1. Find the correlation between test score and classroom attendance.
2. To know about how well the teacher helped the students in learning new concepts.
3. To find whether interactive tools used during teaching were effective in learning.
4. To know whether teacher has enough knowledge of the subject.

Introduction:
Class attendance has long been a subject of debates while measuring performance in exams. Proponents advocate that there is a direct relationship between these two variables and there has been prolific literature in this direction. Over the past few years, it has been observed that there has been a decline in student's academic performance in the Mathematics at the University of Mumbai. Evidence shows that the poor performance is widespread across all levels of undergraduate programs. Plausible explanations sought were
- Accepting students of lower grades;
- Large size of class with batches of 120 students;
- Increased employment opportunities for students;
- Lack of motivation from students and some other social direction which are not evident leading to class absenteeism.
- Need of money for students having low economic background.

In an attempt to control the issue and to boost up academic performance, the University of Mumbai has enforced 75% attendance policy to compel students in attending lectures. It is argued that attending classes is of value added to the student as this leads to better understanding of concepts. Failure to meet the attendance threshold, a student is debarred from sitting for the exam. This was done in a view to reverse the trend and to closely monitor students in class, as well as, to mitigate criticisms from policy makers and the Education Commission (EC) for a more efficient management of public funds.

However, does this policy really have an effect on student performance, especially in Mathematics? Being in an innovative and trendy sector, it has been observed that students do take advantages of new technologies in learning over the internet. Numerous e-learning platforms are available over the internet. Lecture slides, step by step tutorials, forums, and source codes are widely available facilitating learning and making it available anytime and anywhere.

In this paper, we attempt to assess the impact of lecture attendance on the academic performance of Mathematics students. To do so, examination marks and attendance of respective students from the different levels of undergraduate programs have been analyzed. Marks for continuous assessments have not been considered as these are not fully monitored and because most coursework are done in groups of two or three students. The linear regression analysis method was used to find correlations among the different variables observed.

Evaluation of learning is a widely debated topic in
education generally. Vincenzo identified the same problem with assessment of Economics students. However, despite the common assumption that undergraduates benefit from attending lectures, until 1990s there was little evidence about attendance and its effects on students learning. In line with Romer's (1993) discovery, a number of recent studies have found positive effects of attendance on performance, leading some authors to call for policies to increase or even mandate attendance. Adegoke (2009) employed attendance as an integral part of his artificial neural network model for controlling corruption in academic assessment for higher school of learning.

Agboola (2013) and his research group identified the fact that numbers of contacts affect both students and class performance in an Information and Communication Technology (ICT) related courses in Osun State Polytechnic, Iree. If there are sufficient contacts, does students' attendance in ICT related courses affect performance of astudent? Many literatures emphasized importance of class attendance as it is related to student performance. Lucas (2006) emphasized that lecture and class attendance affect academic performance of any students. Denver Classroom Teachers Association (DCTA), (1999) identified mobility as another factor which affects class attendance, as one of the major factors that contributes to students' academic performance. In 1993, Romer (1993) found that class attendance reflected significantly on students' Grade Point Average (GPA). Ellis et al., in their study on the factors affecting student's performance in principles of economics, found that the likelihood of a student making a grade of A or B significantly decreases as the number of his/her absences in class increases; when the student is a member of fraternity or sorority; and as the number of credit hours carried by the student during the semester increases, his performance dwindles. Vincenzo et al., (2008) in analysis of their survey data collected for an Introductory Economics Course, found a positive and significant effect of attendance on academic performance of students.

Devadoss and Foltz (1996) found that after taking into account motivational and aptitude differences across students, the difference in exam performance between a student with perfect attendance and a student attending only half of the classes is, on average, a full letter grade. Chan (1997) and his research group examined the relationship between class attendance and academic performance between class attendance and academic performance in two sections of a Principles of Finance course. After correcting for the selectivity bias due to student withdrawals by using Tobit and Heckman's two-stage models, they find that a positive effect of attendance on performance. They also find that a mandatory attendance policy would not significantly enhance course grade.

Marburger (2001) applies an original approach to identify the "pure" effect of absenteeism on exam performance in a small size Principles of Microeconomics course. Student's absences records over the semester are matched with records of the class meetings when the material corresponding to each question of three multiple-choice exams was covered. Results from a probit regression show that missing class on a specific day significantly increase the likelihood to respond incorrectly to a multiple-choice question based on the material covered that day compared to students who were present. This finding suggests a negative relationship between absenteeism and academic performance. Rodger (2001) found a small but statistically significant impact of attendance on academic performance in a sample of 167 students enrolled in her Introductory Statistics class. Using a sample of 371 first year Italian Economics students, Bratti and Staffolani (2002) find that, after controlling for the number of study hours, the positive and significant effect of attendance on performance is not robust to the inclusion of self study. Kirby and McElroy (2003) based their analysis on 368 of first year economics students in Ireland. They find that class attendance is significantly affected by hours worked and travelled time to the university. On the other hand, tutorial attendance appears to enhance examination performance more than class attendance.

**Methodology:**

The attendance of students over one semester was collected and the corresponding marks that they obtained for the exam was tabulated. Then the degree of correlation between attendance in class and marks obtained was determined. Graphs were plotted to see the correlation. Marks and attendance were the two variables considered and the correlation between them was determined by identifying the degree to which there is a 'linear relationship' between them. Statistical research tools used are *Autograph and excel*. Our goal is to investigate the nature and strength of relationship existing between examination score and attendance. The attendance data was extracted from the attendance register of the lecturer who handled the course.

Questionnaires distributed to the students collected information on the teachers method of teaching, teacher's knowledge and interactive tools used for teaching. 5 point Likert scale is used for data collection. How well the teacher helped the students in learning new concepts was graded as highly satisfied, Satisfied, Neutral, Dissatisfied, and Highly Dissatisfied. The use of interactive tools used during teaching was also graded as strongly agree, agree, Neutral, Disagree, strongly Disagree. Teacher's knowledge was graded as excellent, very good, good, satisfactory, and poor.

**Data Analysis:** 100 questionnaires were distributed. Learning facilities such as discussion rooms, practical lab, reference facilities etc. were found to be satisfactory. Most of the students had agreed that almost all of the lecturers explain the learning material clearly and teacher is efficient enough to give the knowledge. 8% Students are highly satisfied, 70% students are satisfied, 7% students are neutral, 12% are dissatisfied and 3% are highly dissatisfied. As the teacher performance was high, it may also have supported students in obtaining high scores in test. This study is similar to one by Dolmans et al. (1999) that showed the average tutorial group productivity score was higher if the tutor performance was higher.
A Study of Relationship between Test Score and Classroom Attendance

How effective is the teacher in imparting knowledge

Researchers have already proved that the use of teaching aid has helped students in understanding the concept. 19% Students are Strongly agree, 69% students are agree, 3% students are neutral, 12% are disagree and 3% are strongly disagree.

Effectiveness of interactive tools in teaching

5% Students says Excellent, 20% students say Very good, 62% students says good, 12% says satisfactory and 2% says poor.

Teachers knowledge of subject content

Results and Discussion

1. Correlation coefficient between scores obtained between attendance and the theoretical test with Pearson Correlation is 0.9552

<table>
<thead>
<tr>
<th>Attendance</th>
<th>0</th>
<th>10</th>
<th>20</th>
<th>30</th>
<th>40</th>
<th>50</th>
<th>60</th>
<th>70</th>
</tr>
</thead>
<tbody>
<tr>
<td>Test Score</td>
<td>0</td>
<td>20</td>
<td>40</td>
<td>60</td>
<td>80</td>
<td>100</td>
<td>120</td>
<td>140</td>
</tr>
</tbody>
</table>

1. The Probable error in correlation is 0.005908 and mod (r/ P.E) = 161.679 which is greater than 6. Hence the correlation is significant.

2. The mean of Class Attendance (40.04) was lower than the mean of test score (49.29).

Fig.1: The effectiveness of teacher in clearing the concepts of students

Fig.2: Students’ perception about the effectiveness of interactive tools in teaching.

Fig.3: Student perception about the teacher knowledge of subject content.

Fig.4 showing the correlation coefficient using autograph tool.

Fig.5. showing the scattered diagram and statistics analysis using autograph tool.

Fig.6. showing the scattered diagram using Excel.
<table>
<thead>
<tr>
<th>Class Attendance</th>
<th>Test Score</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mean</td>
<td>40.04</td>
</tr>
<tr>
<td>Standard Error</td>
<td>1.522950353</td>
</tr>
<tr>
<td>Median</td>
<td>43</td>
</tr>
<tr>
<td>Mode</td>
<td>34</td>
</tr>
<tr>
<td>Standard Deviation</td>
<td>15.22950353</td>
</tr>
<tr>
<td>Sample Variance</td>
<td>231.9377778</td>
</tr>
<tr>
<td>Kurtosis</td>
<td>0.150977391</td>
</tr>
<tr>
<td>Skewness</td>
<td>-0.788370842</td>
</tr>
<tr>
<td>Range</td>
<td>60</td>
</tr>
<tr>
<td>Minimum</td>
<td>2</td>
</tr>
<tr>
<td>Maximum</td>
<td>62</td>
</tr>
<tr>
<td>Sum</td>
<td>4004</td>
</tr>
<tr>
<td>Count</td>
<td>100</td>
</tr>
<tr>
<td>Confidence Level</td>
<td>(95.0%)</td>
</tr>
</tbody>
</table>

Table 1. Showing the mean and other results using Excel

Limitations and scope for further research:

- Research is limited to a small group of selected college in Mumbai. Any change in the number of students and location of research may affect the results.
- There is a scope to carry out research in rural areas.
- There is a scope to carry out research in larger group of students.
- There is a scope of studying other aspects also.

Conclusions:

There was significant correlation between the Test score and Attendance, the correlation was very high and is positive, indicating that attendance should be mandatory in the colleges for better performance of the students.

References:


Bilateral Basic Hyper Geometric Series and Continued Fractions

* Jayprakash S Yadav, **N N Pandey

**Abstract**

In this paper, making use of known summation formula [1] for bilateral basic hyper geometric series [5], an attempt has been made to established certain interesting results involving Lambert series [1] and continued fractions in q-series [5].

**Keywords:** Bilateral basic hyper geometric series, q-series, Lambert series and Continued Fractions

Definitions and Notations:

For real or complex, a, q < 1, the q-shifted factorial is defined by

\[(a, q)_n = \begin{cases} 1 & \text{if } n = 0 \\ (1 - q)(1 - aq) \cdots (1 - aq^{n-1}) & \text{if } n \in \mathbb{N} \end{cases} \]

\[ [a; q]_n = \prod_{r=0}^{n-1} (1 - aq^r) \quad \text{and} \]

\[ [a_1, a_2, a_3, \ldots, a_r; q] = [a_1; q]_1 [a_2; q]_2 [a_3; q]_3 \cdots [a_r; q]_r \]

The Rogers - Ramanujan continued fraction is given by

\[ R(q) = q^{\frac{1}{2}} \frac{q^{\frac{1}{2}} q \ q^3}{1 + 1 + 1 + 1 + \ldots} \]

(1)

Using the Rogers - Ramanujan identifies, viz.

\[ G(q) = \sum_{n=0}^{\infty} \frac{q^{n^2}}{[q; q]_n} = \frac{1}{[q, q'; q]_\infty} \]

(2)

and

\[ H(q) = \sum_{n=0}^{\infty} \frac{q^{n(n+1)/2}}{[q; q]_n} = \frac{1}{[q, q'; q]_\infty} \]

(3)

Rogers [3] proved that

\[ R(q) = q^{\frac{1}{2}} \frac{H(q)}{G(q)}. \]

(4)

Comparing (1) and (4) we have:

\[ \frac{H(q)}{G(q)} = \frac{[q, q'; q]_\infty}{[q, q'; q]_\infty} = q^{\frac{1}{2}} q \ q^3 \ q' \ q' \]

(5)

[2; Corollary (6.2.6) p. 153]

We shall make use of the summation formula

\[ \sum_{n=0}^{\infty} \left[ \frac{aq^{n(n+1)/2}}{(1-aq^r)} - \frac{bq^{n(n+1)/2}}{(1-bq^r)} \right] = \frac{a[ab, q / ab, b / a, aq / b, q]_\infty}{[a, b, q / a, q / b, q]_\infty} \]

(6)

[1; (4.5) p. 197]

The following results are also needed in our analysis,

\[ \sum_{n=0}^{\infty} (-1)^n \frac{q^{n(n+1)/2}}{(1-cq^n)} = \frac{[q, q]_\infty}{[c, q / c, q]_\infty} \]

(7)

and

\[ \sum_{k=-\infty}^{\infty} \frac{k (q / a)^k}{(1 - aq^k)} = \frac{[q; q]_\infty}{[a, q / a, q]_\infty} \]

(8)

[4; eq. (1.4)]

\[ \frac{[q, q'; q]_\infty}{[q, q'; q]_\infty} = 1 + q + q^2 + q^3 + q^4 + q^5 + q^6 - q^7 - q^8 - q^9 - q^{10} - \ldots \]

(9)

[2; (6.2.37) p154]

\[ \frac{[q, q'; q]_\infty}{[q, q'; q]_\infty} = 1 + q + q^2 + q^3 + q^4 + q^5 - q^6 - q^7 - q^8 - q^9 - q^{10} - \ldots \]

(10)

[2; (6.2.38) p154]

\[ \frac{[q, q'; q]_\infty}{[q, q'; q]_\infty} = 1 + q + q^2 + q^3 + q^4 + q^5 + q^6 - q^7 - q^8 - q^9 - q^{10} - \ldots \]

(11)

[2; (6.2.22) p150]

Taking \( qk \) for \( q \) and \( a=qi \) in (6) we have:

\[ \sum_{n=0}^{\infty} \left[ \frac{aq^{n(n+1)/2}}{(1-aq^r)} - \frac{bq^{n(n+1)/2}}{(1-bq^r)} \right] = \frac{[bq, q / b, q']_\infty}{[b, q / b, q]_\infty} \frac{[q, q'; q]_\infty}{[q', q'; q]_\infty} \]

(12)

Main result

1. Taking \( i=1 \) and \( k=8 \) in (12) we have

\[ \sum_{n=0}^{\infty} \left[ \frac{q^{n(n+1)/2}}{(1-q^{n+1})} - \frac{bq^{n(n+1)/2}}{(1-bq^{n+1})} \right] = \frac{[bq, q / b, q', q / b, q']_\infty}{[b, q / b, q]_\infty} \frac{[q, q'; q]_\infty}{[q', q'; q]_\infty} \]

(13)

Again, taking \( i=3 \) and \( k=8 \) in (12) we have

\[ \sum_{n=0}^{\infty} \left[ \frac{q^{n(n+1)/2}}{(1-q^{n+1})} - \frac{bq^{n(n+1)/2}}{(1-bq^{n+1})} \right] = \frac{[bq, q / b, bq', q / b, bq']_\infty}{[b, q / b, q]_\infty} \frac{[q, q'; q]_\infty}{[q', q'; q]_\infty} \]

(14)

* Assistant Professor, Prahladrai Dalmia Lions College of Commerce and Economics, Mumbai Email id:jayp1975@gmail.com
** Principal, Prahladrai Dalmia Lions College of Commerce and Economics, Mumbai
Dividing (14) by (13) and using (10) we have

\[
\sum_{n=0}^{\infty} \frac{q^{n+1}bq^n}{(1-q^{n+1})(1-bq^n)} = \left[ \frac{bq \cdot bq/a \cdot q \cdot q}{bq \cdot bq \cdot a \cdot q} \right] \left[ \frac{q^3 \cdot q^3}{q^3 \cdot q^3} \right]_\infty \left[ \frac{1}{1+1+1+1+1} \right]_\infty
\]

(15)

2. Taking \(i=1\) and \(k=4\) in (12) we have

\[
\sum_{n=0}^{\infty} \frac{q^{n+1}}{(1-q^{n+1})(1-bq^n)} = \left[ \frac{bq \cdot bq/a \cdot q \cdot q}{bq \cdot bq \cdot a \cdot q} \right] \left[ \frac{q^3 \cdot q^3}{q^3 \cdot q^3} \right]_\infty \left[ \frac{1}{1+1+1+1+1+1+1} \right]_\infty
\]

(16)

3. Taking \(i=2\) and \(k=4\) in (12) we have

\[
\sum_{n=0}^{\infty} \frac{q^{n+2}}{(1-q^{n+2})(1-bq^n)} = \left[ \frac{bq \cdot bq/a \cdot q \cdot q}{bq \cdot bq \cdot a \cdot q} \right] \left[ \frac{q^3 \cdot q^3}{q^3 \cdot q^3} \right]_\infty \left[ \frac{1}{1+1+1+1+1+1+1+1} \right]_\infty
\]

(17)

Dividing (17) by (16) and using (11) we have:

\[
\sum_{n=0}^{\infty} \frac{q^{n+1}bq^n}{(1-q^{n+1})(1-bq^n)} = \left[ \frac{bq \cdot bq/a \cdot q \cdot q}{bq \cdot bq \cdot a \cdot q} \right] \left[ \frac{1}{1+1+1+1+1+1+1+1} \right]_\infty
\]

(18)

4. Taking \(i=2\), \(j=3\) and \(k=5\) in (19) we have

\[
\sum_{n=0}^{\infty} \frac{q^{n+1}}{(1-q^{n+3})(1-q^{n+2})} = q \left[ \frac{q^3 \cdot q^3}{q^3 \cdot q^3} \right]_\infty H(q)G(q)
\]

(19)

5. Taking \(i=2\), \(j=3\) and \(k=6\) in (19) we have

\[
\sum_{n=0}^{\infty} \frac{q^{n+2}}{(1-q^{n+3})(1-q^{n+4})} = q \left[ \frac{q^3 \cdot q^3}{q^3 \cdot q^3} \right]_\infty H(q)G(q)
\]

(20)

Again taking \(i=1\), \(j=4\) and \(k=6\) in (19) we have

\[
\sum_{n=0}^{\infty} \frac{q^{n+3}}{(1-q^{n+4})(1-q^{n+5})} = q \left[ \frac{q^3 \cdot q^3}{q^3 \cdot q^3} \right]_\infty H(q)G(q)
\]

(21)

Dividing (21) by (22) and then using (9) we have:

\[
\sum_{n=0}^{\infty} \frac{q^{n+1}}{(1-q^{n+2})(1-q^{n+3})} = q \left[ \frac{q^3 \cdot q^3}{q^3 \cdot q^3} \right]_\infty H(q)G(q)
\]

(23)

6. Taking \(i=3\), \(j=4\) and \(k=8\) in (19) and using (10) we have:

\[
\sum_{n=0}^{\infty} \frac{q^{n+1}}{(1-q^{n+2})(1-q^{n+4})} = q \left[ \frac{q^3 \cdot q^3}{q^3 \cdot q^3} \right]_\infty H(q)G(q)
\]

(24)

7. Taking \(i=1\), \(j=2\) and \(k=4\) in (19) and using (11) we have:

\[
\sum_{n=0}^{\infty} \frac{q^{n+1}}{(1-q^{n+2})(1-q^{n+4})} = q \left[ \frac{q^3 \cdot q^3}{q^3 \cdot q^3} \right]_\infty H(q)G(q)
\]

(25)

The authors are thankful to Dr. S.N. Singh. Ex. Head, Department of Mathematics, T.D.P.G. College, Jaunpur for his able guidance in the preparation of this paper.

References:

- **Agarwal, R. P. Fractional q — derivatives and q — integrals and certain hyper geometric transformations. Ganita 27 (1976), 25 - 32.**
- **Agarwal, R. P. Fractional q — derivatives and q — integral and certain hyper geometric transformations, Ganita 27 (1976), 25 - 32.**
- **Yadav, R.K. and Purohit, S.D. On fractional q — derivatives and transformations of the generalized basic hyper geometric functions, J Indian Acad Math, 28(2)(2006), 321-326.**
A Globalized Culture: A Humanistic Search for a Truly Cosmic Identity

* Mousumi Guha Banerjee

Abstract

The present study is concerned with the question relating to the exactitude of the expression, 'going global'. Due to the onset of the phenomenon of globalization, and unavoidably along with it, liberalization, cultural infiltrations have increased manifold, since it is no longer beyond our perception that these terms are culturally-loaded policies because the concepts of 'free market' and 'intellectual freedom' form their ideological premise. Hence they do give birth to a certain kind of cultural environment. The all-encompassing term 'globalization' has earlier been widely associated with political and economic discourses, but we sometimes lack in our consideration of its inevitable influence on culture. In this paper, an attempt has been made to define the concept of culture in a much-hyped globalized world, where all social, economic, political, cultural, technological and commercial barriers are breaking down and the globe is almost brought down to our doorsteps. When national boundaries are sought to be almost obliterated by this newly emerged issue, the post-colonial discourse also is not far away from our consideration. The question of the right to 'national self-determination' has evolved as a major tenet in the existing political scenario. What kind of culture can really portray and serve the purposes of this ever-reducing globe, thereby upholding, what we feel, is a perhaps-somewhat-lost tradition of morals and values, and the much-desired love for one's own nation.

Keywords: Globalization, liberalization, commercialization, culture, cultural imperialism, society

Introduction

'A significant aspect, both of the rise in popular culture and the process of globalization is that these developments have direct bearing upon the nature of cultural identity and dimension of the felt crisis.' Singh (2000)

Every new invention is aimed at reaching a wider audience and persuading others to alter their beliefs and knowledge systems. People discuss and analyze what they read in the newspapers or view on television or in the cinema and such deliberations and examinations leave an indelible impression on their minds. In this manner, a prolonged exposure to modern media has far more influence, desirable or undesirable, on mass consciousness. No culture can remain static and unchanging since man has the capacity to cumulate his knowledge and alter his external surrounding and internal thought process and be highly prone to be influenced by such externalities and internal thought processes. The UNESCO report on culture and development says:

'As members of the Commission meet in different cities and as they travel round the world, they have an opportunity to observe the young … from Ladakh to Lisbon, from China to Peru, in the east, west, north and south, styles in race, jeans, hairdo's, T-shirts, jogging, eating habits, musical tunes, attitudes to sexuality, divorce and abortion have become global. Even crimes such as those relating to drugs, the abuse and rape of women, embezzlement and corruption transcend frontiers and have become similar everywhere in the world.' UNESCO (2000)

The dynamics of culture

Cultural infiltrations in the modern globalized and liberalized world are not achieved through violent conquest or direct economic hegemony. To be more precise, globalization and liberalization are culturally loaded policies because the underpinning ideological premise to be found in ideas such as 'free-market', progress and 'intellectual freedom' imply a certain kind of cultural environment. Culture as a way of human life is constantly undergoing change. Certain developments in modern times have helped to escalate this process of change in an expediting manner involving two major consequences: (a) Reduction in cultural eclecticism (b) Increasing hegemonic control in the name of free trade and freedom of communication at all levels. The consequences of this change are varied and the question is whether they are in any way increasing the social, material or spiritual well-being of the humanity.

Culture: A Nationalist Question?

Today, even in this age, which is again particularly
dealing with such critical terms as, 'neo-liberal globalization', 'capitalist globalization' and 'imperialist globalization', not a considerable amount of people are really seen to take the initiative to define the term 'globalization'. Normally, the pre-mentioned terms are more often than not associated with the latter. But the reality is this that the context of globalization can be brought in without reference to these issues as well. A more comprehensive definition would be the free movement of products, money, ideas and people around the globe. The only obstacle to such a movement is the existence of national boundaries which is intended to be obliterated by this newly-ushered context. The post-colonial discourse also comes well into play here at this juncture. The desire for freedom on the part of the colonized 'peoples' led to independence movements and liberation struggles. The dominant culture meant that these movements and struggles too took the form of nationalism. The view of national boundaries as being 'natural' dates from this period. The only challenge to existing nations came from would-be nations claiming the right to 'national self-determination'. The idea that the earth always has been and always will be divided into nations was taken for granted and with it the idea that an individual's highest duty is service to the nation. Culture, tradition and development were all defined in national terms. Even class interests, which earlier had been seen as international, were framed to conform to the shape of national borders. The women's movement valiantly resisted the trend at first, but later in the twentieth century, lost its internationalist edge. It is in this context that re-emergence of globalization appears as something new. Arguably, the first manifesto of the return to globalization is the Universal Declaration of the Human Rights, articulating the belief that the most basic rights of human beings cannot be different in different countries but have to be common for all people.

Taking the Question of Culture A Little Further

Here, if we are to set the tone for further reflection we have to bring within our purview, Rajen Harshe's book, *Interpreting Globalisation: Perspectives in International Relations*, in which he argues that globalization is a complex process that may be viewed through the lens of conflict as well as cooperation. It involves multiple actors and bears an explicit link to capitalism. Conscious of the legacy of cold-war frameworks in international relations and their inappropriateness in assessing contemporary processes of globalization, the preface of the book invites the readers to consider 'dialogic discourses' while delving deep into an apparently familiar domain. It appears that the all-embracing term 'globalization' has replaced, especially in the recent years, many earlier economic and political discourses. It is not unfair to say that the ideas, programmes, initiatives, planning and monitoring under the current phase of the globalization project have usurped most of the earlier development thinking at the policy-making level, both within the state or multilateral global agencies.

Culture and the Question of Truth

The world is at present passing through very difficult times. For some, we live in the shadow of an ultra-imperialist power, the US, that decides the trend of global politics, often unilaterally, and occasionally in tandem with a loose concept of European capitalist powers. Another pessimistic interpretation of the present world order has come from Samuel P. Huntington, who believes that global conflicts will be increasingly civilizational in character. His structures are civilizational or cultural constructs, although he is loath to break with nation states. His position, therefore, is described as the cultural image of the global order. Interpretive disputes are unavoidable in all social sciences. Hence, each of these interpretations of the global order retains an element of truth, some obvious degree of plausibility. Now, the question that inevitably arises is, what is really involved in speaking the truth? The need to insist that a statement is or should be true marks an exception, a special situation. To take an elementary example, the father's command, "Speak the truth!", conjures an aura of threat. Now, let us pose the most fundamental of all questions, what is really the truth in our culture? This normativity betrays its presence in the ventriloquism that organizes a worldwide web to write about the truth through an apparent 'multicultural' agenda: there may be many frameworks of truth, but the western abstraction called truth establishes a value that remains transcendental, beyond any specific culture's grasp of its sense and importance.

Culture and globalization

The impact of the new cultural situation arising out of globalization is likely to be disastrous for the identity of low-level income groups. Cultural imperialism legitimizes itself on the plea that in modern times isolation is neither possible nor desirable. There is no pretext for closed-door policies anymore as the world is moving towards a global village. The cultures, therefore, have to meet necessarily and to enrich and universalize through mutual interaction. What is happening, however, is not such an immaculate process of 'acculturation', permitting the acceptance or rejection of cultural elements based on the freedom of choice. On the contrary, the power differential inherent in economic relations determines the cultural interaction. The contemporary cultural imperialism tends to deepen the crisis in relation to daily preoccupations like leisure and entertainment, food and dress or in respect to linkages with tradition, knowledge or art. With the advent of globalization, its impact on mass media has been unprecedented, though here we feel disconcerted to reflect that the print media has become, to a large extent, almost negligible to a certain section of the society, but the bearing of such a phenomenon on the visual media has been revolutionary.

A Globalized Culture and Human Values

On the other hand, the impact of this 'globalized
culture' or 'cultural globalization', in whichever way we term it, shows an increasing trend towards nuclearisation of the family system. Once a member of a family achieves a much-sought-after financial subsistence for himself, he sets up his own household. The entire educational system, including even children within it, is religiously aimed at providing the so-called 'better' job opportunities thereby helping the people to develop as 'better' human beings. We feel compelled to question here, 'better', but 'how far' and 'in what way'? Such is the all-pervasive and ubiquitous presence of the much-hyped-about global culture. Can it really bring us back our lost rich cultural heritage, values and ethics? Does it have that benevolent power of educating a child to touch his elders' feet to seek their blessings, something which is almost on the verge of reaching a state of oblivion? Can such a culture educate us all to respect the Indianness within us and thereby respect our own selves and our motherland?

The Culture of Globalizaton

Globalization and commercialization are not unrelated aspects impacting culture in today's world, especially, in the Indian context. When we speak of culture, it is not limited to performing arts. We speak of culture in its broad sense – as a manifestation of the superstructure – which includes religion, education, customs, dress etc. Edward Burnett Tylor, an anthropologist, defines 'culture' in his pioneering study, *Primitive Culture* (1871).

'Culture or civilisation, taken in its widest ethnographic sense, is that complex whole which includes knowledge, belief, art, morals, law, custom, and any other capabilities and habits acquired by man as a member of society' Tylor. (1958). But viewed in terms of class hegemony, the culture of globalization seeks to divorce people from their actual realities of day-to-day life. Culture here acts not as an appeal to the aesthetic, but as a mode of distraction and diversion from the pressing problems of poverty and misery. Consequently, it seeks to disrupt the energy of the people and their struggle to change and improve their miserable existence.

Culture: A Unifying Factor

I feel elated to cite here one very valued question raised by one of my students of Graduate Studies that, 'Can we not include some great literature that bear testimony to our rich culture in our academic curricula?' That did really stir, encourage and made me happy, firstly as a teacher and secondly, since this is how a truly culturally enriched mind realizes the significance of the awareness about the philosophy contained in our culture, which shall help man achieve the noblest level of thought and shall humanize him to a degree perhaps almost no other discourse can. Well, that is what may be understood as truly going global, since nothing can change the existing world order (if a change is at all necessary) other than the mind of man, and if such a universalized culture can give birth to a superior consciousness, which is elevated from the mundane, then it undoubtedly proves to be a boon for all the people of this colossal family, termed as the 'globe', but if not, we have to ponder over this fact as to whether such a culture can really accommodate the universe within it or runs the peril of narrowing itself down to merely being local. Let us speak of culture in the broadest possible sense and aspire to attain a cultural image, which will bear a truly cosmic identity for this multi-polar and multi-civilizational world.

References:

Bedil: His Life and contribution to Persian Literature

* M. A. Siddiqui

**Abstract**

T. Bedil is one of the greatest poets of Persian language of 17th and 18th century of India. He was born at Akbar Nagar in 1644 A.D. His father Abdul Khaliq was a saintly man and high ranking army officer in the army of Shah Shuja. Bedil lost his parents at an early age. He was brought up by his uncle Mirza Qalandar. He has left a huge number of verses and four prose works. He is known for the use of rhymical words, ornamentation and intricacies in thoughts and ideas. His verses give the lesson of life full of action whereas his prose works are one of the primary source materials on the social and political condition of the period.

**Keywords:** Akbar Nagar, Arlas, Bedil, Delhi, Intricacy, Mirza Qalandar, Ornamentation.

**Introduction:**

Mirza Abdul Qadir Bedil is known as one of the greatest poets of Persian language of 11th and early 12th century A. H. (17th and 18th century A.D.) of India but the fact is that he was also a prolific prose writer. He is remembered for his ornamental and intricate style in both prose and poetry and thus he is regarded as a great exponent of Sabke Hindi (Indian Style). Some Indo-Iranian scholars have attempted to reconstruct the life of Bedil and his contribution to Persian literature on the basis of scattered materials but so far no systematic efforts have been made in this regard. Therefore, in this article, an endeavor is made to reconstruct the life of Bedil and his contribution to Persian literature on the basis of available accounts left by contemporary and later writers especially on Chahar Unsur and Ruqqaat, the two well known prose works of Bedil.

Bedil was born in 1054 A.H. (1644 A.D) at Akbar Nagar. His father Mirza Abdul Khaqiq who belonged to the Mughal Tribe of Arlas had joined the services of Shah Shuja, the second son of Shah-e Jahan, the Mughal emperor of India(1628-1658 A.D.) and the Governor of Bengal, Bihar and Orissa. He was a high ranking army officer and at the time of Bedil's birth was posted at Akbar Nagar, the old name of Rajmahal, the capital of Bengal in Mughal period where Bedil was born. (1)

Presently, Akbar Nagar falls under the jurisdiction of Sahibganj District of Jharkhand State and being situated on the border of Bengal, at a distance of around 300 kms. from Patna.

Abdul Khaqiq took the new born child to Mir Abul Qasim Tirmizi, his spiritual guide, who blessed the child and composed two chronograms (Faize Quds) and "انتخاب" (Intekhab), yielding the date of birth as 1054 A.H. (1644 A.D.) whereas, Maulana Shaikh Kamal, teacher of Abdul Khaqiq named the new born child as Abdul Qadir who, in the history of Persian literature got the fame and popularity as Mirza Abdul Qadir Bedil.

Unfortunately, Bedil was only four years old when, his father expired in 1058 A.H. (1648 A.D.) His mother took initiations of his formal studies but she also expired in 1061 A.H. (1650 A.D.) Thus, at the very tender age Bedil lost his parents. After the death of parents Bedil was brought up and educated by his uncle Mirza Qalandar, who was elder to his father;

تربيت فقیر بیدل بعد از رحلت والد مرحوم تا ابرک نشان بلوغ بهدید

الفاظ خود داشت و ما شفاق روبیت در تعلیم مراتب آداب و تدری معاون

اخلاق توجه کمال بیگشانست؛ قطع نظر از غرض دیگر فواد لمعا نظمیکه

اسرمز روونق آفرین کانست تخلیه است از پرتو آفته بهای طبع خداداد

اوست و کیمیابی غریفه این ایزمان دود انگیز دماه فطرت است از جریهه

برسیه‌هاش خدامت نشان ایجاد او. (2)

Bedil learnt Arabic grammar, Persian prose and poetry in a madrasa. It was during madrasa education that for the first time Bedil composed one Rubai (Quatrain) in which he has mentioned about one of his class mates who always used to keep clove in his mouth and whenever he talked fragrance came from his mouth. For Bedil it was either fragrance of rose or musk of Khotan.

In poetry Bedil used to take guidance from Maulana Kamal and adopted poetical name as 'Ramzi'. But one day while Bedil was going through the preface of Gulistan of Shaikh Sadi he noticed one couplet therein and was so much fascinated that, changed his pen name as Bedil

Bedil continued his further studies as per instructions of Mirza Qalandar, who also advised him to be in the company of saintly figures and study their works. He was also instructed to do physical exercise and acquaint himself with the rules and regulations of army. In addition to these, he was trained in horse riding, shooting, gun firing, striking with sword and wrestling. As a result, Bedil was fully trained in his ancestral profession and occupation of aristocrats.
After being informed about the fate of Shah Shuja, Mirza Bedil, along with others deserted the place of his posting and after continuous journey of ten days reached Patna.

However, Patna was not safe, for those who were in the services of Shah Shuja. Therefore, from Patna, Bedil, along with Mirza Latif and others went in hiding at Chandchur, relatively a safer place.

After Aurangzeb's accession to the throne a sizeable number of Arlas tribe members including Bedil employed in the services of Shah Shuja left military services.

Bedil's biographers are of the opinion that after defeat of Shah Shuja, Bedil joined the services of Azam Shah, the third son of Aurangzeb, the Mughal emperor of India.(1658-1707 A.D.) Bedil's correspondence with Azam Shah, also corroborates the fact.(9) But neither Bedil's biographers nor Bedil himself informs the date, year, and place of joining the services. Khushgu is of the opinion that Bedil was awarded a mansab of five hundred and was appointed as Daroghi-e Kuftrag (Superintendent of the gild house) to which post he served for twenty years.(10) But circumstantial evidences suggest that Bedil joined the services of Prince Mohammad Azam in (1086 A.H.) when he was appointed Governor of Multan, because in (1084 A.H.) Bedil had gone to Lahore with Mulla Izzat and he was in that area when Prince Azam was made Governor and continued in the service till his departure to Deccan on 24th Rajab 1091 A.H.(11) Thus, he remained in the services of Azam Shah for hardly 4 to 5 years and not 20 years as claimed by Khushgu. Possibly, two reasons were responsible for his resignation. The first being of his Saintly nature and second, the atmosphere of Delhi, which was fast changing in favour of Bedil, after departure of Aurangzeb to Deccan.

After resigning Bedil went to Mathura in the year 1092 A.H. There he witnessed the deteriorating law and order condition and even, faced difficult situation, created due to Aurangzeb's departure for conquering Deccan.

Like Abdul Khaqan Mirza Qalandar was also in the army of Shah Shuja, hence, in 1659 A.H. (1658 A.D.) when Shah Shuja, after hearing the news of his father's illness, marched towards Delhi, Mirza Bedil also joined the army of Shah Shuja under the command of Mirza Latif and was posted in Tirhut;

Aurangzeb's departure for conquering Deccan.

Suggest that Bedil joined the services of Prince Mohammad Azam in (1086 A.H.) when he was appointed Governor of Multan, because in (1084 A.H.) Bedil had gone to Lahore with Mulla Izzat and he was in that area when Prince Azam was made Governor and continued in the service till his departure to Deccan on 24th Rajab 1091 A.H. (11) Thus, he remained in the services of Azam Shah for hardly 4 to 5 years and not 20 years as claimed by Khushgu. Possibly, two reasons were responsible for his resignation. The first being of his Saintly nature and second, the atmosphere of Delhi, which was fast changing in favour of Bedil, after departure of Aurangzeb to Deccan.

After resigning Bedil went to Mathura in the year 1092 A.H. There he witnessed the deteriorating law and order condition and even, faced difficult situation, created due to Aurangzeb's departure for conquering Deccan.

In the war of succession Aurangzeb emerged victorious and ascended to the throne of Delhi on 4th Ramazan, 1069 A.H. After Aurangzeb's accession to the throne a sizeable number of Arlas tribe members including Bedil employed in the services of Shah Shuja left military services.

Bedil's biographers are of the opinion that after defeat of Shah Shuja, Bedil joined the services of Azam Shah, the third son of Aurangzeb, the Mughal emperor of India (1658-1707 A.D.) Bedil's correspondence with Azam Shah, also corroborates the fact. (9) But neither Bedil's biographers nor Bedil himself informs the date, year, and place of joining the services. Khushgu is of the opinion that Bedil was awarded a mansab of five hundred and was appointed as Daroghi-e Kuftrag (Superintendent of the gild house) to which post he served for twenty years. (10) But circumstantial evidences suggest that Bedil joined the services of Prince Mohammad Azam in (1086 A.H.) when he was appointed Governor of Multan, because in (1084 A.H.) Bedil had gone to Lahore with Mulla Izzat and he was in that area when Prince Azam was made Governor and continued in the service till his departure to Deccan on 24th Rajab 1091 A.H. (11) Thus, he remained in the services of Azam Shah for hardly 4 to 5 years and not 20 years as claimed by Khushgu. Possibly, two reasons were responsible for his resignation. The first being of his Saintly nature and second, the atmosphere of Delhi, which was fast changing in favour of Bedil, after departure of Aurangzeb to Deccan.

After resigning Bedil went to Mathura in the year 1092 A.H. There he witnessed the deteriorating law and order condition and even, faced difficult situation, created due to Aurangzeb's departure for conquering Deccan.

After hearing the news the whole regiment was caught under the grip of multiple fear. Mirza Latif tried to encourage and keep them united but he failed.

Suggest that Bedil joined the services of Prince Mohammad Azam in (1086 A.H.) when he was appointed Governor of Multan, because in (1084 A.H.) Bedil had gone to Lahore with Mulla Izzat and he was in that area when Prince Azam was made Governor and continued in the service till his departure to Deccan on 24th Rajab 1091 A.H. (11) Thus, he remained in the services of Azam Shah for hardly 4 to 5 years and not 20 years as claimed by Khushgu. Possibly, two reasons were responsible for his resignation. The first being of his Saintly nature and second, the atmosphere of Delhi, which was fast changing in favour of Bedil, after departure of Aurangzeb to Deccan.

After resigning Bedil went to Mathura in the year 1092 A.H. There he witnessed the deteriorating law and order condition and even, faced difficult situation, created due to Aurangzeb's departure for conquering Deccan.
The deteriorating law and order situation of Mathura had created fear in the heart and mind of Bedil.

Somehow, Bedil escaped from Mathura, and on 27th Jamadi-ul-Akhir, 1092 A.H., arrived in Delhi. This fact is corroborated from one of his letters written to Shukrullah Khan after his arrival at Delhi.

The above lines of the letter show the condition of Islamabad similar to Mathura as described in Chahar Unsar. Here it is to be borne in mind that Islamabad is not other city than Mathura. On 27th Jamadi-ul-Akhir, 1092 A.H., Bedil reached Delhi, where Shukrullah Khan, his patron, was recently appointed as Faujdar and therefore in the same letter, he puts forth his desire for a house, so that he can settle at Delhi permanently.

Bedil was one of the greatest poets, high profile prose writer, had deep knowledge of Indian tradition, culture, religion, philosophy, a soldier and above all a saintly figure. Bedil's personality owed much to his family tradition and especially to his uncle Mirza Qalandar, who himself was a brave soldier and closely attached to spiritual personages. Mirza Qalandar not only guided him in formal education but, also introduced him to saintly figures. Thus, at an early age Bedil came into contact of Maulana Shaikh Kamal, Shah Yakka Azad and Shah 'Fazil. Maulana Kamal was active in Sarai Banaras and Qasba Rani Sagar, whereas, Shah Yakka Azad lived at Arra, a place near Patna. Where-a-bouts of Shaikh Fazil is not known but possibly, he also belonged to Bihar.

Mirza Zarif, maternal uncle of Bedil who resided at Patna, also played an important role in moulding Bedil's personality. He had profound knowledge in Fiqah, Hadis and Fitrat. In 1070 A.H. he took Bedil to Katak, where Bedil came into close contact of Shah Qasim. Similarly, during the stay at Akbarabad, Mathura and Delhi, Bedil interacted with a number of spiritual persons and Shah Kabuli being prominent among them.

Bedil was not only close to Muslim spiritual personages but also with non Muslim saints and scholars. While Bedil was on the way to Baba Hasan Abdul he met one Brahmin.

During the journey both interchanged their thoughts on Indian and Islamic Philosophy. In their discussion prophet Mohammad, Brahma and Vishnu prominently figured and they discussed about the creation of universe and related matters. During his stay at Mathura Bedil came into contact of Anupchitra, a painter and developed intimacy with him.

The close intimacy and interactions, with both Hindu and Muslim spiritual personages played a vital role in shaping Bedil's personality, course of his life and way of thinking which, later got reflected in his poetical compositions as well as in prose works.

Bedil was a great poet and prose writer of his time. This fact is not only proved from number of lyrical poems and other poetical compositions and prose works which he has left behind, but also from the long list of his disciples, the fame and popularity which he had among nobility and high officials of his time.

Bedil's letters provide more than forty names of high profile personages with whom Bedil was in some way or other connected. But Mirza Bedil owes much to Aqil Khan, his son-in-law Shukrullah Khan and two sons of the later Amir namely Shahir Khan and Karmullah Khan who were the patrons of Mirza Bedil.

Mirza Bedil's fame and popularity was not only restricted to nobles and high officials but, had even, reached
to the imperial court and emperor Aurangzeb himself was so fascinated by Bedil’s verses that the following verses of Bedil’s got quoted in his letters

Aurangzeb was highly impressed by Bedil. One of the Bedil’s letters shows that emperor Aurangzeb had also bestowed upon him a fief but Bedil did not accept it. Bahadur Shah, entitled Shah Alam-1, (23rd March 1707-28th Feb. 1712 A.D ) was also fully aware of the greatness of Bedil and therefore, once emperor asked Munim Khan, Khan e Khana to request Mirza Bedil to compose Shah Nama but Mirza refused. One day emperor Farrukh Siyar inquired about Mirza Bedil's health but hearing upon that Mirza Bedil shall not come to the imperial court the emperor bestowed upon him two thousand rupees and one elephant. After establishing independent state imperial court the emperor bestowed upon him two thousand rupees and one elephant. After establishing independent state in Deccan Nizam-ul-Mulk Asaf Jah once invited Bedil to his court but Bedil refused saying that:

A day a great king heard the words of the poet.

Though Mirza Bedil was a man of Saintly nature, he was quite vigilant. He is found commemorating Aurangzeb’s victory over Bijapur (1097 A.H) and Golkonda (1098 A.H.), congratulating Aqil Khan over the victory of Shah Alam against Azam Shah, showing his displeasure to Shukrullah Khan-11 over the killing of Azam Shah and Bedar Bakht and commemorating the marriage of Farrukh Siyar.

Khushgu writes that Bedil had four wives and at the age of 65 he was blessed by a son but the child died at the age of four years only. The same has got a mention in the verses of Bedil.

Mohit-e Azam: It consists of one thousand two hundred and seventy verses. In 1078 A.H. Bedil presented this mathnavi to Aqil Khan Razi. This masnavi is divided in ten chapters which, almost, deal with mysticism.

Tilism-e Hairat: was composed in 1080 A.H. It consists of three thousand and seven hundred verses, was attributed to Aqil Khan Razi and deals with mysticism, theology, ethics, philosophy and medicine.

Ture Marefat or Gulgashi-e-Haqueeqat: It consists of one thousand and three hundred verses. This masnavi was composed when Bedil was staying at Mewat with Shukrullah Khan. The subject of this masnavi is mysticism and philosophy.

Irfan: It consists of twelve thousand verses and was completed in thirty long years and deals with love, mankind and universe.

Quatrain: The total number of Bedil’s quatrains goes to around three thousand eight hundred and sixty one which, are full of mystical, philosophical and ethical ideas.

As already mentioned, Bedil was also a prose writer. In prose he has left behind four works, namely, Chahar Unsur, Nekat, Ruqqaat and Makhzane Hikmato Mauezat.

Chahar Unsur: This book consists of four parts or symbolising the four elements from which man came into being. The work on this book commenced in the year 1070 A.H. and got completed in the year 1116 A.H. Chahar Unsur is the scattered life account of Bedil. However, it also provides valuable information about saintly figures, political conditions of the country, names of the persons and places and deals with the topics related to mysticism, moral and philosophy.

Nekat: Meaning points or wits. It consists of 75 wits or points and each point deals with the relation between spiritual guide and his disciple.

Ruqqa-at: Meaning letters and consists of around three hundred letters written to Mughal Princes, nobles and high ranking officials. It provides more than forty names, suggesting the wider contacts and relation which Bedil had with the people of his time. Though, all letters are undated, they are quite important. They throw light on the political condition of the time, provide various names of persons and places and even some important dates which contribute in the reconstruction of Bedil’s life.

Makhzan-e Hikmato Mauezat: This book deals with the admonition to the kings.

Excerpt Makhzane Hikmato Mauezat all prose and poetical works of Bedil are known for ornamentation and intricacy which, of course, are the signs of scholarship but in writing these things are regarded hindrance in conveying the message to the readers but a new style of writing had developed in India in general and in Mughal period in particular in Persian literature and Bedil carried this particular style to the level of perfection which, in Persian literature came to be known as Sabk-e Hindi (Indian Style) and this is the
biggest contribution of Bedil to Persian literature. Though Bedil is regarded as one of the greatest poets of his time due to ornamentation and intricacy he could not get due recognition in India whereas in Afghanistan Bedil is most liked and held in esteem.

**Conclusion:**

To conclude it may not be wrong to say that Mirza Abdul Qadir Bedil was born at Akbar Nagar in 1644 A.D. He lost his parents at very early age. He was brought up by his uncle Mirza Qalandar. He joined the services of Shah Shuja, the second son of Shahe Jahan, the Mugal Emperor. He also joined the services of Prince Azam, the third son of Aurangzeb but later on he resigned the services and settled at Delhi in mohalla Khekharyan in the Haveli bestowed upon him by Shukrullah Khan, the Faujdar of Delhi. Bedil has left behind a huge number of verses and four prose works. His poetical and prose works mainly contain mystical thoughts but they also speak about the life full of action and provide vital information on the political and social condition of the time. Bedil's real contribution to Persian literature is use of rhymical words, ornamentation and intricacies for expression of thoughts and ideas. He died in 1133A.H/1722-23A.D. at Delhi and was buried there in his Haveli.

**References:**

4. Bedil, op.cit. Unsur IV, P 551
5. Ibid, P 552
6. Ibid, P 553
7. Ibid, P 554
8. Ibid.
9. Bedil, M.A.Q., (1885), Ruqqaate Bedil, Lucknow, P 18
10. Ibid, p108
11. Khan, M. S. M., (1932), Maasire Alamgiri, Hyderabad, P 149
13. Ibid, P 571
15. Ibid.
17. Ibid, P534
18. Hadi, N., op. cit, P 35
19. Ibid, p 59
20. Khusgu, op. cit. PP. 113-114

Mohammad Kaleem Zia

"The work of al-Karamah is a call to the higher things in life, and an example of how to proceed in this regard, because it is the highest example of what a person can achieve in order to serve humanity and the community."

(34)

Contributions

By: Mohammad Kaleem Zia

Received: 13 December 2013

Accepted: 13 March 2014


97
چاپی کی تحریط نے جنسی جذبے تک رسنے دیا جا سکتا ہے۔ علاوہ از خصوصی کے حصے کا تحریفت نے جنسی جذبے تک رسنے کو نہیں ہیں۔ یہ یقین نہیں کہ اس سے معطوفہ ہیں جو اس کے متعلق ہے۔ یہ ایک اور فنون اور فنون کی تحریفت نے جنسی جذبے تک رسنے کا حتمی ہے۔ اس کے لیے بطور اساسی قانونی کا مذکورہ ہے۔

کچھ بھی دیکھا ہو گیا کہ اس کے متعلق ہے۔ اس کے لیے بطور اساسی قانونی کا مذکورہ ہے۔ اس کے لیے بطور اساسی قانونی کا مذکورہ ہے۔ اس کے لیے بطور اساسی قانونی کا مذکورہ ہے۔

کچھ بھی دیکھا ہو گیا کہ اس کے متعلق ہے۔ اس کے لیے بطور اساسی قانونی کا مذکورہ ہے۔ اس کے لیے بطور اساسی قانونی کا مذکورہ ہے۔ اس کے لیے بطور اساسی قانونی کا مذکورہ ہے۔

کچھ بھی دیکھا ہو گیا کہ اس کے متعلق ہے۔ اس کے لیے بطور اساسی قانونی کا مذکورہ ہے۔ اس کے لیے بطور اساسی قانونی کا مذکورہ ہے۔ اس کے لیے بطور اساسی قانونی کا مذکورہ ہے۔

کچھ بھی دیکھا ہو گیا کہ اس کے متعلق ہے۔ اس کے لیے بطور اساسی قانونی کا مذکورہ ہے۔ اس کے لیے بطور اساسی قانونی کا مذکورہ ہے۔ اس کے لیے بطور اساسی قانونی کا مذکورہ ہے۔

کچھ بھی دیکھا ہو گیا کہ اس کے متعلق ہے۔ اس کے لیے بطور اساسی قانونی کا مذکورہ ہے۔ اس کے لیے بطور اساسی قانونی کا مذکورہ ہے۔ اس کے لیے بطور اساسی قانونی کا مذکورہ ہے۔

کچھ بھی دیکھا ہو گیا کہ اس کے متعلق ہے۔ اس کے لیے بطور اساسی قانونی کا مذکورہ ہے۔ اس کے لیے بطور اساسی قانونی کا مذکورہ ہے۔ اس کے لیے بطور اساسی قانونی کا مذکورہ ہے۔

کچھ بھی دیکھا ہو گیا کہ اس کے متعلق ہے۔ اس کے لیے بطور اساسی قانونی کا مذکورہ ہے۔ اس کے لیے بطور اساسی قانونی کا مذکورہ ہے۔ اس کے لیے بطور اساسی قانونی کا مذکورہ ہے۔

کچھ بھی دیکھا ہو گیا کہ اس کے متعلق ہے۔ اس کے لیے بطور اساسی قانونی کا مذکورہ ہے۔ اس کے لیے بطور اساسی قانونی کا مذکورہ ہے۔ اس کے لیے بطور اساسی قانونی کا مذکورہ ہے۔
محمدرضا شمخولی

مراتب اور اداری کے فیصلے اور قوانین کی تدوین

ہمارے فیصلے اور قوانین کی تدوین کے لئے انہیں مشن کرنا ضروری ہے کہ وہ اداری فنون میں خصوصی تحقیق کیے جائیں۔

محمدرضا شمخولی

Hurmat-Ul-Ikram

Mohammad Kaleem Zia

Abstract

Hurmat-Ul-Ikram is counted among the best and most prominent poet in Urdu. He was not only a great poet but also an excellent critic. He had a good command over ancient as well as Modern literature. He was born on 2nd September 1927 at Mirzapur. Ansar Husain's pen name was Hurmat -Ul- Ikram. He has been gifted the art of poetry through his ancestors. Hurmat -Ul- Ikram used to write poetry from the very early days of his childhood. A well known story written by him was Achhoot at the early teen age. He wrote a beautiful poem Gulshan-E-College in honour of his principal. He also wrote a beautiful wellcome song for his junior college friend's Talba-E- Jaded Ka Khair Maqdam. The artistic brilliance can be seen in his book Culcutta-Ek-Rabab. In addition to poetry, he is well known for Review writing, letter writing and Journalism. His literary position can be measured by his great critical work. He has been honoured by various well known awards for his literary contribution. Through his styles and technique he has kept his permanent mark in the modern Urdu literature.

Keywords: Prominent poet, Excellent critic, Modern literature, Gifted the art of poetry, Achhoot , Gulshan-E-College, Talba-E- Jaded Ka Khair Maqdam, Culcutta-Ek-Rabab.
About the College

The Rizvi Education Society was founded by Dr. Akhtar Hasan Rizvi in the year 1982, who set his heart on the realization of a dream “The Establishment of a Mini University”, catering to diverse educational interest and aspirations. Rizvi college of Arts, Science & Commerce was established started in the year 1985-86. Today Rizvi Education Society's Empire has expanded to unimaginable dimensions. There are 22 Rizvi institutes in all, not only in Mumbai but also in Jaunpur and Allahabad.

“Humanize, Equalize, Spiritualize” is the motto of the college. Besides, our President Dr. Akhtar Hasan Rizvi’s mission is education for all, in which he has succeeded in fulfilling his deep desire to promote the needy students who are not able to pursue higher education especially those belonging to the Muslim Minority Community.

Our college has completed more than 28 years from its inception. The college has committed itself to provide quality education to all strata and become a centre of excellence in the process of facilitating effective teaching and learning. The college has grown tremendously and has earned a distinction of high repute in the realm of higher education. The college has skillfully formulated long term as well as short term plans for academic, curricular, co-curricular, extra-curricular and extension activities in accordance with the tenets of the holistic development of students. University of Mumbai conferred on us the prestigious “Guru Nanak Trophy” for securing maximum points in sports competitions among 770 colleges for the year 2009-2010, 2010-2011, 2011-2012, 2012-2013 and 2013-2014. We also received the “Best Liked College Award” among all the colleges in India with a Cash Prize of Rs. 5 Lac from V channel and Face book sponsored by Nokia. We are permanently affiliated to the University of Mumbai and recognized by UGC. The College offers three years Bachelor Degree in Arts, Science & Commerce in Aided Section, and two years Master degree in Commerce (M.Com). We also offer other Bachelor Degree programs in Unaided Section like B.Com. (Accounting & Finance), Bachelor of Management Studies (B.M.S), Bachelor of Mass Media (B.M.M) & Bachelor of Banking and Insurance (BBI). We also have three year integrated courses of B.Sc. (Computer Science) and B.Sc. (IT) in the Science Section. The College is a Research centre for Commence, Botany, Zoology and Chemistry recognized by University Of Mumbai. We are also study centre of M. Sc. (IT) and MCA of IDOL, University of Mumbai.

Research Journal Committee

<table>
<thead>
<tr>
<th>Editor In Chief</th>
<th>Dr M.Z. Farooqui</th>
</tr>
</thead>
<tbody>
<tr>
<td>Executive Editor</td>
<td>Dr (Mrs) Anjum Ara Ahmad</td>
</tr>
<tr>
<td>Advisory Members</td>
<td>Mrs. Vandana Joshi</td>
</tr>
<tr>
<td></td>
<td>Dr Parhad Dattatraya</td>
</tr>
<tr>
<td></td>
<td>Mr. M M Razi</td>
</tr>
<tr>
<td>Administrative Support</td>
<td>Mr. William Fargose</td>
</tr>
<tr>
<td>Technical Support</td>
<td>Mr Amin Mulani</td>
</tr>
<tr>
<td></td>
<td>Mr. MasoomAli</td>
</tr>
</tbody>
</table>
General Information

♦ The aim of journal is to provide a platform for researchers, practitioners, academicians and professional from diverse domains to share innovative research achievements. Journal is dedicated to publish high quality research papers providing meaningful insights into any subject area of current interest. International Journal of Research provides a platform for dissemination and publications of your academic work on topics which have substantial inter disciplinary content both Indian as well as global context.
♦ It is our pleasure to invite you to contribute research paper/article to International Journal of Research a blind peer-reviewed, bi-annual journal of Rizvi college of Arts, Science & Commerce, Mumbai. Original research papers, conceptual articles and case studies are invited in the journal, based on current data and supported by primary/secondary sources. Submission of a manuscript implies that the work has not been published, accepted or is under review elsewhere in any other journal or magazines. An undertaking for the same should be submitted with the research paper.
♦ All editorial and administrative correspondence for publication should be addressed to the Dr (Mrs.) Anjum Ara Ahmad, Executive Editor - International Journal of Research, Rizvi College of Arts, Science & Commerce, Off: Carter Road, Bandra (W), Mumbai - 400 050 (Maharashtra). Email id: executiveeditor.ijr@rizvicollege.edu.in. For details please contact on mobile no +919819825929.
♦ Information on pattern on submission of manuscript is available in the "Guidelines for Contributors".
♦ The Editors reserve the right to reject/return to the author(s) any manuscript that in their opinion is not suitable for publication in International Journal of Research, without expressly stipulating the reasons for doing so. Under no circumstances will the identity of the reviewer(s) be disclosed to the author(s) or to any other third party not involved in the editorial process.
♦ Research Papers/Articles received will immediately be put before the Editorial Committee for initial review. Correspondence and proofs for correction will be sent to the first author unless otherwise specified. The article will be published after receipt of the corrected proofs from the authors.
♦ Subscription by each author is compulsory for publishing research papers or articles in this journal.
♦ Annual, Lifetime and Institutional subscription details with the order form for obtaining the journal are given separately and the interested persons may avail the same accordingly.
♦ Views expressed in the articles are those of the respective authors. International Journal of Research, its Editorial Board, Editor and Publisher (Rizvi College of Arts, Science & Commerce) disclaim the responsibility and liability for any statement of fact or opinion made by the contributors. However, effort is made to acknowledge source material relied upon or referred to, but International Journal of Research does not accept any responsibility for any inadvertent errors & omissions.
♦ Copyright © Rizvi Education Society’s Rizvi College of Arts, Science & Commerce, Mumbai. All rights reserved. No part of this publication may be reproduced, stored in a retrieval system or transmitted, in any form or by any means, electronic, mechanical, photocopying, recording or otherwise, without the prior permission of the Publisher. The authors are required to sign the “Transfer of Copyright” agreement before article is published in the journal.
Guidelines to the Contributors

a) The manuscripts should normally not exceed 2500 words (A 4 Size) pages, margin 1 inch in all sides including figures and tables, typed in 1.5 space in 11 -point - in Times New Roman font.

b) A hard copy of the article should be submitted followed by a soft copy of MS word of the same through e-mail.

c) **The author should declare that the article is the author's original work.** The article has not been previously published elsewhere and not currently under consideration for another publication. If excerpts from copyrighted works are included, the author should obtain written permission from the copyright owners and show credit to the sources in the article. The author should also warrant that the article contains no libellous or unlawful statements and does not infringe on the rights of others. We expect no plagiarized material in the research paper submitted to us. If we find that the author/s did not abide to the above guidelines, his work will be disqualified and no further work of the author/s will be ever considered in our journal.

d) The cover page of the article should contain: (i) Title of the article (in bold), Title should be short and precise (ii) Name(s) of authors (iii) Professional affiliation (iv) Address of correspondence (v) Contact No and Email. **Kindly note the author’s name should not be mentioned in any other page.**

e) Full paper should generally consist (i) Title of the article (Time New Romans 14, in bold) (ii) an Abstract of the paper in about 250 words (Times Roman 11-point, Italics), the abstract should be in single paragraph and indicate methods used, significant findings and conclusions in brief (iii)Keywords : 3 to 5 words ,arranged alphabetically and (iv) Main text.

f) Main text should have (i) Introduction (highlighting the review of current literature, aims and the objectives of the study) (ii) Research Methodology (or Materials & Methods) (iii) Results & Discussions (iv) Research limitations/implications (if any) (iv) Conclusions and Suggestions (v) Acknowledgements (optional).

g) References in the text should be given by surname of the author, no initials: If single author, write author surname and year in parenthesis e.g. Mathur (1987). With dual authorship give both the named e.g. Leeds and Solanki (1970), for three or more use “et.al.” e.g. Murthy et. al.(1967). If more than one references in the single year, distinguish between them by use of letters” a, b…”e.g. Olsen(1980a).If multiple references to be quoted , separate them by semi-colons ,e.g. (John(1987);Singh (1990); Rosen (2009)). The Authors are supposed to follow Harvard Style of Referencing.

h) All Figures (charts, diagrams and line drawings) and Plates (photographic images) should be submitted in electronic form. They should be of clear quality, in black and white and numbered consecutively. Tables and diagrams should be numbered consecutively and included in the text. Sources must be mentioned below the table. The titles must be above the tables/figures/charts.

i) The location of endnotes (instead of footnotes) within the text should be indicated by superscript numbers.

j) Mathematical expressions should be presented in a way that can be easily edited and printable.

k) Please check your manuscript for clarity, grammar, spellings, punctuation, and consistency of references to minimize editorial changes.

l) The editorial team has the right to modify or edit the work in order to match the standard and style requirement of the journal.

m) References should be in the end arranged alphabetically. Only references cited in the text should be presented in the list of references. For titles in a language other than English, provide an English translation in parentheses.

n) The following format should be used for referring books, articles in journals, electronic documents etc:

<table>
<thead>
<tr>
<th>Type of Source</th>
<th>Format</th>
</tr>
</thead>
<tbody>
<tr>
<td>Journal Article</td>
<td>Author surname, Initial (Year), Title of the article, Journal’s Name (in Italics), Vol. No (Issue No ), Page Number.</td>
</tr>
<tr>
<td>Books</td>
<td>Author surname, Initial (Year), Title of the book, Publisher, City.</td>
</tr>
<tr>
<td>Online Document</td>
<td>Title of the document, Journal’s Name (in Italics), Date of access.</td>
</tr>
<tr>
<td>Edited Volume</td>
<td>Title of the edited volume, Authors’ names, Editor’s name (Ed), Title of the book, Publisher, City.</td>
</tr>
<tr>
<td>Conference Papers</td>
<td>Author surname, Initial (Year), Title of the paper, Journal’s Name (in Italics), Vol. No (Issue No ), Page Number.</td>
</tr>
<tr>
<td>Unpublished Theses and Dissertations</td>
<td>Author surname, Initial (Year), Title of the thesis/dissertation, University, Location.</td>
</tr>
</tbody>
</table>

Examples are given below


**Unpublished dissertations and theses**:

**INTERNATIONAL JOURNAL OF RESEARCH**

**Subscription ORDER FORM**

(For all kinds of Subscribers)

Please fill this form in Capital Letters and mail to: executiveeditor.ijr@rizvicollege.edu.in

To,

Editor in Chief,

International Journal of Research

Please Enter/Renew our subscription of IJR starting from

I / We would like to subscribe for 1 Year □ Institutional Membership □ Lifetime subscription □

Enclosed is the Bank's Demand Draft/Cheque Rs. ............... / US$* ................. in favour of Rizvi Education Society D.D./Cheque No. ............... dated ............... drawn on (specify bank) ..........

* Equivalent amount in Indian Rupees can be remitted.

Please send Performa Invoice

**Mailing Address:**

<table>
<thead>
<tr>
<th>Name</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Address</td>
<td></td>
</tr>
<tr>
<td>City</td>
<td></td>
</tr>
<tr>
<td>State &amp; Country</td>
<td></td>
</tr>
<tr>
<td>Postal/Pin Code</td>
<td></td>
</tr>
</tbody>
</table>

Contact No ________________________________  Emailid ________________________________  Instructions if any: ____________________________________________________________

**Please Note:**

Supply of Journal will commence only on receipt of full subscription amount in advance.

Subscription for one year is enlisted for Full volume

Demand Draft/ Pay Order/Cheque (Crossed) should be in favour of “Rizvi Education Society” payable at Mumbai (India).

For any query / Information, please contact

The Principal( Editor in Chief, IJR)

Rizvi Education Society's

Rizvi College of Arts, Science & Commerce

Off. Carter Road,

Bandra(w),

Mumbai – 400 050, India

Phone : +91-22-2648 0348, +91-22-2604 1696, +91-98-98198259

Fax : +91-22-2649 7448

E-mail : chiefeditor.ijr@rizvicollege.edu.in, executiveeditor.ijr@rizvicollege.edu.in

Website : http:\www.rizvicollege.edu.in