

Genesis

A Multi-Disciplinary Peer-reviewed Annual Research Journal
Vol. V, Issue I, February, 2022



RESEARCH JOURNAL PUBLICATION COMMITTEE
K C DAS COMMERCE COLLEGE
Chatribari, Guwahati-781008, Assam, India
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GENESIS, A Multi-Disciplinary Peer-reviewed Annual Research Journal
Printed by Shri Pratul Bhattacharyya, Published by Dr. Hrishikesh Baruah,
Principal, K. C. Das Commerce College, on behalf of Research Journal
Publication Committee, K. C. Das Commerce College, Chatribari, Guwahati,
Assam, Pin: 781008 and Shri Ganesh Printers, MRD Road, Noonmati,
Guwahati – 20, Kamrup(M) Assam.
Editor : Dr. Ananta Pegu

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GENESIS

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Ph.No. 96781-11099/94357-07157

kdccollege.ac.in

Price : Rs. 500.00 (Rupees Five Hundred only)

Printed at :

Shri Ganesh Printers

MRD Road, Noonmati, Guwahati – 20, Kamrup(M), Assam.

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A MULTI-DISCIPLINARY PEER-REVIEWED ANNUAL
RESEARCH JOURNAL

K. C. DAS COMMERCE COLLEGE
Volume-V, Issue-I February, Issue: 2022

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From the Principal's Desk

It gives me immense pleasure to present "Genesis", the multidisciplinary research journal of K. C. Das Commerce College in a more evolved format and manner. 'Genesis', the peer reviewed journal went into a hiatus after publication of four volumes reflecting various shades of academic endeavours. Research and Development Cell of K. C. Das Commerce College played a key role in initiating registration and indexing of 'Genesis' in the domain of RNI, Govt. of India. Our Nation is culturally, linguistically and ethnically the most diverse country in the world. We are yet to discover many of its elements. One of the objectives of this journal is to facilitate a network of academic linkages amongst research scholars and other academicians to access and have an understanding of topics on multi-disciplinary areas particularly related to North East India.

The present issue comprises of 20 articles categorized under three sections: Humanities and Social Science and, Science. Broadly the papers have tried to give some insights into various shades of commerce, infrastructure development, environmental management, women empowerment, academic etc mostly with reference to the state of Assam.

All research papers are expected to come up with proper examination and analysis of relevant database following conventional or innovative methodologies. In the present edition a few endeavours are based on secondary database but yet considered due to significance of their theme. Green marketing is an important sustainable development tool for developing countries and the paper on this theme is one such approach. The paper on extraction and application of natural textile dyes from household vegetable waste on cotton and silk fabric is another interesting one. Incorporation of articles on autism spectrum disorders, academics, capital structure of automobile industries in India, GST, social entrepreneurship, microfinance, online buying, Assamese language etc reflect the multidisciplinary nature of the journal. There are certain themes on which research works may be expanded.

I would like to express my sincere thanks to all the members of the editorial board as well as reviewers for taking out time for this academic pursuit of our College. Special thanks go to Mr. Pratul Bhattacharyya of Ganesh Printers, Noonmati, Guwahati, for being a part of the team and getting the document transformed into a presentable output.

Dr. Hrishikesh Baruah, M.Sc., Ph.D.
Principal, K. C. Das Commerce College

From the Editor's Desk

It is indeed a pleasure for us to introduce the Volume –V, Issue-I of the research journal “Genesis” published by K.C. Das Commerce College Chatribari, Guwahati.

“Genesis” is a peer-reviewed Annual Research Journal of multi-disciplinary topics. However, we would like to highlight the objectives of this journal.

The main objective of the journal is to provide an academic platform to research scholars and other researchers to access topics on multi-disciplinary areas, in the North Eastern Region, particularly.

All research papers are expected to have proper analysis, critical examination and creative innovative thinking.

All research papers must be relevant in the respective areas.

The topic coverage of the journal is broad and the journal incorporated a wide variety of topics, related to any branches of science languages, environment, economics, commerce, social life etc. As a multi disciplinary journal, “Genesis” encourages its contributors to submit research papers of relevance papers of relevance in many areas.

Therefore, to accomplish the objectives sometimes the editorial board had to face many problems of deletion or omission in order to maintain uniformity which the said board had to do it as per discretion. All the research papers submitted for this volume of the journal have been sent to the reviewers for the proper review process and all the papers have gone through a blind review process. The comments of the reviewers are communicated to the authors for revision accordingly and revised papers are accepted for publication.

Place: Guwahati-08

Dr. Ananta Pegu

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HUMANITIES AND SOCIAL SCIENCE SECTION

**EVER “GREEN” MARKETING MANAGEMENT:
SUSTAINABLE MARKETING MANAGEMENT**

Dr. Kingshuk Chakraborty *

Abstract

In the modern era of climate change, it has become a challenge to keep the environment quality safe which is the biggest needs of the time. As we know that with the rapid economic development the quantity and quality of the non-renewable resources depleted seriously. On the contrary, consumers are also aware about various environmental issues like; global warming, climate change and different types of pollutions and their impact on human life. Green marketing is a part of environmental management and has emerged as an important concept in India as well as in other developing countries. This concept has been used as a strategy to achieve the sustainable development. In this paper, main emphasis has been made of concept, need and importance of green marketing. The paper is based on secondary information which has been collected from books, journals, websites and news papers. The paper aims at finding out what actually green marketing is all about and how can companies be more competitive by using green marketing strategies. The paper describes the current scenario of Indian market and explores the challenges and opportunities businesses have with green marketing.

Key words: Green marketing, sustainable development and environment.

Introduction

Economic activity affects the environment in diverse ways. In producing and consuming goods and services, societies draw materials and energy from environment, adversely affecting the diversity of flora and fauna inhabiting both land and water. In economics market is considered as an important institution. In the literatures of economics the concept of market has been categorised into various parts such as labour market, money market, product market, capital market etc. Marketing is a process of communicating the value of a product or service to customers, for the purpose of selling that product or services. Marketing

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satisfies the needs and wants through exchange process and building long term relationships. Generally, the marketing system is connected with the production process (both pre-production and post production process). As for example a producer purchase various types of raw materials form the market in order to produce the goods and services. Similarly, a producer goes to the market in order to sale his produce to the customer. In this paper we confined ourselves only in post production marketing process. Every production process and consumption process are interlinked with the natural environment. Here environment plays duel role. First, is as a supplier of resources and second is as a receptor for waste products. These wastes may result directly from production or from consumption process. More production means huge exploitation of resources from the environment, most of them is non-renewable or exhaustible. Thus productive activity results depletion of scare resources. On the contrary, more consumption also denotes huge generation of waste products. For some wastes there are no natural processes to transform them into harmless substances. Such wastes create negative externality in the natural environment and human life.

Today socio-economic development comprises sustainable development. Sustainable development is a process of economic activities which leaves the environmental quality level intact with the policy directives corresponding to this notion being the maximization of net benefits of economic development for the present and future generations, subject to maintaining the services and quality of the natural resources over time (Bhattacharya, 2001). On the other hand, sustainable marketing is the process of promoting products that are environmentally safe. It is a marketing strategy that promotes a company's sustainable initiatives serves as a bridge between corporate responsibility and profitability. These initiatives often require a significant capital investment to change the way a company does business or to innovate its products and services so they have a more positive impact on the environment.

Green Marketing

An important component of the sustainable management is the green marketing. The concept of green marketing came into status in the late 1980s and early 1990s but it was first discussed much earlier. The American Marketing Association held the first workshop on "Ecological Marketing" in 1975. According to the American Marketing Association, green marketing is the marketing of

products that are supposed to be environmentally safe. It is also termed as environmental marketing or ecological marketing or sustainable marketing. Green marketing refers to a marketing concept wherein the production, marketing, consumption and disposal of products happen in such a manner that is less injurious to the environment with growing awareness about the implications of global warming. It is a common knowledge that resources are limited and human wants are unlimited, hence it is very impotent for the producers and marketers to utilize the scarce resources efficiently. On the contrary, there is growing concern among the consumer all over the world regarding protection of environment. So the green marketing is inevitable.

Literature Review

Green marketing is a very new concept and in this sphere limited researches have been carried out. In business economics the term “*green product*” is used commonly to describe those that strive to protect or enhance the natural environment by conserving energy or resources and reducing use of toxic agents, pollution and waste. Paul Hawken, Amory Lovins and L. Hunter Lovins write in their book “*Natural Capitalism: Creating the Next Industrial Revolution*” that greener, more sustainable products needs to dramatically increase the productivity of natural resources, follow biological production model, encourage dematerialization and reinvest in and contribute to the plant’s “natural” capital. Attention on green marketing was given in the late 1970’s when the American Marketing Association organised the first ever workshop on Ecological marketing in 1975 which resulted in the first book on the subject entitled- “*Ecological Marketing*” by Henion and Kinner in 1976. Several books on green marketing began to be published thereafter. The concept of sustainable green marketing came into light in the late 1990s and early 2000. Dutta, B. (2009) in his article on Green Marketing titled “*Sustainable Green Marketing The New Imperative*” published in Marketing Mastermind states that green marketing involves developing good quality products which can meet consumer needs and wants by focusing on the quality, performance, pricing and convinces in an environment-friendly way. Unruh, G. And Ettenson, R. (2010) in their article “*Growing Green: Three smart Paths to Developing Sustainable Products*” published in Harvard Business Review, believed that developing green products make sense for their organization and need to determine the best path forward.

Objective of the Study

The primary aim of this study is to give an overview of the present norms of the green marketing in India. The analysis is based on the secondary information which is collected from the different research studies made worldwide by different organization and scholars.

Need for Green Marketing Management

In this twenty first century the concept of green marketing becomes an important and talks about subject because of the following factors:

- 1) In the present days the government regulates the natural environment very strictly and the whole world is taking about global warming, climate change and environment protection. In such a situation the companies would be left with no option but to adopt green marketing strategies.
- 2) Recent technological advancement is totally different from those of the early times. At present the innovations and technical up gradation take into account the externalities which are closely associated with the interests of the customers, global warming, climate change issues etc. As a result the companies are now compelled to think about the introduction of the concept of green marketing strategy.
- 3) The growing worldwide environmental awareness campaigns make the consumers very much environment sensitive and health conscious. The market now becomes consumer oriented thus the companies are now provoked to introduced green concept in the product marketing.
- 4) Growing consumerism and industrialization created a pressure on the availability of the non renewable resources. Huge exploitation and consumption depleted the resources dangerously. If the companies don't follow the green marketing concept at this moment then in near future it will disturb the growth process of the nation.

The Four P of Green Marketing

Like conventional marketing system, the green marketing also comprises four Ps and they are

- 1) **Product** : Generally, the green marketing is related with the green product. The products those are manufactured through green technology and that caused no environmental hazards are known as the green

products. The green product should have some important characteristics such as, recyclable, reusable, natural ingredients, non-toxic chemical, use approved chemicals, eco-friendly packaging and so on. Use of the green products is necessary for the conservation of scarce natural resources and to achieve sustainable development.

- 2) **Packaging** : The green marketing comprises a wide range of processes such as green design, green packaging, labelling and advertisement. Introducing environmental awareness into the design phase of commodities and processes is one of the most effective methods of pollution avoidance. Previously, the product design has provided too much importance on the product performance. For this reason perhaps it has been ignoring the overall environmental impact of raw material exploitation, production process and of course the product itself. Thus the previous product designing adversely affect the environmental quality. Now the green product designing aims at minimising the environmental impact of a product during its life cycle without comprising its performance. Packaging is another important component of the marketing process. The industries have been popularizing the products through the packaging process and hence it has been given the top most priority. From the consumer point of view package is a waste product and ultimately it has been thrown into the open environment and ultimately it creates the pollution problem. Therefore, the packaging process should be incorporated with efficiency which not only minimise its harmful impact on the environment but also enhance the attractiveness of the produce in the market.
- 3) **Pricing** : Price is a crucial factor of green marketing. Most of the consumers will only be prepared to pay additional value if there is a perception of extra product value. This value may be improved performance, function, design, visual appeal or taste. Green marketing should take all these facts into consideration while charging a price.
- 4) **Promotion** : Another important aspect of green marketing is the promotion of the green products in mass media. Promotion means the campaigning of the product value among the common people. Thus it is related with the communication process. The sales promotional activities

of the business firms should take into consideration the environmental aspects on the products. It is through the promotional activity people came to know about the green product in the market and their values. Another important component of the green marketing is the eco-labelling which helps the consumers to identify the environmentally less harmful products in the market. Thus it enables the consumers to change or control their behaviour.

Constraints of Green Marketing

In the developing nations including India the green marketing system is facing the following constraints:

1. ***New Concept*** : In India green marketing is a new concept and the major constraints before this concept are firstly, in India literate people live in the urban areas and they are more aware about the merits of the green marketing. But it is still a new concept for the illiterate people who are living in the rural areas. These consumers need to be educated and made aware of the environmental threats. The new green movements need to reach the masses and that will take a lot of time and effort
2. ***Cost Constraint*** : The adoption of green technology requires research and development studies. It is a costly affair in any country. The developing countries are capially poor hence they can able to invest lots of funds on research and development activities to innovate the green technology or green products.
3. ***Time Constraint*** : True business is always linked with profit and loss. As mentioned earlier that the introduction of green technology is associated with huge investment and hence increased cost raises the price level. On the other hand, rising price reduces the profitability aspects of the firms. Thus during short run the firm should forget the profit aspect. They can expect profit only in the long run. Such time preference will create uncertainty in the business prospects. For this reason many firm don't like take interest about the green marketing strategies.
4. ***Avoiding Green Myopia*** : Green marketing must satisfy two objectives: improved environmental quality and customer satisfaction. Misjudging either or overemphasizing the former at the expense of the latter can be termed as "green marketing myopia".
5. ***Lack of Regulatory Authority***: In India there are various unorganized

producing units which are undertaking the production activity without considering the environmental issues. In the remote areas there is no standardization to verify the claim of green marketing. Unless some regulatory bodies are involved in providing the certifications there will not be any confirmable means to implement the green marketing. A standard quality control board needs to be in the production and distribution place for such tagging and licensing.

6. ***Lack of technology*** : The implementation of the green marketing requires some sophisticated technology which is not easily available in the remote areas.
7. ***Lack of Coordination*** : There is either no proper linkage or a weak linkage among different department to implement the issue effectively such as linkage between pollution control board and industrial department, pollution control board and marketing etc.

Prospects of Green Marketing in India

Concept of green marketing is very new in India but recently it has been emerging as a burning issue of the marketing strategy of the leading production brands of India. “*The Global Image Power Green Brands Survey*” (The Green Brands survey, one of the largest global consumer surveys of green brands and corporate environmental responsibility, explores consumer attitudes and perceptions towards green issues) 2011 edition shows that concern about the environment by the consumers, is translating into a willingness to pay for a premium for green products. 64 percent Indian consumers indicate that they plan to spend more on green products next year. Furthermore consistent with emerging countries, Indians are willing to pay a green premium price, with 48 percent of Indians willing to spend 10 percent more on a product simply because it is green. Consumers in India are trusting of green advertising compared to other countries, with 86 percent of Indian consumers reporting that advertising about products help them in making choices. In India 28 percent of the consumers intend to purchase auto in the next year as compared to purchase of 16 percent in last year. In 2008 survey made by the National Geographic Society and GlobScan on Consumer choice and environment reported on current behaviour in 14 countries including India. The study found signs that all countries “feel empowered when it comes to environment and are taking some action in their daily lives to reduce consumption and waste.”

AMUL has been rated as the top Indian Green Brand by *Global Green Brands Survey*. The International Dairy Federation has also awarded AMUL green movement as the best environment initiative in the sustainability category in 2010. It also has been awarded *Srishti's Good Green Governance* award for four consecutive years since 2011. As per the survey in 2011, top 10 green brands in India are:

- 1) AMUL
- 2) Dabur India Ltd
- 3) Infosys
- 4) Taj Hotels
- 5) Britannia Industries Ltd.
- 6) Suzlon India
- 7) Hindustan Unilever Ltd.
- 8) Wipro Technologies Ltd.
- 9) Maruti Udyog Ltd.
- 10) Godrej Consumer Products.

Conclusion

With the widespread misuse and huge exploitation of non renewable natural resources resulting in ecological disturbances, the country has woken up to the environmental problems it faces in the beginning of globalization. After globalization the country has experienced huge explosion of production and consumption activities of various kinds and marketing of different types of products. As a result, we are now facing with several environmental problems such as deforestation, various types of pollution, crisis of pure drinking water, artificial flood, reduction in agricultural productivity, spread of different types of disease among human and animal and so on. This has brought about a need for environmental planning and sustainable management to prevent over exploitation of the scarce resources and for optimum use of these resources. To achieve this objective green marketing works as an important policy approach. The Indian government has also done its mark in promoting green marketing and eco friendliness by way of banning plastic bags from daily use, helping its automotive industry to develop greener vehicles by supporting hybrid and electric vehicles, by investing in greener cars the government of India is capitalizing on an underutilized segment and building an infrastructure that will generate economic growth and reduce emission. The government took the initiative of promoting

green building construction, usage of alternative sources of energy by companies. The government forces the firm to adopt protective policy regarding environment. Side by side in order to create public awareness the government also adopted several promotional measures through different Medias. Moreover the present day's education system also incorporates the green technology and its usefulness. Public participation can also render a great help for promoting the green marketing system in the economy. Government institutions, Non government organizations and other voluntary organizations can also render much help in educating the masses about the efficacy green marketing and benefits of keeping the environment clean.

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INFRASTRUCTURE DEVELOPMENT IN BODOLAND TERRITORIAL AREA DISTRICTS (BTAD) OF ASSAM

Priyambee Swargiary*

Abstract

The infrastructure is the key input in economic and social growth. There is a close link between the development of an infrastructure and sustainable development of a region. Infrastructure facilities are of the nature of facilitating the working of an economy. In real sense they are as capital of society, embodied in such forms as helps direct productive activities. The availability and expansion of infrastructural facilities play a crucial role in accelerating and speeding up of economic development, whereas its inadequacy hampers growth. It represents the wheels of economic activities. Moreover, it is a powerful instrument for realization of the objective of balanced regional development. Since independence, top most priority has been assigned to infrastructure by Indian Planners in promoting economic development.

Keywords : Infrastructure, Economic Growth, Regional Disparities, Balanced Development.

Introduction

BTAD is located in the north bank of the river Brahmaputra in the state of Assam in the north eastern region of India, by the foothills of Bhutan and Arunachal Pradesh.

BTC is an autonomous self-governing body under the 6th schedule of the Constitution with its four Bodoland Territorial Areas District [BTAD] namely: Kokrajhar, Chirang, Baksa, and Udalguri. Kokrajhar is the capital of Bodoland. It has been divided into 4 districts, 10 civil sub-divisions and 40 development blocks. Its geographical area is 8795 sqkm.

*Research Scholar, Department of Economics, Dibrugarh University

Need for the Study

Economic welfare of a nation or region depends upon its level of economic development. But economic welfare does not merely depend on the level of economic development but also on its distributive aspect. Unfortunately, the fruit of economic development is not equally distributed

among the different people and parts of the country, causing disparities and imbalances in economic development.

Many development and growth theories have proved that regional disparities and imbalances are inherent in the progress of development and their degree goes on changing with the stage of economic development. However, there are differences of opinion among the economists about the pattern of regional disparities during the process of economic development. According to Myrdal (1957), the main causes of regional disparities is the strong 'Backwash Effects' and weak 'Spread Effects'. Richer and progressive regions attract net immigration, capital and trade from other parts of the country and this movement by itself tends to favour these regions and disfavour

the other regions. Hirschman also expressed similar views, using the concepts 'Trickling down; and 'Polarization Effects' (Hirschman, 1958). However, there are differences in their approach to development. Hirschman agrees in favour of producing geographical imbalances through creation of development centres, but Myrdal stands for strengthening the mechanism for spread-effects from outset (Rao and Sundarm, 1972). This view is known as 'Concentration Cycle' and was found valid in some empirical studies. Existence of regional disparities in economic development, in vast developing countries like India, is a common phenomenon. Differences in per capita income, agricultural growth, industrial growth, capital etc., are often highlighted to bring out disparities in development of India and different states. Per-capita, agricultural growth, industrial growth, is not a sufficient indicator of development. Difference in infrastructure can all be considered indicators for purposes of studying imbalance and inequalities in regional development. The present study investigates regional disparities in development of infrastructure in BTAD, Assam state.

Objectives

1. To study the availability of infrastructural facilities in BTAD of Assam.

2. To study the regional disparities of trends and pattern of development of physical, economic and institutional infrastructure in BTAD.
3. To identify the causes of regional disparities in infrastructure.
4. To suggest measures to reduce the regional disparities in development of infrastructure in BTAD.

Methodology

The study is based on secondary data. Secondary Data Sources are:

1. Statistical Handbook of Assam, 2017
2. District Census Handbook, 2017
3. Economic Survey Assam, 2017
4. North Eastern Region Databank and
5. Articles, Books, Journals, Magazines.

Review of Literature

Infrastructure comprises all those activities and facilities which help sustain the growth in production and income generation in the rest of the economy rather than production and income generation within the infrastructure enterprises themselves. In the recent decades, infrastructural facilities gained even more importance with dramatic advances in information technology and telecommunications (Chandran, 1998). It is not surprising, therefore, that in all developing countries; infrastructure has the largest share of investment. According to the World Bank estimates, the annual public investment in infrastructure in these countries averages around 4 percent of GDP (World Bank, 1994).

The infrastructure sector covers a wide spectrum of services and can be classified as physical, social and institutional infrastructure. Without physical infrastructure, an integrated, independent modern economy cannot function. Social infrastructure plays an extremely important role in enhancing the human capital. Human capital affects growth both through its effects on innovations and technological change as well as increase in the labour productivity. Financial infrastructure has gained importance recently. The emphasis of development strategy has been shifted from state control to market friendly mechanism only because of increased role of institutional infrastructure (Singh, 2001).

Infrastructural facilities are of the nature of facilitating the working of an economy.

Economic infrastructure has direct impact on the country's economic growth; it indirectly affects the social development. The development of economic infrastructure in developed countries has significantly contributed to the increase in production and productivity that have directly resulted in growth of GNP and per capita income. High income in turn has encouraged higher expenditure on development of education and health which have its bearing on the human resource development. Infrastructure, thus acting as the wheels of the economic activity, has pervasive impact on economic development and human welfare (Shah and Patel, 2006).

Presentation of data

Roads

Table 1 : District Wise And Category- Wise Length of Roads Under PWD In BTAD As On 31-03-2017:

District	State Highway	Major District Road	Rural Road	Urban Road	Total
Kokrajhar	61.13	131.40	3660.42	39.700	3892.95
Chirang	0.603	-	931.325	-	931.928
Baksa	145	43	1847	-	2033
Udalguri	82	102.00	1512.00	70.00	1766
Total BTAD	289.033	276.40	7950.745	109.70	8625.878

Source- Addl. Chief Engineer, PWD, Kokrajhar.

Table 2 : Length of Road Per Lakh Of Population & Per' 00 Sq. K.M Of Geographical Area In BTAD, 31-03-2017:

District	Total Road Length	Population	Road Length Per Lakh of Population	Area [in sq.km]	Road Length Per '00 Sq.K.M of Geographical Area
Kokrajhar	3892.95	898991	433.04	3169.22	1.23
Chirang	931.325	481818	193.00	1169.90	0.796
Baksa	2035	953773	213.36	3056.89	66.57
Udalguri	1786.00	734538	215	1582.00	1.06
Total BTAD	8645.275	3069120	1054.40	8978.01	69.656

Source- Addl. Chief Engineer, PWD, Kokrajhar.

Banking

Table 3 : District Wise Distribution of Aggregate Deposit And Gross Bank Credit Of All Scheduled Commercial Banks In BTAD:

As on March 2016

District	No. of Reporting Offices	Deposit	Credit	Credit Deposit Ratio
Kokrajhar	35	1573	439	27.9
Chirang	23	1082	355	32.8
Baksa	37	741	356	48.1
Udalguri	31	697	490	70.2
Total BTAD	126	4093	1640	179

Source- Statistical Handbook, Assam, 2016

Table 4 : District Wise Distribution Of Aggregate Deposit And Gross Bank Credit Of Regional Rural Banks In BTAD:

As On March 2016

District	No. of Reporting Offices	Deposit	Credit	Credit Deposit Ratio
Kokrajhar	11	253	106	41.8
Chirang	7	127	79	62.1
Baksa	12	204	162	79.8
Udalguri	12	155	122	78.7
Total BTAD	42	739	469	262.4

Source-Statistical Handbook, Assam, 2016

Industry

Table 5 : District Wise Number of Micro, Small, Medium Enterprise [MSME] Registered During the Year 2015-16

Unit Registration Total Workers

District	Micro	Small	Medium	Total
Kokrajhar	8	0	1	9

Chirang	51	4	0	55
Baksa	5	1	0	6
Udalguri	12	1	0	13
Total BTAD	76	6	2	83

Source- Economic Survey Assam, 2015-16.

Table 6 : District Wise Distribution Of Registered Factories And Workers In BTAD, 2015

District	Factory	Worker
Kokrajhar	42	1812
Baksa	16	1047
Chirang	21	1139
Udalguri	74	3227
Total BTAD	153	7225

Source- Statistical Handbook Assam,2016.

Table 7 : Total Number of Registered Micro, Small, Medium Enterprises [MSME] Units And Total Number of Workers In BTAD.

District	Total Registration During The Year 2014-15	Total Workers 2014-15
Kokrajhar	9	206
Chirang	55	54
Baksa	6	54
Udalguri	133	2208
Total BTAD	83	2522

Source- Economic Survey Assam, 2015-16

Power

Table 8 : District Wise Number of Villages Electrified In BTAD

District	No. of Inhabited Villages, [2011 Census]	No. of Villages Electrified [Cumulative]	
		2014-15	2015-16
Kokrajhar	1068	834	834
Chirang	508	-	-
Baksa	690	-	-
Udalguri	800	-	-

Source- Statistical Handbook, Assam, 2016

Table 9 : Solar Home Lighting System Installed By Assam Energy Development Agency [NEDA] Under Remote Village Electrification Programme [RVEP]

District	Total Home Lighting System [As on 31 st March, 2015]
Kokrajhar	1027
Baksa	0
Udalguri	0

Source- Statistical Handbook, Assam, 2016

Health

Table 9 : Number of State Government Hospitals, SDHC, PHC, FRU, CHC Etc In BTAD 2016-17

District	Hospital	SDCH	PHC	FRU	CHC	Sub-Centres
Kokrajhar	1	1	44	1	4	162
Chirang	1	0	25	1	2	86
Baksa	1	0	44	1	5	167
Udalguri	1	0	24	2	4	146
Total BTAD	4	1	137	5	15	561

N.B: SDCH= Sub – Divisional Civil Hospital, PHC= Primary Health Centre, FRU=First Referral Units, CHC= Community Health Centre's, BPHC= Block Primary Health Centre, SHC= Subsidiary Health Centre, SD= State Dispensary.

Table 10 : Number of Beds In Different Types Of Health Institutions In BTAD, 2016-17

District	NO. of Beds					
	CH	BPHC	MPHC	CHC	SDHC	Total
Kokrajhar	200	24	6	150	100	480
Chirang	100	12	20	90	0	222
Baksa	200	36	Nil	180	0	316
Udalguri	100	18	38	180	0	236
Total BTAD	600	90	64	600	100	1254

N.B: BPHC= Block Primary Health Centre, MPHC= Mini Primary Health Centre.

Education

Table 11 : District Wise GER, NER, And Drop Out Rate In Government/ Provincialised Primary & Upper Primary Schools In BTAD,2016-17

District	Lower Primary[%]			Lower Primary [%]			PTR	
	GER	NER	Drop-out	GER	NER	Drop-out	LP	UP
Kokrajhar	120.70	109.2	5.6	91	70.3	1.4	1:25	1:17
Chirang	115.16	112.2	0.54	88.4	88.11	1.84	1:18	1:22
Baksa	128.52	128.49	0.001	73.15	82.4	0.001	1:28	1:20
Udalguri	98.70	94.8	4.37	68.61	72.8	00	1:44	1:38

Source- Director Of Education, BTC, Kokrajhar. GER= Gross Enrollment Ratio, NER= Net Enrollment Ratio, PTR= Pupil Teacher Ratio.

Table 12 : Govt./ Provincialised Primary & Upper Primary Schools Having Various Facilities In BTAD, 2016-17.

District	Lower Primary [In No.]				Upper Primary Schools [In No.]			
	No. of Schools	Drinking Water	Boys Toilet	Girls Toilet	No. of Schools	Drinking Water	Boys Toilet	Girls Toilet
Kokrajhar	1511	1377	1494	1504	289	240	271	285
Chirang	818	815	816	804	105	102	105	103
Baksa	1441	1297	1042	981	343	343	304	321
Udalguri	1168	832	898	935	208	180	190	182
Total BTAD	4938	4321	4250	4224	945	865	870	891

Source- Director Of Education, BTC, Kokrajhar.

Table 13 : Enrollment By Course In Degree Standard And Above In BTAD, 2016-17

Courses	Enrollment		Scheduled Caste		Scheduled Tribes	
	Female	Total	Female	Total	Female	Total
Ph.D/D.Sc./M.Phil	9	14	00	00	07	12
M.A	392	586	17	25	230	357
M.Sc	96	223	04	09	54	111
M.Com	14	45	00	03	12	33
B.A& B.Sc[Major]	9579	19673	708	1482	5031	10718
B.Sc&B.Sc[Major]	1277	3403	55	175	702	1723
B.Com&B.Com [Major].	174	665	12	64	77	368
B.E.[Engg] Govt.	35	85	04	09	09	20
L.L.B/L.L.M	54	138	03	08	38	90

Source- Director of Education, BTC, Kokrajhar.

Conclusion

From the above analysis and discussion of data, it can be concluded that the existing pattern of development of BTAD is one of the socio-economically backward in nature as compared to other district of the state. No doubt the district has high human and natural resources potentialities for more and more development. But the fact is that they are yet to be utilized properly and efficiently. Based on the findings of the present study, following specific policy recommendations are made :

Firstly, as there is a positive relationship between infrastructure and economic development and the states/ regions with stronger infrastructural base have the potential to grow more rapidly than the others, therefore, Government of India should identify the infrastructural weaklinks in backward states and draw effective plans for bridging the infrastructural gaps so as to reduce inter-state disparities in economic development. Objective of balanced regional development will not be achieved until disparities in infrastructure are taken care of. Secondly, the gap of infrastructural facilities among states has been reduced in the post-liberalization period but development impact of infrastructure has weakened, which may be due to poor quality or under-utilization of the infrastructural facilities. Some states like Punjab, though rank high in terms of infrastructure but are sliding down in economic development, especially in per capita income, which may be due to poor quality of infrastructure. Thus, government should take suitable measures to improve the quality and utilization of infrastructure so as to

enhance the pace of economic development.

Thirdly, for rapid economic development an all-round development of the infrastructural facilities is needed. Therefore, the governments should frame such a policy which includes an appropriate mix of all types of infrastructural facilities i.e. physical, social and financial/institutional infrastructure. Even the developed states are lacking in some components of infrastructure. Finance Commission and Planning Commission grants should be provided to the respective states to make up for the deficiencies.

Fourthly, provision of adequate education and health facilities is a must for human development which is essential for poverty alleviation as well as for realizing the goal of rapid economic development. Special policy packages may be provided to the states, which are lagging in social infrastructure.

Thus, it may be concluded that differences in the availability of infrastructural facilities have largely led to regional disparities in economic development. Therefore, governments must give serious thought to the administrative, regulatory, financial and institutional framework and frame appropriate policies for optimizing development gains from infrastructural projects. Good governance, both at the central and state levels is critical in this context.

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A COMPARATIVE STUDY ON ACADEMIC ACHIEVEMENT OF SECONDARY SCHOOL (CBSE) STUDENTS OF DHEMAJI DISTRICT OF ASSAM

Dr. Nitul Gogoi*

Abstract

The present study is an effort to focus on academic achievement of secondary school students. The sample of the study consisted of 130 students (80 males and 50 females) from tenth class under CBSE of Dhemaji district of Assam. The present study was used survey method for collection of data. Purposive sampling method was used for selecting the schools. The Board results of class X was used for collecting data for academic achievement. The main finding of the study was that there is true difference between male and female as well as General and SC/ST students on academic achievement.

Keywords : Academic Achievement, Secondary School

Introduction

Academic achievement is one of the most important aspect or goals of the whole educational growth and development in the present competitive society. In our society Academic achievement is considered as a key criterion to judge one's total potentiality and capacity. Hence Academic achievement occupies a very important place in education as well as in the learning process. Concise dictionary of education (1982) has explained Academic achievement as "successful accomplishment or performances in particular subjects, areas or courses usually by reasons of skill, hard work and interest typically summarized in various types of grades, marks, scores or descriptive commentary".

Good academic achievement of the students is the sole responsibility of schools

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or any other educational institutions to promote their whole scholastic growth and development. In the rapidly changing society, with the rapid growth in advancement of science and technology, academic achievement has become so vital that every parent today sets high goals to educate the child. Hence, the entire effort of education is towards improving the academic performance of the pupils.

Literature Review

Boruah, J (2011) studied on academic achievement, achievement motivation and modernity attitude; a study on secondary school students of Assam. The study found that there is a significant relationship between academic achievement and achievement motivation.

Gohain, H. (2012) made a study of socio-economic status and academic achievement of Kendriya Vidyalayas of Dibrugarh district. The results revealed that (i) there is no significant difference between the achievement score mean of boys and girls of the Kendriya Vidyalayas of Dibrugarh district. (ii) there is a significant relationship between the socio-economic status and Academic achievement. If the ESE of the parents is high the Academic achievement of students is also high.

Dutta, J (2016) conducted a comparative study on academic achievement of secondary school students in Lakhimpur district of Assam. The study showed that secondary school students studying government and private schools as well as belonging urban and rural areas showed different significantly in respect of their science subject. However, the separate comparison of male and female of government students are not significant in science subject.

Saikia, P. (2017) conducted a comparative study on academic performance of rural and urban secondary students with reference to Lakhimpur district of Assam and found that there is no significant difference on academic achievement of rural and urban secondary school students.

Objectives

The study was designed to achieve the following objectives:

- To compare the academic achievement between male and female secondary school students of Dhemaji district of Assam.

- To compare the academic achievement between rural and urban secondary school students of Dhemaji district of Assam.
- To compare the academic achievement between General and SC/ST secondary school students of Dhemaji district of Assam.

Hypotheses

On the basis of above objectives following hypotheses were formulated:

H_0 1: There is no significant difference on academic achievement between male and female secondary school students of Dhemaji district of Assam.

H_0 2: There is no significant difference on academic achievement between rural and urban secondary school students of Dhemaji district of Assam.

H_0 3: There is no significant difference on academic achievement between General and SC/ST secondary school students of Dhemaji district of Assam.

Methods and Sample Design

The investigator used descriptive survey method. The population of the study is all the class-X students studying in secondary schools (CBSE) of Dhemaji district of Assam. A total of 130 students were selected, out of which 80 males and 50 females students. Here, academic achievement score refers to the percentage of marks obtained in aggregate by the Class-X students of Dhemaji district of Assam in the final examination of class-X, conducted by Central Board of Secondary Education. In order to analyze the collected data, 't' test was used by the investigator. The present study has been delimited to the students studying in class-X belonging to JNV and KV of Dhemaji district of Assam.

Analysis and Discussion of Results

Collected data were analyzed in terms of mean, standard deviation and t-test.

Objective 1: To compare the academic achievement between male and female secondary school students of Dhemaji district of Assam.

H_0 1: There is no significant difference on academic achievement between male and female secondary school students of Dhemaji district of Assam.

Table-1: Showing Mean, SD and t-value of Male and Female Students

Variable	Group	N	Mean	SD	t-value	Level of Significance
Academic Achievement	Male	80	38.55	4.17	2.04	Significant at 0.05 level
	Female	50	37.06	3.98		

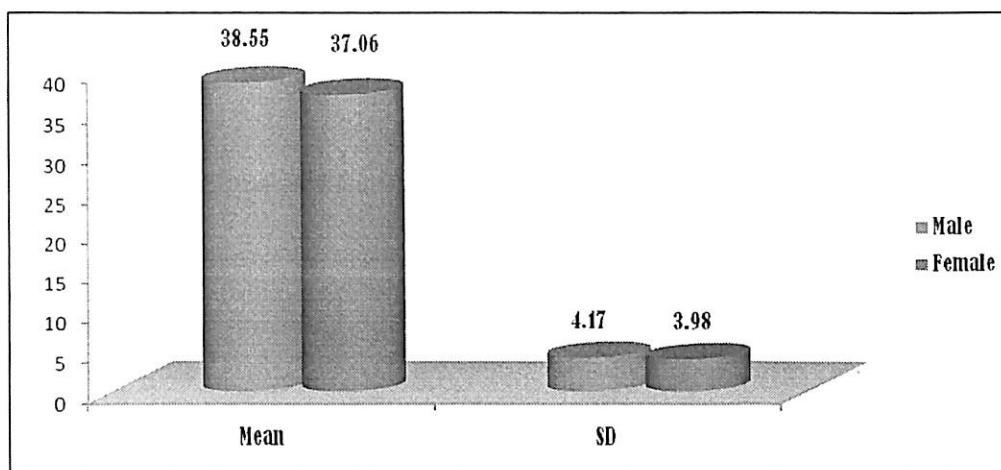


Fig.1 Showing the Mean and SD on Academic Achievement of Male and Female Students

From the Table: 1, it was found that the mean score of male students on academic achievement is 38.55 and SD is 4.17. The mean score of female students on academic achievement is 37.06 and SD is 3.98. The t-value between male and female students on academic achievement is 2.04, which is significant at 0.05 level of significance. Thus, the result reveals that the academic achievement of male students scored significantly higher than the academic achievement of female students. Hence, the hypothesis ‘There is no significant difference on academic achievement between male and female secondary school students of Dhemaji district of Assam’ is rejected.

Objective 2: To compare the academic achievement between rural and urban secondary school students of Dhemaji district of Assam.

H₀2: There is no significant difference on academic achievement between rural and urban secondary school students of Dhemaji district of Assam.

Table-2: Showing Mean, SD and t-value of Rural and Urban Students

Variable	Group	N	Mean	SD	t-value	Level of Significance
Academic Achievement	Rural	70	38.27	3.94	1.15	Not Significant at 0.05 level
	Urban	60	37.42	4.48		

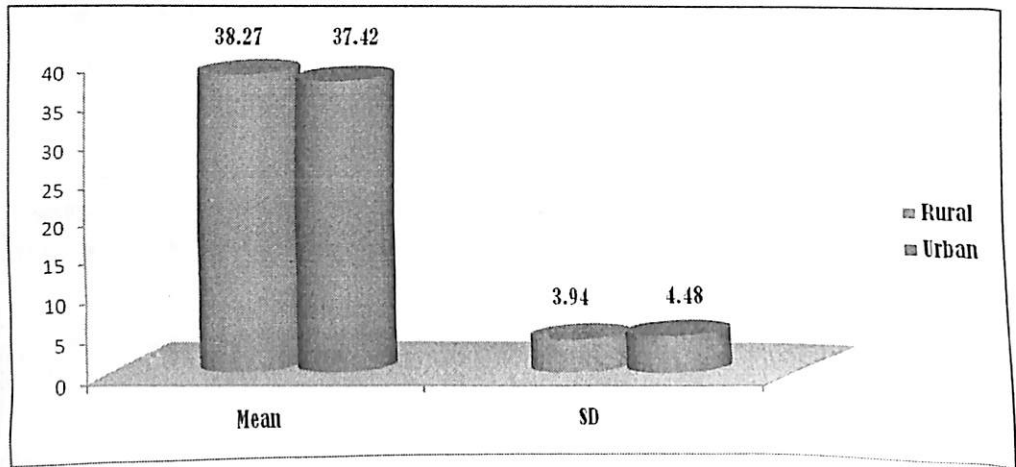


Fig.2 Showing the Mean and SD on Academic Achievement of Rural and Urban Students

From the above table, it was found that the mean scores of rural and urban students are 38.27 and 37.42 respectively. When the t-test was applied to the test of significance of the mean difference between these groups, it was found that the calculated t-value (=1.15) was smaller than the table value 1,98 at 0.05 level of significance. This means that the mean difference is not significant between rural and urban secondary school students on academic achievement. Hence, the hypothesis that there is no significant difference on academic achievement between rural and urban secondary school students of Dhemaji district of Assam is accepted. The result reveals that rural and urban secondary school students have no difference on academic achievement.

Objective 3: To compare the academic achievement between General and SC/ST secondary school students of Dhemaji district of Assam.

H₀ 3: There is no significant difference on academic achievement between General and SC/ST secondary school students of Dhemaji district of Assam.

Table-3: Showing Mean, SD and t-value of General and SC/ST Students

Variable	Group	N	Mean	SD	t-value	Level of Significance
Academic Achievement	General	40	39.35	3.88	2.57	Significant at 0.05 level
	SC/ST	60	37.32	3.80		

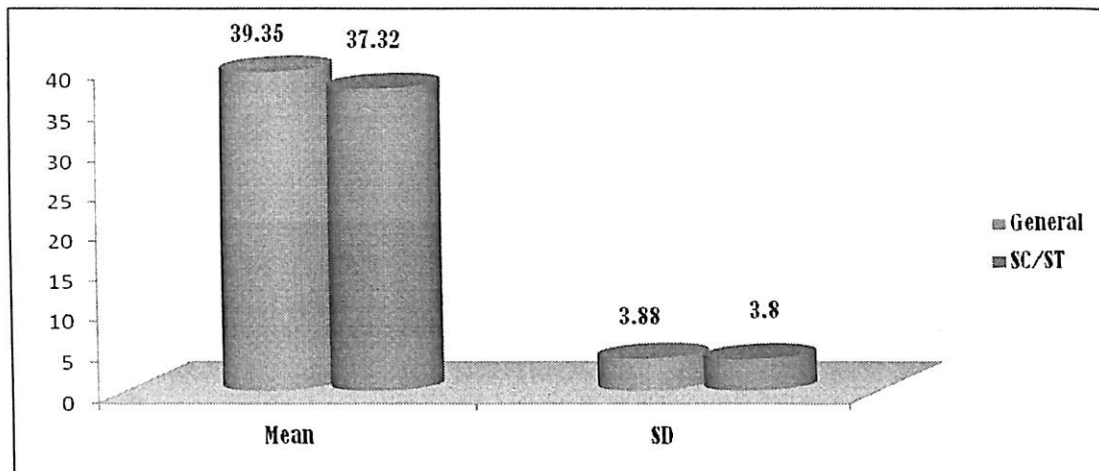


Fig.3 Showing the Mean and SD on Academic Achievement of General and SC/ST Students

From the Table:3, it was found that the mean score of General students on academic achievement is 39.35 and SD is 3.88. The mean score of SC/ST students on academic achievement is 37.32 and SD is 3.80. The t-value between General and SC/ST students on academic achievement is 2.57, which is significant at 0.05 level of significance. Thus, the result reveals that the academic achievement of General students scored significantly higher than the academic achievement of SC/ST students. Hence, the hypothesis 'There is no significant difference on academic achievement between General and SC/ST secondary school students of Dhemaji district of Assam.' is rejected.

Conclusion

With fully analysis and interpretation of the present study, it has been found that there is significant difference on academic achievement between male and female secondary school students. This means that male students are found better on

academic achievement than female students. It is also found that there is significant difference on academic achievement between General and SC/ST students. General students have better on academic achievement than SC/ST students. They may be concentrated more on studies and board examination and found more aggregate development on academic achievement. However, students belonging to rural and urban students have no significant difference on academic achievement. Therefore, the parents, teachers and administrators should be well aware on academic performance of the different categories of students so that they can desire scholastic achievement as the sign of one's quality in the field of education.

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GIVING A VOICE FOR THE OPPRESSED – AN INTEGRAL COMPONENT OF SOLIDARITY TRANSCENDING CULTURAL BORDERS IN INDIAN ENGLISH FICTION

E. Justin Ruben*

Abstract

India is culturally, linguistically, ethnically and religiously the most diverse country in the world representing a genuine confluence of multi-culturalism and practical pluralism in everyday life. As per the 1961 Census of India, the country is home to 1652 languages as mother tongues of various ethnic and socio-religious communities. India's languages, religions, dance-forms, music, architecture and customs differ from place to place within the country, but nevertheless are bound by a unique string of commonality. Interestingly, the same kind of solidarity amidst diversity is found in the writings of many influential writers from the Indian subcontinent that is the use of 'English language'. English, a very prominent colonial legacy left behind by the British Imperialists has been adapted as the most comfortable if not the most favorable language of expression for creative writing by many Indian writers.

Many prominent contributors to Indian English Literature, in their works, have continually dealt with the theme of identity crisis of an individual and the subsequent oppression faced in their lives. Starting from the pioneering early Indian English novelists like Mulk Raj Anand and R.K. Narayan to the contemporary Indian, ethnic Indian and expatriate Indian novelists like Arundathi Roy, Salman Rushdie and Jhumpa Lahiri, this trend prolongs. It is also intriguing to realize that 'fiction-prose' has been the chosen art form that has allowed many writers from India and all over the world to voice some of their most unorthodox opinions about life and society, emphatically in their works.

This paper traces the generic treatment of the theme of oppression of the weak as

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portrayed by some eminent writers from the Indian sub-continent and beyond, with a particular emphasis to Salman Rushdie. The author also intends to validate through this paper that the issue of oppression of the weak is recurrent and has universal connotations in not only Indian English Literature but also in Literatures from all over the world. This paper surmises that writers from different socio-ethnic backgrounds, linguistic, cultural and religious affiliations have exhibited a delicate and distinct solidarity when dealing with the themes of oppression of an individual/group in their creative contributions preferring the 'Novel-Prose' form as their favored medium of artistic expression.

Keywords : Culture, Imperialism, Oppression, literature, linguistic, Novel

Introduction

India is culturally, linguistically, ethnically and religiously the most diverse country in the world representing a genuine confluence of multi-culturalism and practical pluralism in everyday life. As per the 1961 Census of India, the country is home to 1652 languages as mother tongues of various ethnic and socio-religious communities. India's languages, religions, dance-forms, music, architecture and customs differ from place to place within the country, but nevertheless are bound by a unique string of commonality. Interestingly, the same kind of solidarity amidst diversity is found in the writings of many influential writers from the Indian sub-continent that is the use of 'English language'. English, a very prominent colonial legacy left behind by the British Imperialists has been adapted as the most comfortable and the most favorable language of expression for creative writing by many Indian writers.

Indian English Literature has a relatively recent history that can be traced back to only a century. Indian English Literature refers to the body of work by writers in India who write in the English language and whose native language could be one of the numerous languages of India. It is also associated with the works of writers of the Indian Diaspora, such as Salman Rushdie, Amitav Ghosh, Vikram Seth, Kiran Desai, and Jhumpa Lahiri who are of Indian descent. The inception of Indian English Literature in its current form can be traced to the early 1930s when the novels of Mulk Raj Anand, G.V. Desani, Raja Rao and R.K. Narayan were being published. These writers brought a certain exclusive fervor and flavor in their writing that was particularly notable in their depiction of the lives of the poorer sections in the traditional and complex Indian society.

Voice for the Oppressed - The Solidarity of Expression as seen in the fiction of Mulk Raj Anand, R.K. Narayan and Charles Dickens

Mulk Raj Anand's (12 December 1905 – 28 September 2004) literary career was launched by a family tragedy, instigated by the rigidity of the caste system that was prevalent in the pre-independent Indian society. Anand's first novel 'Untouchable' published in 1935, was a chilling exposé of the day-to-day life of a member of India's untouchable low caste. The book was inspired by his aunt's experience, who shared a meal with a person from Islamic background and was subsequently ostracized as an outcast by his family. The plot of this book revolves around the argument for eradicating the deviant caste system from Indian society. The novel poignantly narrates the story of a single day in the life of Bakha, a young "sweeper", who is "untouchable" due to his work of cleaning latrines and who accidentally bumps into a member of a higher caste in the Indian societal setup – a priest. Untouchable, which captured the puissance of the Punjabi and Hindi idiom in English, was widely acclaimed by prominent British Writers like E.M. Foster and T.S. Eliot.

Mulk Raj Anand was born into the Kshatriya warrior caste, which is placed one step below the top caste of the Brahmin priests in the class hierarchy. He had always befriended and played with the children of sweepers because as a child he had been shocked and disgusted by the suicide of his aunt who had been disowned by his family for daring to share her food with a Muslim, for this too was regarded as pollution. Anand had always been disgusted with and opposed religious sectarianism, communalism and caste society. With the publication of Untouchable, Mulk Raj Anand had firmly associated himself with that brand of writers who saw political, social and human causes as genuine impulses for the novel. For him, literature was an interpretation of the truth of people's lives. He has only displayed compassion for the plight of untouchables and not sentimentality in Untouchable.

'Coolie' is a novel by Mulk Raj Anand that was first published in 1936. The book is highly critical of the British colonial 'divide and rule policy' practiced in India and also launched another scathing attack on India's caste system. In Coolie, Anand portrays the life of young Munoo, Kshatriya by caste but a peasant boy who travels from his mountainous village through North India and eventually finds himself in Bombay. He is an orphan and so is forced to take whatever work he can in order to survive. He works as a servant, in a mine, a factory and as a coolie– living with filthy men who empty their bowels in the fields. In each of these situations Munoo is subjected to harassment, beatings and financial exploitation at the hands of employers, moneylenders and the so called high caste

people. The story also deals about the development of a young boy who begins to learn about the world around him and attempts to make some sense of it. After the publication of 'Untouchable' and 'Coolie', Mulk Raj Anand won the reputation of being crowned as India's Charles Dickens for his vividly striking depiction of the oppressed. Mulk Raj Anand like Charles Dickens and other prominent British/European/Marxist writers crusaded forcefully for the cause of the marginalized section of the society, who never had a chance to express their oppression by the wealthy.

The contribution of R.K. Narayan (10 October 1906 – 13 May 2001) a prolific and preeminent Indian English novelist also demands consideration in the current context of establishing solidarity amidst diversity in world literature. He is credited with bringing Indian Literature in English to the rest of the world, and is regarded as one of India's greatest English language novelists. R.K. Narayan's third novel, *The Dark Room* (published in 1938) was about domestic disharmony, showcasing the man as the oppressor and the woman as the victim within a marriage. The central character of this novel is Savitri, a submissive housewife, who is married to Ramani, an employee of the Engladia Insurance Company. Savitri is a typical housewife of the India of those times, very much dominated and neglected by her husband. There is a dark room in their house where Savitri retires whenever her husband's harshness seems unbearable to her. Savitri's husband has a torrid affair with a newly recruited employee in his firm. Savitri learns about it and threatens to leave her husband's home. Ramani, in his arrogance, does not pay heed to the threat. But the fire ignited inside Savitri is strong enough to remain steadfast on her decision and leaves her home after a bitter quarrel. She tries unsuccessfully to commit suicide by drowning in a river. After some twists, typical to Narayan's style, such as taking up a caretaker job in a temple, Savitri ultimately comes back home as she is not able to bear a life without her children.

Narayan's writing style was simple and unpretentious with a natural element of humour in it. Unlike his contemporaries, he was able to write about the intricacies of Indian society without having to modify his characteristic simplicity to conform to trends and fashions in fiction writing. He also employed the use of nuanced dialogic prose with gentle Tamil idiomatic overtones based on the nature of his characters. Many Western Critics have considered Narayan to be the 'Indian Chekhov', due to the similarities in their writings, the simplicity, the gentle beauty and humor shown in tragic situations. Graham Greene considered

Narayan to be more similar to Chekhov than any Indian writer. Pulitzer Prize winner Jhumpa Lahiri compares him to 'Guy de Maupassant' as both writers possessed and practiced an uncanny ability to compress the narrative without losing the story and the common themes of middle-class life written with an unyielding and un pitying vision in their stories. Narayan's writing style was often compared to that of 'William Faulkner' since both their works brought out the humour and energy of ordinary life while displaying compassionate humanism. The solidarity that R.K. Narayan shared in providing a voice for the oppressed for the weak with his international literary counterparts is established with clarity and conviction by reading his select novels like 'The Dark Room', 'The Financial Expert', 'Waiting for the Mahatma' and 'The Guide'.

It would also be appropriate in the given context to take a closer look at the contribution of the renowned British writer Charles Dickens (7 February 1812 – 9 June 1870) and his timely crusade against the establishment for its detached handling of the problems of the poor. At a time when Britain was the major economic and political power of the world, Charles Dickens highlighted the life of the forgotten poor and disadvantaged within the British society. He often depicted the exploitation and oppression of the poor and condemned the public officials and institutions that not only allowed such abuses to exist, but flourished as a result. Dickens's novels were, among other things, works of social commentary. He was a fierce critic of the poverty and social stratification of Victorian society. Dickens's second novel, *Oliver Twist* (published in 1839), shocked readers with its images of poverty and crime and was responsible for the clearing of the actual London slum, Jacob's Island that was the basis of the story. The story is about an orphan Oliver Twist, who endures a miserable existence in a workhouse and then is placed with an undertaker. He escapes and travels to London where he meets the Artful Dodger, leader of a gang of juvenile pickpockets. Oliver is led to the lair of their elderly criminal trainer Fagin, naively unaware of their unlawful activities. The book exposed the cruel treatment of many a waif-child in London, which increased international concern about the large number of orphans in London in the Dickens era.

Women who were regarded as "unfortunates" and inherently immoral casualties of the Victorian class/economic system got a representation of their tragic lives in *Oliver Twist*. In portraying the sordid truth about the life of the tragic prostitute, Nancy in *Oliver Twist*, Dickens "humanized" such squalid women for the reading public. Nancy is one of literature's earliest examples of the

classic character of the “tart with a heart”, the stereotypical character of a tragic or fallen woman who makes her way through life through crime and often earning a wage as a prostitute, but is still a good and compassionate person at heart. Mulk Raj Anand and R.K. Narayan share a commonality not only with Charles Dickens but also with Guy de Maupassant, Anton Chekov and even O. Henry in poignantly providing a representative voice to the oppressed in their creative contributions.

Voice of the Oppressed in the Language of the Oppressor

Among the contemporary ethnic Indian English writers, the most notable is Salman Rushdie, born in India, educated in the United Kingdom and now living in the United States of America. Rushdie with his most famous work “Midnight's Children” (Booker Prize 1981, Booker of Bookers 1992, and Best of the Bookers 2008) ushered in a new trend of Indian English Literature. He used a hybrid language – English generously peppered with vernacular Indian terms – to convey a theme that was seen as representing not just the vast canvas of India but also the events that were happening in the countries outside India.

Rushdie excelled in using the Language of the Oppressor English with reference to the colonial rule in India-to write back to the Empire in its own mother tongue, expressing clear and loud, the voice of the oppressed. He has kneaded and twisted English so that it has become the right medium for expressing his thoughts and views just as he wanted. In his article entitled “Common Wealth Literature does not exist” Rushdie says, “Indian society and Indian Literature have a complex and developing relationship with the English language” (Homelands 65). He also remarks in the same article that English is free India’s literary language “not only because of its technical vocabularies and the international communication which it makes possible, but also simply to permit two Indians to talk to each other in a tongue which neither party hates” (65). Rushdie has quietly mentored younger Indian (and ethnic-Indian) writers and influenced an entire generation of Indian English writers. He has received many plaudits for his writings, including the European Union's Aristeion Prize for Literature, the Premio Grinzane Cavour (Italy), and the Writer of the Year Award in Germany and many of literature's highest honours.

Midnight's Children – Transcending borders in form and content

Rushdie’s *Midnight's Children* deals with the ‘history’ of India's transition from British colonialism to independence and the partition of India. This book is con-

sidered as a classic example of postcolonial literature and magical realism that brought in a booming revival and interest in Indian English Literature after a brief hiatus. The story is told by its chief protagonist, Saleem Sinai, and is set in the context of actual historical events as with historical fiction. Saleem Sinai is born with telepathic powers, as well as an enormous and constantly dripping nose with an extremely sensitive sense of smell. His life is closely intertwined with the events that take place in his homeland on the subcontinent of pre- and post-colonial India, Pakistan and newly liberated Bangladesh. He is born at the moment in time when India and Pakistan emerge from British rule and lives during the new tumultuous struggles that engulf the new nations following August 15, 1947. Saleem Sinai embodies these physical struggles and rifts during, and serves as a metaphor for, the spiritual, religious, political and intellectual traumas of the young nations. Sinai is the product of extra-marital intercourse and is raised by a Muslim family after being exchanged at birth by his nurse, Mary Pereira. Over the course of the novel he goes from riches to rags. Rushdie grants Saleem Sinai supernatural powers and he comes to symbolize and embody the struggle and strains of a nation being born and torn into pieces, all at the same time.

Midnight's Children is a loose allegory for events in India both before and, primarily, after the independence and partition of India. Saleem is born precisely at midnight, August 15, 1947, and is, therefore, exactly as old as the independent republic of India. He later discovers that all children born in India between 12 a.m. and 1 a.m. on that date are imbued with special powers. Saleem, using his telepathic powers, assembles a Midnight Children's Conference, reflective of the issues India faced in its early statehood concerning the cultural, linguistic, religious, and political differences faced by a vastly diverse nation. Saleem acts as a telepathic conduit, bringing hundreds of geographically disparate children into contact while also attempting to discover the meaning of their gifts. In particular, those children born closest to the stroke of midnight wield more powerful gifts than the others. Shiva "of the Knees", Saleem's nemesis, and Parvati, called "Parvati-the-witch," are two of these children with notable gifts and roles in Saleem's story.

Meanwhile, Saleem's family begins a number of migrations and endures the numerous wars which plague the subcontinent. During this period he also suffers amnesia until he enters a quasi-mythological exile in the jungle of Sundarban Wetlands, where he is re-endowed with his memory. In doing so, he reconnects with his childhood friends. Saleem later becomes involved with

the Indira Gandhi-proclaimed Emergency and her son Sanjay's "cleansing" of the Jama Masjid slum. For a time Saleem is held as a political prisoner; these passages contain scathing criticisms of Indira Gandhi's overreach during the Emergency as well as what Rushdie seems to see as a personal lust for power bordering on godhood. The Emergency signals the end of the potency of the *Midnight Children*, and there is little left for Saleem to do but pick up the few pieces of his life he may still find and write the chronicle that encompasses both his personal history and that of his still-young nation; a chronicle written for his son, who, like his father, is both chained and supernaturally endowed by history. *Midnight's Children* chronologically entwines characters from both India and the West, with Indian history to examine both the effect of these indigenous and non-indigenous cultures on the Indian mind and in the light of Indian independence.

Midnight's Children is a successful fusion of East and West in terms of its form and context. Rushdie employs the narrative technique of the rural Indian oral storytellers and the textual form of Western fiction. He achieves the amalgamation of the literary elements of the 'East' and the 'West' in terms of narrative technique and form in *Midnight's Children*. He also adopts a new form of hybrid Post-colonial text – the hybrid referring to the amalgamation of the Western style of writing and Eastern style of storytelling. Rushdie also clearly gives a representative part for the Queer (Shiva) and the Quaint (Parvati) in *Midnight's Children* for the first time in serious literature.

The Crusader for a Cause – Salman Rushdie's social activism in 'The Jaguar Smile-A Nicaraguan Journey'

Salman Rushdie turned a steadfast social activist when he published 'The Jaguar Smile', his first essay collection, subtitled 'A Nicaraguan Journey', relating his travel experiences, the people he met and his views on the political situation then facing the country, after visiting Nicaragua in 1987. After a period of political and economic turmoil under dictator Anastasio Somoza Debayle, the leftist Sandinista National Liberation Front (commonly known by the initial FSLN or as the Sandinistas) came to power in Nicaragua in 1979 supported by much of the populace and elements of the Catholic Church. The government was initially backed by the US under President Jimmy Carter, but the support evaporated under the presidency of Ronald Reagan in light of evidence that the Sandinistas were providing help to the FMLN rebels in El Salvador. The US imposed economic sanctions and a trade embargo which contributed to the collapse of the Nicaraguan economy in the mid-1980s. Nicaragua won a historic case against

the U.S. at the International Court of Justice in 1986, and the U.S.A. was ordered to pay Nicaragua some \$12 billion in reparations for undermining the nation's sovereignty.

Some Western critics however remarked that the book overlooked the Sandinista totalitarianism and censorship because Rushdie's ideological sympathies leaned heavily with the political cause of the Sandinistas. But many other critics have reiterated that 'The Jaguar Smile-A Nicaraguan Journey' is a brilliantly focused and haunting portrait of the people, the politics, the land, and the poetry of Nicaragua, Salman Rushdie brings to the forefront the palpable human facts of a country in the midst of a revolution. Rushdie went to Nicaragua in 1986, harboring no preconceptions of what he might find. He was quite overwhelmed to discover a culture of heroes who had turned into inanimate objects, a society of politicians and warriors who were poets and a land of difficult, often beautiful contradictions. His perceptions always heightened by his special sensitivity to "the views from underneath," Rushdie in his first full-length prose work reveals the dismal state of affairs of an intricate land resounding with the clashes between history and morality, government and individuals.

Conclusion

Novelists were involved in various types of activism, using approaches ranging from conservative amelioration to radical aggression right from the beginning of this genre of writing. Through the years of growth the novel has progressed as an effective form of creative expression to exhibit the solidarity amidst the diversity that is found in World Literature. Starting from the allegory of John Bunyan to the magical realism of Salman Rushdie, novelists have shown a unique solidarity in providing a voice for the oppressed. They have employed a broad variety of genres from the novel of manners, sensation, letters, education and vocation, to allegory and romance in bringing to focus the hassles faced by the marginalized sections of any society all over the globe. Writers have given voice to a number of social and political issues including the rapidly growing chasm between the rich and poor, the loss of civil liberties, the threat the religious right poses to secular governments across the world and the dangers of globalization/privatization in their literary contributions.

Mulk Raj Anand and R.K. Narayan were pivotal in internationalizing the experience of Indian writers to the outside world and they helped bring an international dimension to the progressive writers' movement in India. They both were bril-

liant at satirizing the bigotries and orthodoxies of their times and their novels also celebrate the spirit of human rebellion which embodies all their central characters. In addition their writings demonstrate a keen desire for political change and social transformation that remained with them throughout their life. Anand and Narayan had pioneered the writing of Indian literature which was not easily accessible to the English-speaking world. They showcased a distinct solidarity in giving a conscious and authoritative voice to the oppressed in their works.

It is an irrefutable fact that Salman Rushdie is today credited with popularizing Indian Literature in English. Much of his fiction is based on the Indian subcontinent. His style is often classified as magical realism mixed with historical fiction, and a dominant theme of his work is the story of the many connections, disruptions and migrations between the Eastern and Western worlds. Rushdie is also an active crusader for many social causes. He is an executive member of the advisory board of The Lunchbox Fund, a non-profit organization which provides daily meals to students of township schools South Africa. He is also a member of the advisory board of the Secular Coalition for America, an advocacy group representing the interests of atheistic and humanistic Americans in Washington, D.C. In November 2010 he became a founding patron of Ralston College, a new liberal arts college that has adopted as its motto a Latin translation of a phrase ("free speech is life itself").

Being such a committed social activist, Rushdie's books often focus on the role of religion in society and conflicts between faiths and between the religious and those of no faith. He shares solidarity not only in his writings that transcend beyond cultural and religious boundaries but also with reference to the persecution associated with social activism when he had to live underground/incognito after the proclamation of a 'fatw?' on 14 February 1989, requiring Rushdie's execution on Radio Tehran by Ayatollah Ruhollah Khomeini, the spiritual leader of Iran at the time. Rushdie was the earliest patron of the club of hounded writers like Taslima Nasrin from Bangladesh and Ferit Orhan Pamuk from Turkey. In conclusion these lines from the Nobel Prize acceptance speech by the Turkish author Orhan Pamuk sum up the solidarity that many novelists all over the world from different cultural backgrounds have felt in their minds and depicted in their works: "What literature needs most to tell and investigate today are humanity's basic fears: the fear of being left outside, and the fear of counting for nothing, and the feelings of worthlessness that come with such fears; the collective humiliations, vulnerabilities, slights, grievances, sensitivities, and imagined insults,

and the nationalist boasts and inflations that are their next of kin...”

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WOMEN IN POLITICS: A STUDY OF TEA GARDEN WOMEN WORKERS IN THE CACHAR DISTRICT OF ASSAM

Mr. Lianneithang Hrangkhoh*

Abstract

Women all over the world were kept out of the socio-political realm as a marginalized section of the society. Women equal participation in political activities play a major role in the development of the country's political system. The status of women in terms of political participation is very less in compare with men. Women should be encouraged to participate in the grass root administration and through participation they will be trained and experienced. Women must be given a chance in the decision making process. The constitution of India provides equal political rights to both men and women. Representation of women in the parliament and the state legislature is very low. Therefore the present study is an attempt to analyse the political participation of tea garden women workers in the Cachar district of Assam. Tea garden women workers are considered to be one of the crucial determinants of the state politics. This article also tries to provide how to promote the participation and representation of women in politics.

Keywords: Political Participation, Tea Garden Women Workers, Decision Making, Cachar District.

Introduction

Equality between men and women is a matter of human rights and a condition for social justice and is also a necessary and fundamental pre-requisite for equality, development and peace. So, for the success of the Indian democracy both male and female should participate in the democratic institutions of the country. But in

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the male dominated Indian society, the participation of women in democratic institution is not to the expected level. The women of the country should be involved in the decision-making process to protect their interest while decision are made. The importance of women's political participation for a viable democratic polity is being increasingly realized in all corners of the world. Women as a group have problem, demands and aspirations, which cannot be aptly expressed by men. The constitution of India gives equal political right to both men and women. The term 'political participation' is not just casting of votes, it also means some other activities like contesting election, membership of political party and representative bodies, attending party meeting, communication with leaders, electoral campaigning, demonstration, holding party position, participation in decision making and policy making and other related activities. Gender equality implies 50% representation by women. In parliamentary election, the representative of women is very less in compare with men. Women consists of almost half of the population of the country but still remain away from the policy making and decision-making process. Tea garden community of Assam is also one of the important community who were brought to Assam as indentured labour from the various parts of India during colonial period to associate them in tea plantation of Assam. Tea plantation of Assam is the beginning of systematic exploitation of natural resources of Assam by British colonialization. It is to be noted that the emigration of the labourers in the tea garden was not voluntary nor were they free labourers. They were forcibly recruited with false promise and hopes. Even after independence the condition of tea garden workers has not been satisfactory at all. Low literacy, poor socio-economic condition, deplorable health condition etc. are the major hurdles of these workers for development. But in spite of this the tea garden workers of Assam have been playing an enormous deciding role in Assam's politics. In many times the votes of tea garden workers has played tremendous role in overturning the political party figures in Assam. The women workers are the integral part of the labour force engaged in the tea plantation of Assam. Owing to this, the study of political participation of tea garden workers as voters, as campaigners, as candidates is important.

Objectives of the Study

The present study is based on the following objectives:

1. To study about the political participation of tea garden women workers in the politics of Assam.
2. To study the factors behind the causes of less participation of tea garden women workers in politics.
3. To suggest some measures to enhance and promote participation of women in politics of the nation.

Methodology

The present study follows descriptive method. The primary data has been collected by using interview schedule from Lakhipur Constituency. Secondary data is collected from published books, Journals, Article, etc.

Area-wise Distribution of Tea Plantation in Cachar

The river Barak is the life line of the district from all practical purposes. The river divides the district into two parts- the north and south. From the plantation point of view, the important plantation circles are- North Cachar circles in the extreme north-west, the Happy Valley in the middle and the Lakhipur circles in the north-eastern region. The southern part of Barak provides four tea plantation circles- ChatlaBheel circles in the east which includes hillock and bheels, the Hailakandi circle in the middle having almost flat land, Chargola circle and Longai in the south and south-western parts of the districts. Thus, altogether, there are seven plantation circles or valley where tea plantation has been developed in course of times. From plantation point of view, the Planter's Associations (Indian Tea Association and Tea Association of India, Silchar Branch) have divided the entire district of Cachar into seven circles. Cachar, with its undulating carpets of green and sun kissed valleys, is a melting pot of various different cultures and ethnicities. The tea garden labourers belongs to different ethnic and linguistic groups, prominent among them are the Santhals, Mundas, Bhumji, Oraons, Khonda, Kishan, Nagesia, Savaras, Godvas, Karmkars, Proja, Pankhas, and Madrasis. Initially, they used to speak in their mother tongues and now began to speak in local language 'Chillo- Millo' or perverted Bengali. Bhojpuri is commonly used and understood by every garden labourer in Cachar tea estates. There are some non-tribals in the tea estates who belong to other caste Hindus like Goala, Koiri, Kurmi, Teli, Kahar, Pashi, Ghatwar etc. who share the same pleasure and

pain of the garden life and are at par with each other in status and respect in the eye of management. The social life of the tea workers is confined to the parameters of the garden only which is like an island of isolation. In fact, under socio-economic circumstances they remain half fed, half clothed and lead a sub-standard life. Their social status is very low.

Table No.1

Total Electorate: Constituency Wise Cachar District

Constituency	Male	Female	Total	Labour Votes
Silchar	78130	76794	154924	4446
Sonai	59154	58122	117276	16149
Dholai	61129	60078	121207	35453
Udharbond	54552	53646	108198	34623
Lakhipur	56754	55782	112536	38240
Borkhola	49080	48242	97322	18696
Katigorah	58634	57663	116297	11362
Total	417433	410327	827760	158969

The above table shows the electorates of six constituency of cachar district. Out of the total electorates of 827760 comprising six constituency, the labour votes stand to the tune of 158969 only. The highest labour votes i.e. 38240 is found in Lakhipur constituency. The least labour votes i.e. 4446 is found in Silchar constituency. The labour population during the pre-Independence days was much higher in comparison to post-independence era. In the beginning of the 20th century 35% of the population was constituted by the labour. But large influx of refugees and other illegal immigrants have changed the demographical structure. It now stands between 15% and 18% only.

Table 1.1

List of Ex-tea garden labours elected from different Assam Legislative

Assembly Constituencies (Cachar district).

Year	Assembly Constituency	Persons Elected	Sex	Party
1952	Lakhipur	Ram Prasad Choubey	M	INC
1957	Lakhipur	Ram Prasad Choubey	M	INC
1962	Udharbond	Dwariknath Tiwari	M	INC
	Lakhipur	Ram Prasad Choubey	M	INC
1967	Dholai	Sib Prasad Baidya	M	INC
	Udharbond	Jagannath Sinha	M	INC
1972	Udharbond	Jaganath Sinha	M	INC
1978	Udharbond	Jaganath Sinha	M	INC
1983	Udharbond	Jaganath Sinha	M	INC
	Lakhipur	Dinesh Prasad Goala	M	IND
1985	Udharbond	Jai Prakash Tiwari	M	IND
	Lakhipur	Dinesh Prasad Goala	M	INC
1991	Sonai	BadriNarain Singh	M	BJP
	Udharbond	Jaganath Sinha	M	INC
	Lakhipur	Dinesh Prasad Goala	M	INC
1996	Udharbond	Jaganath Sinha	M	INC
	Lakhipur	Dinesh Prasad Goala	M	INC
2001	Lakhipur	Dinesh Prasad Goala	M	INC
	Udharbond	Ajit Singh	M	INC
2006	Udharbond	Ajit Singh	M	INC
	Lakhipur	Dinesh Prasad Goala	M	INC
2011	Udharbond	Ajit Singh	M	INC
	Lakhipur	Dinesh Prasad Goala	M	INC
2016	Udharbond	MihirKantiShome	M	BJP
	Lakhipur	RajdeepGoala	M	INC

Table 1.1 shows the elected persons of Assam Legislative Assembly from tea garden labourers since independence (1952-2016) in Cachar District. All the elected members in the Assam Legislative Assembly belong to male members. There are no female candidates contested from the tea garden workers in the Assembly elections till today. But it is found that female candidates from other communities are participated and contested in the Assembly elections. So, it is necessary to find out the main reason for less participation of women from the tea garden labourers community in the Assembly election and nation-wide politics.

Major Findings

1. In the Assam Legislative Assembly Election since Independence (1952-2016), it has been found that no female candidates has been contested from the tea gardenwomen workers in the state politics as well as at the national level.
2. Education is one of the most important factors which influence the political participation and socialization of the community. Most of the women workers are busy and working very hard to maintain their families and have less awareness about their rights and privileges.
3. Economic condition of the tea garden workers are pathetic. They are daily wage earners. Due to poor economic condition, majority of the tea garden women's are illiterate. So lack of education among the tea garden women workers forces them in lacking behind political participation.
4. The present study also reveals that tea garden women workers of tea estate are not independent voters. Majority of them make their choice on the basis of suggestion from the male members of the family. Therefore, it can be said that patriarchy still dominates the women's decision making capabilities.

Suggestions

Some of the remedial measures to be taken in enhancing and promoting women political participation in politics are as follows:

1. Illiteracy limits the ability of women to understand the political system, issues and political rights. So importance should be given to the education of women.
2. All national, state and local level political parties should give chance to women for participating in electoral politics.
3. Women's organization should come forward to support the women candidate for their nomination and election. It results increased women's representation within legislative bodies.
4. Raising of the general standard of living of the tea garden workers of Assam is the urgent necessity. As tea garden workers of Assam are deprived of adequate living condition including standard of wages, education, health etc. An individual deprived of basic needs of life can

hardly be aware of any other socio-economic or political issues

Conclusion

From the above discussion it can be concluded that the political participation of women among the tea garden workers is very less in the state politics. However most of them are regular voters in the election. It also proves the fact that women tea garden workers can be willingly participates and become an active agents in the democratic process, if given an exposure and an opportunity to develop themselves educationally and socio- economically.

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SOCIO-ECONOMIC FEATURES REFLECTED ON THE SHORT STORIES OF BEZBARUAH

Rupamani Kakati*

Abstract:

LakshminathBezbaruah was a great Assamese personality and a powerful representative of the creative and intellectual revival of Modern India. He was considered as a pioneer of modern Assamese literature and one of the three towering figures of the 'Jonaki Era' In the history of the Assamese literature. He was honoured by a unique title as 'Rasaraj' in 1931. He was also known as 'Sahitya Rathi' in the Assamese literature. He touched every side of literature like prose, poetry, novel, drama, short stories, folk tales etc. He was the father of Assamese short stories. His short story books are 'Surabhi', 'Jonbiri', 'Sadhukathar Kuki' and 'Kehokali'. Jonakikakat brought a strong wave in Assamese literature. Jonakikakat was the communication bridge between the thinking of Eastern and Western literature. The Creative mind of Bezbaruah was enriched by his experiences of Assamese and Bengali societies. As a sensitive artist he responded to the prevailing social environment through his literature reflected deeper urges of the people of Assam and around. The main objective of this paper is to focus social realism in the short stories of Bezbauah in descriptive style.

Keywords: Assamese literature, Realism, short stories, women, Assamese society

Introduction

Lakshminath Bezbaruah was a great Assamese personality and a powerful representative of the creative and intellectual revival of Modern India. He was considered as a pioneer of modern Assamese literature and one of the three towering figures of the 'Jonaki Era' in the history of the Assamese literature.

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Sunity Kumar Chettarjee depicts—“LakshminathBezbaruah was quite a pioneer on many forms of literature in Assamese. Of him it may be said, as Dr. Samuel Johnson had said about Oliver Goldsmith that “there was no branch adorne.” He was born on November, 1864 at Aahatguri, Nagaon, Assam and died on 26th March, 1938. He was honoured by a unique title as ‘Rasaraj’ in 1931. He was also known as ‘Sahityarathi’ in the Assamese literature. He touched every side of literature like prose, poetry, novel, drama short stories, folk tales etc. He was the father of Assamese short stories. His short story books are ‘Surabhi’, ‘Jonbiri’, ‘Sadhukatharkuki’ and ‘Kehokali’.

Jonakikakat brought a strong wave in Assamese literature. Jonakikakat was the communication bridge between the thinking of Eastern and Western literature. The Creative mind of Bezbaruah was enriched by his experiences of Assamese and Bengali societies. As a sensitive artist he responded to the prevailing social environment through his beautiful satirical works to bring about positive changes. His creativelitearture reflected deeper urges of the people of Assam and around. The main objective of this paper is to focus social realism in the short stories of Bezbaruah in descriptive style.

Social Realism in the short stories of Bezbaruah

Various pictures of Assamese social life especially the rural life were vividly reflected in the short stories of Bezbaruah. The prevailing social customs, rural economy, the influence of superstitions, economic exploitation, food habits, villagers occupations, the glimpses of women’s nature etc. were reflected in his short stories with humourous sentiment.

The political, economic, social and educational atmosphere of 19th century faced lost of conflicts. As a result change was inevitable and a set of new social values were created. This changing social atmosphere influenced the conventional Assamese society a lot and a new creative platform was born for literature.

Bezbaurah was deeply acquainted with ins and outs of Assamese society, culture and history. He knew very well the hopes and dreams of the Assamese people. Again the ray of the Bengali society and culture also intimately influenced his creative mind. He also knew kolmunda tribe. Thus he had rich experience for his immortal short stories.

The atmosphere of his childhood and youth and the personalities of his forefathers

also helped him to be a sensitive artist of short stories.

Bezbaruah reformed 'tales' to 'short stories' in modern age reflecting social realism, humanism and a reformative concern. His chief motto was to reform the society and to bring it in high level for the greater interest of Assamese people. Many of his stories are social criticism in the guise of story writing.

The story 'MolakGuinoGuino' depicts the realistic society in which the hero of the story roughly ignored his father due to false pride of 'babu culture'. It also reflects the juncture of Assamese society and the changing social values that create a new social platform and it is clearly revealed in the story. The sense of humour makes the story an interesting one. The ins and outs of the Assamese society are shown in clear and true colours by the real artist. 'DhowaKhowa', 'Bhadari', 'Bapiram', 'GurukiBou', 'Patmugi', 'Madhaimalati' are his best short stories. The growing up of an ill-smelt Assamese society is clear in such stories like 'Chor', 'Dhowakhowa', 'BhempuriahMoujadar', 'Seuti', 'Amar Sangsar', 'MilaramarAtmajibani', etc. Again the themes of 'Jayanti', and 'Malati' are historical. In the story Malati, king PratapSingha took Malati away to his palace ignoring the prevailing social customs and against this injustice Malati took a strong revenge. This story reveals political torture and social injustice. The story 'Jayanti' shows inhuman cruelty of Maan invaders and the sacrifice of a devoted wife in clear light. In the story 'Chor', the wave of reform is strong enough to clean the society for a better and brighter atmosphere. The prevailing torture over women is highlighted in the story 'JeneKukurtenetangon', The story depicts the courage of woman against the torture and injustice of a man-dominated rigid society. Again, the traditional conflict between a bride and mother-in-law is clearly reflected in some of his stories. In the story 'Seuti', the mother-in-law could not bear the love and secret union of Seuti and her husband and so she took Seuti away from her sight by mixing poison in her dinner. In many of his story stories women are depicted as being oppressed, neglected and undignified human being and the symbol of sacrifice and duty in the male-dominated conservative society. In the outstanding short story 'Bhadari', the heroine 'Bhadari' was personified as a typical Indian woman and how she always tolerated the physical and mental torture by her husband 'Sishuram' Particularly the episode where she was stabbed upon by her husband, she showed a great deal of tolerance, softness

and sacrifice by blaming herself for not being careful. She was pictured as a typical Indian woman who considered her husband as her God. Patmugi is one of his best short stories in which the heroine Patmugi played a brave role against the selfishness, cruelty and weakness of man. She followed the motto of Gandhiji and decided to spend her life for the poor people of own nation. Every danger in her life made her brave and strong and she attained a strong personality to fight against all hardships of life. Similarly the story 'Kashibashi' reveals the hardships of a woman who took shelter in Vishwanath after being rescued by the Britishers from the Maan invaders. The tone of liberty of woman is distinctly heard in the story 'LalitiKakati'. Being tortured by her cruel husband Laliti made a strong protest by a letter reflecting the torture and troubles of women through the ages and she made a bold decision to break the conjugal bond with her husband and to serve the society. Again the story 'Saiman' expresses a confession of a woman about unbearable hardships. The story 'AmaloiNapahariba' reveals deep love and respect towards mother and motherland of an honest Assamese girl. Thus Bezbaruah has successfully presented in his stories the glimpses of women's strong patience, sacrifice and weakness against the age-old trends of men's betrayal, torture and injustice towards women. A strong voice of liberty of women is clearly heard in his short stories. He also protests against the ill-customs of a conventional society with a reformative outlook. His stories beautifully picture the womanhood and her various dimensions. At the same time he has a deep respect towards the glorious Indian tradition.

Short story is the mirror of life and society. Love is also an essential theme of some stories of Bezbaruah. The story 'Nakow' reveals the deep attraction of love in artistic form. Likewise the story 'RatanMunda' depicts the depth of love and its impact on our life. The story 'Kanya' reveals the secret love of a kol girl after her tragic suicide. Bezbaruah had an artistic hand in the field of characterization.

It goes without saying that Bezbaruah was broadly acquainted with Bengali culture and literature. So, some of his stories reflected the ray of the culture of Bengali society. The stories 'Nistarini Devi athabaphatemaBibi', 'Laokhola', 'BhurukiBou' expressed the social and cultural ray of the Bengali society and some negative customs like child marriage, dowry system etc. His innovative creativity is ennobled with the influence of RabindraNath Tagore.

Bezbaruah's Prose style and its significance

Bezbaruah always tried to reflect the culture, easy and simple folk life of Assamese society. His prose style is lucid, spontaneous, subtle and humourous. He was the king of humour and torch-bearer of the Assamese literature. A reformative concern was always attached with his stories. In some stories he was didactic. the language of his prose was that of the common folk. He had a modern outlook to build up a new healthy society. The ray or social realism was focused in his short stories. He was also an expert on characterization.

LakshminathBezbaruah was a dedicated author who not only enriched the Assamese language but also strengthened it. He was one of the pioneers to bring Romanticism as well as short stories to the Assamese literature. In fact the tradition of writing short stories actually started with him. However, the most important contribution to the Assamese society, according to me, in his role in the formulation of the society. He took pride in becoming an Assamese, but at the same time, was also critical of certain attitude and behaviour of these people like, selfishness, hypocrisy, pride, laziness etc. He realized that this sort of life style would lead nowhere but to gradual diminishing of their identity because these can be serious impediments in the upliftment of one community.

LakshminathBezbaruah a versatile genius, who made an epoch through "JonakiKakat" is not only an outstanding poet but also a playwright, novelist, biographer, short story writer, humanist and journalist of immense reputation. He is pioneer in romantic movement. His short stories also reflect his compassion and support towards women. He was of the opinion that women should be highly educated, and as per their ethics, reasoning, justice and religion, should win their desired positions earning love and respect.

Bezbaruah is unique in his prose style. The picture of social realism is reflected in his short stories with deep significance. His art of characterization is praiseworthy as the characters of his short stories are lively and dynamic. His language is simple, easy and lucid. Humour and irony have played a significant role in his short stories. He beautifully touches folk-culture and its various domains.

Conclusion

Bezbaruah is the father of modern Assamese short story. He made the platform of modern Assamese literature. He revealed the glories of culture, history and

literature. A romantic spirit flew through his beautiful creations. Again he set new values in the society with the freedom of womanhood. His creations are evergreen with the tone of humanity and patriotism.

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SOCIO-ECONOMIC CONDITIONS OF TRIBAL POPULATION OF ASSAM WITH SPECIAL REFERENCE TO MISING COMMUNITY

Dr. Nijan Chandra Pegu*

Abstract

Scheduled Tribes (STs), who constitutes around 8 percent of the total population of the country and are identified by the Indian constitution for special consideration. In Assam, STs constitutes around 12 percent of the total population. The Mising population is the second largest group and constitutes 17.8 percent of the total ST population. The main objective of the paper is to highlight the present socio economic conditions of STs as well as Mising population in Assam. It is found that the STs especially Misings are socially as well as economically backward or weaker than other. To improve the socio economic conditions of STs in Assam, some measures have been suggested.

Key words : Scheduled Tribes, Socio-economic, Mising, population, Indian Constitution etc.

Introduction

Scheduled Tribes (STs) who constitute around 8 per cent of the total population of the country and they are identified by the Indian Constitution for special consideration. In India there are 573 scheduled tribes who live in different parts of the country. In Assam, STs constitutes around 12 percent of the total population. Generally habitation of STs is scattered habitations in interior, remote and inaccessible hilly and forest areas of the country. The socio-economic and cultural factors can be outlined as poverty and poor economic conditions, social customs, cultural ethos, lack of awareness and understanding of the value of formal education, conflict and gap between the home and school, etc. The main

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occupation of tribal's is agriculture, practiced either through shifting cultivation or terrace cultivation where productivity remains very low. But now adapting settled cultivation growing mostly the same types of crops which are grown in the plains.

According to 2011 census, the total population of Assam is 31,205,576. And STs constituted 12 percent i.e. 3,308,570 of the total population. In Assam there are total twenty three notified STs and their decadal growth is around 15.1 percent. The Boro population occupies nearly half of the total ST population (40.9 percent) and followed the Mising (17.8 percent) Mikir (10.7 per cent), Rabha (8.4 per cent), Kachari (i.e. Sonowal Kachari, 7.1 per cent), and Lalung (5.2 per cent) are the other major STs each having 5 per cent or above of total STs. Around 95.3 percent ST populations are living in Rural and only 4.7 percent live in Urban, Dimasa With 10.4 percent urban population have recorded the highest and Mising with 1.8 percent urban population have recorded the lowest among the ST population.

Mising community is one of the major tribes of Assam who was originally hill tribe latter migrated to plain areas of Assam. They have migrated from the eastern Himalayan regions in Tibet, in the hoary past and finally settled in the fertile Brahmaputra valley in Assam after having lived for long centuries in the Siang region of present-day Arunachal. Now in Assam, the Mising live in eight districts viz, Tinsukia, Dibrugarh, Dhemaji, Lakhimpur, Sibsagar, Jorhat, Golaghat and Sonitpur. Misings are basically a riparian tribe they followed mainly the course of the Brahmaputra, gradually spreading to other stretches of land lying on the banks of its tributaries like the Dihing, Disang, Dikhow, the Subansiri, the Ranganadi, the Dikrong, etc. There is no foolproof explanation of the word 'Mising'. Being a riparian tribe, Mising word comprises of two words 'Mi' means man and 'asi' means water.

Brief ideas of Mising community of Assam

Economy

The main source of livelihood of the Mising is Agriculture and other allied activities. They grow different types of rice, mustard, pulses, potatoes, chilies, tobacco, bamboo etc. Except the rice and mustard, they grow only for self consumption not for cash. The Mising women are highly active. They involves in rearing of

pigs, goats, cows and poultry too. Basically Mising people are buyer not seller of metallic utensils and jewelry. They are also not known for carpentry. The wooden items they make include their boat-shaped mortar and the pestle, and, of course, canoes, so indispensable for riparian people living in flood-prone areas. Today a small percentage of their population have different categories of jobs, especially in the public sector, small trading, etc. as sources of income.

Religious beliefs and practices

In the Brahmaputra valley, the Misings have undergone a process of acculturation and the culture and civilization of their Assamese speaking Hindu neighbours, both Aryan and non-Aryan, have influenced their native culture extensively over the past centuries. The traditional religious beliefs and practices amongst the Misings are animistic in nature. They believe in different supernatural beings haunting the earth, usually unseen. These supernatural beings fall into four categories, viz. uyu or ui (usually malevolent spirits inhabiting the waters, the woods, the skies, etc. capable of causing great harm including physical devastation), urom po-sum (hovering spirits of the dead, who may cause illness or other adverse conditions), gu-min so:in (benevolent ancestral spirits), and epom-yapom spirits inhabiting tall, big trees, who are generally not very harmful, but who may abduct human beings occasionally, cause some physical or mental impairment and release them later). Barring the epom-yapom, all the supernatural beings need to be propitiated with sacrificial offerings (usually domestic fowl), both periodically and on specific occasions of illness, disaster, etc Nature worship as such is not a common practice amongst Misings. But the god of thunder is propitiated from time to time, and although not worshipped or propitiated, the Sun (who they call Ane Do:nyi 'Mother Sun') and the Moon (who they call Abu Po:lo 'Father Moon') are invoked on all auspicious occasions.

In addition, they have embraced in the valley some kind of a monotheistic Hinduism as passed on to them by one of the sects of the Vaishnavism of Sankardeva (1449-1568 A.D.), the saint-poet of Assam. As faiths, the two forms, Animism and Vaishnavism, are poles apart, but they have coexisted in the Mising society without any conflict whatsoever, primarily because of the fact that the form of Vaishnavism, as they have been practicing it, not interfered with their traditional customs (drinking rice beer and eating pork, them on socio-religious occasions, for instance). Their religious life in the valley has thus assumed a fully syncretistic character, as it were, and it has given them a Hindu identity.

Festivals

The two chief traditional festivals of the Misings are the Ali-a.ye Ligang and the Po:rag, the connected with their agricultural cycle. Ali-a.ye Ligang, a five-day festival, is observed in mid-February to mark the beginning of their traditional agricultural cycle. The celebrations start on a Wednesday, which is considered an auspicious day by the Misings, with the heads of families sowing ceremonially rice paddy seeds in a corner of their respective rice fields in the morning hours and praying for a good crop during the year as well as for general plenty and wellbeing. Young men and women celebrate the occasion by singing and dancing at night in the courtyard of every household in the village to the accompaniment of drums, cymbals and a gong. The gong is not used on any festive occasion other than the Ali-a.ye Ligang. Another festival being observed by the Misings is Po:rag festival. It is a post harvest festival generally observed in the month of August or September. It is a very expensive three-day festival (reduced to two days or even one these days, depending on the extent of preparation on the part of the organizers in terms of items of food and drinks) and so held once in two-to-three years or so. Entertainment during the celebrations is open to everyone, young and old, of the village, and invitations are also extended formally to many guests, including some people of neighbouring villages, to join the celebrations. More significantly, it is customary on this occasion to invite the women who hail from the village but have been married to men of other villages and places, far and near. This makes Po:rag a grand festival of reunion. Moreover, apart from the husbands of the women so invited, a group of young men and women, who can sing and dance, is expected to accompany each of them. The sole responsibility for organizing the festival is vested in a body of young men and women, called Mimbir-ya.me: (literally, 'young women-young men'). The organization is run with a good degree of discipline, following the provisions of an unwritten but well-respected code of conduct. Erring individuals are given hearings and penalized, if found guilty.

Dabur is another occasion animistic rite performed occasionally or twice in a year in the month of September and June by the Mising community by sacrificing a sow and some hens for different purposes such as to overcome the crop failure and ensure general wellbeing of the community, or to avert the evil effects of a wrong-doing on the part of a member of the community, etc. In addition to the three traditional festivals, the Misings adopted in the valley the three Assamese seasonal festivals, viz. the Bohag Bihu, the spring festival of gaiety and mirth,

observed in mid-April, the Magh Bihu, the post-harvest festival, marked by plenty of feasting, observed in mid-January, and the Kati Bihu, which is bereft of any merry-making or feasting pleasures, observed in mid-October. Particularly, the Bohag Bihu, with all its gaiety, involving singing and dancing for several days in pay abandon, and the Magh Bihu have been observed by the Misings almost like native festivals. Some of the features of Bihu dances in recent times, boys and girls dancing together, for instance, may have been borrowed from the Misings.

Marriages

The Misings are a patrilineal and patrilocal society and so, as per customary law, only the male children are entitled to inherit the property of a family. Generally, the marriages which can Mising people be of four types. They are: 1) formal marriage or arrange marriage, 2) marriage by running off, 3) through a simple ceremony, and 4) by force. But last one is no longer in practice due to development of education and other social factors.

Weaving and Textiles

The traditional craft of weaving is a very bright aspect of Mising culture. It is an exclusive preserve of the Mising woman, who starts her training in the craft in the childhood. For the male, she weaves cotton jackets, light cotton towels, endi shawls, thick loin cloths, and, occasionally, even shirting. For women she weaves a variety of clothes, such as ege 'the lower garment of Mising women', ri:bi (a sheet with narrow stripes, wrapped to cover the lower garment and the blouse), gaseng (used for the same purpose as that of a ri:bi, but having, unlike a ri:bi, broad stripes of contrastive colours), gero (a sheet, usually off-white, wrapped round the waist to cover the lower part of the body, or round the chest to cover the body down to the knees or so), seleng gasor (a light cotton sheet, worn occasionally instead of a ri:bi or a gaseng), riya (a long, comparatively narrow, sheet, wrapped, a bit tightly, round the chest), segreg (a loose piece of cloth, wrapped round the waist by married women to cover the ege down to the knees), a po:tub (a scarf used to protect the head from the sun, dirt, etc.), and niseg (a piece of cloth to carry a baby with).

Gadu is a special Mising textile piece, which is known as a traditional Mising blanket. The warp consists of cotton spun into thick and strong yam, and the weft of cotton: turned into soft yam and cut into small pieces for insertion, piece by piece, to form the fluff. It is obvious that weaving a gadu is a very laborious affair like weaving expensive carpets, requiring the weaver to spend a lot of time on her loin loom, and, as the younger women in a family would, generally,

not have enough time for such a work, it is the ageing ones staying at home that do it.

Objectives

- To highlight the present socio-economic condition of STs as well as Mising population in Assam.
- To suggest improving the socio-economic conditions of STs Population.

Discussion and Analysis

According to 2011 census we can highlight the socio-economic status of ST population as well as Mising population of Assam.

Sex Ratio

The sex ratio of the Mising population is 967 whereas the sex ratio of ST population of Assam is 972. Lalung population has recorded highest sex ratio with 985 and lowest in Dimasa with 951 among the ST population of Assam. The child sex ratio of ST population in Assam is 962 and National ST population child sex ratio is 973, while the Mising population child sex ratio is only 955.

Literacy

The ST population of Assam has recorded 62.5 per cent literacy rate, which is well above the national average for STs (47.1 per cent). Among Major STs, the Sonowal kachari is highest with 81.4 percent and with 53.7 percent the Mikir is low in literacy rate. The literacy rate of Mising population is 60.1. However, Gender gap in literacy among Mising has been recorded to be the highest. With 71.4 per cent male and 48.3 per cent female literacy, the Mising women are lagging way behind by as much as 23.1 per cent points whereas the ST population of Assam literacy rate of male female is 73.3 percent and 52.4 with 19.9 percent rate women are lagging behind than Man.

Work Participation Rate (WPR)

According to 2011 Census, 43.2 per cent of the STs have been registered as workers, which is below the aggregated national figure for STs (49.1 per cent). The main worker is 65.3 percent and 34.7 percent is marginal workers of the total workers. Gender wise disparity is, however, distinct in case of main workers; 80.9 percent among males and only 42.6 percent among females are main workers. Deuri is the highest WPR of 55 percent among the STs in Assam. It is lowest among Dimasa (38.9 per cent). Deuri have recorded almost equal participation of male and female in the workforce with 58 per cent male and 52.9 per cent female WPR. On the contrary the gender gap in WPR is quite significant among

Rabha (male 51.2 per cent, female 30.7 per cent), Lalung (male 51.8 per cent, female 33.1 per cent).

Category of Workers

According to 2011 census, in Assam around 70.6 percent of ST population is engaged as cultivators and merely 6.1 percent as agricultural labourer of the total ST. At the individual level, Mising have recorded a high of 85.6 per cent of their total main workers as cultivators, closely followed by Mikir (79.3 per cent) and Deori (78.2 per cent). Rabha have recorded the highest percentage of agricultural laborers, which is only 9 per cent of total main workers thereby indicating that majority of the STs in Assam are not landless.

Marital Status

The distribution of ST population by marital status shows that 57.5 per cent is never married, 39.1 per cent currently married, 3.3 per cent widowed, and merely 0.2 per cent divorced /separated. There is no conspicuous variation among the different individual STs. As regards child marriage, 1.6 per cent of the ST female population below 18 years - the minimum legal age for marriage - has been recorded as ever married. Among the twelve major STs, Lalung have registered the highest at 2 per cent of their female population of this age category as ever married, while it is the lowest at 1.3 per cent among Mising. The ever married males below 21 years - the minimum legal age for marriage - constitute only 1.4 per cent of the total ST population of this age category.

Religion

Out of the total ST population of Assam, 90.7 per cent are Hindus and 8.8 per cent Christians. Besides these two main religions, 6,267 persons are Muslims, 5,153 Buddhists, and another 3,574 persons have returned pursuing various other faiths and have been categorized under "Other Religions and Persuasions".

Conclusion

Scheduled Tribes (STs) is the disadvantaged section of the society due to socio-economic exploitation and isolation since a long time. The population of Scheduled Tribes (STs) is (2011 Census) constituting 12.4% of the total population of the State. STs have their own distinctive culture and are geographically isolated with low socio-economic conditions. Now, question is that how to improved the socio-economic status of Mising as well as ST populations of Assam.

There are many Constitutional safeguards for the welfare, development and protection of STs in the country like Article 14 - Equal rights and Opportunities,

Article 15 -Protection against discrimination on the grounds of caste, religion, race, sex etc., Article 15(4)- Advancement of Socially and educationally backward Classes, Article 16(4) - Reservation in appointments, Article 46 - Educational and Economic interests of Weaker sections, in particular to SCs/ STs to protect them from social injustice and all forms of exploitation Article 330, 332 and 335- reservation of seats in Lok Sabha, Legislative Assemblies and Services, Protection of Civil Rights (PCR) Act, 1955 & Prevention of Atrocities (POA) Act, 1989 - Protection of STs from social discrimination like untouchability, exploitation and atrocities. There are Constitutional provisions of 5th and 6th Schedule for the protection and administrative dispensation of tribal's in the Central Indian States and North-Eastern Region States. The statutory Commission National Commission for STs has an important role in safeguarding the rights and interests of the STs. The socio-economic condition of the STs in the country shows that, though there is some improvement in literacy, drinking water availability, road connectivity and agricultural practices, employment opportunities and increase in income of STs since 1951 but, the gap between the STs and other general populations in 2001 indicate huge gaps of 10 to 25% points in the socio-economic indicators. To achieve the comprehensive development of the STs, the following issues need to be addressed with determined efforts:

- 1. Perspective Planning:** Perspective Planning for STs development in every State for the development of STs by setting clear objectives, resources available/ requirement, outcomes and goals with periodic bench mark surveys for the regions, districts, ITDPs, IITDAs, MADAs, Clusters (areas, villages) by setting realistic targets. Though some States have prepared the State and human development reports, but the social category wise data in detail is not being prepared regularly.
- 2. Allocation of proper resources:** States and Central Ministries/ Depts. are not allocating ST population proportionate funds towards Special Component Plan and Tribal Sub Plan in their Annual Plans. The nodal Ministries and NITI Aayog need to streamline the procedure for adherence to the guidelines issued by the nodal Ministries of Social Justice & Empowerment, Tribal Affairs and NITI Aayog regarding SCP, TSP, SCA to SCP and SCA to TSP and grants under Article 275(1) of the Constitution.
- 3. Decentralized and integrated Planning and functional autonomy**
The guidelines for the decentralized district level planning, allocation of resources of at least 30% to district bodies by most of the States are yet to follow this. In

Assam, the tribal areas integrated and the Sectoral departments' programmers are not working properly. The executive powers need to be given to the implementing agencies with more financial power.

4. Effective Monitoring mechanism: Monitoring mechanism observed is weak in the States and is being done by the nodal Social Welfare and Tribal Welfare Departments only for their own departmental schemes and there is no proper and regular monitoring mechanism for the overall SCP and TSP programmes/schemes and 20 point programmes at the State, District, Block and Village level. The selected states review meetings like ITDPs/ITDAs are irregular and routine in nature and the state Government's reports are not filled regularly. The state, district and block level monitoring committees need to be established and functionally operative.

5. Personnel posting in tribal/ scheduled areas: Deployment of efficient and young officers at the ITDP/ITDA need to be ensured for the effective implementation of SCP and TSP programmes with handsome incentives for the posting and functional efficiency for the success of the strategies and schemes.

6. Sources of SCP (Special Central Assistant)/TSP (Tribal Sub-Plan) Funds need to be shown separately: SCP and TSP funds allocation by the State includes resources from State Plan and Central Plan funds (CS schemes, CSS schemes, SCA to SCP, SCA to TSP and grants under Article 275 (1) of the Constitution). As all the funds are combined shown so, it is difficult to differentiate the schemes and beneficiaries against the different sources of funds.

7. The role of nodal Ministries and NITI Aayog: The nodal Ministries of Social Justice & Empowerment and Tribal Affairs have issued guidelines for SCA to SCP, SCA to TSP and Article 275 (1) of the Constitution besides operating many of the CS and CSS schemes which need to be implemented effectively through timely and proper releases, monitoring by periodic field visits, calling of reports and conducting evaluation.

As Special Central Assistance is linked to SCP and TSP implementation process in the States the nodal Ministries should use it as leverage for streamlining and effective implementation. NITI Aayog has issued guidelines and directives to States/U.Ts on several occasions and these needs to be strictly enforced through their Annual Plan review meetings. The Central Tri-Partite Committee need to play an important role with the involvement of nodal Ministries and ST Commission for the effective implementation of SCP,s and TSP's in the States and Central Ministries/Depts.

8. The role of NGOs: NGOs are involved by the State in STs developmental activities. Their role in State need to be chartered out by the State to supplement the efforts of the state administration keeping in view the recently announced national Policy of Voluntary Sector to increase the Civil Society role. However, the credentials of VOs/NGOs and their activities need also to be ascertained before giving them responsibility.

9. Schemes/programmes funds to be realistic in ST areas: Most of the State and Central Schemes are designed as general schemes and they are also being implemented in ST concentrated interior and isolated areas which need flexibility, different norms and standards for their success.

10. MIS and maintenance of Assets: There are no proper data regarding the sources of funds, utilization, physical coverage, type of schemes at the State, District, ITDPIITDA, Block, Village level in Assam. The demographic, socioeconomic conditions data of STs at State, District, Block and village level though available now is not accessible by the implementing authorities/agencies for formulating schemes and its implementation. A separate SCP/TSP cell needs to be created at State level for proper MIS which should maintain all the statistical information about the STs Data schemes/programmes.

11. Identification of beneficiaries: As most of the socio-economic schemes under SCP and TSP are targeting BPL families, the listing and identification of the beneficiaries need to be more transparent, which needs regular up-gradation for implementation and monitoring. Regular surveys, identification of eligible beneficiaries and involving the Pachayats/Gram Sabha, Block/District Panchayats, and wide Publicity/Media/Websites will ensure transparency.

12. Atrocities and discrimination laws and stringent punishment: One of the basic objectives of SCP and TSP is the protection of STs against all types of exploitation and discrimination. However, it is observed that, the PCR and POA act though in place still the atrocities and discrimination are reported and in some States increasing. These laws need to be stringent in Assam and the 20 point programmes which have a component of welfare and security needs monitoring regularly at the Chief Minister's level as being done in some States like Chhattisgarh and Tamil Nadu now.

13. Involvement of local bodies: The planning of bottom-up approach envisaged at village-Block-District-State is not happening in Assam but it has been attempted in States like Kerala, Gujarat and Maharashtra. Similarly the PESA Act, 1996 in Scheduled Areas, empowering the Gram Sabha with powers in resource

management and decision making is not in place and they are really defunct bodies due to State Govt's apathy for this. The laws enacted for the rights and protection of the SCs/STs like Forests Right Act, Resettlement & Rehabilitation policy, Excise policy, Money Lenders Act etc. though in place but still large scale land alienation, displacement, money lending, exploitation, discrimination, atrocities are increasing particularly in tribal areas which needs strict enforcement of laws and involvement of local bodies, beneficiaries/affected persons, NGOs/VOs in their proper implementation.

14. Implementation of recommendations, laws, acts and policies: There are large body of data, task force reports, special Committees reports, ST Commission Report, Planning Commission Working Groups and Steering Committees reports, Circulars and the Guidelines, Policies, Laws, Acts and Constitutional provisions but in spite of this the ground reality is that, these exist in the government departments and there is a need to translate them into action by the decision makers and political authority at the State and Centre for the welfare and development of STs in the country.

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IMPACT OF PRIVATISATION OF HIGHER EDUCATION: A STUDY ON ATTITUDE OF DEGREE LEVEL STUDENTS OF DIGBOI COLLEGE

Poban Gogoi* & Pradip Dutta**

Abstract

Privatization of education is a process of transfer of assets, management, functions or responsibilities relating to education previously owned or carried out by the state to private actors. Privatization in education has been widely embraced by governments around the world. In the 1970s, the concept of privatization was widely promoted by economists such as Friedman (1962) and management gurus such as Drucker (1969). The new economic policy taken by the central government of India since 1991 to enhance and encourage the policy of privatisation. Now, public investment on higher education is an important area for researchers in this era of Liberalization, Privatization and globalization. Recognizing the importance of this, the investigators conducted a study on attitude of degree level college students towards privatization of higher education. The study was conducted among the degree level students of Digboi College. The sample (non-proportionate) for the present study was 200 students from degree level students wherein 100 were boys and remaining 100 were girls. A scale viz. Privatisation of Higher Education Scale was constructed by the investigators for the purpose. Data collected were analysed both qualitative and quantitatively. The study arrived at some interesting conclusions such as - degree level students of Digboi college doesn't possess a favourable of attitude towards Privatisation of Higher Education, there is a significant difference between the attitude of boys and girls degree level students of Digboi College with regard to their attitude towards Privatization of Higher education, there is a significant difference between rural and urban degree level students of Digboi College with regard to their attitude towards Privatization of Higher education etc.

Key words: Globalisation, Privatization of education, College Students etc.

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Introduction

Higher education is the third-level or tertiary level of education of formal learning that occurs after completion of secondary education. Higher education includes teaching, research and social services activities of institutions of higher learning such as College, university etc. It includes teaching of both the undergraduate level and beyond that, graduate level (or postgraduate level). Higher education is of great importance for the development of a country. Status of higher education indicates the status of the country or society. Higher education is considered as an attractive investment for an individual. Gradually higher education is getting expansion in an unprecedented manner. Demand for higher education seems to be very high day by day. This signifies the fact that now people are realizing the importance of it. But, the government System is unable to cope with increased aspirants of higher education. Most importantly, the governments in the different countries all over the world are gradually withdrawing their contribution to public sector education because of paucity of fund. In this condition, private provision is the only way in which education system can grow in response to increased demand.

Privatisation is one very recent trend in higher education. The paradigm shift in higher education from service to business is a growing concern today. The present century has been associated with the processes of expansion, privatization and internationalization of Indian higher education.

Privatisation of higher education is generally understood as the intensive development and expansion of private institutions, increased reliance of public institutions on private funding, and operation of the institutions in a businesslike manner. It implies applying market principles to the functioning of public institutions of higher education. Privatization of education is a process of transfer of assets, management, functions or responsibilities relating to education previously owned or carried out by the state to private actors. Privatization in education has been widely embraced by governments around the world. In the 1970s, the concept of privatization was widely promoted by economists such as Friedman (1962) and management gurus such as Drucker (1969). The new economic policy taken by the central government of India since 1991 to enhance and encourage the policy of privatisation. Now, public investment on higher education is an important area for researchers in this era of Liberalization, Privatization and globalization.

India's higher educational system is the world's third largest, next to China and United States. The mission of higher education is to achieve access, equality,

justice, quality, employability, inclusiveness and create a knowledge society/ economy. The deteriorating administration, unproductive practice, corruption and fund unavailability leads to break down of indigenous educational system. To tackle with the problem of unavailability of funds, instead of setting up new institutions, which require huge investments, priority of the government is to expand the capacity of existing institutions and to open the new educational institutions in higher education in private sector only. There are three forms of privatization of higher education institutes- Government self financing institutes, Government aided private self financing institutes and completely private higher education institutes.

Emergence of the Private Sector in India is seen due to many reasons. According to Article 45 of the constitution of India, there should be free and compulsory education for all children between the age of 6-14 years. So focus has shifted to elementary education. As a result, the involvement of the state in higher education has been reduced. In the wake of competitive market scenario, the countries are left with no choice other than to depend on private sector. If government cannot afford to provide fund for public institutions, then the society will obviously seek for private suppliers.

The trend of privatisation is getting a momentum in Assam too. Establishment of private Higher Education Institutions (HEI) in Assam during the last few decades shows that privatisation of higher education has no alternatives in the coming days. The following table shows a picture of the same-

Table 01 : List of Private Universities in Assam

Sl. No.	Name of University	Year of Establishment	Type
01	Asssam Donbosco University	2008	General
02	Assam Downtown University	2010	General
03	Kaziranga University	2011	General
04	Mahapurusha Shrimanta Sankardev University	2014	General
05	Krishnaguru Adhyatmik Vishwavidyalaya	2017	General
06	Royal Global University	2017	General

Attitude towards Privatization of higher education means how one feels about

Privatization of it i.e. whether he/she likes or dislikes the same. The simplest definition of attitude is that, it is a feeling of favorableness or unfavourableness towards something. According to Singh (2004), "An attitude is best defined as an enduring system of the cognitive component, the feeling component and the action tendency component, all of which centre round an object, person, event, etc." Allport (1935) defines it as a mental and neural state of readiness, organized through experience, exerting a directive or dynamic influence upon the individual's response to all objects and situations with which it is related. Thurstone (1946) has defined attitude as the degree of positive or negative affect associated with some psychological object. By a psychological object means any symbol, phrase, slogan, person, institution, ideal or idea towards which people can differ with respect to positive or negative effect.

An individual who has positive affect or feeling with some psychological object is said to like that object or to have a favourable attitude towards the object. An individual who has negative affect with the same psychological object would be said to have disliked that object or to have an unfavorable attitude towards that. So an attitude is a preparation or readiness for response. It is not behavior, but the pre-condition of behavior.

Therefore, considering the importance of perception of the people in general and the student society in particular, towards privatization of higher education the investigator conducted the present study.

A Brief Sketch of Digboi College : Digboi College, Digboi is a premier institution of Assam imparting higher education in Arts, Science and Commerce at both Higher Secondary and Degree levels. It was founded on 15th July, 1965 and has, over the years, achieved a place of pride through the collective efforts of energetic academicians, generous people and dedicated employees. The performance of the students of the college has always been remarkable. In the backdrop of rapid change in the educational scenario, the college is determined to offer courses of contemporary relevance and needs with a blend of modernity and tradition.

Objectives

1. To find out the attitudes of degree level students of Digboi College towards privatization of higher education.
2. To compare between the boy and girl degree level students of Digboi College

with regard to their attitude towards privatization of higher education.

3. To compare between the rural and urban degree level students of Digboi College with regard to their attitude towards privatization of higher education.

Hypotheses

The following hypotheses are formulated for the present study-

1. There is no significant difference between boys and girls degree level students of Digboi College with regard to their attitude towards Privatization of Higher education.
2. There is no significant difference between rural and urban degree level students of Digboi College with regard to their attitude towards Privatization of Higher education.

Delimitations

1. The study is limited to the Degree level students studying at Digboi College only.
2. The study is limited to the students from the session 2018-19 only.

Significance of the Study

Privatisation of education has both positive and negative impact on the society in general; and the education system in particular. Privatization assumes to give quality education but at the same time it opposes a basic constitutional right in India i.e. right to equality. It will lead to upliftment of upper class or economically strong people. Poor student will continuously decline from main stream. That is why attitude towards privatization of education forms the major variable for many studies. Attitude is considered to be significant to evaluate the impact of policies and to suggest changes that may be essential for evolving a better education system in the country. The students, the future of the nation must have a proper and clear-cut attitude towards the issue of privatisation of higher education.

Keeping this in mind, a study namely **IMPACT OF PRIVATISATION OF HIGHER EDUCATION: A STUDY ON ATTITUDE OF DEGREE LEVEL STUDENTS OF DIGBOI COLLEGE** is conducted by the investigators.

Method

The method followed in this study is 'normative survey method'. Normative survey method is that method of investigation which attempts to describe and

interpret what exist at present in the form of conditions, practices, trends, effects, attitude, beliefs, etc. The investigators used it because the study is concerned with the existing attitude of college students towards privatization of higher education.

Population

The population of the study comprised of the entire Degree level Students of Digboi Colleges. There are 1160 nos. of students in Digboi College at degree level.

Sample

The sample (non-proportionate) for the present study was 200 students from degree level students of Digboi College. Thus the sample consists of 100 boys (rural 50 & urban 50) and 100 girls (rural 50 & urban 50) of degree courses.

Tool

The investigators developed a scale namely “**Privatisation of Higher Education Scale**” consisting of 20 items. Out of the total items 10 are positive and the remaining 10 are negative. The investigators assigned different weightage on a five point scale i.e. Strongly Agree, Agree, Uncertain, Disagree and Strongly Disagree. For positive items a score of 5, 4, 3, 2 and 1 and for Negative items 1, 2, 3, 4 and 5 were be given respectively.

Analysis and Interpretation

Analysis and interpretation of the collected data has been done to fulfill the objectives of the present study. The “**Privatisation of Higher Education Scale**” consists of 20 items in a five point scale. That is why; the maximum and minimum score of a respondent can be 100 & 20 respectively.

Table No. 1: Level of attitude of the students

Mean value	Standard Deviation
47.10	8.25

Above table reveals the fact that the Mean value for the whole students is found to 47.10 which is less than ideal Mean value of 60. It means only a smaller section of the students have shown their lower degree of positive attitude towards Privatisation of Higher Education. So, we can infer safely the conclusion that degree level students of Digboi have not a favourable of attitude towards Privatisation of Higher Education.

Table No. 2: Comparison of Boys and Girls

Groups	N	Mean	SD	CR	Rejection of the null hypothesis
Boys	100	49.55	7.20	4.19	
Girls	100	44.64	9.30		

To test the hypothesis no.1 of the study i.e. "There is no significant difference between boys and girls degree level students of Digboi College with regard to their attitude towards Privatization of Higher education" the Mean and Standard Deviation for Boys and Girls were computed separately. The CR is found to be 4.19 which greater than 1.96 (at 0.05 level) and 2.58 (0.01 level). Hence, we can reject the null hypothesis. That is why; we can safely conclude that there is a significant difference between the attitude of boys and girls degree level students of Digboi College with regard to their attitude towards Privatization of Higher education

Table No. 3: Comparison of Rural and Urban students

Groups	N	Mean	SD	CR	Rejection of the null hypothesis
Rural	100	48.90	7.85	3.09	
Urban	100	45.29	8.64		

To test the hypothesis no.2 of the study i.e. "There is no significant difference between rural and urban degree level students of Digboi College with regard to their attitude towards Privatization of Higher education" the Mean and Standard Deviation for rural and urban degree level students were computed separately. The CR is 3.09 which greater than 1.96 (at 0.05 level) and 2.58 (at 0.01 level). Here we can reject the null hypothesis. That is why; we can conclude that there is a significant difference between rural and urban degree level students of Digboi College with regard to their attitude towards Privatization of Higher education.

Findings

After analysis and interpretation of the data at hand, the investigators arrived at the following conclusions-

1. Degree level students of Digboi college doesn't possess a favourable of attitude towards Privatisation of Higher Education.

2. There is a significant difference between the attitude of boys and girls degree level students of Digboi College with regard to their attitude towards Privatization of Higher education.

3. There is a significant difference between rural and urban degree level students of Digboi College with regard to their attitude towards Privatization of Higher education.

Conclusion

Privatization is important to expand education qualitatively as well as quantitatively. Privatization is not bad at all. In India, state and central government encourages the privatization of education to achieve economic development. Though private institutions of higher education are very costly but if more students enroll in these institutions there will create a competition among these private institutions. Ultimately the fee will fall and more quality students will be passed out and thereby lessens the burden of government institutions.

Though privatization of higher education is the need of the hour there should be proper regulation for controlling those institutions. Care should be taken so that situations should not be like a private business for the sole purpose of benefit. Otherwise possibilities will be there that the Proprietor will become the Chancellor and his/her 30 years old son will act as the vice chancellor. Therefore, Governments needs to lay down strict norms so that the private institutions are bound to follow the rule and regulations of the government. Government should decide the fee structure as per Government norms. It should check the salaries and status to the teachers for minimizing their exploitation. Only then our education system gets reformed in the private sector.

The study on attitude towards privatization of higher education among the degree level students of Digboi College is micro level study wherein the investigators tried to have an insight on attitude towards Privatization of Higher education. Here, the attempt was made to analyze the attitude of the degree level students of Digboi College in relation to gender and locality. This micro -level study reveals many significant conclusions. The investigators is in the hope that this study will be helpful for the Educational Administrators, Policy makers and the concerned authorities while taking decisions at College level relating to the issues of Privatization of Higher education. While conducting the

study, the investigators realized that a lot of studies can be done in this area. Further in-depth studies can be undertaken on attitude towards Privatization of Higher education at macro level as well as micro level taking some other dimensions like Stream (Arts--Science-Commerce), Levels of education (Elementary-Secondary-University), attitude of teachers etc.

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LEVERAGES AND CAPITAL STRUCTURE POSITION OF SELECTED AUTOMOBILE INDUSTRIES IN INDIA

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Abstract

Leverage and capital structure are the two important aspect of any company for study. Analysis of both the aspect help the company to take certain important decision which help in increasing profit and reducing overall cost of capital. So study of leverage and capital structure position of some leading automobile companies like Tata motors, Bajaj Auto, Maruti Suzuki and Mahindra & Mahindra are major concern for the manager of these companies and also for some researcher because these companies are contributing a lot in growth of our GDP and generating the employment.

Key words: leverage, capital structure, GDP, researcher etc.

Introduction

In order to start and functioning of a company smoothly, desired capital is needed. Finance is needed from the date of promotion to the date of incorporation and commencement. It is, therefore, necessary that correct estimate of the current and future need of capital be made to have an optimum capital structure which shall help the organization to run its work smoothly and without any stress. Capital structure of a company refers to composition or make up of its capitalisation and it covers all long term Capital Resources, loans, Reserves, Shares and Bonds. Estimation of capital requirements is necessary, but the formation of a capital

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structure is important.

Tata motors are the leading automobile industry in India. It was first founded in the year 1945. It produces various products which include buses, trucks, coaches, vans, passenger cars, construction equipment and military vehicles. It is the world's second largest bus manufacturer, fourth largest truck manufacturer and 17th largest motor vehicle manufacturing company Mahindra is a public type global automobile company founded in the year 1945. It is one of the largest vehicle manufacturing company in India by production and largest tractor manufacturers in the world. According to the Brand Trust Report in 2014 it was given 10th rank for the most trusted brand in India .Mahindra manufactures different vehicles which include jeeps, light commercial vehicle (LCVs), agriculture tractors, SUVs, saloon cars, pickups, two wheeled motorcycles. Bajaj Auto is an Indian two wheeler manufacturing Company. It was started in the year 1930 by Jamnalal Bajaj. This Company has an experience of more than 100 years in automobile industry. In the year 2012, Bajaj Auto Ltd is put in the list of top 2000 global Company by Fortune. Maruti Suzuki is one of the best automobile company among the top ten automobile companies in India. It was founded in the year 1981. 37% of India's four wheeler market is captured by Maruti Suzuki. Some of the flagship products that are manufactured by the Maruti Suzuki Company are Swift, Wagon E, Zen, Dzire, SX4 and Omni.

Conceptual Framework

In financial management the term "leverage" is used to describe the firm's ability to use fixed cost assets or funds to increase the return to its owner's i.e. equity share holder. Definition: James Horne has defined leverage as "the employment of an asset or sources of funds for which the firm has to pay a fixed cost or fixed returns".

Capital structure refers to the mix of capitalization. A firm can mobilize its required capital by issuing different type of securities i.e., equity shares, preference shares, bonds and debentures. In other words capital structure is the combination of various kinds of securities issued by the company.

Definition: According to Geresternbeg "Capital structure of a company refers to the makeup of its capitalization and it includes all long term sources viz, loans, reserves, shares, and bonds" EF Brigham defines capital structure as "the

percentage shares of each type of capital used by the firm—debt, preference share capital, equity share capital, and retained earning”. Thus, Capital structure refers to the proportion of different sources of capital; here relationship is established between owners Capital and borrowed capital mix. Here utmost care be exercised to use lowest cost capital. The main focus should be on the following:-

- (a) Acquiring funds by issuing equity shares.
- (b) Acquiring funds by issuing preference shares.
- (c) Acquiring funds by issuing debentures and bonds.

In short, a mixture of own capital and borrowed capital is capital structure.

Determinants of Capital Structure

The capital structure of a company depends on a number of factors. The importance of the factors varies from organization to organization depends on the business condition. The following are the some factors which determine the capital structure of a company.

- i) Trading on equity
- ii) Legal Restriction
- iii) Size of the company
- iv) Nature of enterprise
- v) Control
- vi) Capital market condition
- ix) Flexibility
- x) Assets Structure
- xi) Attitude of the management
- xii) Cost of Capital
- xiii) Corporate tax rate

Objective of the study

The following are the specific objectives of the study area:

- To study and calculate various Leverage of selected Automobile companies in India
- To study the contain of Capital structure of selected Automobile companies in India.
- To make the comparative study with respect to Leverage and Capital Structure position on selected Automobile companies in India.

Research Methodology

The present study is mainly based on secondary data. The study concentrates on Indian Automobile Industry. Thus the four Automobile Industries are selected,

namely, Tata Motors, Bajaj Auto, Mahindra and Mahindra, and Maruti Suzuki. The data is obtained from the annual reports of the selected Automobile Industry under study. It is presented with the help of graphs, charts and tables etc. The study period is limited, from 2012-13 to 2016-17. The study uses five parameters to measure performance and namely, **Equity, Debt, Operating Leverage, Financial Leverage, Combined Leverage.**

Year	Tata Motor	Bajaj Auto	Mahi and Mah.	Maruti Suzuki.
2012-13	638.07	289.37	295.16	151.00
2013-14	643.78	289.37	295.16	151.00
2014-15	643.78	289.37	295.70	151.00
2015-16	679.18	289.37	296.32	151.00
2016-17	679.22	289.37	296.81	151.00
Average	656.81	289.37	295.83	151
S.d	20.58	0	0.73	0
c.v	3.13	0	0.25	0

Analysis and Interpretation

Table 1: Comparison of Equity among Tata Motors, Bajaj Auto, Mahindra and Mahindra, and Maruti Suzuki

Rs.(Cr.)

*Equity = Equity means only Equity Share Capital.

From the above table, we can see that equity of Tata Motor was increased from 638.07 in 2012-13 to 679.22 in 2016-17, Mahindra and Mahindra has slightly increasing equity from 295.16 in 2013-14 to 296.81 in 2016-17. But the equity of Bajaj Auto(289.37) and Maruti Suzuki(151.00) are remained same from 2012-13 to 2016-17. The average equity of Tata Motor is 656.81 which is higher compare to Mahindra & Mahindra (295.83) and the coefficient of variation of first is also higher than the 2nd company which is not satisfactory for the first one.

Chart No-1:

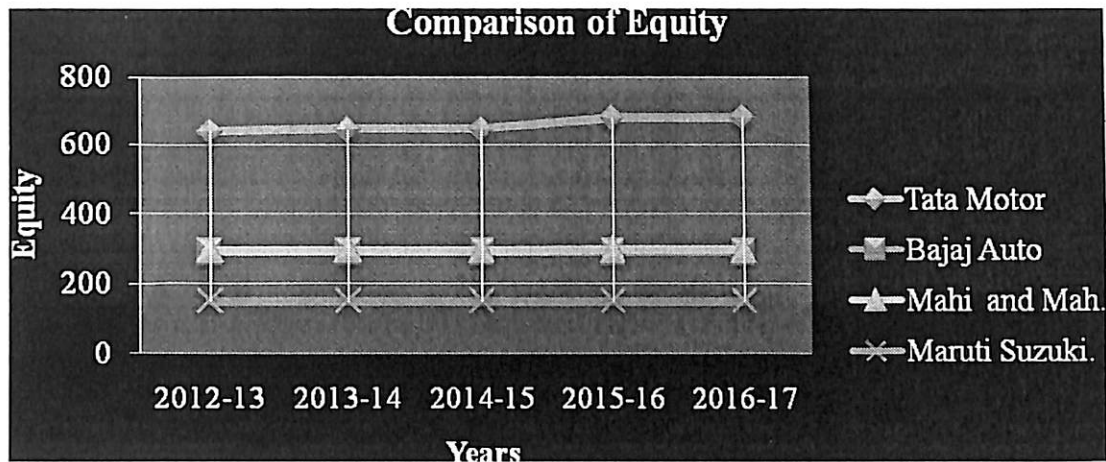


Table 2: Comparison of Debt among Tata Motors, Bajaj Auto, Mahindra and Mahindra.

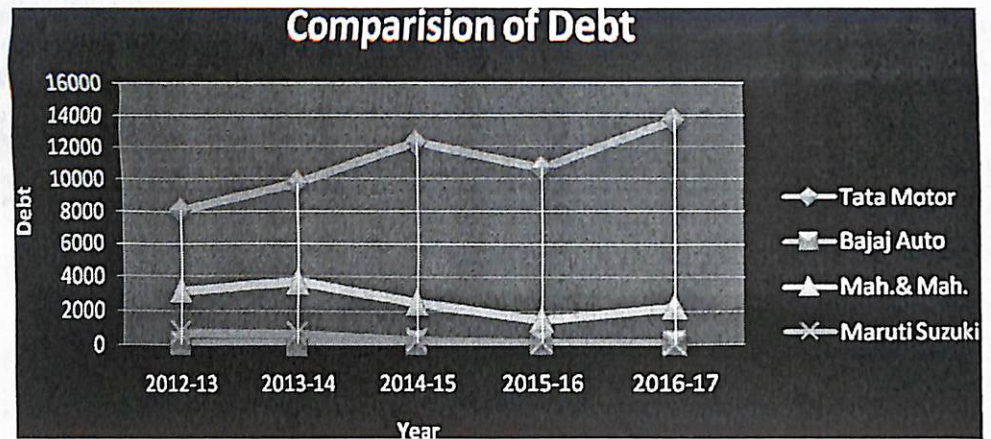
Rs.(Cr.)

Year	Tata Motor	Bajaj Auto	Mahi and Mah	Maruti Suzuki.
2012-13	8051.78	71.27	3172.44	704.90
2013-14	9746.45	57.74	3744.42	627.40
2014-15	12318.96	111.77	2514.13	278.30
2015-16	10687.94	117.86	1495.42	147.10
2016-17	13686.09	119.90	2233.99	0
Average	10898.24	95.71	2632.08	351.54
S.d	2194.52	29.04	865.11	304.83
c.v	20.14	30.34	32.87	86.71

From the above table it can be observed that the debt of Tata Motor 8051.78 in 2012-13 which is increased to 12318.96 in 2014-15 but it showed a decreased to 10687.94 in 2015-16 ,this again increased to 13686.09 in 2016-17. The debt of Mahindra & Mahindra shows both an increasing and decreasing order in the study period. But the debt of Bajaj Auto shows the increasing order during the study period. The debt of the company is 71.27 in 2012-13 which is increased to

119.90 in 2016-17. Maruti Suzuki shows the decreasing order during the period .The debt of the company is 704.90 in 2012 which is decreased to 147.10 in 2015-16. The average debt and coefficient of variance of Tata Motor are 2194.52 and 20.14 respectively.

Chart No: 2



Degree of Operating Leverage

The operating leverage is the tendency of the operating profit to change disproportionately with sales. A company is said to have a high degree of operating leverage if it employs a greater amount of fixed costs and small amount of variable costs. On the other hand, if the company employs a greater amount of variable costs and a smaller amount of fixed costs, it is said to have a low operating leverage.

The degree of operating leverage may be defined as the percentage change in profits resulting from a percentage change in Sales. The same is expressed in equation form:

$$\text{Degree of operating leverage} = \frac{\text{Percentage change in Operating Profit}}{\text{Percentage change in Net Sales}}$$

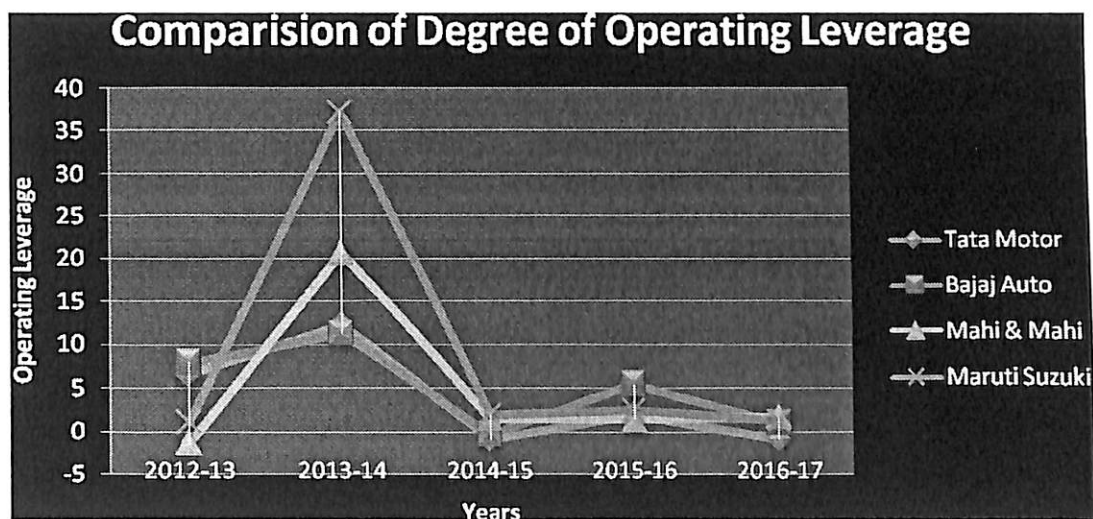
Table No 3: Comparison of Degree of Operating Leverage among Tata Motor,

Bajaj Auto, Mahindra & Mahindra and Maruti Suzuki.

Year	Tata Motor	Bajaj Auto	Mahi and Mah	Maruti Suzuki.
2012-13	6.53	7.95	-1.34	1.05
2013-14	12.20	11.29	20.64	37.17
2014-15	-0.88	-0.33	1.50	1.95
2015-16	1.88	5.48	1.41	2.45
2016-17	-0.92	0.99	1.65	1.21
Average	3.76	6.10	4.77	8.77
S.D	5.61	4.90	8.96	15.89
C.V	149.11	80.39	187.70	181.25

It can be observed from the above table the operating leverage of Maruti Suzuki in 2013-14 is comparatively very high (37.17) to others. The negative sign in operating leverage happens when the companies fixed cost is greater than its contribution. High operating leverage is good when sales and EBIT both are increasing and it is not good in opposite situation.

Chart No-3:



Degree of financial leverage

Also known as 'trading on equity', the financial leverage is the ratio of long-

term debt to total funds employed. It may be defined as the tendency of the residual net income to change disproportionately with operating profit or EBIT. Higher the amount of fixed interest /dividend bearing securities, higher will be the financial leverage and vice versa.

Financial leverage indicates the Percentage change in EBT (profit before taxes) as a result of Percentage change in the profit (earnings before interest and taxes). It can be computed according to the following formula:

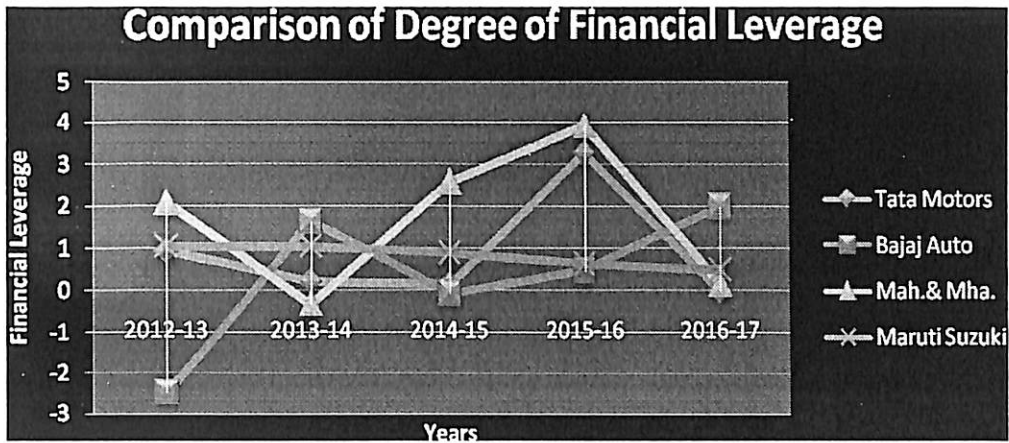
$$\text{Financial Leverage} = \frac{\text{Percentage Change in EBIT}}{\text{Percentage Change in EBT}}$$

Table No 4: Comparison of Degree of Financial Leverage Tata Motor, Bajaj Auto, Mahindra & Mahindra and Maruti Suzuki.

Year	Tata Motor	Bajaj Auto	Mahi and Mah	Maruti Suzuki.
2012-13	0.93	-2.48	2.07	1.04
2013-14	0.22	1.62	-0.33	1.04
2014-15	0.13	-0.08	2.56	0.88
2015-16	3.26	0.46	3.92	0.62
2016-17	-0.02	1.98	0.15	0.48
Average	0.90	.30	1.67	0.81
S.D	1.37	1.77	1.76	0.25
C.V	151.19	588.39	104.86	31.14

It can be observed from the above study that the financial leverage of Tata Motors showed a fluctuating trend in the study period. The leverage was in 0.93 in 2012-13 which decreased to 0.13 in 2014-15 but it increased to 3.26 in 2015-16 and decreased to -.02 in 2016-17. The financial leverage of both Bajaj Auto and Mahindra & Mahindra showed a increasing cum decreasing and increasing, a decreasing cum increasing and decreasing trend throughout period of study. In Maruti Suzuki, the leverage in first two years are same ie. 2012-13 and 2013-14 are 1.08 which is decreased to .48 in 2016-17.

Chart No-4:



Degree of Combined Leverage

Composite leverage expresses the relationship between sales revenue and taxable income or EBT. It helps the management in finding out the percentage in taxable income as a result of percentage change in sales.

The degree of combined effect of operating and financial leverages can be computed as follows:

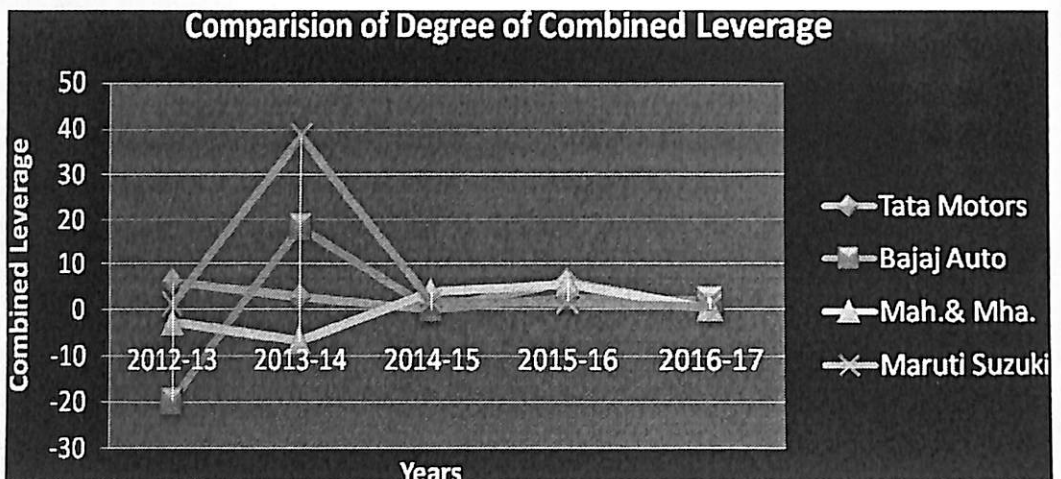
$$\text{Composite Leverage} = \text{Operating leverage} \times \text{Financial Leverage}$$

Table No 5 : Comparison of Combined Leverage Tata Motor, Bajaj Auto, Mahindra & Mahindra and Maruti Suzuki.

Year	Tata Motor	Bajaj Auto	Mahi and Mah	Maruti Suzuki.
2012-13	6.10	-19.69	-2.78	1.09
2013-14	2.70	18.26	-6.81	38.48
2014-15	-0.11	0.03	3.84	1.70
2015-16	6.12	2.57	5.52	1.52
2016-17	0.01	1.97	0.25	0.58
Average	2.97	0.61	.007	8.68
S.D	3.09	13.50	4.99	16.67
C.V	104.03	2202.64	69305.14	192.09

The combined leverage of Tata Motors, Bajaj Auto and Mahindra & Mahindra showed a fluctuating trend during the period of study. The combined leverage of Tata Motors was 6.10 in 2012-13 which decreased to -.11 in 2014-15 and increased to 6.12 in 2015-16 and also decreased to .01 in 2016-17. The leverage of Bajaj Auto was (-19.69) in 2012-13 which increased to 18.26 in 2013-14 which was decreasing cum increasing cum decreasing trend in 2014-15 to 2016-17. The leverage of Mahindra & Mahindra was (-2.78) in 2012-13 which decreased to (-6.82) in 2013-14 and increased to 5.53 in 2015-16 again decreased to .25 in 2016-17. But Maruti Suzuki showed a highly increased trend from 1.09 in 2012-13 to 38.48 in 2013-14 which is highly decreased to .58 in 2016-17

Chart No-5:



Findings of the study

1. Maruti Suzuki has the highest operating Leverage (avg 8.77) and Tata Motors has lowest leverage (avg 3.76) among the five selected automobile Company.
2. Mahindra & Mahindra has the highest financial Leverage (avg 1.67) while Bajaj Auto has a lowest one (avg .30)
3. Maruti Suzuki has the highest combine leverage (avg 8.68) while the Mahindra & Mahindra has the lowest one (avg 0.007).
4. While comparing the capital structure of the selected automobile

company Tata Motors has highest amount of equity capital(avg 656.81 cr.) while the Maruti Suzuki has the Lowest equity capital of (avg 151.00 cr.)

5. while comparing the capital structure of the selected automobile company Tata Motors has highest amount of debt capital of(avg 10898.24 cr.) while the Bajaj auto has the Lowest debt capital of(avg 95.71cr.).

Conclusion

The study of both leverage and capital structure is important for any company. Manager of any company has to study both aspect with due care because the analysis of leverage will help the manager to decide about the production and debt amount to be acquired so that the profit can be maximized. Capital structure analysis will help the finance manger to decide the mixture of owner fund and debt capital to be maintained so that overall cost of capital is lowest one. Hope this paper will give some idea regarding leverage and capital structure position of leading automobile companies in India.

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RECYCLING OF FOOD WASTES - A CASE STUDY OF JENGRAIMUKH AREA OF MAJULIDISTRICT

Joising Doley*

Abstract

Food not eaten is called Food Waste. Food loss and waste is now becoming a global issue. Overall one third of world's food is thrown away. It impacts on environmental degradation. It has been said that it amounts 3.3 billion tons of carbon emission annually. The UN's sustainable Development Goal Target seeks to "halve global per capita food waste at the retail and consumer levels and reduce food losses along production and supply chains, including post-harvest losses" by 2030.

In this paper effort has been made to examine the possibility of recycling the wastes to productive area. It will reduce the hazardous effects of wastes on one hand and contribute to the economy on the other hand.

Key Words : Food Wastes, Recycling, Environmental Degradation, Carbon Emission, Hazardous Effect.

Introduction

INDIANS waste as much food as the whole of United Kingdom consumes – a statistic that may not so much indicative of our love of surfeit, as it is of our population. Still, food wastage is an alarming issue in India. Our street and garbage bins, landfills have sufficient proof to prove it. According to the United Nations Development Programme, up to 40% of the food produced in India is wasted. About 21 million tons of wheat are wasted in India and 50% of all food across the world meets the same fate and never reaches the needy. In fact, according to the agriculture ministry, Rs. 50,000 crore worth of food produced is wasted every year in the country.

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Weddings, canteens, hotels, social and family functions, households including school mid-day meal kitchen are the major contributors to the wasted foods. Wasted food is a problem because it impacts the economy, our society and the environment. The solution to this problem is reducing the amount of wastage foods generated and proper use or reuse of wastage foods. Here my effort is to examine how we can make this wastage into ingredients of wealth producing.

Wastage Foods and Environmental Impacts

As we are wasting upto 40% of the food that we cultivate and that adds substantial pollution in our environment. When food is discarded and broken down into landfills, it produces carbon dioxide, but it's also leading contributor of methane in the atmosphere. Methane is a green house gas that's 25 times stronger than carbon dioxide at trapping heat in the atmosphere. For every Kg of food waste thrown in landfills, 3-8 kgs of greenhouse gases are emitted, and with 97% of foods waste heading to landfills, this leads to severe consequences.

Objectives

1. To assess the amount of food waste.
2. To study the impact of food waste on environment.
3. To study the viability of reuse, proper use, by which waste can be convert to the ingredient of producing wealth.

Methodology

To know the facts of the foods waste in our locality, I purposively selected few hotels and Kitchens (Mid- day meal kitchens & household kitchens) of Jengraimukh. Visual waste Assessment is done to prepare this project. Visually inspect the container and estimate volumes for targeted materials. Convert estimated volumes to weights using standard conversion factors. Personal interaction has been carried out to realize the variation of volumes of wastes and different ingredients of foodwaste.

Analysis

The key to start making a positive change towards the pollution that we are creating is to stop wasting food. Although we couldn't completely cut down the wastes to zero but we can minimize it by adopting reuse and recycling. We are killing our own environment for food that isn't even being eaten.

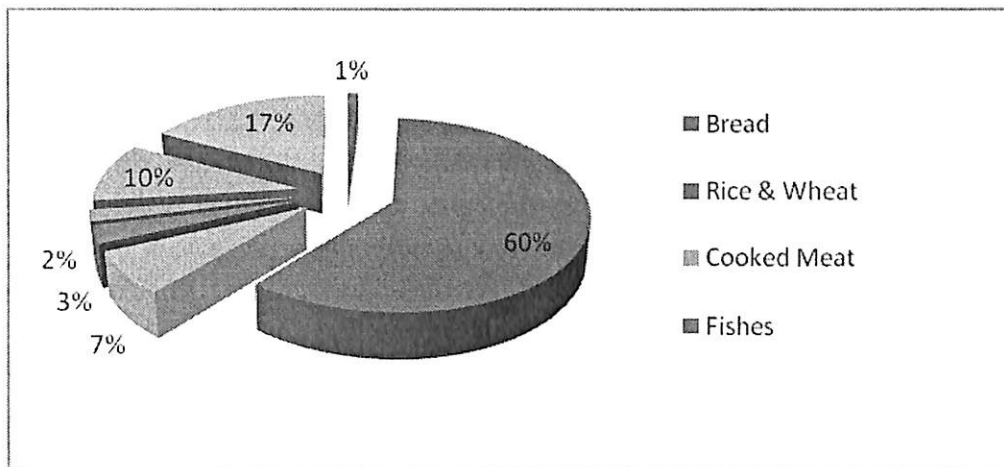
Where and how it (waste foods) can use?

The demand of meat is growing rapidly in India. The Pig farming in India contributes about 6.7% of the total meat production. We can enhance the pork production by proper channelization of the wastes food to the piggery farms, which in turn benefited the marginal downtrodden piggery farmers of the society and on the other hand safe the environment.

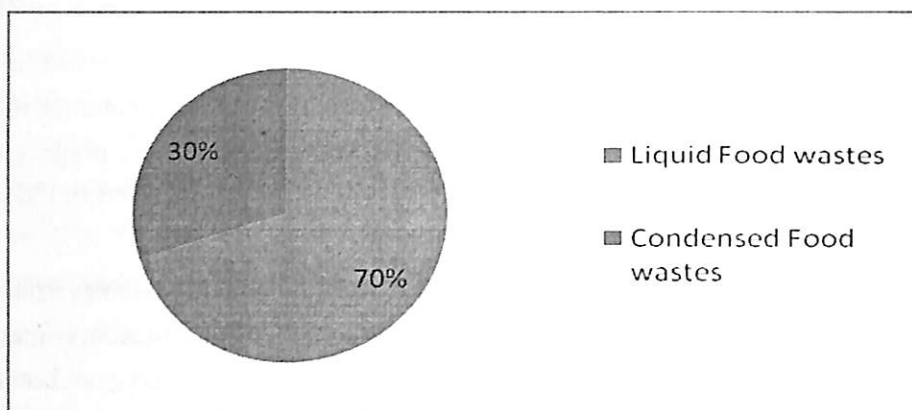
Food wastes collected from the restaurant were more nutrient than from house hold that were high fat, protein. The nutrient value includes protein contents 15-23%, 17-24% fat, ash of 3 to 6% in food waste which collected from hotel. **Two groups of pigs were fed by food wastes of hotel and corn/residuals of Apong(locally prepared rice beer), meal diet which shown that there were in differences growing rate between two groups. Pigs fed by food wastes of hotel grown rapidly as compare to another group, which bear significant differences from nutrient perspective.**

Food Waste components

Food wastes contains rice and wheat (60%), bread (1%), cooked meat (pork, chicken, duck) (7%),fishes (3%), vegetables (17%), and uncooked meat (1%) and fish (1%), and uneaten (10%). I have seen food wastes are of 2 types: condensed food wastes and liquid food wastes, the percentage of liquid food wastes components are 30% of water and 70% of food wastes.



Food waste Components



Proportion of condensed food wastes and liquid food wastes

Tabulation of collected Data

Hotels / Households Kitchen/ Mid -Day Meal Kitchen	Liquid Wastes (per day)	Condensed wastes(per day)
Covered three hotels	20 litres X 3	5 Kg X 3
Five households covered	3 litres X 5	3kg X 5(including rice beer residuals)
Kitchen of Schools(two)	1 litres x 2	1.5 Kg X 2

Source- Field study

It is clearly revealed from the above data that hotels have created more food waste per day as compared to others sources like kitchens. The village households recycle it by feeding poultry, but the hotels are thrown it to the landfill which polluted entire environment. In my field study I couldn't even dare to go backside due to bad smell come from such garbage.

As I interact with the piggery farm holders, a three month pig consumes three litres liquid food wastes and three kilograms condensed food wastes per day. So, only depending on three hotel of Jengraimukh 8- 10 pigs can be grown up. By which, on one hand we can think for contribution of wealth to the nation and reducing environmental hazard on the other hand.

If one kilogram food wastage emitted 3-8 kilogram green house gases (as per expert scientist opinion) then we can easily calculate the emitted gases daily by

the above hotels and kitchens. So, our task is to convert these wastes to wealth.

Findings

- Three surveyed hotels of Jengraimukh creates 60 ltrs liquid and 30 kg condensed wastes per day, which can emitted 90- 360 kg green house gases daily if we thrown it to open landfills.
- Five surveyed households of Jengraimukh produces 30 kg wastes per day. On an average each household produce 6 kg wastes but as they keep poultry at their home, maximum of the food waste recycle in the form of animal (especially pig) food.
- Two surveyed school kitchens released 2.5 food residuals per day to the environment, it may create vulnerable environmental hazard if it is continue for several years. It has been observed that the cooks of the schools are recycle/reuse the surplus foods by take it to home.
- It is clearly revealed from the study that only depending on three hotel of Jengraimukh 8- 10 pigs can be grown up. By which, on one hand we can think for contribution of wealth (in term of meat) to the nation and reducing environmental hazard (reducing green house gas emission) on the other hand.
- When food is discarded and broken down into landfills, it produces carbon dioxide, but it's also leading contributor of methane in the atmosphere. Methane is a green house gas that's 25 times stronger than carbon dioxide at trapping heat in the atmosphere. For every Kg of food waste thrown in landfills , 3-8 kgs of greenhouse gases are emitted(as per expert scientist opinion), and with 97% of food waste heading to landfills, this leads to severe consequences.

Conclusion

Wasted food is a problem because it impacts the economy, our society and the environment. The solution to this problem is reducing the amount of wasted food generated and recycle the wastes food for animals feed. We can expect better food waste management by creating awareness among the people. Recycling of the food wastage and feeding pigs will enhance the quality of food waste management on one hand and inducing pork production of the country on the other hand. So, **'let's convert the waste into wealth'** should be the slogan of

reducing green house gases emission from food wastes.

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SAVING AND INVESTMENT BEHAVIOUR OF RURAL HOUSEHOLD WITH SPECIAL REFERENCE TO NO.1 MAKUM PATHER VILLAGE IN MARGHERITA SUB-DIVISION UNDER TINSUKIA DISTRICT, ASSAM

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Abstract

Saving is a very important component which is responsible for combating or meeting any emergency by the individuals or the households or any corporate agencies. Savings and investment behavior is influenced by several factors: sociological, psychological, demographical and economic. The present study makes a humble attempt to examine the saving habits of No.1 Makum Pather village in Margherita Sub-Division under Tinsukia district, Assam.

The paper further tried to study the relation of saving pattern and investment preferences to social, economic, educational and occupational background of household. The primary data of rural households has been collected by using structured questionnaire and personal interview. The determinants of saving are analyzed empirically by a linear regression method

To find out association between individual characteristics such as age, gender, marital status; social features such as type of family, education; family characteristics such as income, family earning status, occupation and saving and investment behavior of the respondents, chi-square test is applied.

Key words: Household, Saving, Investment, Margherita, Rural.

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Introduction

Life of a human being is full of uncertainties. Hence, it becomes very much essential or is rather a necessity to save money for the future. Now, just saving money and keeping it idle is not sensible. The money saved should be invested; so that its value will get increased. To study on rural savings in India need to look into four aspects namely the determinants of savings, the composition of savings, the methods of measuring savings and the pattern of saving.”According to classical economists like Adam Smith, David Ricardo and J. S Mill, “Saving is an important determinant of economic growth”. The determinants and patterns of saving differ from rural to urban region. In rural areas, the marginal propensity to consume is more rather than the marginal propensity to save. Saving behavior is influenced by several factors, important among them are: income, wealth, education, employment status, stages in life cycle, fiscal policy, pension, insurance and banking infrastructure.

Review of Literature

In a survey by the National Council of Applied Economic Research (1964) the study found that the strongest motive for savings was the desire to make provisions for emergencies for old age and for children’s education. In another study on saving and investment habits of working people in Coimbatore Town by T. Freeda, it was found that the most highly regarded form of investment among the people was bank followed by household assets, gold, Life Insurance and provident fund, post office and National plan certificate. Mohd. Shatari, et al (2006) in a study among the lower income staff in Mara University of Technology indicated that there was high awareness on saving among respondents. Issahaku (2011) in his study in one of the most underprivileged district capitals in Ghana, found that age composition and assets do not have a significant effect on saving. The factors that constrain household investment are occupation, expenditure, assets and saving. Gedela (2012) his study on saving behavior of the tribal and rural households in the district of Vishakapatnam found that the age of the head of household, sex, dependency ratio, income and medical expenditure significantly influenced the saving behavior in the entire study area. The study also revealed that male headed households save more than female headed households.

Objectives of the study

- To study the saving pattern of the individual household.
- To analyze the Investment preferences of individual household.
- To study the relation of saving pattern and investment preferences to social, economic, educational and occupational background of household.

Research Methodology

The study is based both on primary data and secondary data. Primary data is collected through structured questionnaire and personal interview of No 1 Makum Pathar village. There are about 630 houses and a total population of 2,542 peoples. 20% of the total households are selected randomly. Secondary data has been collected from journals, magazines, published records and web portal.

To find out association between individual characteristics such as age, marital status; social features such as type of family, education; family characteristics such as income, family earning status, occupation and saving and investment behavior of the respondents, chi-square test is applied.

The determinants of saving are analyzed empirically by a multiple linear regression model using Enter method and Stepwise method. The multiple linear regression model is of the form.

$$S = \alpha + \beta_1 Age + \beta_2 Edu + \beta_3 Occ + \beta_4 Inc + \beta_5 DR + \mu_1$$

S Monthly Total Saving

Age Age

Edu Education

Occ Occupation

Inc Monthly Income

DR Dependency Ratio, $DR = \frac{\text{Household Size} - \text{Number of Earner}}{\text{Household Size}}$

μ_1 Error Term

Data Analysis and Interpretation

Table 1 indicates the distribution of respondents based on socio economic

variables and association between proportion of income to saving and socio economic variables. The age wise classification of the respondents shows that majority (54.8%) belong to the age group of less than 40 years and 56.5% of this group contributed upto 5% of their total income to saving. The association between age and saving was not statistically significant, but there was a tendency of significance ($p=0.049$). All the head of the families were found to be married of which 57.1% of heads contribute more than 5% of their total income. Regarding land holdings, it was found that majority (69.0%) of the sample households have 6 bighas or less of land indicating no significant association ($p=0.335$) between land holdings and contribution to saving. The association between education and saving was not statistically significant ($p=0.095$). The educational qualification shows that 45.2% of the respondents had completed the school education and 28.6% have studied upto higher secondary level or more. A large majority (81.0%) of the respondents depends on Agriculture. Among the farmers 52.9% of farmers contribute 5% or less of their income to saving which indicate a significant association ($p=0.006$) between occupations and saving. The study also shows that a large majority (90.5%) of the respondents belongs to nuclear family. It was found that there was no association ($p=0.172$) between family type and saving. The study reveals that majority (66.7%) of the respondents have 5 members or less in the family and 33.3% of the families have 6 members or above indicating no association ($p=0.186$) with saving pattern. The association between number of dependents and saving was not statistically significant. The association between number of earner in the family and saving was found statistically significant ($p=0.001$). Among the respondents, 73.8% have only one earning member in the family and majority of single earner family (58.1%), contributes to saving 5% or less. The study found statistically significant ($p=0.031$) association between investment decision and saving and preparation of financial budget and saving was statistically significant ($p=0.027$). The awareness to save plays a major role in the decision making of investment. A majority of 50.0% respondents were influenced by advertisements in television and 21.4% were advised by friends or relatives to save. The test of association between sources of information and saving was statistically significant ($p=0.027$).

Table 1: Association between Proportion of Income to saving with socio-economic and demographic characteristics.

Variables	Classification	Proportion of Income to Saving		Total (%)	Chi-square (p-value)
		5% & less	Above 5%		
(1)	(2)	(3)	(4)	(5)	(6)
Age Group	40 years & less	39 (56.5)	30 (43.5)	69 (54.8)	0.049 [#]
	41 years & above	15 (26.3)	42 (73.7)	57 (45.2)	
Marital Status	Married	54 (42.9)	72 (57.1)	126 (100)	-
	Unmarried	-	-	-	
Land Holdings	6 Bighas & less	33 (37.9)	54 (62.1)	87 (69.0)	0.335
	7 Bighas & above	21 (53.8)	18 (46.2)	39 (31.0)	
Educational Status	Upto Class VIII	18 (54.5)	15 (45.5)	33 (26.2)	0.095
	Matric	30 (52.6)	27 (47.4)	57 (45.2)	
	H.S & above	06 (16.7)	30 (83.3)	36 (28.6)	
Occupation	Agriculture	54 (52.9)	48 (47.1)	102 (81.0)	0.006*
	Others	0	24 (100)	24 (19.0)	
Family System	Nuclear	45 (39.5)	69 (60.5)	114 (90.5)	0.172
	Joint	09 (75.0)	03 (25.0)	12 (9.5)	
Size of family	5 members & less	30 (35.7)	54 (64.3)	84 (66.7)	0.186
	6 members & above	24 (57.1)	18 (42.9)	42 (33.3)	
Number of dependents	2 members & less	39 (48.1)	42 (51.9)	81 (64.3)	0.353
	3 members & above	15 (33.3)	30 (66.7)	45 (35.7)	
Number of Earners	1 earner	54 (58.1)	39 (41.9)	93 (73.8)	0.001*
	2 earners & more	0	33 (100)	33 (26.2)	
Investment decision	Husband	06 (16.7)	30 (83.3)	36 (28.6)	0.031*
	Husband & Wife	48 (53.3)	42 (46.7)	90 (71.4)	
Financial budget	Yes	45 (57.7)	33 (42.3)	78 (61.9)	0.013*
	No	09 (18.8)	39 (81.3)	48 (38.1)	
Information about type of Investment	Newspapers	03 (20.0)	12 (80.0)	15 (11.9)	0.027*
	Television	33 (52.4)	30 (47.6)	63 (50.0)	
	Friends & Relatives	18 (66.7)	09 (33.3)	27 (21.4)	
	Own Analysis	0	21 (100)	21 (16.7)	

Source: Field Survey

Money Management

Financial planning is a must in order to manage money efficiently. As a first step of financial planning, one should maintain a financial diary to keep accounts

of his income and expenses for a given period, say a week or a month (Chakrabarty, 2007). Money management practices and proportion of income to saving of the sample households are presented in Table 2.

The average monthly income of the sample households shows that majority (71.4%) of the respondents has household income of Rs. 5,000 or less and a proportion of 83.3% in the classification with income Rs. 5001 and more constitute the majority and revealed a significant ($p=0.031$) association between income and proportion to saving. The association between total monthly saving and proportion of income to saving ($p=0.001$), regularity of saving and proportion contribution to saving from income ($p=0.022$), classification of frequency of saving and proportion contribution to saving ($p=0.022$) preference of saving tools and proportion of income to saving ($p=0.008$) were found to be statistically significant. A proportion of 66.7% of total respondents reported the bank deposits as first preference of their future savings due to the flexible withdraw facilities. Purpose of saving is one the main factors that variate the amount of saving for future. In the investigation of association between purpose of saving and proportion of saving revealed a significant association ($p=0.035$). Ease of saving indicates ability to set aside money for saving after meeting all the expenses out of their earnings (Jack, 2008). It can be seen from Table 2 that 61.9% sample households usually find it difficult to save while 38.1% sometimes find it usually easy to save. The cross sub-division of easiness to saving and proportion contribution to saving was statistically significant ($p=0.002$). The classification indicated that the respondent felt easy to save contribute more to saving and the respondent with less easiness feeling contribute less to saving.

Table 2: Money management practices and proportion of income to saving

Variables	Classification	Proportion of Income to Saving		Total	Chi-square (p-value)
		5% & less	Above 5%		
(1)	(2)	(3)	(4)	(5)	(6)
Monthly family income	Upto Rs. 5,000	48 (53.3)	42 (46.7)	90 (71.4)	0.031*
	Rs. 5001 & above	06 (16.7)	30 (83.3)	36 (28.6)	
Total monthly savings	Upto Rs. 500	48 (64.0)	27 (36.0)	75 (59.5)	0.001*
	Above Rs. 500	06 (11.8)	45 (88.2)	51 (40.5)	
Regularity of Saving	Regular	0	18 (100)	18 (14.3)	0.022*
	Occasional	54 (50.0)	54 (50.0)	108 (85.7)	
Investment	Prefer Bank deposits first	48 (57.1)	36 (42.9)	84 (66.7)	0.008*
	Prefer Post Office deposit first	06 (14.3)	36 (85.7)	42 (33.3)	
Interval of Saving	Monthly	54 (51.4)	51 (48.6)	105 (83.3)	0.012*
	Quarterly & other	0	21 (100)	21 (16.7)	
Purpose of Saving	Save to spend & Child Education	0	21 (100)	21 (16.7)	0.035*
	Future need & Child Education	36 (48.0)	39 (52.0)	75 (59.5)	
	Save to spend, Future need & Child Education	18 (60.0)	12 (40.0)	30 (23.8)	
How easy to save	Usually easy	6 (12.5)	42 (87.5)	48 (38.1)	0.002*
	Usually difficult	48 (61.5)	30 (38.5)	78 (61.9)	

Source: Field Survey

Regression Analysis

Table 3a and Table 3b depicts that the affect of household saving behaviour with different socio-economic variables in the entire study area by Enter method and Stepwise method respectively. In Table 3a Model 1, out 5 independents variables (Age, Education, Occupation, Dependency Ratio and Income), 2 independents variables (Dependency Ratio and Income) were found significantly affective on saving behavior. R square indicates that the attitude towards saving behavior was influenced by 49.2% of the selected factors under study. The study reveals

that there was a negative relationship between age and saving. As the age of the respondents increases by one unit the saving was decreases by -0.001 units. This is because of that the inhabitants were more agriculture dependent and with increase of cost living specially children's higher education, the saving from the income of cultivation is going less as earlier.

The education of the respondents and saving was positive related with an increment of 0.102 units with increase in the education. Although, the relationship between education and saving was positive but it was not statistically significant. The study reveals that there was a negative relationship between occupation and saving. In the study, it was found agriculture as the main occupation of the respondents. The farmers were able to save more than any other occupation. The changes in occupation from agriculture to other occupation result in a decrement of -0.082 units in their total saving.

The dependency ratio was one of the most affecting factors that determine the amount of saving of a family. In the study, the increase in the dependency ratio negatively affects the total saving with a decrease of -1.221 units. The relationship between dependency ratio and total saving was statistically significant. The income of a family is the main factor that determines the amount of saving. The study reveals that there was a positive relationship between income and saving. The increase in the family income results an increase of the total saving with an increment of 0.253 units and the relationship between these two variables was statistically significant.

Table 3a: Multiple Regression Analysis of Saving Behaviour (Enter Method)

Model Summary						
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate		
1	0.701 (a)	0.492	0.421	0.378		
ANOVA (b)						
Model		Sum of Squares	d.f.	Mean Square	F	Sig.
1	Regression	4.978	15	0.996	6.973	0.000
	Residual	5.141	110	0.143		
	Total	10.119	125			

Coefficients (b)						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig
		B	Std. Error	Beta		
1	(Constant)	1.864	0.548	-	3.403	0.002
	Age	-0.001	0.008	-0.018	-0.145	0.885
	Educational Status	0.102	0.093	0.154	1.101	0.278
	Occupation	-.082	0.213	-0.066	-0.386	0.702
	Dependency Ratio	-1.221	0.477	-0.361	-2.558	0.015*
	Income	0.253	0.102	0.439	2.479	0.018*

(a) Predictors: (Constant), Income, Age, Educational Status, Dependency Ratio, Occupation

(b) Dependent Variable: Monthly Savings

In Table 3b Model 1, the Stepwise approach of model fitting considered the independent variable income as the main factor that significantly affect the saving behavior excluding the affect of 4 other independent variables. R square indicates that the attitude towards saving behavior was influenced by 0.375% of the selected factors under study. The study reveals that there was a positive relationship between income and saving. As the income of the respondents increases by one unit the saving was also increased by 0.354 units.

In Table 3b Model 2, the Stepwise approach of model fitting considered the independent variable income and dependency ratio as the main factors that significantly affect the saving behavior excluding the affect of 3 other independent variables. R square indicates that the attitude towards saving behavior was influenced by 0.472% of the selected factors under study. The study reveals that there was a positive relationship between income and saving. As the income of the respondents increases by one unit the saving was also increased by 0.248 units. In the study, the increase in the dependency ratio negatively affects the total saving with a decrease of -1.224 units. The relationship between dependency ratio and total saving was statistically significant.

From Table 3a and Table 3b, it was observed that income and dependency ratio were the main factors that significantly affect the saving behavior of the respondents.

Table 3b: Multiple Regression Analysis of Saving Behaviour (Stepwise Method)

Model Summary						
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate		
1	0.612(a)	0.375	0.359	0.398		
2	0.687(b)	0.472	0.445	0.370		
ANOVA (c)						
Model		Sum of Squares	d.f.	Mean Square	F	Sig.
1	Regression	3.790	1	3.790	23.957	0.000(a)
	Residual	6.329	124	0.158		
	Total	10.119	125			
2	Regression	4.778	6	2.389	17.445	0.000(b)
	Residual	5.341	119	0.137		
	Total	10.119	125			
Coefficients (c)						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig
		B	Std. Error	Beta		
1	(Constant)	0.899	0.120		7.487	0.000
	Income	0.354	0.072	0.612	4.895	0.000
2	(Constant)	1.930	0.400		4.829	0.000
	Income	0.248	0.078	0.429	3.181	0.003
	Dependency Ratio	-1.224	0.456	-0.362	-2.686	0.011

a Predictors: (Constant), Income

b Predictors: (Constant), Income, Dependency Ratio

c Dependent Variable: Monthly Saving

Conclusion

Household savings is an important factor for a secured future of personal or family life and the economic growth of the country. In this study, the household saving is associated with single or intermingle socio-economic variables and significant association was found with occupation, number of earner, investment

decision, financial budget preparation habit, source of information of saving tool, monthly income, regularity of saving, investment tools, frequency of saving, purpose and easiness to save.

The study concludes that Income is the most crucial factor of the saving behavior in the entire study. In the rural households, one percent increase in income leads to at least 24 percent increase in household savings. The finding was similar with the study of Gedela (2012) in his model fitted for rural and tribal households in Visakhapatnam, Andhra Pradesh.

The Dependency ratio (DEPR) is inversely related to the saving behavior of the households. In this study, the dependency ratio is found to have a strong negative influence on household savings in the total study area. Gedela (2012) in his study also observed Dependency Ratio as inversely affected factor. The results suggest that as the number of dependent members in the household increases leads to the households savings declines drastically and the coefficient of this variable is significant at 05 percent level of significance.

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NON-FARM EMPLOYMENT DIVERSIFICATION AND POVERTY A CASE STUDY IN ASSAM

Nirupam Das*

Abstract

With increasing population density, the importance of non-farm sector in rural areas has been increasing tremendously. The very objective of sustained development in rural areas can be achieved by expanding the non-farm sector in this regard and accordingly attention has been given to this sector. This paper attempts to estimate/analyze the extent of dependence on the rural non-farm sector in the state of Assam, India on the basis of NSSO data (68th Round, 2011-12) along with inter-sectoral distribution of rural non-farm workers in the state. Further, the impact of employment diversification on poverty status of rural household has been examined.

Keywords: Non-Farm, Sustained Development, Employment, Poverty, Diversification

"The prosperity of India lies in the prosperity of villages"- Mahatma Gandhi

A Brief Introduction of Non-Farm Sector in India- With changing parameter over the time, the role of Indian agriculture remains an important one and this sector is the largest provider of employment in rural areas of the country. There are as many as six-lakh villages in India where a major fraction, nearly 68.84% of total population live in, there in the villages. Agricultural Sector, by itself is incapable of creating additional employment opportunities with increasing density of population. The impetus for achieving sustained development in rural areas has to pivot around expanding the base of non-farm activities which, indeed, can provide solution to the problems of poverty, unemployment and out-migration. The farm and non-farm sector are the two major components of the rural economy and have been changing in structure through diversification of activities. The

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non-farm sector comprises all non-agricultural activities such as mining and quarrying, household and non-household manufacturing, processing, repair, construction, trade and commerce, transport and other services. The development of various non-farm activities can be exploited as a potent stimulator for offering rural communities better employment prospects on a sustainable basis. In India, the non-farm occupation has registered an increase in between 1972-73 to 2004-05. Between 1999-2000 and 2004-2005 rural non-farm employment increased by 16 million by principle status of which 8 million was in form of self-employment, 5 million as casual employment and 3 million as regular employment (Himanshu, 2011). The following table shows the distribution of non-farm enterprises in rural India during 1998-2005.

Table-1 Distribution of Major Non-Farm Enterprises

Sl. No.	Name of The Enterprises in Rural India	Percentage of labour
1	Retail Trade	39
2	Manufacturing	26
3	Community, Social and Personal Services	8
4	Education	5
5	Transport and Storage	4
6	Hotels and Restaurants	4
7	Retail Estate, Renting and Business Service	2
8	Health and Social Work	2
9	Public Administration, Defence and Social Security	2
10	Post and Tele-Communication	2
11	Wholesale Trade	2
12	Sale Motor Repair	1
13	Financial Intermediation	1
14	Construction	1
15	Electrical Gas and Water Supply	0.2
16	Mining and Quarring	0.03
17	Other Activities	0.01

Source- Economic Census, All India Report, (1998 & 2005)

Outline of the Paper- To the issue, “Non-Farm Employment Diversification and Poverty” there in the state of Assam, not much research work has been done in this regard so far. Nevertheless, in this paper an attempt has been made to look into employment diversification and its impact on poverty reduction. Our study area is the state of Assam. We proceed as follows. In the next section, we will set our objectives and research questions that we want to deal with. After that the sources of data and methodology of our analysis has been discussed. In the next section the data analysis along with empirical findings has been discussed. Further, a brief analysis of government policy followed by summary and conclusion has been discussed.

Objectives And Research Questions- This include the following,

(a). To estimate the extent of dependence on the rural non-farm sector in rural areas of Assam.

(b). To analyze the inter-sectoral distribution of rural non-farm workers in the state.

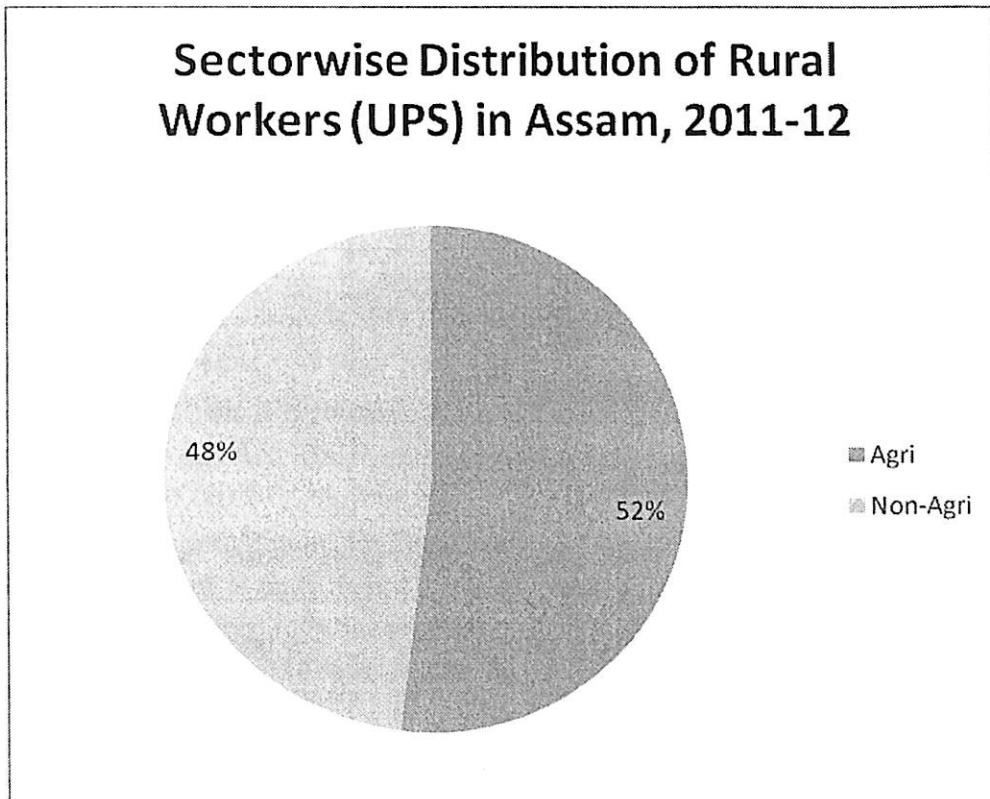
(c). To ascertain the impact of employment diversification on the poverty status of rural household in Assam.

Sources Of Data And Methodology- The sources of data is Secondary one, the “ Unit Level Data” published by National Sample Survey Organization (NSSO) on Employment and Unemployment, 68th Round, 2011-12.

As far as the methodology is concerned, we have subtracted the agricultural workers comprising of cultivators, agricultural laborers and allied agricultural workers from the total number of workers classified on the basis of Usual Principal Status by dummy variable. For the agricultural employment dummy ‘0’ and for non-agricultural employment dummy ‘1’ is assigned. Further, we apply Logit model to study the marginal effects (Probability) on non-farm employment on povety.

Extent Of Employment Diversification in Rural Assam- Although there is much saying that, in the state economy of Assam in rural areas, agriculture is the only source of employment in the absence of alternative employment opportunities, our analysis on the basis of NSSO data shows that it is, indeed, not much true. Apart from the agricultural sector in rural Assam non-farm sector

also plays a major role in providing employment. The following Pie diagram provides a bird-eye view in terms of percentage of workers.

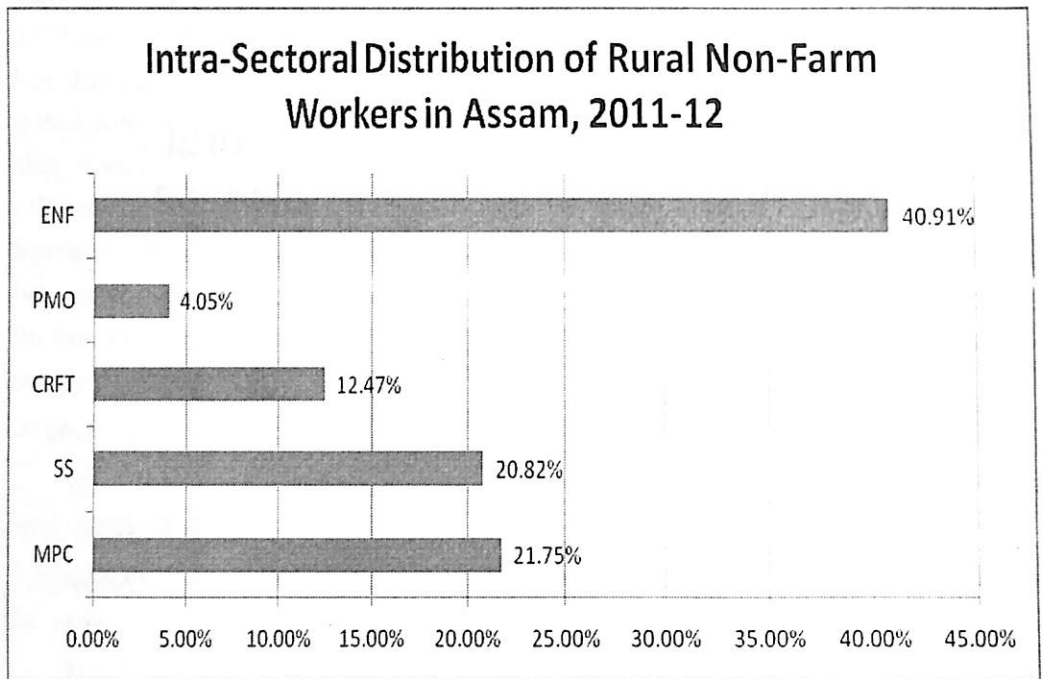


Source- NSSO Data, 2011-12

Figure.1

Since, we are basically interested in non-farm sector; our focus will be on the activities (Variable) of this sector. It is here to be noted that, activities (Variable) within the non-farm sector is so numerous that all the variables haven't not been taken into our analysis. A few important employment opportunities in non-farm sector have been analyzed that accounts for major portion of employment such as, managerial, professional and clerical (MPC), sales and services (SS), elementary non-farm (ENF), plant and machine operators (PMO), crafts (CRFT) etc. The following bar diagram depicts the extent of employment diversification in the non-farm sector in some major activities. The bar diagram shows that elementary non-farm (ENF) accounts for the major share of employment (40.91%) followed by managerial, professional and clerical (21.75%). The share

of other variable has been shown in the diagram.



Source- NSSO Data, 2011-12

Figure.2

Marginal Effects after Logit- In this section we will analyze the data to show the relation between poverty and some of the important factors that plays a crucial role in determining poverty in rural Assam including non-farm employment. Our focus will be on the variables e.g. age of the head of the household, household size, sex of the household head, household size, caste that includes SC, ST and OBC, human capital, household I (MIH) of the type that some members are employed in agricultural sector while some are employed in non-farm sector, household II (PNF) of the type that all members are employed in non-farm sector and at last we consider the land holdings. Nevertheless, the marginal effects after Logit have been shown in the following table 2. The marginal effects (dy/dx) shows that due to 1% change in 'x' i.e. the mentioned variables how 'y' (Poverty) will respond. In other words, it shows the impact on poverty. It is to be noted that, the poverty line is defined on the basis of Tendulkar Committee, 2011-12, (State Specific), as the sum of income to the extent of Rs. 828.00 per month. If a person's income falls below the specified amount he/she is classified as living in poverty and *vice versa*.

Table- 2 : Marginal Effects after Logit

<i>Variable</i>	<i>dy/dx (Marginal Effects)</i>	<i>P> Z </i>
Age of Household Head	-0.00184	0.02**
Sex of Household Head	0.07427	0.054***
Household Size	0.66793	0.000*
SC	-0.04456	0.056***
ST	-0.03189	0.123**
OBC	0.03626	0.080**
Human Capital	-0.41361	0.000***
Dependency Ratio	0.16483	0.006**
MIH	-0.85777	0.000***
PNF	-0.03607	0.067**
Land Holdings	-0.02936	0.000***

Source- Estimated from NSSO Data using Logit

Note- (*) for 10%, () for 5%, and (***) for 1% level of Significance.**

From our analysis it is found that, for age of the household there is a negative relation with poverty. The increase in age of the household by 1%, poverty will decrease by 0.00184%. Further, the sex of the household head has been divided into male (0) and female (1). There is a positive relation with poverty provided household head is male. It is because, in rural areas male are more dominant than female. Accordingly, the probability of getting employed in non-farm sector is less if the household head is female. So poverty will rise. Further, the household size is positively associated with poverty. The increase in the former will increase the later. It is as like, on the basis of “Income Sharing Principle”, each member reduces the share of the product provided it is constant. In other words, average income available to each member of the household declines as size of household rises. For Scheduled Tribes (ST) and Scheduled Castes (SC), poverty is negatively associated. It is because of the various schemes provided by Local, State and Central Government directed towards the development of ST and SC along with the reservation policy. Other Backward Class (OBC) has a positive relation with poverty as because of the huge population size. A fraction of the minority population comes under this category. Again, perhaps the most important factor that impacts poverty is the human capital formation. We have measured human capital in terms of educational attainment (i.e. no of household member aged 15 that have completed secondary education). As expected, there is a negative association with poverty. An increase in educational attainment enhances the probability to be employed in non-farm sector. Furthermore, dependency ratio is

positively associated with poverty. The dependency ratio is defined as the proportions of the non workers to workers within a family. The increase in dependency ratio is likely to increase poverty due to the fact that average income falls. The household type MIH (Mixed Household) is negatively related with poverty as income accrues from both farm as well as non-farm sector. The household type PNF (Purely Non-Farm) has the same relation. It is because in non-farm sector the wages of workers are likely to be more than farm sector. At last, a land holding is also negatively associated with poverty, larger the share of land holdings, larger is the farm output.

Government Policies- The efforts made to develop the rural non-farm sector in view of its potentialities are briefly mentioned bellow.

(a) Small Road and Water Transport Operations Scheme (SRWTO)

Individuals, groups of individuals including partnership/proprietary firms and cooperative enterprises would be eligible for assistance under this scheme. The borrowers must be from rural areas and must utilize the vehicle mainly for transportation of rural farm and non-farm products, inputs and passengers from marketing centers.

(b) Soft Loan Assistance Scheme for Margin Money

The objective of the scheme is to provide financial assistance to the prospective entrepreneurs who have the requisite talents and traits of entrepreneurship but lack necessary monetary resources of their own for setting up of units/implementing projects under NABARD refinance schemes for non-farm sector, Self-Employment Scheme for Ex-Servicemen (SEMFEX), high tech projects, export oriented units, agro-processing units etc. are covered under this scheme.

(c) For creating entrepreneurship through subsidized loans, Integrated Rural Development Programme (IRDPA), Swarnajayanti Gram Swarozgar Yojana (SGSY), Prime Minister Rojgar Yojana (PMRY)

(d) Schemes to provide skills: Training Rural Youth for Self Employment (TRYSEM), ITS's.

(e) Schemes to strengthen the gender Component: Development of Women and Children in Rural Areas (DWCRA).

(f) Wage Employment e.g. JRY, EAS, Food for Work, SJRY, etc. to achieve

the twin objective of creation of rural infrastructure and generation of additional income for the rural poor.

Conclusion

Nevertheless, non-farm sector plays an important role. It is found that, there has been a significant impact of non-farm employment in eradicating rural poverty. The general perception that agriculture is the main source of livelihood is wrong. Apart from agricultural employment, non-farm employment has a significant role to play in Assam. Further, the wage that a worker receives in non-farm sector is higher than agricultural sector. The push migration from villages to cities/towns has made it over crowded leading to various negative social consequences, and it is constantly adding to urban unemployment. The diversification of non-farm sector can provide a solution to the problem.

The success of fighting poverty largely depends on how the non-farm sector is developed. As far as the policy implications is concerned, the policy maker should pay topmost priority to the non-farm sector. There should be combined efforts by local, state and central government, *viz*, in a decentralized manner. The action plan should include all the policy measures for diversification of non-farm sector e.g., skill development primarily of technical education, establishment of small scale industries, development of transport and communication, easy accessibility of funds, extending bank branches to rural areas, rural electrification, development of storage facilities, interlinking nearby markets to sell the produce etc. Perhaps, the most important that may become fruitful for the development of non-farm sector is the political will with transparent deliver the government policies.

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A STUDY OF FACTORS AFFECTING ONLINE BUYING BEHAVIOR OF THE YOUTH WITH SPECIAL REFERENCE TO GUWAHATI CITY

Tapash Choudhury*

Abstract

The growing competition and technology with the usage of internet has shifted the traditional method of marketing to online marketing. Online marketing is using its unique capabilities of new interactive media to create new form of interactions and transactions between consumers and marketers. With the use of online marketing, sellers nowadays have started selling products online. Various websites and apps are mostly used by the marketers for online selling of products. Online selling provides an opportunity to the customers to have a look on the information about the product provided by the company and to make a good choice accordingly. This research study analyzes the advantage of online selling of products over traditional method of selling the products and the factors that are responsible for such changing behavior among the youth. This paper also suggests the marketers about the possible benefits they can avail by shifting their business to online.

Keywords: Internet, Traditional Marketing, Websites, Apps, Online selling

Introduction

Online Marketing is a process where the marketers are involved in promoting its business or brand and its product or services over the internet using tools that help drive traffic, leads and sales. The marketers now a day are using internet as a medium to reach out the customers. Various online websites and apps are used which are the most inexpensive way to reach out the target customers regardless of size of the business. The online shopping provides safer transactions

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and security to its customers. Youths nowadays prefer mostly online purchasing over traditional purchasing. The changing behavior among the youth is identify with many factors such as high speed of internet connectivity, increasing number of service providers, computers at home are few other reason for preference of online shopping. With the changing time online marketing is increasing with the uses of technology. Youths now can be seen spending most of their time online and they used online apps and websites for various activities such as using social media websites, using websites for online purchasing of necessary items, also using other websites for transportation purposes, etc. The study therefore identifies the factors for such changing behavior and will make a clear distinction between advantages online purchasing over traditional purchasing.

Review of Literature

Dr. S. Sivasankaran (2017) in his study stated that the present generation is more fascinated with the online shopping than the conventional buying. He in his study identifies the core issue of the changing buying behavior of the youth with the changes in time and fashion. He said that most of the youngsters of the present generation have access to the digital media but they lack the awareness about its optimum utilization. They form a major portion of market segment in India. Every marketer must understand the psychology of these youth segment, so that they can be a successful marketer in the days to come in the competitive economy.

Veena Tripathi (2016) in her study discusses the attitude of teens towards brand selection due to online marketing comprising apparel market in India. In her study she identifies the benefits and worries of online marketing on teenagers and discusses the strategies the marketer used in online marketing for selling their products. She suggests that uses of both internet marketing and traditional marketing according to the goals of the company, is considered to be the most effective way of marketing. She found that there are various issues for entering into online marketing and such issues need to be answered before entering into online marketing.

Rashmi Bansal (2007), in her article defined urban youth as youth marketers of today in India and not as per the version of sociologists and media men who relate it to the statistics of men under the age of 25. Youth could be defined as a

potent and cultural force, the consumers of today and the growth engines of tomorrow. This study concentrates on the aspirations, inspiration and perspiration of urban Indian youth and not on the response of the youth's choice of either Western or Indian styles or the cultural values.

Objectives

The following are the objectives of the study –

1. To identify the factors influencing the changing buying behavior of the youth.
2. To examine the advantages of online selling over traditional method of selling.
3. To suggest the marketers how their business can be benefitted by shifting their businesses online.

Need of the study

Online marketing at present has brought tremendous change in the marketing of the product or services. The marketers are using online marketing to grow their businesses. Online marketing includes online selling, online advertising, etc. The young generation of our country is changing their habits of buying behavior. The changing behavior of the youth is identified with various factors that motivate this young generation to go for online shopping. The impact of different factors with the increased use of technology provides a good opportunity to the marketers to use the medium of online marketing effectively regardless of its size of the business. So it is realized that there is a need to study the factors affecting the buying behavior of the youth and the marketers understand the effectiveness of online marketing for the growth of their business.

Research Methodology

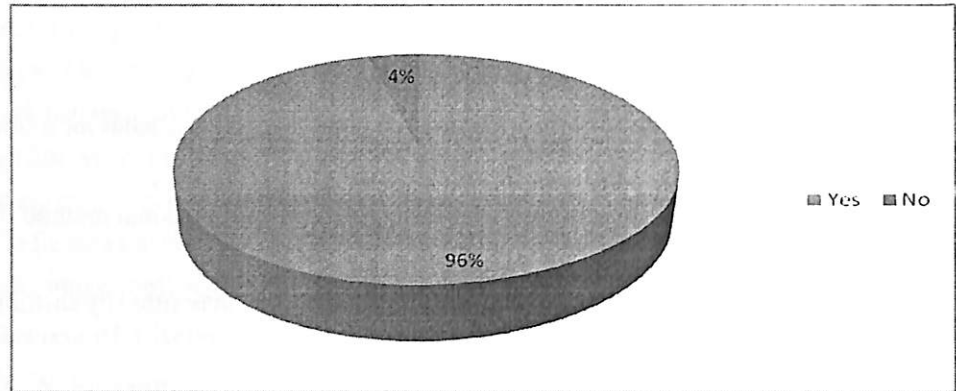
Research methodology adopted in this research study is descriptive as well as exploratory. In this study, 50 respondents are selected randomly from various areas of Guwahati City. The study is based on primary as well as secondary data. Primary data are collected by distributing questionnaires and secondary data are collected from various websites, books and journals.

Analysis and Interpretation

In this paper, the survey has been conducted on a sample size of 50. The result of the survey has been analyzed and interpreted according to the information

collected from respondents through questionnaire.

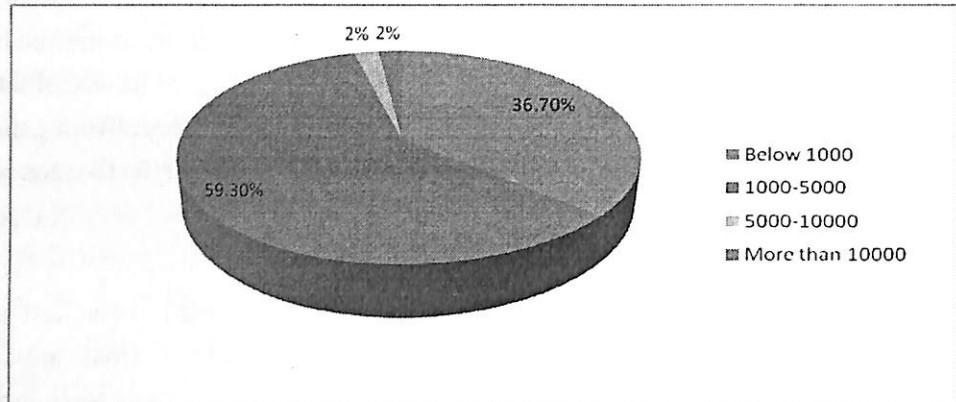
Chart 1: Showing the percentage of the people who mostly make online purchasing.



Source- Field survey

From the above chart, it is found that 96% of the respondents mostly make online purchases and 4% respondents go for traditional method of marketing only.

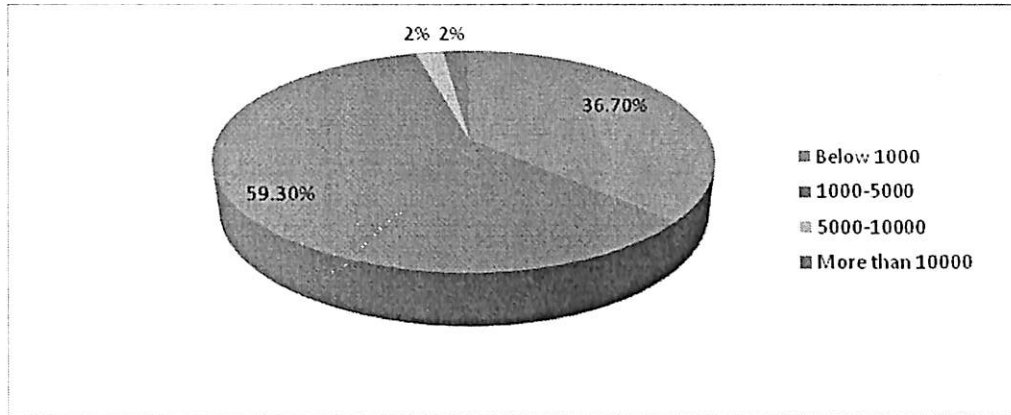
Chart 2: Showing the percentage of the items mostly purchases online.



Source- Field survey

From the above chart, it is found that majority i.e. 54% of the respondents' purchases cloths and footwear online and also 34% of the respondents purchases electronics. A few people go for beauty products and household items.

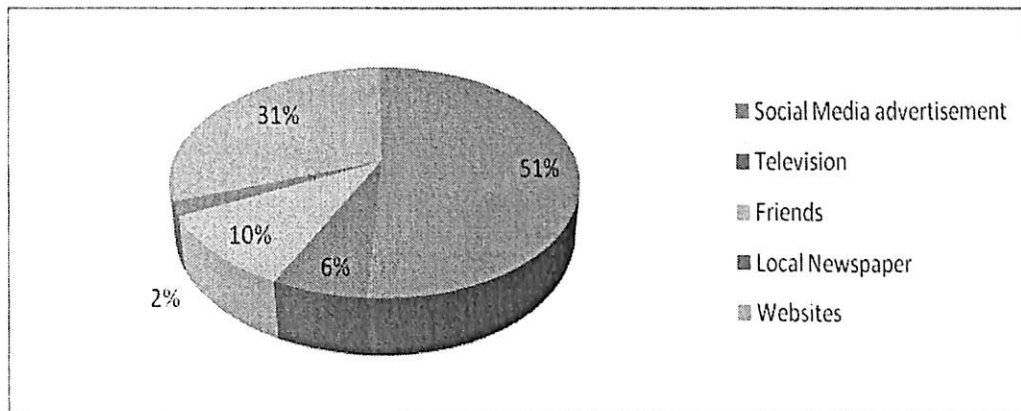
Chart 3: Showing the percentage of monthly expenditure spend to purchases items online



Source- Field survey

From the above chart, it is found that majority i.e. 59.3% of the respondents' spend Rs. 1000-5000 of their monthly expenditure in purchasing online and 36.7% of the respondents spend below 1000.

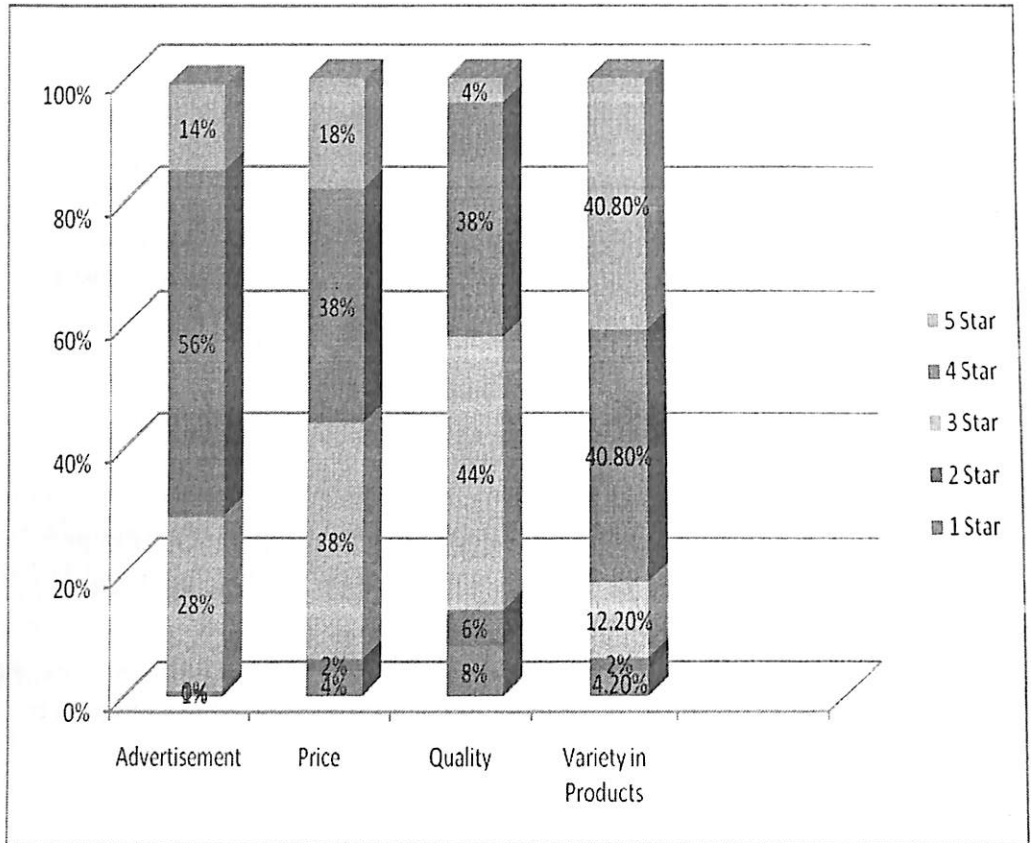
Chart 4: Showing the sources / medium from where people get buying related information such as special offer, newly created websites, etc



Source-Field Survey

From the above chart, it is found that majority i.e. 51% of the respondents get information from social media advertisement and 31% of the respondents get information from different websites.

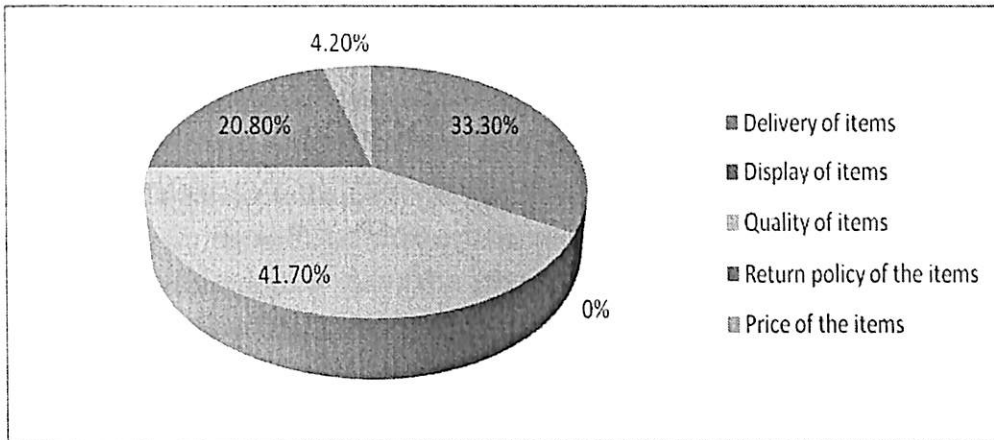
Chart 5: Showing the satisfaction level of the people regarding online marketing



Source- Field survey

From the above chart, it is found that most of the respondents are almost satisfied with regards to quality, price, advertisement and variety in products.

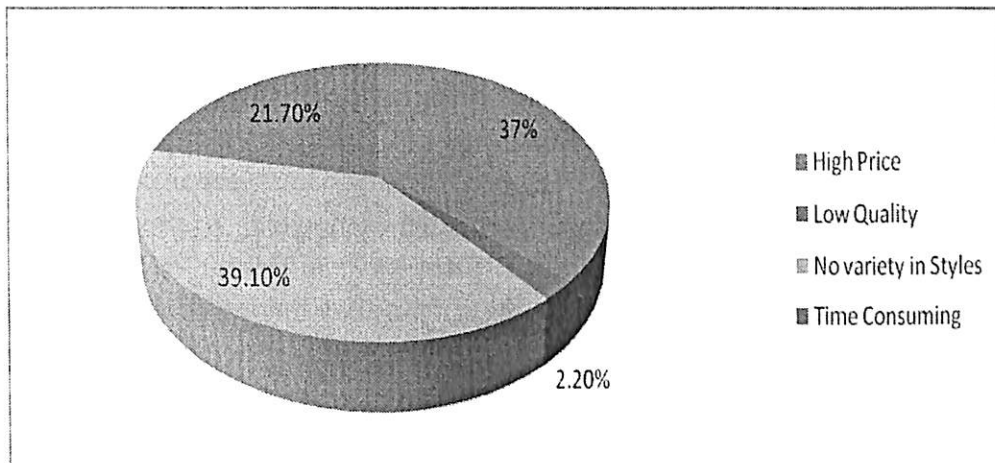
Chart 6: Showing the thing need to be improved in online buying



Source- Field survey

From the above chart, it is found that majority of the respondents faces the problem of quality delivery and return policy of the items in online buying of the products and as such is needed to be improved.

Chart 7: Showing the drawbacks of traditional method of buying



Source-Field survey

From the above chart, it is found that majority of the respondents are unsatisfied with traditional method of buying regarding of its price and variety in styles.

Findings

- It is found that majority of the respondents make online shopping over the internet and majority of them make monthly expenditure of Rs.1000-5000 in such online purchasing. Clothing and footwear and electronics are mostly preferred by the respondents in making online purchases.
- Large number of respondents came to know the buying related information such as offers or newly created websites from various social media advertisement and websites. Although majority of the respondents go for online purchase but they want improvement in the quality and delivery process of the items provided online.
- It is also found that most of the respondents are almost satisfied with the price, advertisement, quality and variety of products provided by the marketers in online selling of products.
- Lastly it is also found that the major disadvantage of the traditional method of selling for which people go for online shopping are high price, variety in styles and time consuming process.

Conclusion

With the changes in time and technology the taste and preferences of the people changes significantly. Now people want more convenient and better quality at an affordable price while purchasing an item online. Digital marketing or Online marketing in this sense play a big role in changing the preference of the people in regards to online buying and selling of products. Online marketing provides an opportunity to the marketers to sell their products online irrespective of territories or boundaries. The study reveals the perception of the youth of the country in making online shopping over the internet. The study identifies the various factors that motivate the youth of our country to go for online buying of the products. The study makes a clear distinction of the advantages of online selling over traditional method of selling the products. The satisfaction level of the people of the various factors in online buying of products can be seen to be almost satisfied in the study. As there is a good scope in online selling of the products the marketers must use such medium for the growth of their business. The study also shows how social media advertisement and advertisement over various other websites help to identify the marketers. The present marketers who are selling their products online must also try to make an improvement in the quality and delivery

process of their products.

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SOCIO-ECONOMIC POSITION OF MICROFINANCE MEMBERS IN BAKSA DISTRICT

Bhabananda Deb Nath*

Abstract

The microfinance service under the SHG models has grown at a tremendous pace in the last one and half decades and emerged as the most prominent means of delivering microfinance services to the poor. The SHG-bank linkage programme has significantly improved the rural poor's access to formal financial services and has brought a positive impact on the socio-economic conditions of SHG households. In this study, the performance of microfinance (i.e. delivered under SHG and JLG Models) on some developmental parameters has been discussed with reference to the Baksa District of Bodoland, Assam. It was found that in most of the cases microfinance helps the members in strengthening and contributing for the changing and gainful role in society, and they feel, that has come to them for microfinance's multiple or direct and indirect contributions, like economic empowerment, education, awareness, women empowerment, cooperation etc.

Keywords: Microfinance, Socio-Economic Condition, Self-Help Groups, Awareness, Cooperation.

Introduction

Financing poor, who cannot meet-up the norms of formal financial institutions, were a big challenge for them, as such despite having such huge networks of Banks and other financial institutions, poor people were remain outside the preview of the same and eradication of their poverty was a real mess. But the concept and various models of microfinance pave-the-way to the problems in most of the developing countries and has established 'micro-credit' then 'microfinance' as sustainable finance for the poor in developing their socio-economic conditions. Inspired by Grameen Model of Bangladesh, it is the SHG model which is very popular and dominating model of delivering microfinance

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services and from last half a decade the JLG model is found next to popular microfinance delivery model in India and have able to reached beneficiaries and found successful in giving positive impact on various socio-economic development parameters. The SHG models are Indian home grown models, but the initial attention came from the much lauded Grameen Bank of Bangladesh(Srinivasan & Sriram, 2003)(Sundaram, 2007), and exhibited significant growth in terms of both number of SHGs financed by banks, bank loans outstanding and refinance assistance etc.

The microfinance service under the SHG models has grown at a tremendous pace in the last one and half decades and emerged as the most prominent means of delivering microfinance services to the poor. The SHG-bank linkage programme has significantly improved the rural poor's access to formal financial services and has brought a positive impact on the socio-economic conditions of SHG households. The average annual net income, assets and savings of the households have increased significantly in the post-SHG period, also average amount of loans, regularity in re-payment has also increased and dependence on moneylenders decreased remarkably during the post-SHG period. The percentage of loans used for productive purposes and employment per household increased, and the incidence of poverty among SHG households declined significantly after the linkage programme. It has also improved the social empowerment of women members over a period after their joining to SHGs (Ghosh, 2012). Microfinance under group based system bring significant changes in the self-employment, especially among the rural people and women, thus, reduced their vulnerability and poverty conditions and microfinance for them is the finance of hope or progressive finance (Gaonkar, 2010). The models of microfinance are also playing very important role in the financial inclusion of the deprived people and the report reveals that, such financial inclusion performance would have not been possible without the intervention of SHG Bank linkage programme in India (Deepti, 2011). The concept of microfinance, which primarily focuses on strengthening the economic conditions of the deprived section, which is not only limited by that, rather it helps in improving their living standard, education level, health etc. and that ultimately capable them to retain their human rights (Deb Nath & Shil, 2012). The financial service under microfinance makes sea-change in the mindset of women of eighties and nineties and women of today, in the rural areas of our country (Borah, 2008-09-10). Further, microfinance with bank lending to groups of women without collateral has become an accepted part of rural finance and become an important alternative to traditional lending in terms of reaching the poor and the problem of poverty can be solved through inclusive growth by

microfinance (Das, 2012). In this study, the performance of microfinance (i.e. delivered under SHG and JLG Models) on some developmental parameters has been discussed with reference to the Baksa District of Bodoland, Assam. Again, it is to be mentioned here that, during the period of study, none of such group were found, which are directly formed, promoted and credit linked by Banks (i.e., under SHG Model-I), groups under the supervision of Blocks are under SHG Model-II and MFIs are under Model-III form JLG to provide the service.

Objective of the Study

- To evaluate the Economic Position of the Members in Microfinance, in Baksa District of Bodoland, Assam;
- To evaluate the Social Status of the Members in Microfinance, in Baksa District of Bodoland, Assam;

Members Outreached Performance

In Baksa District, SHG model-II is proved to be more efficient as regards formation of groups during the period of study, in comparison to model-III. As in 2012-13, the total numbers of groups formed were 3052, which rose to 4886 by the end of March 2017, thus, registered a total growth of 60.09 percent during the period of study. As most of the people are living in rural areas, thus called rural population, which is 98.71 percent of the total population of the district (Census, 2011), hence microfinance service occupied good position especially in the rural areas with rural people and especially with women cluster of the district. From the field survey and also from the records of the intermediaries in the district, which comprises eight numbers of development blocks, five branches of each of the MFIs, together reported that, the total numbers of members by the end of March, 2017 were 38984 in the district, of which 38104 members were women i.e. 97.74 percent of the total SHG & JLG members. Again, total members figure constitutes 4.10 percent of the total population (i.e. of 950075) in the district, further women members constitutes 8.13 percent of the total women population (i.e. 468745) of the district.

Table-1 : Microfinance Members Position in Baksa District as on March, 31st 2017.

Development Blocks of Baksa District								Total Members
Baksa	Tihu-Barma	Dham-dhama	Jalah	Tamul-pur	Gores-war	Nagri-juli	Gobar-dhana	
4730	1153	6760	6665	5340	5712	6560	2064	38984

Source: Compiled from the records of Blocks offices and MFIs Branches connecting to Baksa District.

Loaning Performance

In the provision of microfinance, the provision of 'credit' or 'loans' is the main provision and the entire performance of the microfinance sector witnessing today is due to 'loans' or 'micro-credit'. As such, success of microfinance programmes is strongly relying to a greater extent on the supply of loans in terms of loan amount, frequency of loans, affordability of loans etc. Again, the SHGs can initiate internal lending from its groups savings only after 2-3 months of regular savings by the group members. These loans are small in quantity and used mostly to meet consumption needs, emergency needs like medical treatment, social ceremonies etc. (Feroze & Chauhan, 2011), and is insufficient to cope with the growing needs of the members. Thus, needs for external financial assistance arises and SHGs after passing a certain period of time ranges from 2 to 6 months in average, from its formation and in the practice of group savings and lending, become eligible for credit linkage and for loans from banks or from their intermediaries NGOs or MFIs. Under NRLM initially the groups are provided with Rs. 15,000 as revolving fund to nurture their group, which need not to return. The average amount of credit disbursed to the SHGs and JLGs in Assam and in Baksa District during the period of study is given below:

Table-2 : Average Amount of Credit Disbursed to the Groups as on 31.3.2017.

Sl. No.	Particulars	Average Credit Disbursed to Groups as on 31.3.2017. Amount (Rs.)
1.	To the Groups of Assam ¹ :	Rs. 94, 464
2.	To the Groups of Baksa District ² :	Rs. 79, 117

Source: 1. Status of Microfinance in India (Report). 2. Field Survey.

It can be observed from the table that, the average amount of credit disbursed to the Groups in the district is less than that of Assam's average amount of loans given to the Groups.

Analyzing Demand and Supply of Loans to Members

The amount of loan provided to the members of SHGs and JLGs in Baksa District during the period of study from 2012-13 to 2016-17, in an average was Rs.38,980 p.a. and their demand for loans in the same period in an average was Rs. 71,705 p.a. Thus, a healthy gap of Rs. 32,725 p.a. in average, were found between demand for and amount of loan obtained by the members in the District. A comparative average amount of 'loan demand for' and 'loans obtained' during

the period of study is given in the following table to evaluate the loaning performance in Baksa District.

Table-3 : Average Amount Loan Demanded and Obtained from 2012-13 to 2016-17:

Sl. No.	Particulars	Average Amount Loans to the members, from 2012-13 to 2016-17.		
		Loans Demanded (X):Amount (Rs.)	Loan Obtained (Y):Amount (Rs.)	Ratio: X/Y
1.	To the Members in Baksa District:	Rs. 71,705 p.a.	Rs. 38,980 p.a.	1.84:1

Source: 1. Status of Microfinance in India-2012-13 to 2016-17.

2. Field Survey.

The question arises, the amount of loans obtained by the members during the period are related to the amount of loans demanded for. To know the answer a correlation study has been made to show the relationship if any, between 'Loans demanded' and 'Loans obtained', by the members in the District with help of Karl Pearson's Co-efficient of Correlation (r).

Taking amount of Loans demanded by members as: x , and amount of Loans Obtained as: y

The result correlation comes, $r_{xy} = 0.8756$

So, the variables are highly positively correlated, and the amount of loans obtained by the members in the district is highly depended on their loans demands or we can say that, more amount of loan demands by the members helps in obtaining more amounts of loans.

Income Generating Activities Performance

Microfinance is considered as an effective tool for generating income by means of self-employment of the poor people (Yunus & Jolis, 2007). So, income generation by following various activities, where the rural people are skilled and with their locally available resources, either individually or in groups is the ultimate intentions of microfinance and to strengthen their economic conditions to release them from the curse of poverty (Nirmala, 2006).

Keeping in view, efforts were made to know about the income generating activities that are followed by microfinance members in Baksa District as their income generation source. It is found that, members in the district are mostly following Farming, Weaving, other seasonal activities and also multiple activities as suitable for them. Thus, the sample members are being grouped as per the nature of activities followed by them as principal activity and further sub-grouping of such activities.

The principal income generating activities means the main activities followed by the members (or the activity mentioned at time of formation of Group) for income generation of the group and on classification of members of the district it is found that members are mostly engaged in Farming & Weaving activity, i.e., upto 30.42 percent of the total. Next to that is only 'Farming' which stand up to 29.17 percent, then 'Multiple Activity' i.e. up to 20 percent, and then only 'Weaving Activity' i.e. upto 15.83 percent, these are the four main sources of income generation activities in the district. Apart from these, some other activities are also followed by some of the members of the district but their percentage is very poor as given in the following table.

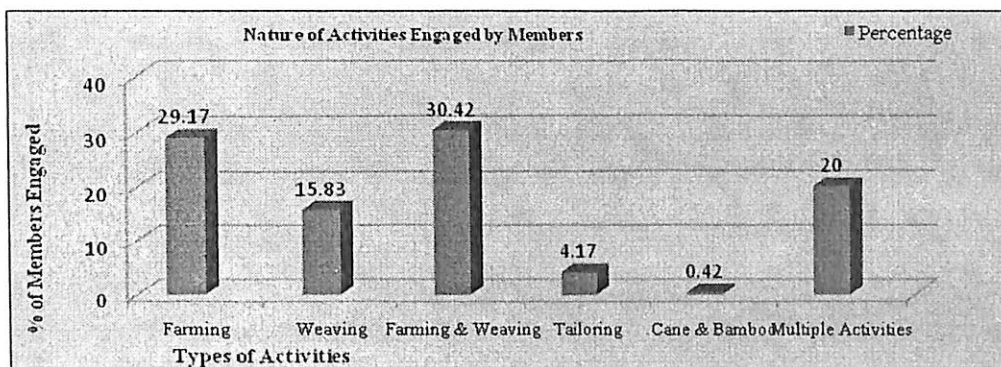
Table-4 : Classification of Microfinance Members on the basis of Nature of Principal Income Generating Activities in Baksa District:

Name of Development Blocks of Baksa Dist.	Types of Activities						Sample Size
	Farming	Weaving	Farming & Weaving	Tailoring	Cane & Bamboo	Multiple Activities	
Baksa	13	04	07	0	0	06	30
Tihu-Barma	07	08	07	03	0	05	30
Dhamdhama	12	02	10	01	0	05	30
Jalah	11	03	12	0	0	04	30
Tamulpur	06	04	12	02	0	06	30
Goreswar	09	02	07	0	0	12	30
Nagrijuli	10	06	12	0	0	02	30
Gobardhana	02	09	06	04	01	08	30
Total	70	38	73	10	01	48	240
% of Members	29.17	15.83	30.42	4.17	0.42	20.00	100

Source: Field Survey.

The activity-wise members' engagement position in the district has been presented in diagrammatic form as follows:

Figure-1. Grouping of Microfinance Members as per Principal Income Generating Activities



Source: Table-4.

As 'Farming', 'Multiple Activities' and 'Weaving' are established as three main income generating activities where members are mostly engaged in the district, hence, they are again sub-grouped to find the details about those activities and result found are as follows:

i. Sub-Grouping of Members Engaged only in Weaving Activity: the members which engaged only in Weaving activities (i.e., 38 members under both Blocks and MFIs) are again sub-grouped and found that members of this category are mostly making various cloth items, like, 'Chador, Mekhala, Gamosa, Woolen Chador, Woolen Cloth, Woolen Scarf' and these members occupied for 15.83 percent of total members engaged in weaving activity. Their further classification is given in the following table to have details inside of this activity:

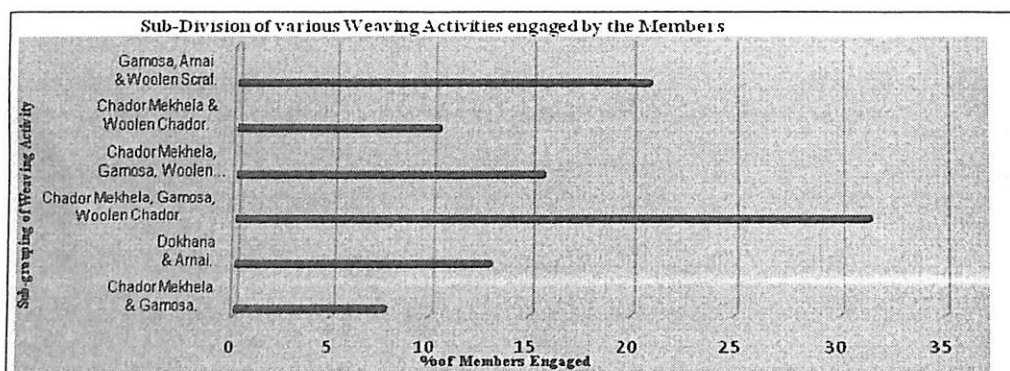
Table-5 : Classification of Members on the basis of various Weaving Items produced by them in Baksa District:

Microfinance Members	Grouping of weaving Items						Total
	Chador Mekhela & Gamosa.	Dokhana & Arnai.	Chador Mekhela, Gamosa, Woolen Chador.	Chador Mekhela, Gamosa, Woolen Chador, Woolen Cloth, Woolen Scarf.	Chador Mekhela & Woolen Chador.	Gamosa, Arnai & Woolen Scarf.	
Members	03	05	12	06	04	08	38
% of Members	7.89	13.16	31.58	15.79	10.53	21.05	100

Source: Field Survey.

So, it is reveal from the above table that, members are mostly produced various cloth items based on the season, needs and demand of customers, and also on the expertise of the producers. The percentage of members engaged in various sub-groups of weaving activities is presented with the help of following diagram:

Figure-2. Showing Grouping of Weaving Items followed by Members



Source: Table-5.

The further classification of members on the basis of their weaving cloth items, it is found that most of the members are making various cloth items like Chador, Mekhela, Gamosa, Woolen Chador, Woolen Cloth, Woolen Scarf and members that are engaged in making these items are accounts for 31.58 percent of the total members who engaged in only weaving activity and accordingly further classification/groupings are also given with their proportions of members in the above table and diagram.

- i. **Sub-Grouping of Members Engaged in Multiple Activities:** Members engaged in multiple activities means the group members which are not restricted to production of only a certain type of items, rather engaged in various activities which proved more beneficial and convenient for them. Though, the groups were registered with some specific activity to perform at the time of formation, but later on, diverted to skilled based, more profitable, and market demand oriented products. During field survey, efforts were made to know the details of the activities followed by the members in this category and found that, of the total sample, 48 members are engaged in Multiple Activities, which is 20 percent of the total sample members. The further classification and break-ups about multiple activities followed by the members in the district are given in Table-4.8.

Table-6 : Classification of Members on Multiple Activities basis in Baksa District:

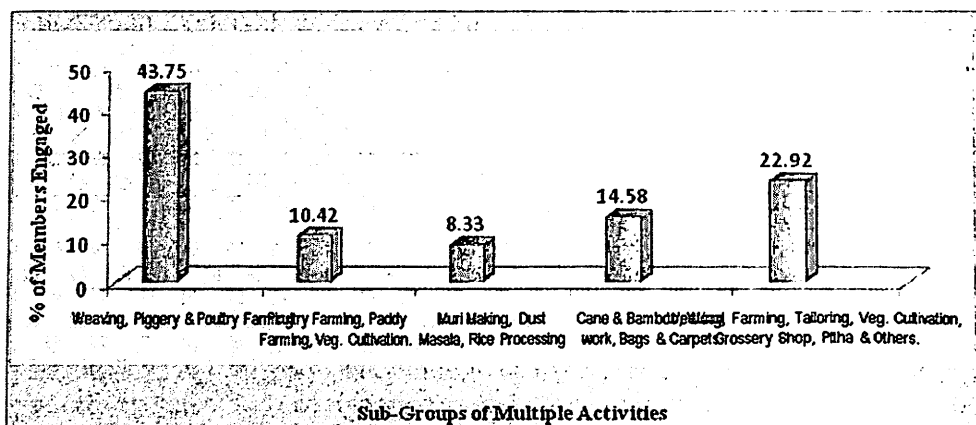
Microfinance Members	Grouping of Multiple Activities					Total
	Weaving, Piggery, Poultry Farming	Poultry Farming, Paddy Farming, Veg. Cultivation.	Muri (Puff-rice) Making, Dust Masala, Rice Processing	Cane & Bamboo, Wood work, Bags & Carpets	Weaving, Farming, Tailoring, Veg. Cultivation, Pitha (Cake) & Others.	
Members	21	05	04	07	11	48
% of Members	43.75	10.42	8.33	14.58	22.92	100

Source: Field Survey.

It is revealed in the above table that, members under multiple activities are mostly engaged in 'weaving, Piggery and poultry framing' activities which stand at highest percentage of 43.75 percent among the other sub-grouping of multiple activities. The other Sub-grouping with their proportionate share-holdings is presented in the above table.

A diagrammatic presentation has also been made to show the various multiple activities and proportionate members holdings in the Baksa District in figure-4.3.

Figure-3. Sub-Grouping of Multiple Activities of Members in the District



Source: Table-6.

The members engaged in multiple activities in the district can be clearly understood from the above diagram, as up to 43.75 percent of the members are engaged in multiple activities and are engaged in Weaving, Piggery & Poultry farming, followed by 22.92 percent members which are engaged in maximum numbers of multiple activity as in Weaving, Farming, Tailoring, Vegetable Cultivation, Grocery Shop, Pitha etc. other sub-grouping can also be seen from the above diagram. The advantages of following multiple activities are that, members can show their talent as per their skills and capacity.

- i. Sub-Grouping of Members Engaged in only Farming Activity:**
Farming activity is found as key activity among the members in the district, and all-together 70 members are found in the district that are engaged only in farming activities.

The further details and grouping of farming activities are given in table-4.9.

Table-7 : Classification of SHG on the basis of various Farming activities in Baksa District

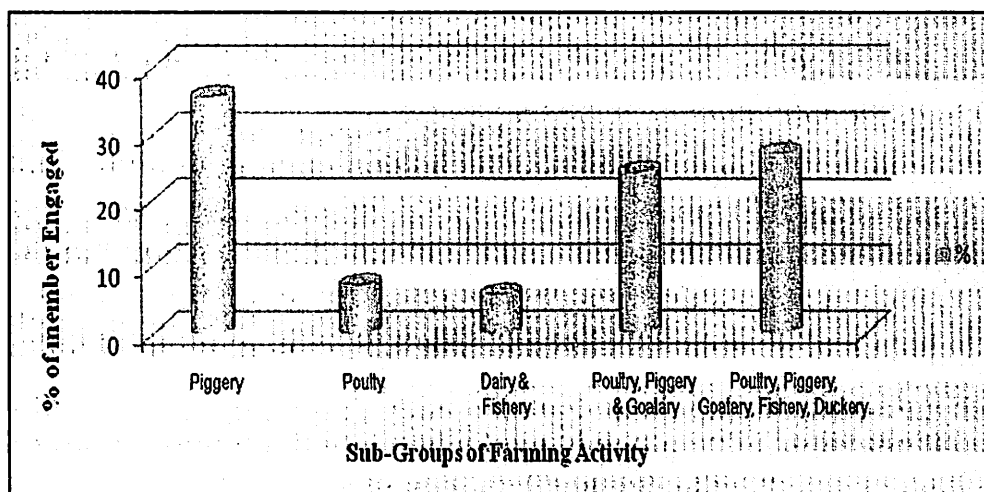
Microfinance Members	Grouping of Farming Activities					Total
	Piggery	Poultry	Dairy & Fishery	Poultry, Piggery & Goatary	Poultry, Piggery, Goatary, Fishery, Duckery.	
Members	25	05	04	17	19	70
% of Members	35.71	7.14	5.71	24.29	27.14	100

Source: Field Survey.

Again, the position of various farming activities are presented by the following

diagram which clearly depicts the grouping of farming activities and proportion of members involved in Baksa district. It is revealed in the figure-4.4 that, members are found more beneficial in piggery framing, than other types of framing activity.

Figure-4 : Sub-Grouping of Farming Activity and Members Involvement in Baksa District:



Source: Table-7.

Thus, the members engaged in framing are found earning more in the district, but for framing sufficient space is needed, hence this activity is popular basically among the members in village areas and among the tribal people in the district.

Analysing the Dependency Levels on Microfinance Activities

As the ultimate purpose behind the microfinance is to develop the spirit of self-employment among the rural people by offering them financial assistance along with training on various income generating avenues. The reports and studies all over the world as well as in our country reveal about the success of microfinance programme in this respect and the success is mainly noticed under the SHG models in India (Ghate, 2009). Thus, an effort was made during the field survey to know about the dependency levels of microfinance members on the activities followed by them in the district and very contradictory result is came to light. Though, the members are engaged in the activities but they are yet to reach the satisfaction levels and majority members reported about their poor dependency on their microfinance activity. The details analysis of the

dependency levels of the members are presented in the following table:

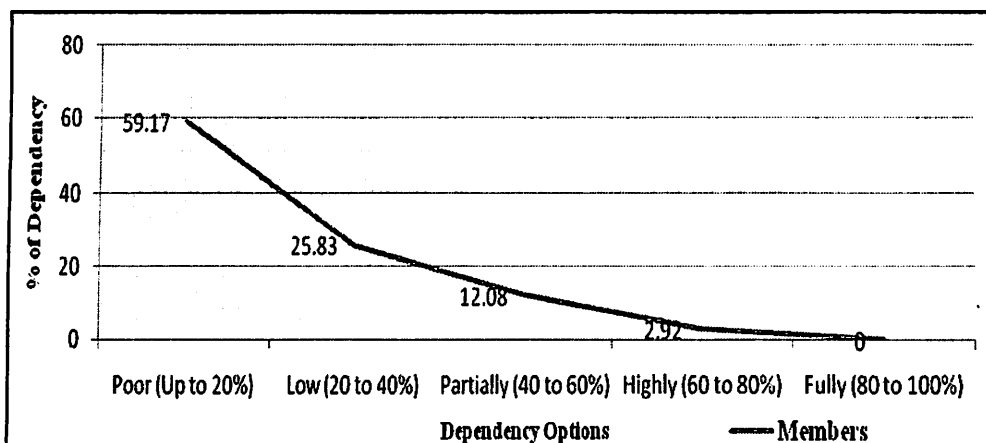
Table-8. Dependency Levels of Members on Microfinance Activities:

Microfinance Members	Dependency Level of Members					Total
	Poor (Up to 20%)	Low (20 to 40%)	Partially (40 to 60%)	Highly (60 to 80%)	Fully (80 to 100%)	
Members	142	62	29	07	00	240
% of Members	59.17	25.83	12.08	2.92	00	100

Source: Field Survey.

From the above table, it is found that, 59.17 percent members expressed their poor dependency on microfinance activities in terms of earning derived from the same, again 25.83 percent and 12.08 percent members respectively, of total members expressed their dependency as 'Low' and 'Partial' and only 2.92 percent members were found which are highly dependent on the microfinances activities.

Figure-5. Showing Dependency levels of Members on Microfinance Activities:



Source: Table-8.

Income Generation Performance

The success of any programme is best judged by performance or benefits that reaped from the same by the people on whom it was implemented and that, if considered, in terms of money it is the 'Income Generation' which actually determines a lot about the performance. Again, giving access to Income

Generation is the primary motive of microfinance programme irrespective of place and people, especially to the poor and the deprived of the formal financial sector. Thus, 'Income generation' of the microfinance members is a strong parameter to evaluate its performance. As such, efforts were made during the field survey to know about the Income Generation of microfinance members in the Baksa District and it is found that, the members generating income can be divided into the following three sources:

i) **Income from Sale of Products.**

ii) **Interest Income.**

iii) **Others/Speculative Income.**

i) **Income from Sale of Products:** As a source of income generation the members produce various types of products as per their skills and sale them either directly or indirectly for profit. So, groups should have some group activity, which is the primary source of income generation and existence, but during the survey mixed response were found in this regard, as some groups are producing some products in group-wise and others producing individually. Hence, in some cases, some members are found without any products and production and out of 240 samples members in the District, and 197 members are found without any group's production and they do the same individually. As per the information and records of groups, the Average monthly sales of the members in Baksa District during the period of study were obtained of Rs. 3,865 and they earn at the rate of 30 to 55 percent in average from the sale of their products, as a result the average monthly income from sales comes to Rs.1,736 each member. Again, average monthly sales and income from sales of the members obtained during the period are presented in the following table:

Table-9. Average Monthly Sales and Incomes of Members in Baksa District:

Sl. No.	Development Blocks of Baksa District	Average Monthly Sales of Members (Rs.)	Average Monthly Income from Sales of Members (Rs.)
1	Baksa	3238	1514
2	Tihu-Barma	3020	1420
3	Dhamdhama	2675	1856
4	Jalah	3260	1560
5	Tamulpur	3354	1612
6	Goreswar	3621	1740
7	Nagrijuji	3110	1555
8	Gobardhana	3910	1966
	Average	3865	1736

Source: Field Survey.

ii) **Interest Income:** Groups in its initial periods of formation practices savings

and lending among the members and that process gradually extends to the outsider as well. After certain periods of time, when groups are able to create some funds from their saving and interest from group lending, they provide loans to the outsiders with some higher rate of interest than inter lending and this practice is very common among the Groups. In a study conducted by NABARD in collaboration with APMAS in four districts of Assam mentioned that, groups are availed 35 to 37 percent loans among the group members and 70 to 80 percent to the outsiders or other than group members and earn good interest income from group fund lending (Rao, 2009). Thus, 'interest income' becomes a very regular source of income generation and the members in Baksa District are also found active in generating income from lending of their group funds among the members as well as to outsiders. They charge 2 to 3 percent interest per month, when lending among the members and 3 to 5 percent when lends to out-siders. As such, it becomes the most secured and regular source of inflow of income and interestingly few groups were found during field survey which deals only with this activity and generating incomes, thus, some of them now have become '**Micro-Lenders**' from '**Micro-Borrowers**'. During the field study, efforts were made to know about their interest income by asking them about their group fund position and fund investment and rate of interest charged on those lending in indirect way. It is found that, members in the district are earning Rs. 1,504 as average monthly Interest income, during the period of study. As the interest income depends on the group funds and group funds depend to a great extent on the amount of loans they obtained from the intermediaries. So, there may exist some relationship between the 'members fund' and 'interest income' which is the reflection of strength of member fund. So, to know the relationship between the '*amounts of loans obtained by the members during the periods*' and '*average monthly interest income*' the correlation study will be worthy to interpret the relationship between these two variables.

Taking variable amount of loan obtained as: x , and monthly average interest income as: y ,

The value of correlation comes to, $r_{xy} = 0.1653$, thus, the variables are slightly positively correlated.

- iii) **Others/Speculative Income:** apart from the above two regular sources of income, some members are also generating some incomes from other speculative or non-recurring types of activities like by way of Tea-Stall in Mela (i.e. fair), making Traditional Pithas (cake), Hotel in during Puja season and in Ras -Mela etc. and all together 27 no's of such members were found during the field survey, which is 11.25 percent of the sample and generating some income which is in average comes to Rs. 1,650 per month (Annually Rs. 20,000 approx) to the members who engaged in speculative income.

Average Monthly Total Income of Members

The total income of members comprises the income from sale, interest income and speculative income (if any), accordingly average monthly total income of members in Baksa district comes to Rs. 2,843. Although this average monthly total income looks small in present day context. But, most significant factor is that, most of those members had any such income generating source prior to the joining of microfinance, as reported by them. As such, though the amount of income seems small even they are interested and hopeful as regard income, as they have got a way out of poverty and a source of income after maintaining their regular family affairs. The details about the member's income are presented in the following table:

Table-10. Average Total Incomes of Members in Baksa District:

Sl. No.	Development Blocks of Baksa District	Average Monthly Total Income of Members (Rs.)	Average Yearly Total Income of Members (Rs.)
1	Baksa	2562	30744
2	Tihu-Barma	2857	34284
3	Dhamdhama	2830	33960
4	Jalah	2485	29820
5	Tamulpur	1924	23088
6	Goreswar	3171	38052
7	Nagrijiuli	3160	37920
8	Gobardhana	3755	45060
	Average	2843	34116

Source: Field Survey.

Pattern of Consumption Expenses of Members

Expenses on consumption of the microfinance members is another important parameter that helps to understand their economic condition, as it is generally believed that, consumption pattern of person speak about their income levels, and keeping in view an effort were made to know the economic condition of the microfinance members in Baksa district and result obtained is presented below:

Table-11. Consumption Pattern of Member before and after Joining of Microfinance:

Sl. No.	Items	Prior to Microfinance Member (Monthly average) Rs.	After becoming Microfinance Member (Monthly average) Rs.
6.1	Food	2200	2700 (22.73%) ¹
6.2	Clothing	400	950 (137.5%)
6.3	Education	200	800 (300%)
6.4	Health Care	300	550 (83.33%)
6.5	Festival/ Recreation	150	500 (233.33%)
6.6	Cable/ Newspaper/Mobile	120	300 (150 %)
6.7	Transportation	50	150 (200 %)
6.8	Other Expenses	300	1000 (233.33%)

Source: Field survey.

The information contained in the above table reveals positive growth rate in all the items of consumption expenses of members, where education expenses (i.e. 300%) records highest growth followed by recreation and other expenses (i.e. 233.33%). Thus, a clear picture of positive increase in the monthly consumptions expenses have been found from this study.

Ownership of Household Assets of Members

Another important indicator to understand economic development of members is the household assets position, and it is found from the study that, there is a considerable change and positive increase in household assets of the members after becoming microfinance member in the district. Except, in Landline phones which has been decline considerably due to the entry of mobile phone. Among the items, DTH/Cable equipment recorded the highest growth rate followed by Bed and Motor bike and other details are given in the following table:

Table-12. Showing Household Assets position of Members

Sl. No	Household Assets/Items	Prior to Microfinance Member	After becoming Microfinance Member	
		No's/Unit	No's/Unit	Increase (+)/ Decrease (-) %
1.	Gas Stove	56	167	+ 198.21%
2.	Mixer/ Grinder	158	182	+15.19 %
3.	Land Line	57	03	-- 94.74 %
4.	Fan	173	365	+ 110.98 %
5.	Cycle	142	205	+ 44.37 %
6.	Light	102	198	+ 94.12 %
7.	Mobile	15	183	+ 1120 %
8.	Motor Cycle	02	78	+ 3800 %
9.	Cooler	00	00	00
10.	Table& Chairs and Sofa sets	287	563	+ 96.17 %
11.	Refrigerator	00	07	+ 700 %
12.	Bed with foam/mattresses	03	47	+ 1466.67%
13.	Television	23	189	+ 721.74 %
14.	Jewellery, Gold Silver	02	70	+ 3400 %
16.	DTH/ Cable Equipment	01	176	+ 17500 %
17.	CD Player/ Music System	32	88	+ 175 %
Total		997	2521	+ 152.86 %

Source: Field Survey.

On Social Performance of Microfinance

The beauty of microfinance is that, it strengthen the economic condition of the members and that bring impact on multiple factors like in education, health, social recognition and participation etc. Thus, during the study, it was tried to know, how-far microfinance has able bring impact on the social parameters among the members in the district, and result obtained are given below:

Performance on Education

Of the total sample 152 members family have schooling going children and that total to 246 children found in the survey in the district during the period of study and their views have been recorded for this purpose:

Table-13. Performance on Offspring Education

Sl. No	Questions	Parameters & Members Feedbacks (%)				
		Not at All	Poor	Moderately Confident/ Helpful	Confident/ Helpful	Highly Confident/ Helpful
1.	Did you confident enough for your offspring education prior to join microfinance activities?	20.96	23.40	40.12	11.10	4.42
2.	Are you confident enough for your offspring education after becoming microfinance member?	5.72	12.00	10.50	54.33	17.45
3.	To what extent microfinance is helpful for you in continuing your offspring education?	2.10	7.54	51.23	32.13	7.00
4.	How far microfinance can be considered as a key factor for your offspring present education?	7.33	14.50	64.67	10.00	3.5

Source: Field Survey.

So, it can be seen from the above table that, 40.12 percent members were moderately confident of their offspring education prior to join microfinance, but the same reached to 54.33 percent is 'confident' after joining microfinance. Again, on asking, how far microfinance is helpful regarding offspring education 51.23 mentioned as moderately helpful before joining microfinance and the same reached to 64.67 percent after becoming microfinance member. So, some positive change has been found in this respect in the district.

Performance on Health

To know how the microfinance effort towards economic development of the members helps in improving the physical health of the members in the district, and accordingly the members were asked the some question. The results obtained are given in the following table:

Table-14. Performance of Microfinance on Health Issues of Members:

Sl. No	Questions	Parameters/Members Feedbacks (%)				
		Not at All	Poor	Moderately Helpful	Helpful	Very-Helpful
1.	How microfinance helps you in improving family health related/treatment cost budget?	4.60	18.90	57.67	13.50	5.33
2.	Have you found any major change in your family health issues after becoming microfinance members?	17.43	15.50	61.12	5.95	00
3.	How far joining to microfinance helps you in family planning issues?	1.02	7.00	21.30	68.33	2.35
4.	Did you found any major improvements in various health related issues like, cleanliness, vaccination, drinking water, toilets etc. of your family after becoming microfinance member?	3.53	4.00	34.50	54.32	3.65

Source: Field Survey.

So, 57.67 percent members said, microfinance helps them moderately in improving their family health and health-budget and 61.12 percent members found some major change in this respect for joining microfinance. Further, women members were asked regarding family planning and other cleanliness issues and they replied, their regular group meetings helps them to understand many thing which they were unaware prior to join microfinance, and 68.33 percent said they are being benefited in understanding family planning related issues and 54.32 have been benefited about cleanliness, vaccination etc. for becoming microfinance members. Again, members were asked, how microfinance is contributing to your family health, 78.23 percent member said it helps to seek various health related information from meetings and discussion, 76.54 percent members replied it helps in 'Health cost budget', 65.12 percent said helps in awareness generation and 56.33 percent said about cooperation they received from other member because of microfinance as depicts in the following table:

Table-15. How Microfinance is contributing to Family Health of Members:

Sl. No	Questions	Parameters/Members Feedback (%)			
		Health Cost Budget	Awareness	Information	Cooperation
1.	How do you feel microfinance contribution to your family health?	76.54	65.12	78.23	56.33

Source: Field Survey.

Women Social Empowerment Performance

Microfinance programmes provide the opportunity to the poor to have access to credit without any collateral, thus it can be treated as a strategy for empowerment of women as well as poverty alleviation (Feroze & Chauhan, 2011). The issue, women social empowerment arises due to the vast inequalities between men and women, as of the world's 1.4 billion poor people, nearly 70 percent are women, 75—80 percent of the world refugees are women and children. Women clusters alone perform two-third of works in the world, but in return they earn only one-tenth of the world's total income (Gogoi, 2013). Further, vast majority of poor Indian women are 'Assets-less' and 'Illiterate' with little access to resources, education, training in modern skills, tools and their inability leads them to under-valuation and vulnerability. It is believed that, education is a key for women empowerment and education enables them to make informed decisions about their life and careers. But in developing countries, again the **Cost of Education** cannot ignore and poverty among them leaves no option rather to go for income generation even at the coat of their career. So, what is more important is **economic empowerment**, because only women who earn their own income can challenge social and gender relations and bring in gender equality and for that policies should be such as to facilitate easy credit for women(Mukhim, 2014). Thus efforts were made to know sense of empowerment among the women members after engaged in microfinance in the district by asking the following questions:

- **Participation of women members in various activities:** willing participation of members towards microfinance activities symbolizes the interest and that leads to empowerment, as members were asked about their participation in some important activities and found that, 87.96 percent of total members are regularly attending the meetings, 69.26 percent members are freely keep their opinions in the group meetings, 43.53 percent willing to go for official works or visits their intermediaries, 41.90 percent members are willingly going to market for group activities for transaction.

Table-16. Analyzing Willingness of Members towards Various Activities:

Members of Dev. Blocks of Baksa Dist.	Some Empowerment Factors for members: (Members involvement in various activities)					Total Member
	Going to Market	Attending Meetings	Involving in group Production	In Expressing Opinion	Going to Official works	
Members	101	211	00	166	103	240
% of Members	41.90	87.96	00	69.26	43.53	100

Source: Field Survey.

- **As regard seeking permission for group activities:** Efforts were made during the field survey to know whether the women members have to seek permission every time from her husband or male head of the family to perform various microfinance activities? And the responses obtained from the members as per the options are given in the following table:

Table-17. Analyzing Women Liberty as regard: Whether they can come deliberately or have to Seek Permission?

Members of Dev. Blocks of Baksa Dist.	Performance Measuring Factors:				Total Member
	Not Needed	Not a Must but Needed	Seldom Needed	Must be Obtained	
Members	55	156	23	06	240
% of Members	22.92	65.0	9.58	2.5	100

Source: Field Survey.

It is found that, 65 percent members are reported as *'it is not a must but needed'* that means seeking/taking permission is not a pre-condition but mere information to the husband or others member of the family is consider as family tradition, so only needs to inform and if fails, that will not create any trouble for them. Followed by that, 22.92 percent members said they need not to seek permission or it is 'not needed' and 2.5 percent members have reported as they need not to take permission and 9.58 percent members said it is 'seldom needed'.

- **Is earning from microfinance activities have to hand-over to husband/male head of family?** The matter of women empowerment also lies with whom to hand-over their earnings? So, the researcher tried to know during the survey in the district and found that, 73.33 percent of total respondents said 'No/Not needed' or they need not to

hand over their earning to husband or to male head of the family and they can keep it their own and the rest said they need to hand over their income either fully or some part to the husband or male head of the family.

Table-18. Women Members Position regarding their Earning (Whether they have to hand-over their earning to the husband/male head of the family?)

Members of Dev. Blocks of Baksa Dist.	Response of Members		Total Member
	Yes /Needed	No/Not Needed	
Members	64	176	240
% of members	26.67	73.33	100

Source: Field Survey.

- **Do women members need permission from husband/male head of family to spend their earning?**

The spending decision of the earning of women members deeply recognizes the empowerment position, as either male are mostly dominated in this regard or female spend with their consent. As such, it was asked to the respondent in the field survey, whether they need permission from husband or male head of the family to spend their earning or not. The response obtained is present in the following table:

Table-19. Position of the women members regarding their Spending (Whether have to take permission to spend their earning from husband or male head of the family?)

Members of Dev. Blocks of Baksa Dist.	Response of Members		Total Member
	Yes /Needed	No/Not Needed	
Members	73	167	240
% of Members	30.42	69.58	100

Source: Field Survey.

It is found that, 69.58 percent of total respondents said 'No/Not Needed' and they spend their earning of their own for purchasing their needs and the needs of family, but for purchase of assets, jewelry etc. male members are often consulted for better advise but that is not under any pressure and compulsion as reported by the respondent in the district.

- **Do women members get importance in decision making in family affairs?**

It is an important factor to assess women empowerment, whether women members have been consulted while making decisions on family affairs or not. Accordingly the members were asked whether they are being given importance in the family decision making or not? It is found that, 86.58 percent of the total respondent said 'Yes' and they are now being involved and consulted in family decision making, where earlier they were mostly ignored.

Table-20. Position of Women in Decision-Making after becoming Microfinance Member:

Members of Dev. Blocks of Baksa Dist.	Response of Members		Total Member
	Yes /getting Importance	No/Not getting Importance	
Members	207	33	240
% of Members	86.58	30.42	100

Source: Field Survey.

Further, it is really significant for empowerment as the women members are being given importance in the family decision making after becoming an economic agent through microfinance activities in the district.

- **Does the women members are interested towards Politics?**

Interest towards politics was considered as a factor to assess empowerment of members in the district, and whether their interests have grown towards politics after linking with groups or not. As it is believed political interest is a matter of great courage and confidence despite many other important factors. The results obtained are presented in the following table:

Table-20. Analyzing Women Interest towards Politics:

Members of Dev. Blocks of Baksa Dist.	Responses of Members		Total Members
	Yes / Interested	No / Not Interested	
Members	127	113	240
% of Members	52.92	47.08	100

Source: Field Survey.

It is found that, only 52.92 percent respondents are interested towards politics and 47.08 percent respondents have shown no interest towards politics in the district.

- **Do the women members raise voice and stand united against violence/ exploitations, if reported?**

Violation towards women is very common problem in our society and the rate is more frequent in case poor, illiterate and with rural women in our country. Thus, as a factor to sense the empowerment among the women respondents in the district, they were asked about their unity of group towards any wrong or violation/ exploitation if reported by any members and how they take those matters. It is found that, 51.67 percent of the total respondents said that, they are 'Partially concern' and oppose such violence if happen to any members or even if happen to their neighbors. Some incidents of beating by husbands after drinking are able to control as reported by the groups and due to groups' support with members many such violence/exploitation are also nip in bud, as reported by them. But, the spirit to deal with such cases is not uniformly followed in all the groups in the district, as 5 percent respondents said they are not all concern.

Table-21. Analyzing Unity of Group Members against Violence/Exploitation if happen towards them:

Members of Dev. Blocks of Baksa Dist.	Performance factors:					Total Members
	Not at all Concerned	Seldom Concerned	Partially Concerned	Concerned	Most of the time Concerned	
Members	12	27	124	42	35	240
% of Members	5.00	11.25	51.67	17.5	14.58	100

Source: Field Survey.

Social Recognition of Microfinance Members

Social recognition simply means social acceptance, which in most of the cases are related with peoples' economic condition in today's society. As microfinance primarily efforts to strengthen to economic condition of its members, so, it is believed to helps the members in getting social recognition as well. So, the members were asked, whether they felt any difference in people behaviour towards them? Most of the members express about positive change regarding and they are now socially involved in various functions and feel happy. To, understand more precisely, some other questions were also asked to the members

and outcome of the same is given in the following table:

Table-22. Social Recognition of Microfinance Members in Baksa District

Sl. No	Questions	Recognition Factors (Respect & Recognition in %)				
		Disrespected	Poor	Seldom	Respected	Highly
1.	How the people behave with you prior to becoming microfinance member?	12	47	28	13	00
2.	How the society looks at you for becoming microfinance member?	00	05	16	73	06
	Questions	Not recognized	Unknownly	Seldom	Recognized	Highly
3.	Have you feel due respect and recognition for working in microfinance from people?	00	11	08	72	09
4.	Have you got support and respect from your family members for working with microfinance?	00	07	10	78	05

Source: Field Survey. (Note- percentages are converted to the nearest integer).

From the above table some positive message of social recognition can be understood which goes towards microfinance members in the district or have possible for engaging in microfinance activities as reported by the member during the field survey.

Changing Role of Microfinance Members in Society

Members have expressed about their changing and increasing role in society after becoming microfinance member or due to their involvement in microfinance and 78 percent members said it would have not been possible otherwise for them. Further, it was try to understand how and in which respect they are feeling so, by putting some question and that presented in the table below:

Table-4.29. Response towards Changing Role of Microfinance Members in Baksa District:

Sl. No	Questions	Analyzing factors (response in %)				
		Not at all	Poor	Moderately	Helpful	Very Helpful
1.	To what extent microfinance helps you in increasing role of social participation?	04	07	37	52	00
2.	To what extent microfinance economic empowerment strategy helps in social performance of microfinance member?	00	00	04	28	68
	Question	Economic Empowerment	Education	Awareness Generation	Women Empowerment	Cooperation
3.	How microfinance is factoring towards increase in social participation? ¹	60	42	55	76	56

Source- field survey

So, in most of the cases microfinance helps the members in strengthening and contributing for the changing and gainful role in society, and they feel, that has comes to them for microfinance's multiple or direct and indirect contributions, like economic empowerment, education, awareness, women empowerment, cooperation etc.

Conclusion

In most of the parameters considered for socio-economic performance of members in microfinance in the district shows positive result and stand towards the benefits of the members. Majority of members opined that, they reaping the benefits due to microfinance and if this service is not provided to them, they may have to wait for long for such change as comes to them. Moreover, the worry for money in acute needs of the poor and a cooperative spirit have also been notice among the rural people due to group based financing (i.e. SHG & JLG) system, which is very helpful and beyond monetary benefits they received for microfinance.

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IMPACT OF GOODS AND SERVICES TAX (GST) ON ECONOMY WITH SPECIAL REFERENCE TO AGRICULTURE AND ALLIED SECTORS

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Abstract

GST also known as the Goods and Services Tax is defined as the giant indirect tax structure designed to support and enhances the economic growth of a country. More than 150 countries have implemented GST so far. However, the idea of GST in India was mooted by Vajpayee government in 2000 and the constitutional amendment for the same was passed by the Loksabha on 6th May 2015 but is yet to be ratified by the Rajyasabha. However, there is a huge hue and cry against its implementation. It would be interesting to understand why this proposed GST regime may hamper the growth and development of the country

Keywords : Agriculture products, Supply chain, Food safety, Economic growth, inflation, Taxes, Value Added Taxes

Introduction

The impact of GST on agricultural sector is foreseen to be positive. The agricultural sector is the largest contributing sector the overall Indian GDP. It covers around 16% of Indian GDP. The implementation of GST would have an impact on many sections of the society. One of the major issues faced by the agricultural sector is the transportation of agriculture products across state lines all over India. It is highly probable that GST shall resolve the issue of transportation.

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GST may provide India with its first National Market for the agricultural goods. There are a lot of clarifications which need to be provided for rates for agricultural products. Special reduced rates should be declared for items like tea, coffee, and milk under the GST.

GST is essential to improve the transparency, reliability, timeline of supply chain mechanism. A better supply chain mechanism would ensure a reduction in wastage and cost for the farmers/retailers. GST would also help in reducing the cost of heavy machinery required for producing agricultural commodities. Under the model GST law, dairy farming, poultry farming, and stock breeding are kept out of the definition of agriculture. Therefore these will be taxable under the GST.

India's milk production in 2015-16 was 160.35 million ton, increased from 146.31mt in 2014-15. Currently, only 2% VAT is charged on milk and certain milk products but under GST the rate of fresh milk is NIL and skimmed milk is kept under 5% bracket and condensed milk is going to be taxed at the rate of 18%. Tea is probably one of the most crucial items in an Indian household. The price of tea might also increase due to the tax rate of 5% under GST rate from the current average VAT rate of 4-5% with Assam and West Bengal with the exception of 0.5 and 1%

Materials and Methods

The paper is solely based on secondary data. Relevant data were collected from internet, published articles, newsfeed and journals. Collected data was analyzed using tabular analysis and the results are presented below

Impact of GST on Farm sector

Table 1. GST & VAT rate list of major agricultural commodities

SI.NO	Name of the commodity	GST (Per cent)	VAT (Per cent)
1	Seeds and saplings	0	0
2	Live trees, plants & parts	0	0
3	Live animals, poultry & aquatic animals	0	0
4	Fresh meat, Feeds of animal, poultry	0	0
5	Unbranded cereals, pulses & oilseeds	0	5

6	Unbranded honey, panner	0	5
7	Chemical fertilizer	5	0
8	Oil from oilseeds	5	0
9	Animal wool, hair & semen	5	0
10	Tobacco leaves	5	0
11	Sugar-cane, beet & palmyrah	5	0
12	Tractors, power tiller & harvester	12	5
13	Processed meat	12	5
14	Cheese	12	5
15	Beverages- fruits	12	5
16	Butter	12	5
17	Dry fruits & nuts	12	14.5
18	Pesticide, insecticide	18	0
19	Parts of tractor	18	5
20	Aquatic animals-frozen & processed	5	5
21	Oil from vegetables	5	5
22	sugar-cane, beet & palmyrah	5	0
23	Branded cereals, pulses & oilseeds	5	5
24	Dried plants, flowers & barks	5	5
25	All spices	5	5

Agricultural products like live tree, plants, unprocessed and unbranded tea, coffee, fresh vegetables, fruits, flowers, jiggery and byproducts of cereals, cotton are exempted from tax as earlier. The table also depicts certain per cent in the tax rates of commodities lac, shellac, firewood, sugarcane, beet, tobacco leaves, Palmyra and processed and unbranded cereals, pulses, oilseeds, honey, coffee, tea and lastly frozen fruits and vegetables. Tax rate of 12 per cent imposed on fruit beverages and dry fruits and nuts. Lastly a change from 5 to 18 per cent, 14.5 to 18 per cent and 30 to 28 per cent can be seen in the tax impose on essential oils, timber and molasses. Allied sectors - Under this sector, fresh animals (except horse), their feeds and meat also their byproducts like milk, curd, lassi, butter milk, egg with shell and processed

Table 2. Sector wise Tax rate & GST

SI.NO	Name of sector	Old tax rate (per cent)	New rate (per cent)	GST (per cent)
1	Automobile	30-47	20-22	
2	Banking and finance services	15	18	
3	Cement	27-32	18	
4	Entertainment	20-21	18	
5	FMCG	20-35	18	
6	Insurance	14	18	
7	IT	15	18	
8	Logistics	15	20	
9	Metal	19-21	18	
10	Pharmaceuticals	12-14	18	
11	Real estate	15	12	
12	Telecom	15	18	
13	Textile/ Garments	6-7	18	

From the above Table 2 we can study the difference between current tax rate and GST in various sectors. A plunge of approximately 50% or so can be seen in the tax rates of automobile, cement and FMCG. Whereas a meager dip is observed in the tax rates of real estate sector. Tax rate of 12% on pharmaceutical and 18% each on metal and entertainment has been imposed. At the same time service sectors such as banking, IT and telecom faced a hike from 15% to 18% in the tax rates. A rise of 4% to 5% is depicted from the above table in insurance and logistics sector respectively. The most affected among all the sectors is the textile/garment sector where a jump as high as 18% from a measly 6% can be seen. We can summarize that implementation of GST will give positive impacts on sectors like automobiles, entertainment, FMCG cement real estate also slightly positive impact on metal can be seen. It was observed that GST will expect to remain neutral for pharmaceutical sector

Conclusion

From the above we analyzed the impact of GST and the revised tax rates levied on various sector with special reference to agriculture and allied sectors. It helps the farmers by making movement of commodities hassle free, increasing the marketing efficiency by establishing integrated market system and reducing the burden of tax on consumer goods. At the same time both positive and negative impacts can be seen on other sectors economy as well. We can conclude by saying that a positive and constructive outcome can be expected from the implementation of GST. It can potentially boos economy by eliminating the lacunae

prevailing in the economy

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THE CHALLENGES OF DEMONETIZATION ON UNORGANIZED SECTOR: A POST DEMONETIZATION STUDY

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Abstract

Demonetization is a process where a particular currency cease to be a legal tender. The Government of India, under the leadership of Prime Minister Shri Narendra Modi had demonetized currency of high denomination, i.e., Rs. 500 and Rs. 1000 on November 8th 2016. The main objective of demonetization according to the government is to curb corruption and unearth black money, stop terror funding and to counter the counterfeit notes market which is rampant. The unorganized sector which largely contribute to the country's economy had to face many problems during the period. The reason being, unorganized sector depend largely on liquid cash for their day to day operation. Hence, they find it difficult to operate their operations since the flow of money declined. Their business had gone down due to the change in consumption and purchase pattern of the consumers. On this background this study is an attempt to study the challenges faced by unorganized traders due to demonetization in Diphu town and also to analyse whether they still face any such challenges post demonetization.

Keywords: Demonetization, unorganized, economy, society, liquid cash.

Introduction

In a laymen language Demonetization means that withdrawal of old Rs 500 and Rs 1000 notes as an official mode of payment. Technically, it is the act of stripping a currency unit of its status as legal tender. The evening of 8th November, 2016 shook the nation when Prime Minister Narendra Modi declared that the large

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denomination notes will cease to be a legal tender from the mid night of 8th November. Infact, it was a bold step taken up by the government in streamlining the economy of the country. The Prime Minister, Narendra Modi gave the demonetization speech around 8:00 Pm in the evening where he said, “.....to break the grip of corruption and black money, we have decided that the 500 rupee and 1,000 rupee currency notes presently in use will no longer be legal tender from midnight tonight, that is 8th November 2016. This means these notes will not be accepted for transactions from midnight onwards. The 500 and 1,000 rupee notes hoarded by anti-national and anti-social elements will become just worthless piece of paper.....” (Press Information Bureau). The government has assured the common man in fighting against corruption, black money, fake currency and terror funding, which are the core objectives in taking up this step. India is not the first country in the world that has tried demonetization to curb the menace of black / unaccounted money. There have been instances of the same in the past as well with mixed tracked record of success. Some of the notable examples are – Ghana (1982), Nigeria (1984), Myanmar (1987), Soviet Union (1991), Zaire (1997) and North Korea (2010).

The November 8th 2016 was the third demonetization that happened in India. There were two instances earlier where the government had demonetized large currency notes that is, in 1946 and 1978. However, the 2016 demonetisation efforts covers 86% of the total currency. According to government sources India has amongst the highest levels of currency in circulation at 13% of GDP (vs. EM average of 4%) and this has become the main factor in stashing up an unaccounted money. As of Nov 4, 2016, total notes in circulation was Rs. 17,742 bn (13% of GDP) out of which the value of Rs.500/Rs.1000 notes in circulation (86.5% of notes in circulation) Rs. 15,347 bn (11% of GDP), that is majority of the currency are in the form of large denomination. As per the Finance Ministry, throughout 2011-2016 periods, the circulation of all notes grew four-hundredth however the circulation of Rs. 500 and a thousand notes went up by seventy six and 109% severally. Comparatively speaking, the economy has grown up solely by half-hour that is far below the cash circulation (Vijayaveelamegavarman, Durga and K.Sundaramoorthy, 2017). In terms of value, the annual report of Reserve Bank of India of 31 March 2016 stated that total bank notes in circulation valued to Rs.16.42 lakh crore (US\$240 billion) of which nearly 86% (i.e. Rs. 14.18

lakh crore (US\$210billion)) was 500 and 1000 rupee notes. In terms of volume, the report stated that 24% (i.e. 2,203crore) of the total 9,026.6 crore banknotes were in circulation.

Demonetization has affected all sections of the society. The rich, the middle class, the poor, wage earners had to 'bite the dust' during the period. The government in fact came up with different policies to cope up with the so-called 'short-term problems'. However, the 50 days dateline given by the Prime Minister himself was not able to sort out and the problems and hardship common people had to undergo extended beyond that. Long queues of people outside ATMs to withdraw their savings continue. The unorganized sector which largely contribute to the country's economy had to face many problems during the period. The reason being, unorganized sector depend largely on liquid cash for their day to day operation. Hence, they find it difficult to operate their operations since the flow of money declined. Their business had gone down and sales declined due to the change in consumption and purchase pattern of the consumers.

Unorganised Sector: Unorganised sector was coined by the British economist Keith Hart in 1971, which emerged as a dynamic and vibrant sector, representing a growing proportion of economic activity, particularly in the developing countries. Unorganized sector contributed significantly and expanded rapidly for several years in the Indian economy. High labour intensity of production is the main reason for huge employment generation in the unorganised sector. About 48 per cent of non-agricultural employment in North Africa, 51 per cent in Latin America, 65 per cent in Asia and 72 percent in Sub-Saharan Africa are of informal nature [ILO (2002)]. The major component of the unorganized segment consists of household own-account enterprises but it also includes manufacturing establishments which are not covered by the ASI, all the non-public unincorporated enterprises engaged in various economic activities, and private Non-Profit Institutions Serving Households (NPISH).

As per the latest estimation of a Sub-committee of the National Commission for Enterprises in the Unorganized Sector (NCEUS), the contribution of unorganized sector to GDP is about 50% (NCEUS 2008). According to Economic Survey 2007-08, 93% of India's workforce include the self-employed and employed in unorganized sector.

The contribution of the unorganized workforce to the economic health of India society has largely remained neglected. In India, this sector accounts for 60% of Net Domestic Product (i.e., GDP minus depreciation), 68% of income, 60% of savings, 31% of agricultural exports, and 41% of manufactured exports. Even in the urban centers of India, the unorganized workers account for about 60-67% of the employment.

Statement of Problem

Since India is cash based economy and majority of the business are unorganized the impact of demonetization is being felt largely by them on many streets across the country, as compared to the organized retailing and malls who enjoy the advantage of economies of large scale. The cash transactions in this economy account for 90% in current day India which is far more than the total number of electronic transaction done on daily basis in the unorganized sector. Cash to GDP ratio in India in 2015 was at 12%. This study therefore is undertaken to identify the impact of demonetization on unorganized traders and their views on the same.

Brief profile of the study area: Diphu is the Headquarter of East Karbi Anglong District and the political home of Karbi Anglong as a whole (East and West Karbi Anglong) under the jurisdiction of the Karbi Anglong Autonomous Council under the Sixth Schedule of The Constitution of India. It is the largest town and a commercial hub in the whole Karbi Anglong. It is well connected by both roads and railways. As per 2011 census, the total population of Diphu town is 63,653, out of which 52% constitute males and 48% are females. Based on the population Diphu is a class II city. Diphu host people from different culture and communities. Karbi being the majority, other tribes that reside in Diphu are the Bodos, Tiwas, Garos, Rengma, Kuki and other plain communities such as Assamese, Bengali, Bihari, Marvari, etc. Being a headquarter city Diphu is witnessing development in various areas. More development in trade and commerce is seen during the recent years. Most of the establishments are small retail business units.

Objectives of Study: This study is based on the following objectives:

1. To study the challenges faced by unorganized sector during demonetization.

2. To know the response of unorganized traders towards demonetization.

Methodology: This study is based on both primary and secondary data. Primary data are collected from 100 traders that are selected from different areas in and around Diphu town conveniently as samples. The study is descriptive in nature and both qualitative and quantitative methods are adopted to analyse. Various articles and publications are reviewed to get more information about the topic.

Review of Literature

According to the Confederation of All India Traders (CAIT), an umbrella of trade and business associations, the trade in the markets across the country has reduced by up to 25 percent in comparison to normal days. At a dealer or store level, impulse categories such as biscuits and salty snacks declined 40% and 35% each, while some personal care categories like toilet soaps, shampoos and detergents were down 22-28%, said Nielsen. The FMCG sales in organized wholesale stores have also been affected because of demonetization. With credit constraints for kirana shopkeepers who buy from them, cash and carry saw a 1% decline in sales during the week ended November 13 compared to a 14% growth during the year to November 6.

According to Logo Koshy (2016) Unorganised retailers were badly hit by the demonetisation decision since they had seen a decline in the footfall in their shops. The Traders is having the opinion that most of their regular customers changed to other stores. The customers are also having the opinion that there is a change on the buying behaviour because of the demonetisation. The customers need to be educated to use the payment apps with ease. Mechanisms should be in place to ensure the safety and security of transactions happens through mobile and other mediums.

Parthiban and Krishnakumar (2016) in the article entitled "Impacts on Demonetization in Organized and Unorganized Sector" has examining the impact of demonetization in organized and unorganized sector. The study found that, demonetization is a historical step and should be supported by all. One should look at the bigger picture which will definitely fetch results in the long term. The study also found that, demonetization will likely result in people adopting virtual wallets as Paytm, Ola Money, Net banking, mobile banking and transaction through other apps will increase, this behavioral change could be a game changer

for India.

Balamurugan and Hemalatha (2016) the article entitled “Impacts on Demonetization: Organized and Unorganized Sector”. In this paper an attempt has been made to elucidate the impact of demonetization on the availability of credit, spending, level of activity and government finances. The study found that, the demonetization drive will affect some extent to the general public, but for larger interest of the country such decisions are inevitable. Also it may not curb black money fully, but definitely it has major impact in curbing black money to large extent.

Analysis and Interpretation

Table No. 1 Nature of Business

Type of Business	Frequency	Percentage
Grocery	14	14
Vegetable/ Fish/Meat Vendor	12	12
Garments and Apparel	22	22
Hotel	4	4
Stationery	8	8
Others	40	40
Total	100	100

Table No.1 shows the nature of business of respondents. Out of 100 samples that were taken 14 respondents own grocery shop, 12 respondents own vegetable/ fish/ meat shop, 22 respondents own a garment shop, 4 respondents are hotel owners, 8 respondents are stationery shop owners, while the other 40 respondents are pan shop, barber, travel agency, bakery owners.

Table No.2 Problem Faced during Demonetization Period

Response	Frequency	Percentage
Yes	82	82
No	18	18
Total	100	100

Interpretation: In table No.3 82% of the respondents responded that they had faced problems during the demonetization period, whereas 18% of the respondents

responded that they did not face any problem during demonetization.

Table No. 3 Extend of demonetization affecting business

Response	Frequency	Percentage
To no Extend	00	0
To very little extend	14	14
To little extend	58	58
To large extend	04	4
To very large extend	24	24
Total	100	100

Interpretation: The above table No. 4 shows to what extend had demonetization affected the business. Out of 100 traders that were surveyed, 58 traders responded that demonetisation had affected their business ‘to little extend’, 14 traders responded ‘to very little extend’ 4 traders responded ‘to large extend’ and 24 traders responded that demonetisation had affected their business ‘to very large extend’.

Table No. 4 Main Problems faced during demonetization period

Problems	Frequency	Percentage
Queuing in the bank and could not give time to business	22	18.33
Less customers	46	38.33
Change problem due to large denomination of notes	36	30
Problem in acquiring goods due to less cash in hand	16	13.33
Total	120*	100

Interpretation: Table No.5 is concerned with assessing the main problems faced by traders during the demonetisation period. 22 traders out of 100 responded

that queuing in the bank is one of the problem since they could not give time to their business. 46 out of 100 traders described less customers as their problems. 36 out of 100 traders faced problems due to large denomination currency of Rs. 2,000. And 16 out of 100 traders faced problems in acquiring goods due to less cash in hand.

*It may be mentioned here that some traders faced more than one problems, so the analysis is done out of total (100) for each problem.

Table No. 5 Comparison of Income during demonetization period and prior-demonetisation period

Income generated	Frequency	Percentage
Very Low	26	26
Low	62	62
No difference	08	8
High	04	4
Very high	00	0
Total	100	100

Interpretation: Table No. 6 is a comparison of income of traders during demonetization period and prior demonetisation period. The survey reveals that the income of 26 traders during demonetisation period was very low compared to the prior-demonetisation period, the income of 62 traders remained low during the period, there was no difference at all in income for 8 traders, while the income of 4 traders remained high even during the demonetisation period. None of the traders' income was 'very high' during the period.

Table No. 6 Use of electronic cash accepting machine like, PayTM, POS, Swiping machine, etc. during demonetization period.

Response	Frequency	Percentage
Yes	20	20
No	80	80
Total	100	100

Interpretation: Table No. 7 shows the use of electronic cash accepting

machine by traders during the demonetisation period. 80 out of 100 traders that were selected did not use any such machines. Only 20 traders use such machines to fight cash crunch during the period.

Table No. 7. Reason for not using electronic cash accepting machine

Perceived reason	Frequency	Percentage
High cost , not economic	24	30
Don't know how to operate	26	32.5
Difficult in acquiring the machine	18	22.5
No Electricity	02	2.5
No Internet facility	10	12.5
Total	80	100

Interpretation: The above table No. 8 shows the different reasons for not using electronic cash accepting machine. 24 traders (30%) responded that it involves high cost and not economic for small business, 26 traders (32.5%) responded that they don't know how to operate it, 18 traders (22.5%) responded that acquiring such machines is complex and not easy, 2 respondents (2.5%) problem was unavailability of electricity, while 10 traders (12.5%) had no internet facility.

Table No. 8 Frequency of customers using cash accepting machine

Use of cash accepting machine by customers	Frequency	Percentage
Very high	00	0
High	00	0
Average	12	60
Low	06	30
Very low	02	10
Total	20	100

Interpretation: Table No. 9 shows the frequency of customers using cash accepting machines. Out of 20 traders that were using cash accepting machines 12 traders responded that the use of such facility by customer is at an average,

6 traders responded the frequency of use is low while 2 traders responded that it is very low.

Table No 9. Problems during demonetization still faced by traders

Response	Frequency	Percentage
Yes	48	48
No	52	52
Total	100	100

Interpretation: Table 10. Shows whether the traders still face the problems that were faced during the demonetisation period. According to the survey it has been found that 48 traders (48%) still face the problem of demonetisation, however majority of the respondents i.e., 58 traders (58%) responded that they no longer face the problem of demonetisation.

Table No 10. Whether demonetization is the right step taken by government to fight corruption.

Response	Frequency	Percentage
Yes	64	64
No	36	36
Total	100	100

Interpretation: Table no. 11 shows the response of traders towards government's decision on demonetisation. Majority of the respondents 64% are convinced that demonetisation is a right step taken by government in fighting corruption, on the contrary, 36% of the respondents do not think it is not the right step in fighting corruption.

Table no. 11. General view of traders on demonetization

Views	Frequency	Percentage
Support	60	60
Do not support	40	40
Total	100	100

Interpretation: Table No. 12 shows the general view of traders towards demonetisation. 60 out of 100 traders are in favour and support demonetisation,

while 40 traders does not support it.

Conclusion: Finance is the life blood for business. The unorganized sector depend heavily on cash transaction and do not enjoy the advantage of 'economies of large scale' unlike Big Business Corporation. As a result demonetisation had affected unorganized sector to a great extent. They had encountered problems in acquiring goods and their stock vanishes due to lack of cash in hand. The findings of the study reveals that, unorganized traders in Diphu town had to face different problems during the demonetisation period. Their income decreased compared to the period before demonetisation. Majority of the traders did not use other means to fight cash crunch during the period. However, this study reveals that majority of the traders no longer face the problem that they faced during the demonetisation period. They also think that it is the right step taken by the government in uprooting corruption and they (majority of the respondents) support it. In a nutshell, majority of the unorganized traders in Diphu town are of the view that even though they had to undergo problems during demonetisation, the situation is limping back to normalcy. Even though a considerable numbers of respondents are not satisfied many are of the view that, it will heal with the passage of time.

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SOCIAL ENTREPRENEURSHIP IN INDIA – ROLE TOWARDS SOCIETY, ITS OPPORTUNITIES AND CHALLENGES

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Abstract

Social entrepreneurship has become a topic of discussion in India and around the world. People find this concept of philanthropy a bit tricky in nature. It has the best combination of social service and entrepreneurship; this combination makes it extremely attractive and unique in nature. Entrepreneurship is generally related to economic activities and ruthlessly making profits and neglecting social benefits or social good. Prioritizing solutions to social problems and social innovations, social entrepreneurship is evolving as an innovative practice to address multifaceted social needs. Social entrepreneurship is thriving in India because the government is very keen to promote it, not by funding or directing it but by initiating it. The focus of the paper is to study the emerging trends of social entrepreneurship in India and the new initiatives undertaken by various social entrepreneurs. The paper highlights the importance of social entrepreneurial ideas to improve the business environment in the country. In order for a society to promote social entrepreneurship, a certain environment is needed for such ideas to emerge and develop into an active business model.

Keywords: Social entrepreneurships, Society, Economy

Introduction

The economic development of the nation depends on its industrial development. Industrial development depends on people's ability to do business. Entrepreneurs have new ideas, they are very motivated and thoughtful. When these qualities are combined with the effort to solve social problems, a social entrepreneur is

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born. Social enterprises are organizations that aim their efforts to improve the general welfare of the community and use market-based strategies to achieve the public purpose. Social entrepreneurs and community enterprises share a commitment to continue the social work of community development, there is a big difference

between social entrepreneurs and non-profit organizations based on their goals and objectives. The social enterprise recognizes the social crisis and the application of business principles to plan to create and manage a social enterprise to achieve the desired social transformation. While the business owner usually weighs in working for profit and return, a social entrepreneur equates positive benefits to society. Therefore, the main objective of social workers is to further expand social, cultural, and environmental goals. Social entrepreneurs are often associated with voluntary and non-profit sectors, but this does not necessarily preclude profit making. A well-known modern social entrepreneur is Muhammad Yunus, founder and CEO of Grameen Bank and its growing family of social enterprises, who were awarded the 2006 Nobel Peace Prize. The work of Yunus and Grameen is in line with the theme of modern social entrepreneurs. that emphasizes greater interaction with benefits when business principles are integrated with community programs. In other countries - including Bangladesh and the smaller scale, USA - social entrepreneurs have filled the gaps left by the small country. With the current economic climate, there is a high probability that the needs of the community will increase and, as a result, the number of people committed to coping will increase. The definition of a social enterprise has changed over time. From corporate to non-profit and now to self-sustaining, the Public Entrepreneur has progressed and will continue to evolve over time and the needs of the world. Social entrepreneurs are expected to be the next big thing to influence India as the country shifts to achieve a balance between growing GDP growth, ensuring inclusive growth and striving to solve problems ranging from education, energy efficiency to climate change. In India, a social entrepreneur can be a person, founder, founder or chief executive (may be president, secretary, treasurer, chief executive officer (CEO), or chairman) of a social enterprise, or not. Profit, which raises funds for certain services (usually funding events and community activities) and products from time to time. Today, nonprofits and non-governmental organizations (NGOs), NGOs, governments, and individuals also play a role in promoting, funding, and advising social entrepreneurs around the world. A growing

number of colleges and universities are developing programs that focus on educating and training social entrepreneurs.

Who is a Social Entrepreneur?

The degrees in which social entrepreneurs pursue social impact rather than profit varies, but

in all cases financial stability is essential. One way is to create business models around cheap products and services to solve community problems. The goal is to create a community that is not limited to personal gain. Social Entrepreneurship is a program that brings about social change on a larger scale and is more effective than a Non-Governmental Organization (NGO). They are different from NGOs because they aim to make broad, long-term changes, instead of short-term and limited-time changes. In addition, NGOs raise money for events, activities and sometimes products. However, raising money takes time and energy, which can be used in specific operations and sales processes. Above all, Social Entrepreneurs view the people involved as part of the solution and not as idle beneficiaries.

Objectives

To study the role of social entrepreneurship towards Indian society.

To study the opportunities and challenges of social entrepreneurships.

Research Methodology

The paper adopted the descriptive design where it focused on the secondary resources of information collected from books, articles such as journals, government reports and online materials.

Literature Review

Ana Maria Peredot, et al. (2006) in their paper provides an analytical and critical view of “social entrepreneurship” in its general usage, taking into account both “social” and “social”. And synthetic testing. The concept of “entrepreneurship”. The paper concludes with a proposal for a flexible search for a concept: where social entrepreneurship is used, where some individuals or individuals (1) aim to create a kind of social value in a specific or some major way, and some pursue that goal through combination. (2) identifying and utilizing this value-creating opportunity, (3) utilizing innovations, (4) risk tolerance and (5) investing in available resources, refusing to accept boundaries.

Partap Singh (2012), studied, social entrepreneurs can help achieve better access to various issues such as nutrition, education and health care and many still suffer from unemployment

and illiteracy, making meaningful life difficult. Fortunately, instead of leaving social needs to the government or the business sector, they The problem can be solved by changing the system. Social Entrepreneurship is projected to be the next big issue affecting India as the country grows.

R. D. Oommen, in his study entitled stated that, social entrepreneurship is a topic of increasing interest among educators and learners. The potential for social problems in India is well known, but the level of support and interest is not very important. The Indian landscape is full of opportunities and challenges. The country has efficient human resources and has made good progress in acquiring scientific and technological capabilities. India is experiencing a growth in social entrepreneurship and social entrepreneurs are making efforts to find affordable solutions to various social problems in the society.

Hemantkumar P. Bulsara et, al. (2014) in their study entitled “Social Entrepreneurship in India: an exploratory study” stated that - Social entrepreneurship is an all-encompassing nomenclature used to describe the process of bringing about social change on a larger and more effective scale than the traditional non-governmental organization (NGO). This is an important point in the study of voluntary, non-profit and non-profit organizations. Prior to this, organizations that address major social issues were considered idealistic and generous with entrepreneurial ingenuity.

Analysis and Discussion

Social Entrepreneurship in India

India has the second largest workforce in the world with a population of 516.3 million and although the hourly rate in India has more than doubled in the past decade, a recent World Bank report says that about 350 million people in India currently live below the poverty line. With a population of about 1.2 billion people, this means lacking even basic necessities such as nutrition, education and health care and many are still plagued by unemployment and illiteracy. Social entrepreneurs can help alleviate these problems by placing those who are less fortunate in leaving public needs in government or business sectors, they can solve the problem by changing the system. The social enterprise is growing, a

global movement. The

scope of social work is no longer limited to activism. Today, there are many opportunities for child welfare, community policing, health care, international organizations and community businesses. Additionally, there is a huge scope for social media and start your own social media programs. The social enterprise will play a major role in bringing about the growth of the rural masses in India so it is important to study aspects, such as fair trade, that will shape the business philosophy of society.

Role towards Indian Society

1. Social entrepreneurs have the power to influence the community through their unique product / service aimed at community development. Their role begins with identifying a social problem that affects everyone instead of a particular social class. So identifying the right social problems / problem is very important.
2. Social entrepreneurs in India face some psychological problems of people who do not want to change their way of doing things. The major role of social entrepreneurs is in pursuit of reforms, which will be visible to the general public.
3. The social enterprise depends on the establishment of the community; the challenge is to do new things that can solve the social problem completely by using minimal resources.
4. Social entrepreneurs have a role to play in reaching the remotest corners of the country in order to direct the social sector, which lacks basic resources. It is the responsibility of social workers to reach out to such people and to serve them well.
5. Social entrepreneurs should offer their work and their unique approach. Providing employment to local people with limited skills and qualifications is a major responsibility for social workers.

Opportunities faced by social entrepreneurships

1. Poverty alleviation through empowerment, for example the microfinance sector
2. Health care, from small-scale 'community' support for the mentally ill to large-scale campaigns to address the HIV / AIDS epidemic.

3. Education and training, such as increasing participation and conducting information transfer democracy.
4. Environmental conservation and sustainable development, such as 'green' energy projects.
5. Reconstruction of communities, such as housing associations.
6. Social projects, such as the employment of the unemployed or homeless and drug and alcohol abuse projects.
7. Advocacy and campaigning, such as Fair Trade and human rights advocacy.

Challenges faced by social entrepreneurs

1. Confusion with social work - A social entrepreneur especially in India is confused with social work; that is why it can make a mark as a single business in India. This is starting to challenge the public enterprise.
2. The problem of creativity- The next problem facing social entrepreneurs is the lack of wisdom about thinking positive ideas for community development and profit making.
3. Financial planning - One of the business challenges in India is still a lack of financial resources. Social entrepreneurs who provide a unique product and set of services make it even more difficult to access financial assistance from established financial institutions.
4. Lack of skilled / dedicated staff - This is a unique challenge facing only social entrepreneurs. People often go into jobs to earn good wages and profits, but with a social business this becomes difficult.
5. Positive communication and communication - An important challenge for social entrepreneurs is to clearly and important communication. Often what happens, the price can vary from community to community based on their special needs.
6. Lifting individuals - A prominent and visible challenge before the social enterprise is to uplift people in their current position by creating better and greater opportunities.
7. Lack of ethical framework - As social entrepreneurs are more concerned with social change and social up liftment, they sometimes take a less ethical approach to running their business. This challenge is rarely seen but exists

in some of the worst situations in India. From community to community the behavioral parameter changes.

8. **Commercial speculation** - A public entrepreneur does not consider commercial operations or thinking as a priority. This is one of the biggest challenges when it comes to marketing the facts and ideas. As socially things may be acceptable but financially / commercially they are not acceptable.
9. **Lack of evidence**- Unlike the economic business, social trade has little evidence of the changes that pioneers have experienced in society. Such changes are very difficult to keep track of, as people move from one place to another for a number of reasons.
10. **Lack of Planning and Proper Structure** - This is a challenge that has plagued businesses for decades and still works to some extent. Lack of planning is very important and is often the cause of the failure of public companies.

Measures to overcome the problems

1. **The inclusion of social entrepreneurs in the academic syllabus** - One of the most effective ways to spread awareness about public enterprises is to include the same paper / topic at tertiary level.
2. **Raising public awareness** - Steps should be taken to raise public awareness of public enterprises, so that people do not become confused between business and social. Media, social media, and other vehicles can all be distributed in the same way.
3. **Providing infrastructure and basic services** - Government and other stakeholders must work towards the basic services of the social enterprise. These institutions can attract people to become social entrepreneurs, thus the spread of social entrepreneurs will increase to several times.
4. **Community Enterprise Development Programs** - Like business development programs, business start-up programs should be planned from time to time to benefit community enterprises, that will help increase the overall motivation of social entrepreneurs.
5. **Social entrepreneurship support** - Once the issue of public enterprise subsidy is resolved, the high level of challenges facing social entrepreneurs can be addressed effectively.

6. Government projects should be given to social entrepreneurs - Several provincial governments periodically plan different programs in rural and urban areas. If the value of this program is distributed to social entrepreneurs, they will prosper faster.
7. Awards and social entertainment - From time to time in appropriate and dignified forums social entrepreneurs should be publicly rewarded for their unique / unique role as a social entrepreneur.

Conclusion

The social enterprise is the job of the social entrepreneur. A social entrepreneur is someone who recognizes a social problem and applies business principles to plan, create and manage a business to make changes in society. The social enterprise is a program that aims to empower the business to develop the most advanced and powerful forms of social responsibility. Social networking sites and programs in the physical world need to be integrated with the grim reality of the brick and mortar world. The studies mentioned above will help to strengthen symbiotic relationships.

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THE IMPACT OF E-BUSINESS ON TRADITIONAL BUSINESS ENVIRONMENT-A STUDY ON ENTREPRENEURS/BUSINESSMENS IN THE CONTEXT OF NAGAON TOWN

***Subhendu Mukherjee**

Abstract

This paper focus on the present scenario of the various influences results from the online business activities in the offline business houses. An attempt is made through this paper to throw the light and find some solutions to this problem. The e-business market now a days is dominating market and continuously imposing some serious challenges for the traditional business firms and it reflects through this paper.

Keywords: E-Business, Business Environment.

Introduction

The word 'Business' is not new for us, we hear this word so many times from our childhood. Basically, business means buying/exchange of various goods and services against money. A good business environment play a vital role in the development of a particular area, not only the area, but the whole country also. Today, many people are doing business, some of them deals in goods and some of them deals in services. The basic or main aim of the business is to earn profit and survival in the market because there are various competitors are existing in the business environment. Basically, the environment of the business is not static, it is dynamic in nature. In business, what is exist today may not exist tomorrow. So, doing any kind of business is not a easy task. The entrepreneur need to have sufficient knowledge of the business that he/she is going to start.

Today in modern world, technology is developing at faster rate and it also affects

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business and as a result we hear the terms online and offline business. In offline business, the seller is located only one place and customer need to go to that place for buying goods or consume services. But in online business, the seller can operate from various areas, under this customer need to place order for their desire and get deliver the items at their doorstep.

After evolution of e-business, it affects the traditional business environment. Though, it also brings some benefits and also some problems to traditional business. Now a days, most of the customers prefer to buy from online because it is easy and convenience method for them and they get their desire product at their doorstep, and as a result the various stores, shops facing the reducing number of their customers. Another thing is that, today's market many customer not want to bargain with sellers, and they get low price products from online store. Although, offline store also give discounts, but still they are not able to attract the customers. To overcome this problem, the traditional stores, shops need to take new initiatives but it is also not very easy.

Objectives

1. To know the awareness among the entrepreneurs /businessmen regarding E-Business in the study area.
2. To know the various impacts given to traditional business by the E-Business in the study area.
3. To know the changes have taken place in traditional business environment of the study area.

Significance

The study has its own significant way, in this study we discussed about both the traditional business and E-Business and their current position at a specific place. Not only any specific place, but also if we look all over the world in today's market E-Business have taken a reputable place. In modern day after the evolution of technology most of the work are done through technology and business also come under this and also it is very fast, time saving , cost effective process.

So, the current traditional market get benefits by this technology, but also it is facing some problem. And the basic is the number of reducing customers for physical business houses. We already state in above that E-Business is very convenient from both the point of view of customers and sellers. But it is also

required the co-operation from both the sides. To do E-Business the most important is the available technology in the hand of seller. Now a days with the help of website it is carried out and there are several website available, customer and sellers both can found their required products/services on these sites.

This study will help to those who has interest to know the present position of offline retailers after the entrance of E-Business. Various changes challenges for traditional business are shown through this study and by this study they come to know the online business aspect more accurately.

Whenever any reader go through any research report then he/she will very curious at initials to know the actual valuable outcomes of the study report. This study deals with this thing also. The reader gets desired information through this study. Generally the significance of any study represents the importance of study and in this study it is also apply.

Methodology

This section of this study includes the various methods, procedures are undertaken to do this study, it includes the actual method applied in this study. The methods includes sampling, data collection, analyzing, summarizing and interpreting the data. Further the methods which are used are all justifiable for the study.

This study is done by taking the sample from the population of the study area and the participants of the study sample are all businessmen /entrepreneurs those are operating their businesses in the study area. All the participants are the actual owners of their businesses and they state their valuable response regarding the impact of E-Business on offline business through a set of questionnaire. The participants contribute their efforts regarding the viability of this research report and they play a vital role. Basically, the respondents are business owners and their response to the questionnaire is the main part of analysis. All the participant's co-operation is the main pillar of this study.

Basically this section includes the methods that are used for collection of adequate data for this research purpose. The data are collected from business houses, various stores which are situated and operating in the study area. This also include the observation of the all respondents from which data has been collected.

In this study the sample of respondents are taken on the basis of chance of getting selected from the population of the study area. In other words, in preparing this report the sample of respondents are selected on the basis of simple random sampling or probability sampling. All the samples are obtain randomly. In doing field survey the respondent which found first that is taken to get feedback.

Random sampling that is used in this study for making sample design presenting all the characteristics of the whole sample. These samples taken from the study area only.

So, the sampling method used for doing this study is very convenient for all the readers and by this they get clear picture of the data analysis.

In this research for doing data analysis and proper conducting, a survey is made to various participants through questionnaire. After collection of data through questionnaire, these are analyze in proper way that add a value to the research report. In doing this, the questionnaire given to the appropriate respondents and data gather from this are use for analysis.

To collect appropriate data needs for this study, a set of twenty four questions are included in the questionnaire. The questionnaires of the research is divided in to three parts. First part states the awareness regarding E-Business among the existing business houses operating in the study area. Second part states that the impacts given by it to traditional business environment, and lastly new changes taken place in the traditional business environment.

Research Gap:- This study is focused on how E-Business provide impact on the traditional business environment. After evolution of E-Business a new change have taken place in traditional business environment thus on the related topic several researches have been made but there is still need a reliable outcome of research. This aspect of the business is not static in nature, it is dynamic so various changes will take place in future and the main thing is that to cover all upcoming changes in future research studies. Doing this kind of study is not very convenient for research this is highly dependable on the particular area in which the study is conducted. The various studies related to this topic is done before but this aspect of the study is still vague. In study area this kind of study have not done before, so an attempt that has been made in this regard to do this kind of research and try to find some meaningful conclusions about E-business and its implications.

Literature Review

Menal Dahiya (2017) observed in his study, 'E-Commerce consumers generally buys products at low price from online platforms and they get variety of products as per their choice, so it is very easy for them to shopping. But as a result the offline retailers later have to suffer this situation. Since, all are prefer online purchase, the number of customers from offline retail stores is decreasing in future way. He also find that in online purchase customers need to give various

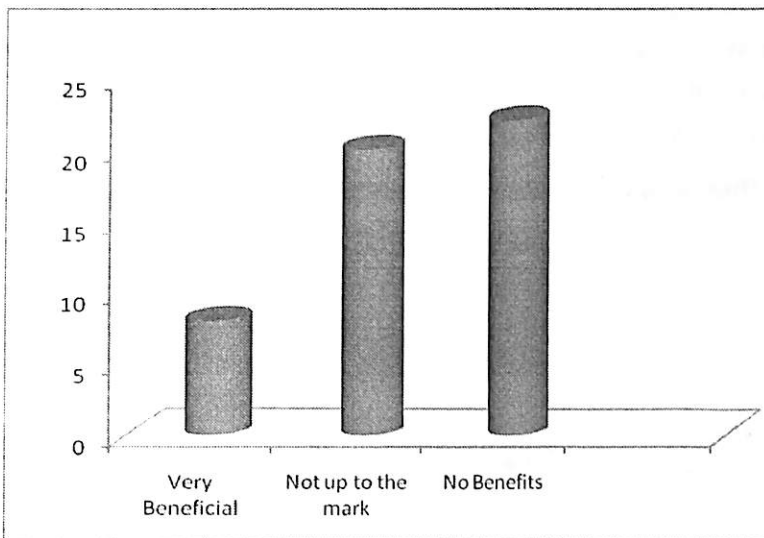
data to seller through online platforms which are generally not safe for the customers and they may face some serious problems of hacking, fraud, cheat etc'.

Rachana, Mahavi (2012), 'After the evolution of online business, the retail industry has impacted the most. Now retailers need to adopt new strategy to tackle this situation. E-Business has various benefits, like time reduction, cost reduction from the both point of view customers and sellers and this influence the offline market. And finally through E-Business customers, sellers get the necessary information and that's why E-Business becoming more and more popular in these days. Availability of timely information will improve customer satisfaction level, customer service familiarity'.

Happy Agarwal, Kushboo Sharma (2020), 'Retailer need to start online services for their respective products offerings to the customers since retailers are facing cut throat competition in the market because of various reasons. Now, offline retailers need to change their way of doing the business.

Data Analysis & Interpretation

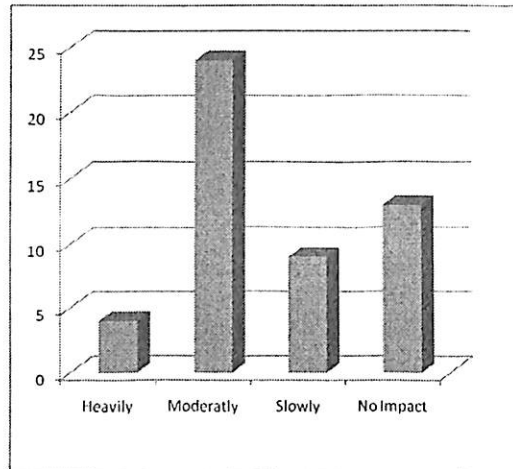
Benefits of E-Business



Above figure is about the extent of benefits provided by the E-Business, in the area it is observed that maximum people of the sample, 22 said E-Business don't provide any benefits to them, 8 said it is very beneficial and 20 said the benefits derived from online business is not up to the mark. From this it is cleared that majority respondents still find offline business beneficial for them, and there

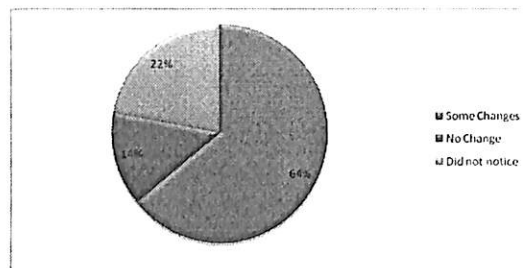
is some others who not observed anything from this.

Decreasing number of the customers after the evolution of E-Business



Above figure reveals how customers are decreasing after the evolution of online business, after the new era of business environment sellers notice some changes in customers. As per 24 respondents their customers changing moderately. As per 4, customer decreasing heavily. Further 9 respondents said their customers is decreasing slowly and according to the rest of people they don't have any impact of customer decreasing in the business field.

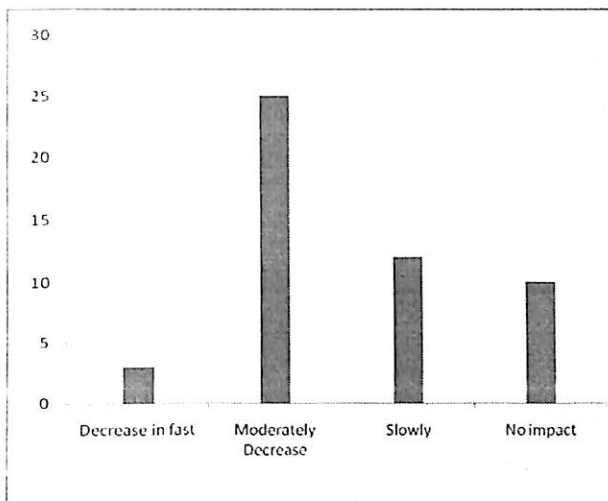
Change in buying behavior among the customers as per the respondents



Above figure showing various frequencies of changing the buying behavior among customers which are observed by the respondents. 32 observed some changes, 7 respondents observed no changes take place and 11 respondents did not notice anything among the customers. So from above it is cleared that evolution of E-

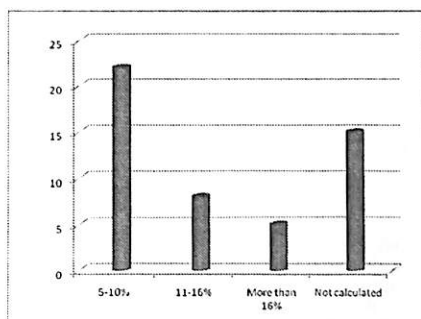
Business change the buying pattern of various customers.

Affect in demand of goods/services provided by the online business



Above figure is showing how demands of customers affected by the online market for the physical store's products/services. Entrepreneurs observed that the demand is moderately decrease in the area. 12 respondents said demand decrease slowly, according to 10 they don't realize any impact and 3 are realize fast decrease in demand. So ultimately it results adversely in the traditional business market.

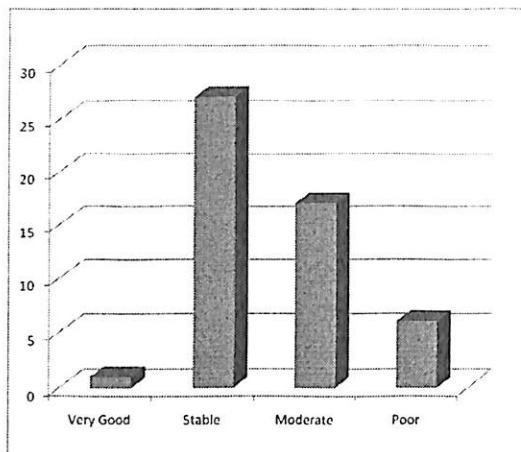
Affects on the profitability of offline business



Above figure is showing the affect on profitability of the business after evolution of E-Business in compare to before its evolution with after period. Maximum

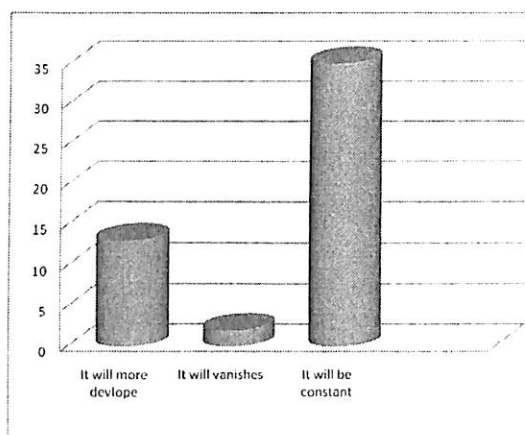
respondents observed that their profit decrease to 5-10% in compare to previous, 8 respondents observed decrease of 11-16%, 5 persons said it is more than 16% and rest are not calculated the changes. So profits get affected by online business and as the results it causes various problems.

Financial condition of various respondents



Above figure shows that the financial conditions of the entrepreneurs in the study area. Maximum that is 27 opinions is that their financial condition is stable. 17 states that they have moderate condition, only 1 is still having very good situation in financial and rests opines that it is poor for the time.

Opinions of respondents regarding future of E-Business



Above figure shows as per 13 respondents online business will more develop in

future, as per 35 respondents the future will be constant regarding E-Business and rests state that the online business will vanishes in future. Further it is cleared from above that future of online business will not get any change as per the respondents but it is also not static, it changes in various circumstances.

Findings

- 1.** It found that the E-Business is not very beneficial for the offline business operators. From the study it is clear that maximum business does not like E-Business, though some business houses found that this process is beneficial for them but majority declines this. Some opines that benefits of doing online business in present scenario is not up to the mark.
- 2.** After the evolution of online business specially in the study area the customers mare found decreasing in the offline or physical stores and it indicates that they purchase their desire goods/services from online market, modern technology influence this. As per the, maximum respondents customers are decreasing moderately in their stores and it will remains the same in the future days, further not all respondents opines same their opinions are based only on their experience.
- 3.** In the study area after entrance of online market respondents notice some changes in the buying behavior of their customers. For instance, they started bargaining in various ways than what they were familiar in previous. Maximum businessmen notice some changes, among these some did not notice any changes and rests said no changes take place in buying behavior.
- 4.** Demand in various goods/services of the customers are influenced by the online business, for physical stores. Customers mow not demand for their desires very much. So wants of the customers are same but the way of fulfilling them has been changed.
- 5.** Business runs for getting the maximum profit as possible as, online business also affects the physical market in this regard. As per the respondents profits are reduced to some extant than previous time, so ultimately it affects the business.
- 6.** The financial condition of the business houses is now stable but not up to the mark, it affected by the online business evolution in the area.
- 7.** According to the opinions of the respondents the upcoming future of online business will be constant in the study area but on the other hand some opines that it will develop more in future. So, there is the chance that online business will grow more in the upcoming days.

Recommendations

- 1. Entrepreneurs need to know-how about various latest technologies in business, including the modern method that is online business, from this they can retain their customers as the customers are now shifting from offline to online shopping.**
- 2. As online purchase is famous in the study area, entrepreneurs need to make available all desires of the various customers to fulfill the wants of the customers in both online and offline.**
- 3. An awareness regarding online business, workshop, training programs need to be organize in the study area among the entrepreneurs, so that they can tackle various difficulties regarding online business.**
- 4. Entrepreneurs need to take necessary steps so that they can reach in every corner of the study area. Further they require always to attract the existing as well as new customers by providing various alternative offers like online market.**
- 5. Local authority of the study area need to provide support to the various business houses by both financially and non-financially.**
- 6. The actual business activities need to backed by some new technological way in the study area. Further entrepreneurs need to take initiatives to execute this step, then it result in favor of them.**

Conclusion

This study is focus on the aspect of various problems and challenges face by the offline business houses in the Nagaon town, and these are come out from the operations from the online businesses operating in the area. Today not only in the study area, but also in other places the online business is speared, so it results ultimately in the offline market of business. This problem is not negligible from the point of view of the entrepreneurs, this leads to reducing the number of customers and customer dissatisfaction.

So this report throw light on both online and offline business situation in a particular area, though it is not sufficient to make reasonable conclusions from it because the topic is still vague, as this is not limited in the study area, but it surrounds the whole business environment of present. Though, an attempt is made through this study to help the readers for acquire more knowledge regarding the topic and after this, a continuation of research in this area can executable to broader the existing known facts.

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SCIENCE SECTION**EXTRACTION AND APPLICATION OF NATURAL TEXTILE DYES FROM HOUSEHOLD VEGETATIVE WASTE ON COTTON AND SILK FABRIC****Shabnam Hazarika*****Abstract**

The advancement in science and technology and industrial progresses has brought changes in all fields of modern life. This has increased population density, industrial, urban and transportation activities resulting in the production of enormous amount of pollutant gases. These noticeable negative effects have created many environmental issues leading to an imbalance in ecology. In recent years there have been international calls for returning back to the nature for protecting the environment and the human race. It has been observed that there is a major environmental pollution created by the Textile processing industries as the effluent from these industries contains a heavy load of chemicals including dyes used during textile processing. This environmental pollution can be limited either by constructing sufficiently large and highly effective effluent treatment plants, or by making use of dyes and chemicals that are environmental friendly. Use of natural dyes along with safe chemical can reduce the effluent treatment cost, which will help to reduce the cost of production. Thus keeping in view the above, the present study has been undertaken to extract eco-friendly dyes from household waste, to apply the dyes with different mordants on cotton and silk fabric and to examine the colour fastness of the dyed fabric. Solvent extraction method was used for extraction of the dyes from different household waste like onion scales, tea leaves, marigold flowers etc. and applied on cotton and silk fabric. The colour effect and colour fastness of the dyes were found to be satisfactory.

Key Words: Natural dyes, eco-friendly, mordant, colour fastness.

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Introduction

The advancement in science and technology and industrial progresses has brought changes in all fields of modern life. This has increased population density, industrial, urban and transportation activities resulting in the production of enormous amount of pollutant gases. These noticeable negative effects hascreated many environmental issues leading to an imbalance in ecology. In recent years there have been international calls for returning back to the nature for protecting the environment and the human race [Nagia & Mohamedy, (2007: 551); Vankar & Shanker, (2009:156); Mirjaliliet.al., (2011:1045)]. It has been observed that there is a major environmental pollution created by the Textile processing industries as the effluent from these industries contains a heavy load of chemicals including dyes used during textile processing. This environmental pollution can be limited either by constructing sufficiently large and highly effective effluent treatment plants, or by making use of dyes and chemicals that are environmental friendly. Use of natural dyes along with safe chemical can reduce the effluent treatment cost, which will help to reduce the cost of production as well as prevent environment pollution to some extend.

With the spurt in the rising of prices it has become significant to reutilize the biodegradable products instead of disposing it. There is a growing environmental concern among the people who believe that they have a significant role to play in conservation of resources by using it judiciously and recycling it wherever possible. Those days are gone when we throw away commodities. Now we are turning to books, magazines and websites articles that show us how to save money. Examples, many of us already have a compost heap of garbage at the bottom of the garden into which we put all kinds of vegetable peelings and waste plant matter. When this material has recycled sufficiently, we use it as manure for plants as it is rich in nutrients. Similarly colour extracted from our much known kitchen wastes can be used for dyeing textiles.

Surveys have shown that naturally dyed garment are in great demand now a days. Fortunately, many of these plant species have made their position in our kitchen/household. But due to ignorance, these are thrown away as garbage. Today, where most of us run after eco-friendly products, especially dyed fabric, we can easily utilize the household vegetative waste for extracting natural dyes.

Environmental consideration is now becoming an additional important factor during the selection of consumer goods including textile all over the World. The world has become increasingly burdened with problems like greenhouse effect, ozone layer depletion, water pollution and waste disposal. The role of dyestuffs and dye industries in introducing harmful contaminants into the environment has been criticized. The acute ecological crisis has caused the environmentalists to ironic the call “Go back to the nature”.

At present the textile industry in many developing countries are facing the impact of many chemical dyes. To protect the environment the use of natural dyes has greatly been emphasized as some of the synthetic dyes were carcinogenic in nature. Natural dyes are safer than synthetic dyes due to the biodegradable nature and therefore are considered to be good alternative than harmful synthetic dyes.

In spite of the several advantages of natural dyes over synthetic dyes, the use of natural colours is still very limited due to non-availability of standard shade cards, precise and specific ways of application and standard norms. The appropriate technical knowledge of colour extraction, purification and standardization of dyeing techniques is of immense value and requires detailed scientific studies.

It has been observed that household wastes could be recycled and be used for extracting natural dyes for textile.

Objectives

Thus, keeping in view the above, the present study has been undertaken with the following objectives-

- a) To extract the eco- friendly dyes from household vegetative wastes.
- b) To apply the dyes with different mordants on cotton and silk fabrics.
- c) To examine the colour fastness of the dyed fabric.

Materials and Methods

Different household vegetative waste like henna leaves, onion scales, tea leaves, teak leaves, jorot, pomegranate rind, turmeric, jasmine flowers, marigold flowers etc. were collected from different households. Plain weave 100% pure cotton and mulberry silk fabric were used. Aqueous extraction of myrobolan, pomegranate rind, potash alum and lime stone were used as mordants.



Tea Leaves



Henna Leaves



Teak Leaves



Onion Scales

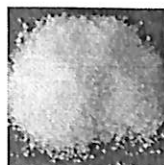
Fig: 1 Raw material for Dyes



Pomegranate



Myrobolan



Potash Alum



Limestone

Fig: 2 Mordants

Degumming for silk and scouring for cotton were done to remove natural/ added impurities.

Procedure for extraction of the dye

The dye was extracted from the raw material by boiling in distilled water for one hour. The pH of the aqueous extract was determined with a pH meter.

Optimization of dyeing and mordanting Parameters

The two fabric, cotton and mulberry silk were treated with different mordants (myrobolan, pomegranate rind, potash alum and lime stone). Post mordanting processes was used after dyeing, the dyed samples were washed with distilled water and dried at room temperature. [Kulkarni et.al, (2011: 136); Pruthiet.al., 2008:43; Jothi, (2008:168); Ghoreishian et.al.(2013:201)] Dyeing on un-mordanted cotton and silk fabric were also done to get the controlled sample for comparison of colour differences with the mordanted samples.

The dyed samples were tested for light fastness and wash fastness. Light fastness was analyzed by exposing the dyed fabric to direct sunlight for 24 hours and wash fastness by washing the dyed samples with nonionic detergent (1g/lit)

Results and Discussion

The dyes extracted from different household waste gave different colour tones.

When mulberry silk and cotton fabric were dyed with the extracted dyes, different colour tones were obtained depending on the mordant used as can be observed in the Fig: 3. Mordants are an important part of successful dyeing technique. According to Belfer, (1972), mordants are chemical solution which prepares the fiber to receive the colour and also to control the actual hue obtained.

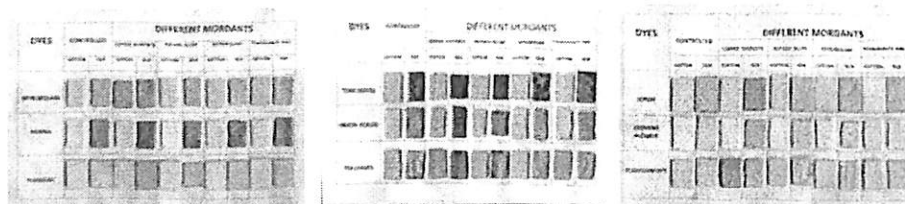


Fig:3 Colours obtained from different day source with different mordants on cotton and silk fabric

Four dyes were selected from the chart viz henna leaves, teak leaves, tea leaves and onion tunics. Which were applied on cotton and mulberry silk fabric under aqueous media using different mordants.

Effect of mordants

Four natural resources were used as mordants, viz pomegranate rind, myrobolan (silikha), potash alum and lime stone. It was observed that mordants, apart from improving the fastness of the dyes on fabric, also gives darker shades to the dyed fabric as can be seen in Fig 4 & 5. This finding is in support with the findings of Gupta (1990)

It was found that mordants have more impact on silk fabric in comparison to cotton fabric. It was observed that lime stones gave blackish brown shade to silk fabric dyed with tea whereas alum gave yellowish hue to samples dyed with onion scales as can be observed in Fig: 5

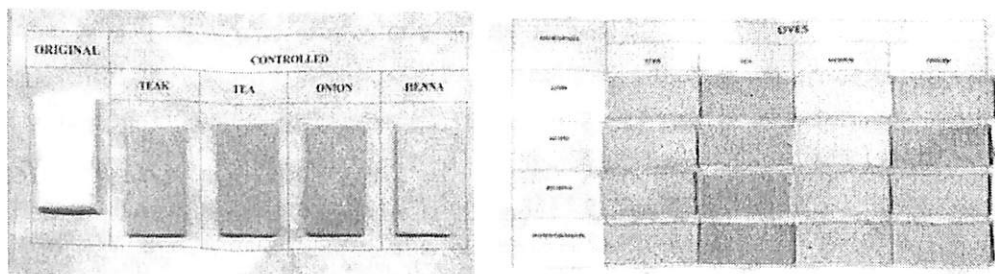


Fig:4 Controlled samples & Effect of mordants on dyed samples of Cotton

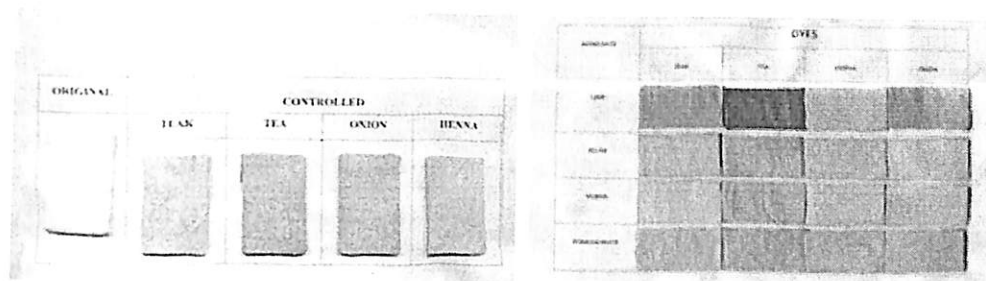


Fig:5 Controlled samples & Effect of mordants on dyed samples of silk

Colour fastness on the dyed fabric

Due to better effect of dyes on silk fabric than on cotton fabric, only silk was considered for further fastness tests. Four major fastness tests were conducted on silk samples dyed with various dyes, viz, wash fastness, rub fastness, press fastness and light fastness, using four different mordants (myrobolan, pomegranate rind, potash alum and lime stone).

It was found that the samples dyed with henna had very good fastness properties and had no effect of any other chemicals on it.

Regarding the fastness of samples dyed with onion scales, it was found to have fair fastness properties. It was interesting to observe that when the samples were exposed to press, a darker shade was available. The results of the study conducted by Hazarika, (2017:227) also had similar finding.

Similarly, samples dyed with tea and teak leaves, also had good fastness properties. Colours of the sample were found to remain intact. From the observation in Fig 6,7,8 &9, it can be stated that the selected natural dyes had good fastness properties on silk fabric. It may be due to the acidic nature of the dyes.

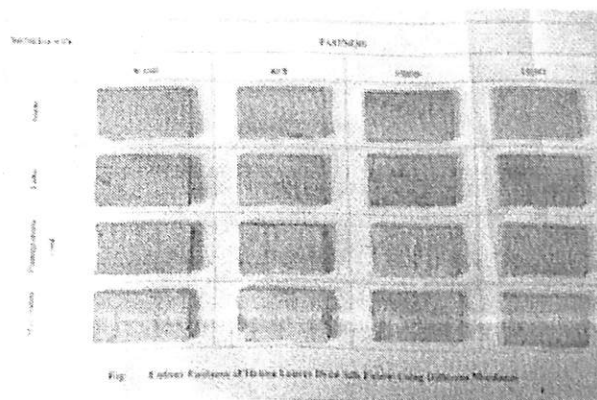


Fig: 6 colour fastness of henna on silk different mordants

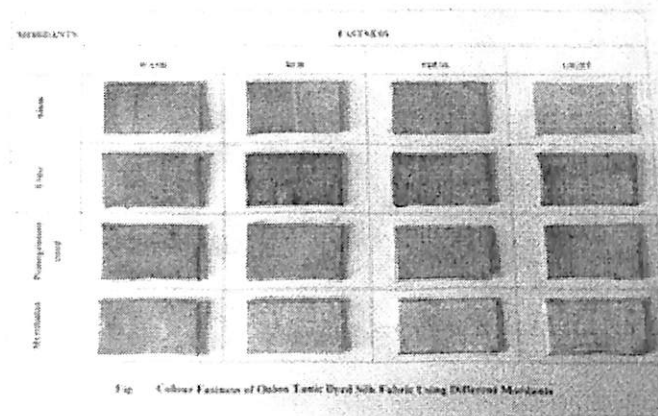


Fig: 7 colour fastness of onion scales on silk different mordants

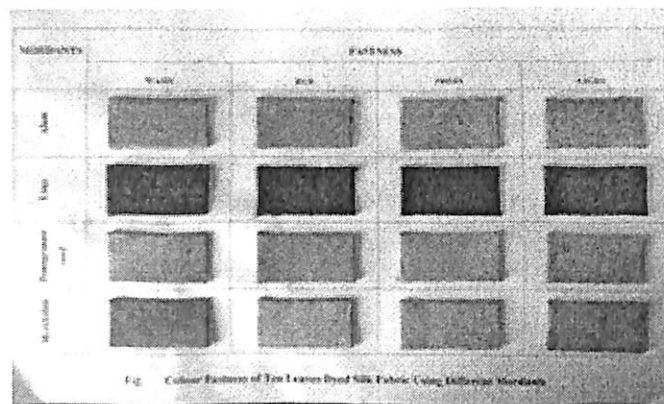


Fig:8 colour fastness of tea leaves on silk different mordants

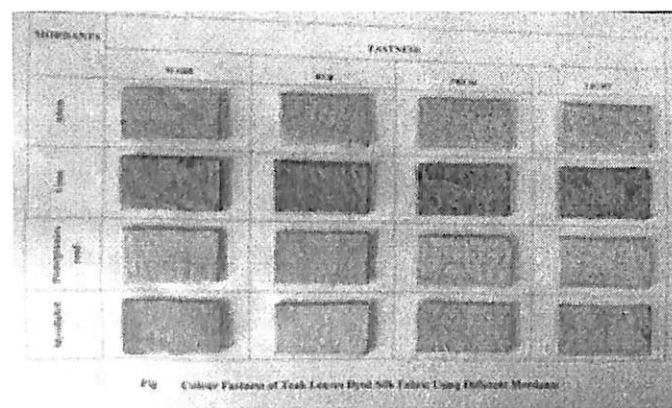


Fig: 9 colour fastness of teak leaves on silk different mordants

Conclusion

The whole process of extraction and dyeing is ecologically safe. The present work emphasizes the scope of using household wastes as source of natural dyes for obtaining various colour shades. It also looks at the use of organic mordants like pomegranate and silikha extracts for eco-friendly textile dyeing. There is need for proper knowledge, documentation and assessment of dye-yielding plants as well as the dyeing techniques so as to increase the use of natural dyes and use of this knowledge in skill development specially for women empowerment.

Recommendation

- A campaign on awareness among the masses regarding eco-friendly dyes can be conducted to aware the people on this regard.
- Training can be given for skill development to raise more and more entrepreneurs in North East States of India.
- Fashionable garments can be constructed with the eco-friendly dyed fabric to raise its popularity among the new generation. Attempt can be made to design apparel and furnishing using different dyes and mordants on silk fabric.
- Today there is a growing concern for the environment. Going “Green” is the growing trend. With consumers focused in this mindset, the textile companies can embrace this trend and advertise “Green” products. If textile producing companies embrace these trends, they will not only capitalize by increasing profits but will also help in protecting our environment.

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FAMILY ENVIRONMENT AND LIFE SATISFACTION: A STUDY ON PARENTS OF CHILDREN WITH AUTISM SPECTRUM DISORDER

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Abstract

The study aimed to determine the relationship of family environment and life satisfaction in parents of children with Autism Spectrum Disorder (ASD). The objective of the study was to understand the relationship between the family environment and life satisfaction in the parents. The study included 70 parents (both mother and father) of children with ASD. Method: Parents with children with ASD completed measures on family environment and life satisfaction. They were also screened on General Health Questionnaire and the Indian Scale for Assessment of Autism was assessed in children to understand the impact of severity of the disorder. Results: the results indicated a significant correlation between the family environment and life satisfaction in parents. Female parent regression analysis indicated that family environment accounted 25.6% in life satisfaction. Conclusion: The study resulted that life satisfaction and family environment are inter-related and it impacts the psychological health of parents simultaneously.

Keywords: Autism, Family Environment, Life Satisfaction, Parents

Introduction

Autism spectrum disorder (ASD) is the most recent nomenclature for developmental disorders characterized by persistently impaired social interaction and communication, with stereotypic behaviour. Autism was considered to be a rare childhood disorder most often associated with severe intellectual disabilities, lack of social awareness and the absence of meaningful expressive language (Lotter, 1966). Autism Spectrum Disorder, (ASD) is a developmental disorder, with a prevalence of about 1 in every 110 children in the U.S. (Autism and Developmental Disabilities Monitoring Network Surveillance Year 2006 Principal

Investigators, 2009). In the fifth edition of the Diagnostic and Statistical Manual (DSM-V) published by the American Psychiatric Association (2013), Autistic Disorder is defined as “onset prior to 3 years and the presence of deficits or unusual behaviors within three domains: reciprocal social interaction, communication, and restricted, repetitive interests and behaviors. Social impairments are characterized by lack of social-emotional reciprocity, failure to seek to share enjoyment, poor use of nonverbal communication, and difficulty in peer relations. Communication disorders include failure to acquire speech without compensating through alternative communication methods, use of stereotyped speech or delayed echolalia, and/or difficulties having conversation.

In 2013, Weiss et al. reported that family social support was negatively associated with family distress and the families were identified as low on family cohesion (i.e., disengaged) perceived lower social support from friends and family (Altiere & von Kluge, 2009). Although N.V. Ekas et al found relationship between social support and family cohesion, the two constructs are distinct. Family cohesion refers to the emotional closeness members have with each other, whereas social support reflects the degree of instrumental and emotional support received. Studies have identified parents’ anger as a factor that affected their emotional well-being (Benson & Karlof, 2009; Carter, Martinez-Pedraza, & Gray, 2009). A study conducted with 84 mothers and 6 fathers of persons with ASD aged

3–7 years old, found that anger was related to symptom severity, stress proliferation, and parental depression (Benson & Karlof, 2009). Another study by Carter, Martinez-Pedraza, & Gray, 2009 found a positive relationship between parental anger/hostile mood and depression severity in 143 mothers of toddlers with ASD. Study in Israel found a positive relationship between marital quality and ability to cope with stress in a sample of 176 parents of children with ASD aged 6 through 16 (88 married couples) (Siman-Tov & Kaniel, 2011). Having more than one child with ASD has also been identified as a risk factor for mothers caring for children with ASD. Ekas and Whitman (2010) found a significant negative correlation between having more than one child with autism and lower life satisfaction, lower sense of well-being, greater negative affect, and higher incidents of depression. A study was done in 2010, which used structural equation modeling to examine the relationship between social support like partner, family and friends, optimism and well being among the mothers of children with ASD. Social support was examined as a mediator and moderator of the optimism – maternal well being relationship. The results revealed that social support was

associated with increased optimism and predicted higher levels of positive maternal outcomes and lower levels of negative outcomes. It also stated that partner and friend support were directly associated with maternal outcomes. Ekas et.al in 2015 utilized a process-oriented approach to understand both personal and family factors influencing the development of depressive symptoms among non-Hispanic White and Hispanic mothers of children with ASD. They examined the direct impact of perceived social support from multiple sources (e.g., friends, family, and partner) on maternal adjustment as well as the indirect effect through family cohesion. They hypothesized that Family cohesion mediate the associations between the personal factors (optimism, benefit finding, social support) and depressive symptoms. Mothers of 117 children with ASD (Hispanic n = 73; non-Hispanic White n = 44) completed measures of depressive symptoms, family cohesion, social support, optimism and benefit finding and indicated that optimism, benefit finding, and social support are important predictors of positive maternal adjustment. These factors contributed to better family functioning, namely family cohesion. Family cohesion was a significant mediator of the relationship between friend support and depressive symptoms for Hispanic mothers. Recent study on Life satisfaction on the parents of ASD by Salas et. al in 2016 aimed to understand the role of coping strategies and self-efficacy expectations as predictors of life satisfaction in a sample of parents of boys and girls diagnosed with autistic spectrum disorder. A study on 129 parents (64 men & 65 women) results indicated regression model which showed that the age of the child is associated with a lower level of satisfaction in parents and self efficacy explained the best level of satisfaction in mothers, while the use of problem solving explains a higher level of satisfaction in fathers. It was found that parents had levels of life satisfaction; significant differences were found in coping strategies where women demonstrated higher expressing emotions and social support strategies than men. It stated that development of a high level of self-efficacy and functional coping strategies in life satisfaction represents a key tool for adapting to caring for children with autism.

Method

Participants

The Institutional Ethics Committee of PGIMER Dr. Ram Manohar Lohia Hospital, New Delhi approved the proposal to conduct the study. In order to calculate the sample size, F test of linear multiple regression model was used with effect size of .25 with power of .80 on basis of prediction parameters. A total of 70 parents

between age group 25-50 years participated in the study. The duration of the study was from October 2016 to April 2017. The data was collected from the child guidance clinic of the hospital and a special school in New Delhi.

Measures

Socio demographic Performa was designed with variables like age, sex, birth order, and standard inschool, economic status, family type, number of family members and medical complications.

General Health Questionnaire –12 item by Golberg & Williams (1988) is a quick, reliable and sensitive questionnaire. It is a 12 item, self administered questionnaire, which focuses on two major areas: of 1) the inability to carry out normal functions and 2) the appearance of new and distressing phenomena. The test has a reliability indicated with Cronbach's α of 0.76 and has robust factor validity.

Family Environmental Scale, Hindi version (Bhatia.H&Chadha.N.K)

The family environmental scale has 69 items with 8 dimensions namely, Cohesiveness, expressiveness, conflict, acceptance caring (relationship dimension), active recreational orientation, organization, control (system maintenance dimension) Family environment includes three sub-dimensions, namely. Relationship dimension, Personal Growth dimension and System and management dimension. Relationship dimension has four sub dimensions i.e. cohesion, expressiveness, conflict and acceptance and caring attitude of family members. The "cohesion" relates the degree of commitment, help and support of family members for one another. The "expressiveness" part states extent to which family members are encouraged to act openly and express their feelings and thoughts directly. The "conflict" states about the extent to which family members express their aggressiveness and conflicts. The "acceptance and caring" part depicts on how family members are accepted unconditionally and the degree to which they care for each other. The second dimension is Personal Growth Dimension which has two sub dimensions namely. Independence and Active-recreational orientation; indicating the extent to which family members are assertive and independent of making their decisions in the family and extent to which members participate in social and recreational activities respectively. The third dimension is System Maintenance Dimension which has two sub-parts namely. Organisation and Control; Organisation explains about the degree of importance of clear organisation structure in planning family activities and

responsibilities and control states about the degree of limit setting in the family. They stated that the family's expressiveness of feelings and thoughts were lower in family's of high family organizations. The first and second hypothesis of the present study examined the family environment and its sub dimensions to be positively correlated to life satisfaction of female parents and male parents.

Life satisfaction Scale Hindi version (Singh.P&Joseph.G)

The scale consists of 35 items and has 5 dimensions namely, pleasure in everyday activities, considering life meaningful, holding a positive self image, having a happy and optimistic outlook and feeling success in goals The domains of the scales are marital, Job, Mental, Family and Social.

Results

Pearson's correlation coefficient was computed to assess the relationship between the variables of current study. The Pearson's correlation (r) summarizes the direction and strength of the linear

relationship. Statistically, value of r is deemed to be $0 < |r| < .3$ weak correlation, $.3 < |r| < .7$ moderate correlation, $|r| > 0.7$ strong correlation. A significant positive correlation coefficient of .506 between family environment measured by the FES total scores and life satisfaction as measured by the LS total scores ($r = .506, p < .001$) in female parent, thereby supporting first hypothesis. It is also evident that all the three sub dimensions of family environment are also positively and significantly correlated to life satisfaction. Additionally, sub dimensions of family environment namely, relationship dimension ($r = .472, p < .001$), personal growth dimension ($r = .426, p < .01$) and system maintenance dimension ($r = .370, p < .001$) is positively correlated to life satisfaction of female parents of children with ASD. Correlation analysis was employed to test the above mentioned research hypothesis. A significant positive correlation coefficient of .480 between family environment are also positively and significantly correlated to life satisfaction. Relationship dimension ($r = .442, p < .001$) and system maintenance dimension ($r = .334, p < .05$). However, Personal growth dimension of family environment is not found to be significant ($r = .231, NS$). It can be concluded that family environment and its sub dimensions is positively correlated to life satisfaction in male parents of children with ASD measured by the FES total scores and life satisfaction as measured by the LS total scores in male parents ($r = .480, p < .001$). From the table, it is also evident that the two sub dimensions of family.

Table 1-inter correlation among male and female on family environment with sub dimension of lifesatisfaction:

	LS total		FES-R		FES-PG		FES-SM		FES- Total
	F	M	F	M	F	M	F	M	FM
LS score	1	1							
FES- R	.472***	.442***	1	1					
FES- PG	.426**	.231NS	.538***	.252*	1				
FES- SM	.370**	.334*	.717***	.214NS	.676***	.225NS	1		
FES total	.506***	.480***	.949***	.907***	.768***	.617***	.831***	.387**	1 1

*** p? .001, ** p? .01, * p? .05

*** p≤ .001, ** p≤ .01, * p≤ .05

LS Score = life satisfaction total score

FES-R = Family environment scale (relationship dimension)

FES-PG = family environment scale (personal growth dimension)

FES-SM = family environment scale (system maintenance dimension)

FES-total = family environment scale total

Table 2-Regression analysis for family environment and life satisfaction of mother:

	B	SE	B	R	R2	R2 adjusted
Constant (female)	60.784	14.04		.506	.256	.245
FES-total female	.274	.057	.506***			
Constant (male)	82.133	12.48		.480	.230	.219
FES-total male	.212	.047	.480***			

*** $p \leq .001$, ** $p \leq .01$, * $p \leq .05$ SE-

standard error, criterion= LS total

female, N=70

Regression analysis (table 2) was done to test if the family environment predicts female and male parent's life satisfaction status. As indexed by the R2 statistic, regression analysis with the predictor (family environment) accounted for 25.6% of the total variability ($R^2 = .256$, $F = 23.41$, $p < .001$) in the life satisfaction of female parent and 23% of the total variability ($R^2 = .230$, $F = 20.31$, $p < .001$) in the life satisfaction of male parent. . It was found that family environment

significantly predicted female parent's life satisfaction ($\beta = .506, t = 4.84, p < .001$). β value for family environment is .506 which indicates that family environment is increased by SD (33.32) and life satisfaction increased by .506 SD. Standard deviation for life satisfaction status is 18.05 and so this constitutes a change of 9.13 life satisfaction (.506*18.05) and family environment is significantly predicted in male parent's life satisfaction ($\beta = .480, t = 4.51, p < .001$). β value for family environment is .480 which indicates that family environment is increased by one SD (28.61) of life satisfaction increased by .480 SD. Standard deviation for life satisfaction status is 12.67 and so this constitutes a change of 6.08 life satisfaction (.480*12.67).

Discussion

The results indicate the total score of life satisfaction has significant correlation with three dimensions namely Relationship, Personal Growth and System and Management of family environment in both the parents of children with ASD. From the previous studies it can be corroborated that the family system needs to be more structured, focused and more organized with expressiveness, family maintenance and organisation (Heimen, 2008). In 2008, a study by Heimen et.al examined the relationship between family environment and perceived social support in parents of children with Aspergers syndrome and parents of children with learning disability and found significant differences for expressiveness and family organisation with social support. Another study in 2014 on Family functioning in Asian families of children with ASD by Xui et. al found that cohesiveness, family communication, flexibility and family satisfaction has helped in a number of coping strategies in the parents of ASD. While the relationship domain in the family environment plays the most important role on the life satisfaction, it has been seen through the studies that stress of such families have led parents to the many psychological illnesses by given the relationship found between stress and psychological illnesses (Remington et.al. 2007). These studies can be inferred with the current study which shows significant and positive reflection on the area of familial functioning of families with children with ASD. In the present study, a significant difference was found in both male and female parents between life satisfactions. The higher scores of life satisfaction was related to the relationship dimension which can be indicative of the cohesion and expressiveness in between family members. However, when the scores of life satisfaction was correlated with the conflict of the relationship, it had a significant lower scores. Similarly, when there was higher scores on the personal growth of

the parents, it seemed to have parents being involved with their own independence to take decisions for the family and were also actively participating in the various recreational activities. While the lower scores were observed in the life satisfaction scale when correlated to the organisation and control of the settings of the family, it could be observed that due to additional responsibilities and control of the rules and regulations. The responsibilities when compared with the severity of the child's illness was correlated between the parents, it was seen that both the groups were equally distressed with the severity as the unsupportive family environment and life satisfaction, which affected the family environment and growth of the relationship. Furthermore, when regression analysis was done it predicted family environment has 25.6% of total variability in life satisfaction of female parent whereas 23% was predicted with the male parent. This difference in male and female parent could be seen as most of the female parents were house maker and had to take responsibility of the other children apart of the ASD child. The male parent mostly was seen to have lower job satisfaction and overall life satisfaction when correlated with family relationships and personal growth. The present study finding indicate mothers have positive effect due to more constraints of the responsibilities and towards the child, for which life satisfaction is predicted to be lower as compared to male parent. When corroborated with earlier studies, it was found that social support, family environment and self esteem is positively correlated with life satisfaction. When the family environment is positive the aspects of personal growth, relationships and system management are also positive, which depicts the higher level of life satisfaction (Lu & Yang, 2014). Therefore, Family environment is a stronger predictor of life satisfaction and its sub domains in parents of ASD. The parents tend to avoid disclosure of the disorder of their children which in turn effects the social, personal and familial relationships and therefore it can be predicted variability in the domains of family environment and life satisfaction. The parents were mostly living in the urban parts of the city with lower middle socio economic background where the severity of the disorder tends to have effect on the various aspects of life satisfaction and family environment. It was also seen that the life satisfaction was lower in the social domain as compared with the family environment. The hypothesis that family environment predicts life satisfaction has been proved to be significant in both the parents. The findings of the current study indicated that family environment has a direct correlation with social, marital, mental, family satisfaction as a whole in both the parents irrespective of age and education. It has been seen that

external cues of the child and society impacts the health of these parents. It was seen through results that severity of the illness also impacts the health of the parents. Most of the parents are working but had to quit in sake of the care for the child. The marital relationship has been seen to have a conflict due to the imbalances. Mothers are more burdened with the work. The social context, parent?s shows to be hesitant for

following the child as for the illness. Kuo et al.,2012 in earlier studies suggested the “family centered care” for children of ASD and parents, and is considered as a significant component in family intervention. It is considered as an important aspect of clinical practice to facilitate positive child outcomes for children. The intervention should focus on the family to promote family wellness with optimal functioning. emphasis children with special needs as well as there should be interventions to support and promote family wellness and functioning (Dunst, Hamby, & Brookfield,2007).

Conclusion

The study revealed life satisfaction significantly correlates to family environment. Previous studies have stated that parents experience tremendous amount of stress as a result of negative family environment and lack of support in the family which leads to lower satisfaction of life. With the current trend, this study endorses higher level of support for parents. The study also emphasizes and is in line with the current trend; it suggested indispensable to have interventions for families which may support and possibly will result in higher level of life satisfaction and positive family environment.

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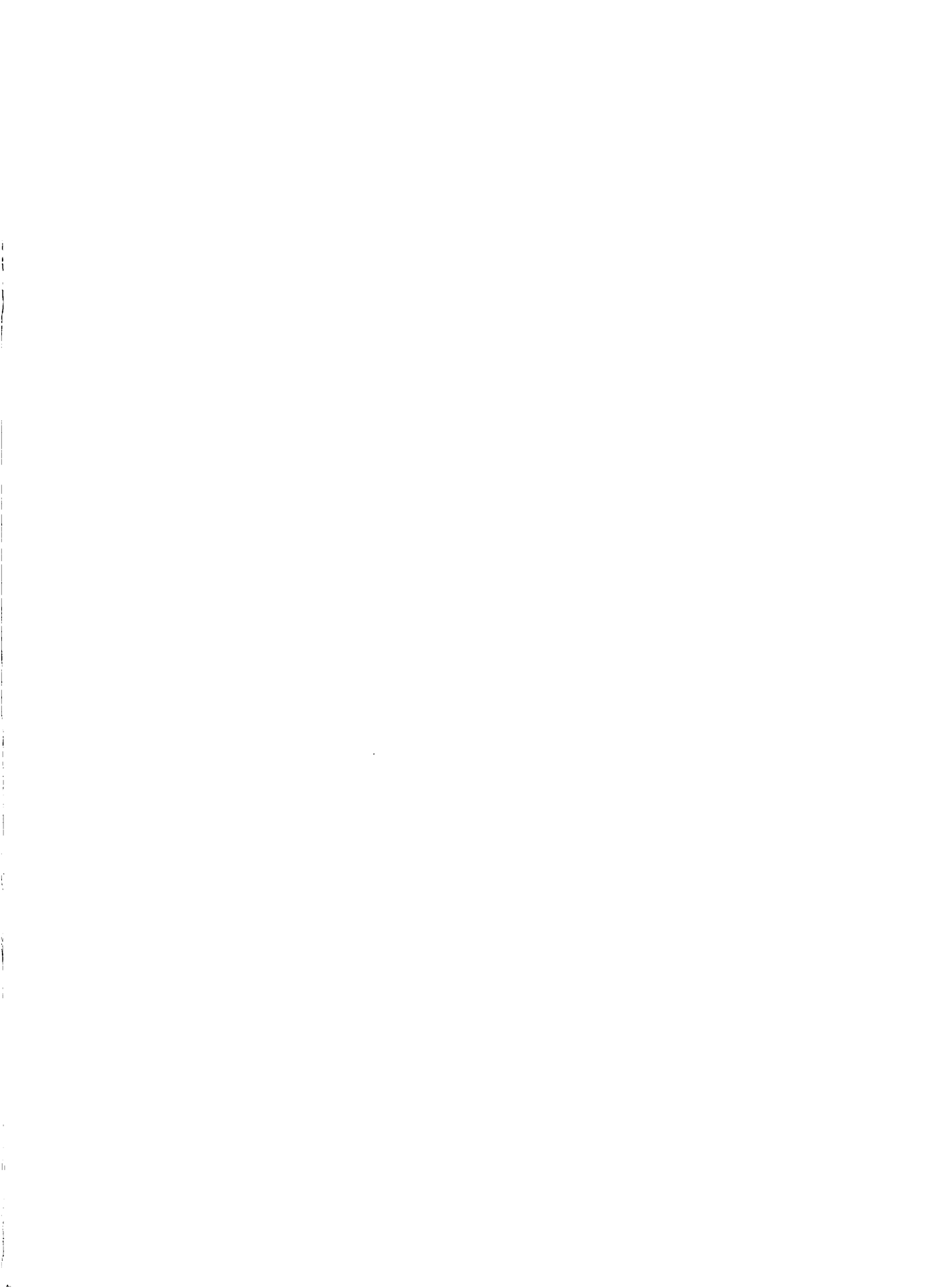
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