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TOURISM ENTREPRENEURS IN DAKSHINA KANNADA DISTRICT OF KARNATAKA IN INDIA: OPPORTUNITIES, CHALLENGES AND STRATEGIES

DR.P.PAKKEERAPPA*
JOSEPH P.D**

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ABSTRACT

Entrepreneurs constitute the central pillars of any economic sector around which the entire industry is being built. The effectiveness and existence of entrepreneurs are decided by the type of internal and external business environment that prevails in the economy. The situation is not different in the case of entrepreneurs in tourism industry also. Investors are always in search of fertile and favourable land to grow their grains of investment which might be a challenge for most of the economic sectors in our country. Tourism being a vast and fastest growing industry, the entrepreneurial options are spread to many sub-sectors such as accommodation units, travel consultancy, tour operation, catering, transport operations, foreign exchange, etc. As our social life becomes more mechanical and urbanized, a strong platform is being created for the tourism entrepreneurs to grow fast and the same trend and fashion of social life would be stimulated and continued in the years to come. Though tourism entrepreneurship looks very attractive from outside, there are quite a lot of problems being faced and overcome by the entrepreneurs of tourism industry at their different levels of growth. In this paper, the researchers have made an attempt to analyse the opportunities and challenges of tourism entrepreneurs and to recommend some strategies for their betterment with the help of an empirical survey conducted by distributing questionnaires to selected tourism entrepreneurs located in Dakshina Kannada district of Karnataka State in India. The study recommends that the government should play a crucial role in developing State-of-art infrastructure, frame liberal tax and standardized assessment and accreditation policies.

Key Words: Tourism, Entrepreneurs, Investors, Infrastructure, Accreditation

Introduction

Tourism is a multi-sectoral and multi-faceted industry which has been recognized as "an activity essential to the life of nations because of its direct effects on the social, cultural, educational and economic sectors of national societies and on their international relations." In 2011, there were over 983 million international tourist arrivals worldwide, representing a growth of 4.6% when compared to 940 million in 2010. International tourism receipts (the travel item of the balance of payments) grew to US$1.03 trillion (€740 billion) in 2011, corresponding to an increase in real terms of 3.8% from 2010.

Tourism in India is the largest service industry, with a contribution of 5.9% to the national GDP in 2011and this creates 8.78% of the total employment in India. In 1997, India received 2.37 million foreign tourists but as we reached to 2011, there is a phenomenal growth in foreign tourist arrivals to India i.e. 6.29 million. Our foreign exchange earnings from tourism in

1997 was only USD 2889 million and by 2011 we have a foreign exchange earning of USD 16564 million tourism business and that is expected to increase to US$375.5 billion by 2018 at a 9.4% annual growth rate. Tourism is one economic sector in India that has the potential to grow at a high rate and ensure consequential development of the infrastructure at the destinations.

Situated in the southern part of India, the province of Karnataka spreads over the Deccan Plateau. Karnataka is the eighth largest state in India in both area and population. It was formerly known as Mysore. On November 1,1973, the name Mysore was changed to Karnataka. The name of the land Karnataka has come from `Kari-nadu` meaning the land of black soil say the scholars, & some others hold that `Karunadu` also means beautiful country; either way the land is celebrated as beautiful throughout its ancient literature. The State is situated between 74 degree East and 78 degree East longitudes and between 11degreeNorth and 18 degree North latitudes.

Karnataka's manifold attractions include everything that interests the visitors. The wild life sanctuaries at Bandipur, Nagarhole and Dandeli, the Ranganathittu Bird's Sanctuary. Srirangapatna which itself is a well known tourist center, hill stations like Nandi Hills and Kemmannagundi and Mercara, beaches at Karwar, Ullal, Malpe and Maravanthe and St. Mary's Island. The world famous Brindavan Gardens at Krishnarajasagara, Mysore, the monolithic statue of Gommateshwara at Sharavanabelagola, Gol Gumbaz with its whispering Collection of Tourism Statistics for the State of Karnataka 6 gallery at Bijapur, the Jog falls and other water falls at Shiva Samudram, Magod, Unchelli or Lushington near Siddapur, Lalguli at Yallapur and other places indicate the variety and richness of the attractions that Karnataka State holds out to the visitors.

As per the latest statistics revealed by the Department of Tourism, Karnataka ranks fourth nationally with 27 million domestic arrivals and 0.62 million international arrivals making it the seventh most-visited state in India. However, there still remain unsolved issues concerning infrastructure, connectivity, sanitation and conservation of both natural and historical heritage. Underlining the key issues which Karnataka tourism faces, Mr. P V Ravi, MD and CEO, Infrastructure Development Corporation of Karnataka (iDECK) observed that regional linkages, connectivity, accommodation and lack of financial resources were the main hindrances to developing tourism in Karnataka. According to him, the Public Private Partnership (PPP) format can be used to accelerate infrastructure development and for faster implementation of the projects. Citing a few problems facing the development of PPP projects in Karnataka, Mr. Ravi said that there was a lack of clarity on what was offered by the government and the expectations of the private sector. He felt that a proper understanding of the roles and responsibilities of both the public and private sectors was required to carry the PPP projects forward.

Dakhina Kannada which is popularly known as "Cultural Capital of Karnataka state, is contributing and yet to contribute significantly to the tourism prosperity of this state. It's a district in the state one can find wide variety of natural and cultural attractions. In spite of all these treasures the district has, a mere lack of channelizing towards utility maximization of tourism potentials is seen throughout the district.

Here is the actual role for tourism entrepreneurs to act effectively and wisely for exploring and facilitating the vast tourism resources in the district. The district is getting the services of too many entrepreneurs shattered at different spheres such as accommodation, travel agency and tour operators, catering and other ground handlers. It is assumed by the researchers that tourism entrepreneurs in general and entrepreneurs in Dakshina Kannada in particular try to survive in an unhealthy environment caused by many factors.

Objectives of the Study:

In the view of the above backdrop, the researchers have undertaken this study to achieve the following objectives:

1. To examine the role of tourism entrepreneurs in the growth of the tourism industry in general and to analyse the opportunities and challenges of tourism entrepreneurs in Dakshina Kannada district in Karnataka in particular; and

2. To recommend valuable strategies in order to overcome the challenges and to enable growth of tourism entrepreneurs in the state of Karnataka.

Tourism Entrepreneurs and Entrepreneurship Defined:

The ultimate growth and development of any country or state or industry depends on the rate of investment which is put in. Even though the investment criteria are decided by the state, it should have proportionate share in all sectors of an economy. It is very clear that this investment balancing is only possible through the public-private partnership enabling more and more entrepreneurs to get into the entrepreneurial market. **'Entrepreneurs'** are the central pillars of any economic sector around which the entire industry is being built. The effectiveness and existence of entrepreneurs are decided by the type of internal and external business environment prevails in the economy. The situation is not different in the case of entrepreneurs in tourism industry also. Investors are always in search of fertile and favourable land to grow their grains of investment and creating a suitable environment is a challenge for most of the economic sectors in our country.

An **entrepreneur** is a risk taker who has a high need of achievement, strong preference for innovation, employs analysis and logic in problem solving and establishes a distinctive competency for the enterprise. (Carland & Others)

Entrepreneurship refers to an individual's ability to turn ideas into action. It includes creativity, sense of initiative, innovation and risk acceptance, as well as the ability to plan and manage projects in order to achieve objectives. In a broad sense, entrepreneurship should be considered as a mindset that can be usefully applied in all working activities and in life. Therefore, entrepreneurship is a key competence for all. According to Gibb & Allan (2005), to some people the meaning of entrepreneurial culture is maximizing the potential for individuals to start business and to others it means maximizing the potential for individuals and in all aspects of life to behave entrepreneurially. Entrepreneurship is defined as the opportunistic value driven, value adding risk, accepting creative activity where ideas take the form of organisational birth, growth or transformation (Bird:1989, Madhuri sawant & Rajesh Ragde:2011)

'Tourism Enterprises' refer to the different forms of tourist related business ventures permitted within the National Constitution. Like any other enterprise, tourism enterprises are also business ventures having similar preparative principles, but working on a very wide scale (S.S Khanka: 2011). Sinclair and Stabler (1997) have defined the tourism enterprise as "a composition of products involving transport, accommodation, catering, natural resources, entertainment and other facilities and services, such as shops and banks and other tour operators" (S.S Khanka: 2011). A 'tourism entrepreneur' may be defined as a person or a group of persons producing and managing tourism products. In this process, the entrepreneur must have the commonly prescribed entrepreneurial traits along with service sector specialties (S.S Khanka: 2011).

Entrepreneurial Opportunities:

India has emerged as one of the fastest leading travel, tourism, aviation and hospitality powers in the world. Travel & Tourism has become one of the most powerful and dynamic sectors of the Indian economy in the past few years. Holidays have moved up in 'spending' priority, mostly Indian tourists spend on Travel, Hotels, Shopping, Food and Leisure. Almost 100 million Indians are professionals or entrepreneurs. India is one of the largest contributors in developing an attractive outbound market in the World. India has received 6.29 million foreign tourists in the year 2011 with a growth rate of 8.9% and 3.24 million international tourists visited India between Jan-Jun 2012. As one of the biggest markets, the number of outbound travelers in India is increasing every year and continuously recorded much stronger growth. Indians are generous and they are good spenders. As per the account, 14.21 million Indian nationals visited other countries in the year 2011 with a growth rate of 9.4& corresponding to 12.99 million in 2010. Recognizing the tremendous potentials in outbound Indian traffic, numerous International and National Tourism Organizations/Boards increased their marketing and promotions and opening their branches in India. In other words, India is the 'Hotspot' for foreign tourists. The Central and State Tourism Departments/ Governments efforts played a leading role in increasing the tourist arrivals.

It is also very pertinent to mention that a very large number of domestic tourists travelled to various states/destinations in India. The domestic tourism in the country has seen phenomenal explosion. According to Ministry of Tourism (MOT), 850.86 million Indian people visited various destinations in India in the year 2011 with a growth rate of 13.8% corresponding to 747.70 million domestic visits in 2010.

Every corner of India offers something more than that expected, if you can find yourself at the right place at the right time. India in general and Karnataka in particular is a golden mine for the tourism entrepreneurs to begin their journey with multiple offerings. It is the place where every one of the entrepreneurs can come up with their specialized services as it contains everlasting tourism resources both tapped and untapped.

Methodology Adopted:

The researchers have used both primary and secondary methods of data collection to draw the conclusions of this study. As part of collecting primary data directly from different entrepreneurs of tourism industry, a self-structured questionnaire was distributed during this year among 50 entrepreneurs running different businesses such as travel agencies, tour operations, accommodation units etc. This truly helped the researchers to examine and understand the opportunities and problems of the respondents as they thrive towards success. The researchers have used a good amount of secondary data also to make an in-depth study about the recent developments in the tourism industry and its role in building a state in terms of foreign exchange earnings and employment creation. Secondary data also enabled to gather information about the entrepreneurs in general and tourism entrepreneurs in particular.

Analysis of Data and Interpretation:

Here, the data generated by the researchers through a structured questionnaire is analyzed keeping in view the objectives of the study, with the help of few tables.

1. Out of the total 50 respondents, 80% agreed that Dakshina Kannada is a high profile tourist destination having wide opportunity for growth

where as 20% disagreed to the statement.

2. Of the units chosen for study area are, either newly started (46%) or inherited (30%) or purchased an existing business from someone (22%) or leased (2%) for a stipulated period. With respect to the business nature 44% of the establishments were proprietorship, 30% were partnership and 26% function as private ltd. firms.

3. The response regarding the years of experience of the entrepreneurs, 16% of them have less than 5 years of experience, 24% acquired 5-10 years of experience, 36% have got 11-15 years of experience and the percent of respondents gained more than 16 years of experience are 24% only.

4. Out of the analysis of the data, it is revealed that 36% of the entrepreneurs have done self financing for their business, 12% of them have got some Govt. aid and 52% of respondents have depended on bank loans.

5. With regard to the problems or challenges faced by the entrepreneurs, 16% of the entrepreneurs face financial problems when running the business, 15% of the entrepreneurs face problem of finding suitable location, 40% of the entrepreneurs face severe competition and 28% of the entrepreneurs face problem with Govt. regulations when setting up and running the business.

Table-1 Response of Tourism Entrepreneurs about opportunities and Challenges

S.N	Statement	Agree (%)	Disagree (%)	Total (%)
1.	D.K is a high profile tourist destination having wide opportunity for growth	80	20	100
2.	Inadequate development and Marketing of the destination	64	36	100
3.	Prior work experience is a prerequisite to start a business	62	38	100
4.	Shortage of able and dedicated employees is a major concern	80	20	100
5.	High employee rotation is a big challenge	66	34	100
6.	Face problem of funding	72	28	100
7.	Proper encouragement & promotion from the Government	50	50	100
8.	Adequate financial support from the Government	30	70	100
9.	Rigid & Complicated approval and Licensing procedures by authorities	70	30	100
10.	Need for simplified documentation formalities by the Govt.	84	16	100
11.	High tax rate de- motivate the investors	76	24	100

Source: Personal Survey

The above table clearly portrays the response of the tourism entrepreneurs as to what percentage of respondents have agreed or disagreed to the statements pertaining to their business. The findings of the study are fully based on the data analysis and interpretation done above by the researchers.

Major Findings of the Study:

1. It is found in the study that the district of Dakshina Kannada is a

high profile tourist destination having wide opportunity for growth.

2. Dakshina Kannada lacks infrastructural and marketing development strategies to be placed well in the tourist map.

3. It is understood that prior work experience in the concerned area is a prerequisite to start a business. It would be so difficult for the freshers (inexperienced) to survive in a new market environment.

4. Shortage of able and dedicated work force in tourism industry is considered as one of the greatest challenges by most of the respondents. When this problem is coupled with high employee rotation offers a real tough time to the tourism entrepreneurs of the sample area.

5. Tourism entrepreneurs find difficult in funding their business. Maximum number of them depends on bank loans which they need to undergo so many tedious procedures to get it sanctioned.

6. Even though government department provides bit of incentives and guidance to the entrepreneurs, severe competitions and strict legislation from the government for obtaining a varieties of approvals and licenses really makes the industry less profitable and attractive.

7. Majority of the respondents are really looking for a simplified accreditation procedures and a reasonable tax rate for the efficient and effective growth of this industry.

8. The sample area requires more involvement from the side of the government to promote already explored attractions and to tap maximum tourism resources of this region. As per today's situation government involvement remains only as tourism policies without much practice.

Strategies:

In order to overcome the problems and challenges faced by the entrepreneurs, the researchers, guided by the empirical enquiry, have put forth the following strategies.

1. Development of a tourism master plan for the district by involving tourism entrepreneurs of this region to make it really an 'Amalgam' destination in the state. Plan implementation could be better done through Public Private-Partnership (PPP) model which paves the way for all sorts of tourism entrepreneurs to grow their level best.

2. Government could give approval for more tourism and hospitality training institutes through which the adequate number of tourism professionals can be supplied. This would surely help our entrepreneurs to develop their business horizon to any extent.

3. Finance is considered to be the lifeblood of any business and tourism business can be no exception to it. A special funding policy for tourism projects should be adopted by the state so that tourism entrepreneurs could perform better in bringing more and more tourists from and outside the country.

4. As we could realize a clear negligence of marketing and promotion network in the study area, this aspect of development should be framed by including most effective and advanced promotional

tools like road shows, travel mart, conventions etc.

5. The rules and regulations for approval and accreditation must be simplified along with reducing the tourist tax in the state. The new investors in the industry should be given some tax rebate up to certain years. Like 'Special Economic Zones'(SEZ), India can identify and declare 'Special Tourism Zones' (STZ) in the study region exclusively to develop and promote tourism industry.

6. Instead of following a mass marketing strategy by the entrepreneurs of this region, they can specialize in various types of tourism products since medical tourism, farm tourism and educational tourism has wide scope of development in the district. Government in collaboration with the private sector needs to improve the infrastructures and accessibility of the region to fetch more and more tourists to this area.

Conclusions:

The strength of any sector or economy is determined by the number of entrepreneurs and their enterprises spread across the country/state. Tourism industry, one of the vital players in the world economy is also not different in this concern. All state economies should create a favorable and healthy environment to take out full advantages of their tourism entrepreneurs. Let us not only emphasize on quality employees but our economy requires creative employers also to pull the chain of development forward.

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MEANINGFUL WORK

MONIQUE VALCOUR

Have you noticed the rising chorus in the management literature proclaiming that work must have meaning? This is a very positive development, because work is a huge part of life, and meaning in life is not just a "nice-to-have". We need it in the way we need oxygen. There are few things more life-enriching and lifeprolonging in human experience than a sense of meaning... But how many people truly experience their work as meaningful? From my experience conducting research, teaching and speaking in a number of countries over the last 15 years, I can attest that large numbers of people do not. Across all manner of occupations, from gas station attendants to investment bankers, surveys reveal the numbers of people failing to find meaning in what they do. So what if you work in a place where management is unaware or unconcerned that it could do more to infuse the daily grind with a higher sense of purpose? You learn to make your work more meaningful yourself... The key is to link your personal values and motivations to the work you perform. To do this, pay close attention to the elements of your work that you find energising and fulfilling... Look for opportunities to make an authentic connection with the people who benefit from your work. Invest some energy in developing positive relationships with others who contribute to the same work results you care about and find energising.

From "Make Your Work More Meaningful"

PERFORMANCE ASSESSMENT OF DISTRICT CENTRAL CO-OPERATIVE BANKS IN WEST BENGAL – A STUDY

ARUNAVA PRAHARAJ*

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ABSTRACT

Co-operative occupies an important position in Indian Financial System and takes a pivotal role in the rural credit delivery system in India. Because of the agrarian nature of Indian Economy Co-operative has advanced more credit to agricultural sector in comparison to other financial institutions. It plays a very significant role in Rural and Urban financing. Being the middle tier of the Co-operative Credit Structure, DCCBs are functionally positioned to deal with the concerns of both the upper (SCB) and lower (PACS) tiers.

In this context, the present study attempted to assess the performance of DCCBs in West Bengal. The basic objective of the study was to examine the growth through selective indicators, analyze credit-deposit ratio, and study the growth of investment, working capital and cost of management position of DCCBs. This study is mainly based on secondary data collected from NFSCOB reports, RBI bulletin and other published journals relating to Co-operative banking sector. From the above study it is suggested to the Government should formulate specific policies for the overall growth and development of DCCBs in west Bengal. DCCBs should also try to adopt modern and sophisticated technologies and customer friendly policies to face competition efficiently and successfully with commercial banks.

KEYWORDS: State Co-operative Bank (SCB), Primary Agricultural Credit Co-operative Societies (PACS), District Central Cooperative Banks (DCCBs), National Federation of State Co-operative Banks Ltd. (NFSCOB), Interest.

1. Introduction of co-operative banks

India is a developing country facing a number of problems, such as the population explosion, low productivity, inequalities, low living standards, inflation and so on. India consisting of 16% of the world's population sustains only on 2.4% of land resource. Agricultural sector is the only source of livelihood to the two-thirds of its population which gives employment to the 57% of work force and is a source of raw materials to a large number of industries. After 66 years of independence, taking into concern these problems, the growth of the Indian economy is rather slow. For the solution and for rapid economic development, it was necessary to adopt mixed economy as the economic system for the balanced growth of public and private sector together with a major role for co-operative societies to contribute their nit in the process of economic development. In the context of globalization of rural development perspectives, a developing country like India needs to devote greater attention towards rural development.

Co-operative movement has been recognized as an effective instrument for the economic development of the rural masses and for improvement in the socio-economic condition of the poor. In India co-operation became a part of national policy and hence the Indian co-operative movement is sometimes ironically described not as a movement but only as a product of government policy. The co-operative movement in India was basically organized against the moneylenders to save farmers from the clutches of the poverty and indebtedness. The need for agricultural credit through co-operatives was felt because of rural indebtedness. Thus the Indian co-operative movement was initiated by the Government.

The Co-operative Movement in India is as old as more than a hundred years. Initially, the co-operative movement was started with a limited scope of activities of rural credit but over the years it has several achievements to its credit in almost all the sectors of the economic activities like agricultural credit, distribution of agricultural inputs, providing market support, processing, etc with social essence. Because of the agrarian nature of Indian Economy Co-operative has advanced more credit to agricultural sector and plays a very significant role in Rural and Urban financing.

The Co-operative banking system has a three tier structure, with State Co-operative Bank (SCB) at State level or Apex level, District Central Co-operative Bank (DCCB) at District / intermediate level and Primary Agricultural Credit Co-operative Societies (PACS) comprising of the rural marginal farmers at the village level. Under this three tier institutional structure, the DCCBs provide an operational linkage between the Apex level and the PACS comprising of the ultimate beneficiaries i.e., the marginal rural farmers in advancing loans, accepting deposits, collection of cheques and various other banking services. Being the middle tier of the Co-operative Credit Structure, DCCBs are functionally positioned to deal with the concerns of both the upper (SCB) and lower (PACS) tiers. This very often puts the DCCB in a position of balancing competing concerns. While the SCB may wish the DCCB to prioritize its task in a particular manner in one hand, the PACS may have their own demands on the DCCB on the other. Balancing these competing concerns could often be a dilemma for the DCCBs. At present, there are 371 DCCBs operating in India with 13262 branches including Head Offices. The All India Rural Credit Survey Committee (1951-54) recommended in its report that there would be one Central Co-operative Bank in each District. In West Bengal though there are 19 Districts at present, only 14 of those Districts are being served by 17 DCCBs as the Central Financing Agencies with a network of 274 branches. In terms of profitability of those banks as revealed by the published data of NAFSCOB, it is found that some of the banks are performing consistently well, while some others are not performing satisfactorily.

After the introduction of Neo Economic policy in India in 1991 as a part of total reforms in the service sector, Govt. of India set up Narsimham Committee (1991) exclusively for looking into the matter of Banking Sector Reforms followed by several other expert committees such as Padamanabhan Committee (1995), Tarapore Committee (1997), Kannan Committee (1998), Basel committee (1998 and revised in 2001), Kapoor Committee (1998) and Verma Committee (1999) during the last two decades and they have suggested different measures for revival and growth of Co-operative banks. In August, 2004 (during the 1st UPA regime) the Govt. of India formed a Task Force under the Chairmanship of Prof. A. Vaidyanathan. However, Co-operative banks have made a commendable progress in extending their geographical spread and functional reach almost at par with the Nationalized Banks, in spite of various adverse situations like huge decline in productivity and efficiency, erosion of profitability, irrecoverable debts and increase of unviable branches. Co-operative banks are also facing tough challenge in cut-throat competitive credit environment. Public sector banks are now extending their business reaching out last mile of rural areas. Public sector banks have a wide popularity with CBS & ATM facilities, no political interferences in board management; on the other hand Co-operative banks have no such advantages. The present study is an attempt to assess the performance of District Central Co-operative Banks in West Bengal.

2. Review of literature

Sharma, N. K., (1985) conducted a study on short term agricultural credit of Rajastan CCB. He concluded that the central co-operative banks should re-design their loan policies for the development of banks and loan should be given in installments. He further suggested there to keep a proper linkage between advancing and repayment of loans in the showing and harvesting seasons. **John Winfred, A., (1990)** in his study analyzed the causes of overdue of 16 DCCBs in Tamil Nadu for a period of twelve years (1970-71 to 1981-82). He found that there is a huge amount of overdues due to slackness in recovery of loans. He suggested providing interest rate rebate as a reward for prompt repayment of loans and improving recovery performance.
Thirupati Rao, V., (1995) analyzed the financial management of Srikakulam DCCB and found that this bank has failed to observe the financial discipline like borrowings, lending, and investments. The bank has experienced a deficit in the maintenance of required cash throughout the study period (i. e. 1980-81 to 1992-93).**Jain, (2001)** in his study on comparative performance analysis of District Central Co-operative Banks (DCCBs) of Maharashtra, Gujarat and Rajasthan found that Rajasthan have performed better as compared to Gujarat and Maharashtra in terms of profitability and liquidity.**Misra, B. S., (2006)** in his study considered recovery performance of the PACS as the most suitable indicators of their performance. As membership size has grown over the years in case of the PACS, their recovery has taken a beating because peer pressure, which ensures recovery, has gradually weakened.**Shah, D., (2007)** conducted a study in forward and backward districts of Maharashtra. The study revealed deterioration in financial health of Central level Credit Co-operatives due to raising NPAs or over dues. In order to revitalize the rural credit system through co-operatives there should be control over the high transaction cost, poor recovery performance, and NPAs. To reduce transaction costs or ensure better repayment performance, he had suggested linking of Self-Help Groups (SHGs) and Non-Government Organizations (NGOs) with mainstream financial institutions. **Chander, R.** and **Chandel, J. K., (2010)** in their article analyzed the financial efficiency and viability of DCCBs in Haryana and found poor performance of the bank on profitability, liquidity, solvency, efficiency and risk management parameters. The results revealed that banks performed better on one parameter but weaken on other. They had suggested bank should change their vision and bring competitiveness to rescue from financial mismanagement and underutilisation of resources.

Lengare, K.B., (2011) in his article concluded DCCBs are running with significant growth in terms of financial parameters though their performance is deteriorating over the period of study. To improve their financial performance, the recovery performance was emphasized through improvement of agricultural process.

3. Objectives of the study

Following are the objectives of my study –

i) To examine the growth of DCCBs in West Bengal through selective indicators
ii) To analyze the Deposit, Credits and C/D Ratios of DCCBs.
iii) To study the growth of investment by DCCBs in West Bengal
iv) To understand the working capital and cost of management position in DCCBs.

4. Research methodology

4.1 SOURCES OF DATA

This study is mainly based on secondary data. The secondary data on various financial aspects of the District Central Co-operative Banks in West Bengal were collected from National Federation of State Co-operative Banks Ltd (NFSCOB) reports, RBI bulletin and other web sites, papers, books and journals relating to Co-operative banking sector.

4.2 TOOLS USED FOR ANALYSIS OF DATA:

For analysis of the data, various statistical tools like Min, Max, Mean, S.D, C.V, Trend analysis have been used.

4.3 PERIOD OF THE STUDY

The period of the study has been taken from the financial year of 2001-2002 to 2010-2011. The financial year starts from 1st day of April of a year and ends on 31st day of March of next year.

4.4 SAMPLE DESIGN

This paper is an attempt to study the financial performance of the DCCBs. These banks were purposely selected for the study, keeping in view their role and involvement in shaping the economic condition, especially in terms of Number of banks, Branch offices, Membership, Employees, Deposits, Credits, CD Ratios, Working Capital, Cost of Management, and Investments.

5. Limitations of the study

Some of the major unavoidable imitations in the present study are as following:

i) The data collected for the present study is entirely secondary in nature. So the study carries all the limitations inherent to the secondary data.
ii) This study is fully based on the annual reports of the banks and reports published by NAFSCOB.
iii) All statistical tools used for the present study have their usual limitations.
iv) The present paper studies only the average performance of the District Central Co-operative Banks in West Bengal. However, the results may not hold good equally in case of individual bank's study.
v) The study has been undertaken only through the analysis of quantitative financial data. The qualitative aspects of the banking sector having a significant impact on the profitability could not be incorporated.

6. Analysis

Analysis refers to the computation of certain measures along with searching for pattern of relationship that exist amongst the data group. Interpretation refers to the task of drawing inference from the collected facts after an analytical and / or experimental study. The analysis has conducted using secondary data of 17 District Central Cooperative banks in West Bengal with their financial data for a period of 10 years from 2001-02 to 2010-11. The details of growth of DCCBs in West Bengal are depicted in table-1.

TABLE - 1			
Growth of DCCBs in West Bengal			
Year	No. of DCCBs	No. of Offices	Total Membership
2001-02	17	263	22320
2002-03	17	263	22639
2003-04	17	263	23176
2004-05	17	265	25907
2005-06	17	280	26136
2006-07	17	285	37899
2007-08	17	273	37067
2008-09	17	274	37079
2009-10	17	274	36259
2010-11	17	275	36376
Min	**17**	**263**	**22320**
Max	**17**	**285**	**37899**
Mean	**17**	**272**	**30486**
S.D.	**0**	**7.75**	**6922.86**
CV	**0**	**2.85%**	**22.71%**

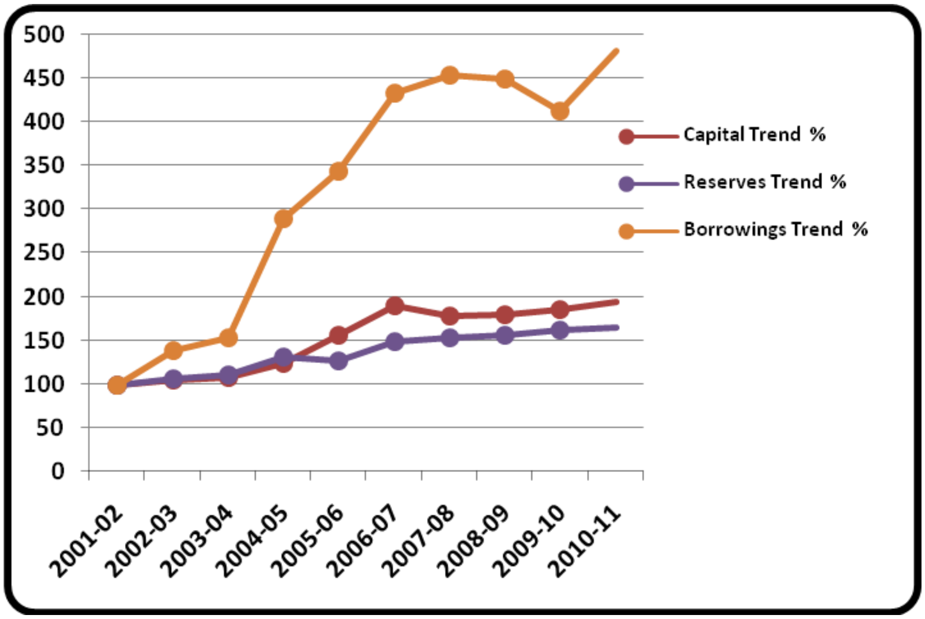
Source; NAFSCOB Reports

Interpretation: Table – 1: The above **Table-1** reveals the growth of DCCBs in terms of number of banks, Offices and Membership. In terms of number of banks, there is no change from 2001 to 2011. But in terms of number of offices there is a positive fluctuating growth except in the year of 2007-08. No. of offices have been decreased significantly in that year. In case of membership of DCCBs, an increase of 66.12% is found with the increase in the number of membership of 37079 in 2008-09 as compared to 22320 in 2001-02. There is a decrease in membership in 2009-10 and 2010-11. Furthermore, it is found that there is almost perfect positive correlation (r = + 0.94) of total membership size in India and West Bengal i.e. the trend of membership size in West Bengal follow the same pattern with the membership size of DCCBs as a whole in India.

TABLE - 2						
Trend of Capital, Reserves and Borrowings of DCCBs in West Bengal (Rs. in Lakh)						
Year	Capital		Reserves		Borrowings	
	Amount	Trend %	Amount	Trend %	Amount	Trend %
2001-02	5770	100	17150	100	14005	100
2002-03	6098	105.68	18380	107.17	19502	139.25
2003-04	6258	108.46	19035	110.99	21604	154.26
2004-05	7158	124.06	22495	131.17	40591	289.83
2005-06	9009	156.14	21851	127.41	48102	343.46
2006-07	10941	189.62	25534	148.89	60786	434.03
2007-08	10268	177.95	26342	153.60	63595	454.09
2008-09	10349	179.36	26976	157.29	62933	449.36
2009-10	10762	186.52	27766	161.90	57756	412.40
2010-11	11242	184.36	28461	154.85	67554	346.40
Min	5770	NA	17150	NA	14005	NA
Max	11242	NA	28461	NA	67554	NA
Mean	8785.50	151.21	23399.00	135.33	45642.80	312.31
S.D.	2226.91	37.44	4179.41	23.09	20469.77	135.96
CV	25.35%	NA	17.86%	NA	44.85%	NA

Source; NAFSCOB Reports Base Year; 2001-02

GRAPH – 3
Trend of Capital, Reserves and Borrowings of DCCBs



Interpretation: Table – 2

Table-2 shows an analysis of the funds of DCCBs and their trend in terms of Capital, Reserves and Borrowings. The amount of capital is 5770 lakh in 2001-02, it gradually increased and reached to Rs. 11242 lakh in 2010-11 with a percentage of 94.84 (194.84-100). In case of reserves, it was Rs 17150 lakh in 2001-02 where as in 2010-11 it was recorded Rs. 28461 lakh with 65.95% (165.95-100) growth trend. The borrowings are collected by the banks to meet the short term and long term credit needs. The borrowings of DCCBs in West Bengal during the year 2001-02 was Rs. 14005 lakh, the growth of borrowings show fluctuating trend according to the credit needs of the bank, finally the borrowings was recorded Rs. 67554 lakh in the year 2010-11 with 382.36% (482.36-100) growth. The average growth of Capital, Reserves and Borrowings of DCCBs in West Bengal is 152.26%, 136.44% and 325.90% respectively. The S.D of capital is 38.59%, Reserves are 24.37%, and borrowings 146.16%. The variation of Capital, Borrowings and Reserves in my study period is 25.35%, 17.86% and 44.85% respectively.

TABLE – 3

Deposits, Credits and C/D Ratio of DCCBs in West Bengal (Rs. in Lakh)

Year	Deposits	Loans outstanding	C/D Ratio
2001-02	224268	93881	41.86
2002-03	237301	81769	34.46
2003-04	242078	83171	34.36
2004-05	262614	108663	41.38
2005-06	271409	147742	54.44
2006-07	324776	189042	58.21
2007-08	354351	212388	59.94

2008-09	361454	212920	58.91
2009-10	419924	227189	54.10
2010-11	446611	244278	54.70
Min	**224268**	**81769**	**34.36**
Max	**446611**	**244278**	**59.94**
Mean	**314478.6**	**160104.3**	**49.23**
S.D.	**79135.15**	**64278.69**	**10.14**
CV	**25.16%**	**40.15%**	**20.59%**

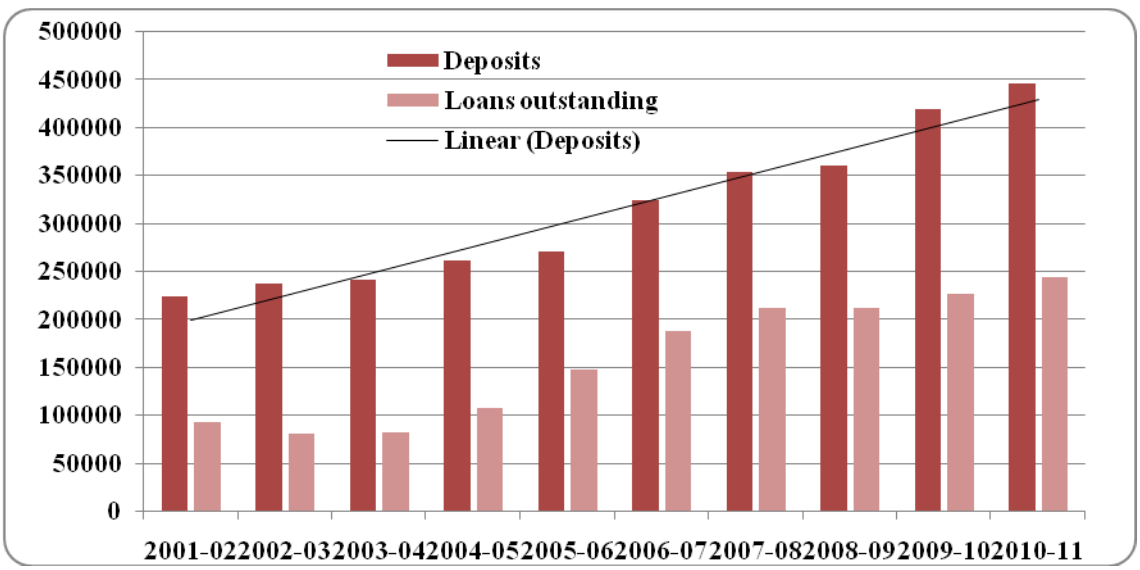
Source; NAFSCOB Reports **Base Year; 2001-02**

Interpretation: Table – 3

It is revealed from **Table-3** that during the year 2001-02, the Deposits are registered as Rs. 224268 lakh and it increased to Rs.446611 lakh in 2010-11. The mobilization of deposits has been increased gradually during the study period, and the average deposit mobilized by bank is 314478.6 lakh. Whereas credit deployment of DCCBs in West Bengal is just Rs. 93881 lakh in 2001-02, it increased to 2.6 times with an amount of Rs. 244278 lakh in the year 2010-11. The average outstanding loan in the banks is Rs. 64278.69 lakh.

GRAPH -4

Deposits, Credits and C/D Ratio of DCCBs



The proportion of the Credit deployed to the deposit mobilized, popularly known as C/D Ratio, is one of the Parameters to assess the performance of a bank. The C/D Ratio of a bank in general, indicates how much of a bank's core funds is being used for lending, the main banking activity. A higher ratio indicates more reliance on deposits for lending and vice-versa. The Credit Deposit Ratios of DCCBs from 2002 to 2011 show a fluctuating trend. The maximum C/D ratio of the banks is 59.94% in 2007-08 and the minimum C/D ratio of 34.36% is recorded in the year 2003-04. The average C/D ratio during the study period is 49.23% with a variance of 20.59% and S.D is 10.14.

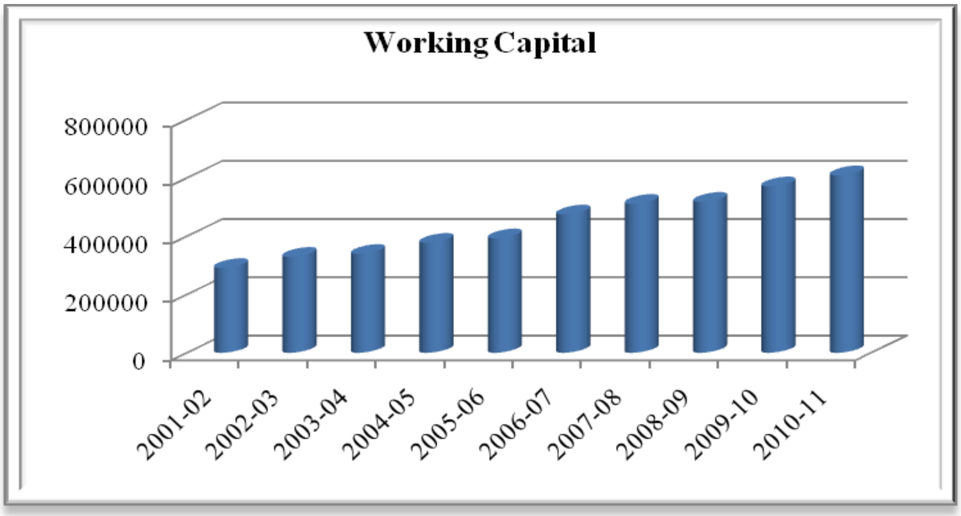
TABLE - 4					
Cost of Management Per Employee and Cost of Management to Working Capital (Rs. in Lakh)					
Year	Working Capital	Cost of Mgt	No. of Employees	Cost of Mgt per Employee	Cost of Mgt to Working Capital
2001-02	291084	5098	2051	2.49	1.75
2002-03	329350	11268	2069	5.45	3.42
2003-04	339339	10515	2072	5.07	3.10
2004-05	377414	13143	2031	6.47	3.48
2005-06	392839	12755	2031	6.28	3.25
2006-07	474808	13809	2037	6.78	2.91
2007-08	511276	18745	2042	9.18	3.67
2008-09	518207	19143	2035	9.41	3.69
2009-10	571267	18896	2021	9.35	3.31
2010-11	609289	18937	2014	9.40	3.11
Min	**291084**	**5098**	**2014**	**2.49**	**1.75**
Max	**609289**	**19143**	**2072**	**9.41**	**3.69**
Mean	**441487**	**14231**	**2040.30**	**6.99**	**3.17**
S.D.	**110035**	**4690**	**18.92**	**2.34**	**0.56**
CV	**24.92%**	**32.96%**	**0.93%**	**33.46%**	**17.59%**

Source; NAFSCOB Reports Base Year; 2001-02

Interpretation: Table – 4

Cost of Management of District Central Co-operative Banks includes salaries and other operating expenses. It is a parameter of the bank to measure the efficiency. A decrease in cost of management per employee is a good sign implying that the bank is utilizing its resources effectively. If it increases, we can say that the bank is not properly utilizing its resources and the performance of bank is not good. The Cost of management of DCCBs in West Bengal is shown in **Table-4.** It reveals that the cost of management per employee has been increasing constantly over the years from Rs.2.49 lakh (2001-02) to Rs. 9.40 lakh (2010-11), though the maximum amount of that ratio is found in the year of 2008-09 (9.41 lakh). The average cost of management is Rs.14230.9 lakh and the S.D is 4689.86 with a variance of 32.96%. With regard to the percentage of cost of management to working capital, it has been fluctuating from 1.75% to 3.69% during the study period. The minimum percentage is recorded in the year 2001-02 with 1.75% and the maximum percentage is recorded in the year 2008-09 with 3.69%.

GRAPH -5



Interpretation: Table – 5

The District Central Co-operative Banks have been investing their funds in different investment avenues. The details of investment by DCCBs are investment in Govt. Securities, other trustee securities, purchasing the Debentures of Land Development Banks, fixed deposits and other investments. The **Table- 5** depicted growth pattern of investment by DCCBs in West Bengal.

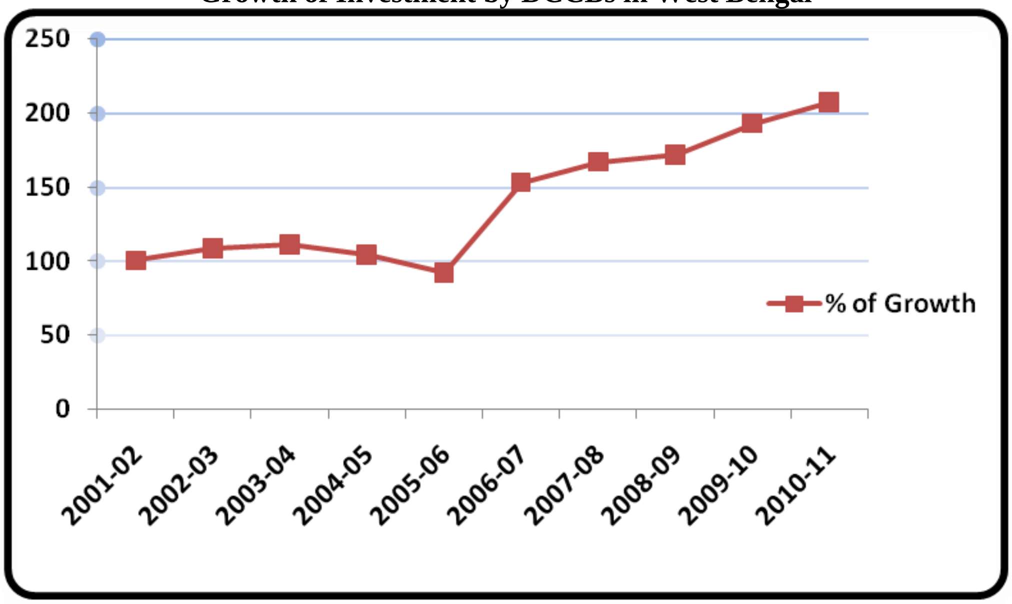
TABLE - 5		
Growth of Investment by DCCBs in West Bengal (Rs. in Lakh)		
Year	Investment	% of Growth
2001-02	140830	100
2002-03	152373	108.20
2003-04	156505	111.13
2004-05	146418	103.97
2005-06	129124	91.69
2006-07	215376	152.93
2007-08	234827	166.75
2008-09	241401	171.41
2009-10	271565	192.83
2010-11	292026	207.36
Mean	**198044.5**	**140.63**
S.D.	**59880.58**	**42.52**
CV	**30.24%**	**30.24%**

Source; NAFSCOB Reports **Base Year; 2001-02**

Investment in 2001-02 is Rs.140830 lakh and it increased gradually year by year and was recorded Rs.292026 lakh in the year 2010-11 with a growth rate of 107.36% (207.36-100.00). The average investment of the bank is 198044.5 lakh during the study period. The Standard Deviation is 59880.58 lakh and the C.V is 30.24% which is high. The heterogeneous data of investment over the years shows a low degree of homogeneity.

GRAPH - 6

Growth of Investment by DCCBs in West Bengal



7. Conclusion and suggestions:

The financial performance of the District Central Co-operative Banks in West Bengal is analyzed by using different statistical techniques. From the above analysis, it is concluded that there is no change in number of DCCBs throughout the study period and the no. of branches show a positive trend. The membership in Co-operatives has been increasing. The capital and reserves increased by almost double during the study period, with a nominal percentage of variation. The Co-operative banks have been maintaining on an average 49.23% of C/D ratio (C/D ratio of DCCBs in India is 78.15%) which signifies that the banks are having surplus amount of cash. It also indicates that banks are not making full use of their available resources. So it is advised to the management to consider the amount of borrowings so that the spread margin can be increased.

The cost of management per employee is found increasing during the study period due to increase in cost of management; the number of employees more or less remains the same during the study period. Thus the management of DCCBs has to concentrate on cost of management.

The DCCBs have been showing consistent growth in investment. As Co-operative banks are doing their business in rural sectors and most of the customers in rural sector are either illiterate or semi-literate, therefore, to attract more and more customers better customers services like quick disbursement of loans, explanation of the terms and conditions of the deposits and loans, filling up the documents etc are to be given.

It is suggested that Government should formulate specific policies and the same should be implemented for the overall growth and development of District Central Co-operative Banks in West Bengal. DCCBs should also try to adopt modern and sophisticated technologies (like ATMs, CBS facilities etc) and should formulate customer friendly policies to face competition efficiently and successfully with commercial banks.

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EMPOWERING WOMEN THROUGH MICROFINANCE – THE SCENARIO IN RURAL ASSAM

DR. NILANJANA DEB*

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ABSTRACT

Empowering women is one of the most crucial concerns of the Millennium Development Goals of the United Nations. Effort are made by Government as well as NGOs worldwide to make the women folk empowered and aware of their rights. This is deemed necessary because empowered women can contribute substantially towards the development of a nation. However, in spite of best of efforts by all authorities concerned, women are yet to be fully empowered. In this study, it was found that in rural Assam, women are partially empowered and it was possible after women started contributing towards their family income. In fact, Self Help Groups, NGOs, Microfinance Institutions etc. came forward for their rescue. With a meagre amount of finance provided by these entities, women were able to take up various income generating activities and eventually were able to improve their status in the family and the society.

However, as far their level of empowerment is concerned, it was found that they enjoy freedom of mobility, economic security, ability to make small and large purchases, and participation in the decision-making process of the family. But they lack freedom from domination by the family, political and legal awareness and they are lagging behind to some extent when it comes to participation in the society and social issues.
Thus, one can say that women in rural Assam are partially empowered.

Key words: Women empowerment, Assam, Microfinance.

Introduction

The term 'women empowerment' still continues to occupy a prominent place in public and private policy initiatives worldwide and is deemed to be the most remarkable feature in the annals of the final chronicle of the 20th century. The term essentially means that women have the capability and power to regulate their day-to-day lives in the social, political and economic environment. But unfortunately on most occasions they have been subdued. However, if given a proper chance, women can use their immense potential and march hand-in-hand with their male counterparts.

The process of women empowerment can be considered as a silent revolution – a revolution that has changed the facet of 'Indian women' and ushered a ray of hope and vibrant energy amid the ranks of women of every class. This revolution has spread an active impulse of self sufficiency and women from every nook and corner of the country came forward to join hands for the enlightenment and betterment of their sisters, which they feel can be achieved by pursuing various income generating and livelihood promoting activities. Thus, when we talk of ‘today’s woman’, the picture that comes to our mind is that of a woman, who is devoid of prejudices, a contributor towards the family income and an active participant in the decision-making process in the family. However, in reality, this is not so. In fact, women empowerment in India is still an illusion. Though the women of North East India are considerably better off than their counterparts in other parts of the country, but their participation in the decision-making process is almost negligible. Customary laws prevalent in the country although allow Indian women a certain degree of freedom but they debar them from decision-making at the community and village level. It is quite significant to note that although Indian women have been making an indispensable contribution towards their families as home-makers, such a role is rarely appreciated or acknowledged. Moreover, the role of a home-maker is non-remunerative. Therefore, so long women are not financially independent or do not make any significant contribution towards the family income (it may be from traditional activities like weaving, agriculture, rearing of cattle or poultry etc. on her own), she would hardly enjoy a role in decision-making process in her family. Interestingly, Indian women realised it and as such they are inclined to take up various income generating activities within the existing constraints.

In this context, various schemes floated by the Government as well as Microfinance Institutions, Non Governmental Organisations and Self Help Groups play an active role. Small amount of financial/ non financial grants from these institutions enabled women folk to pursue various part-time income generating and livelihood sustenance activities apart from being a full-time homemaker. Moreover, microfinance schemes provided the much needed impetus for pursuing various livelihood sustenance activities by rural women, which has resulted in the rise of a new workforce – the women worker that is crystallising into clarity. Thus, it can be anticipated that women empowerment though an illusion would soon become a reality.

Review of Literature

Women empowerment is viewed as a prerequisite for the process of any economic development in a country and even the World Bank has suggested that empowerment of women should be a key aspect of all social development programs (World Bank, 2001). Government of India had been formulating various policies pertaining to women empowerment in the country and in India, the year 2001 was observed as ‘Women Empowerment Year’.

Interestingly, the empowerment approach was first clearly articulated in 1985 by Development Alternatives with Women for a New Era (DAWN) (Shitole & Deogirikar, 2012). Since the 1990’s women have been identified as key agents of sustainable development and women’s equality and empowerment are seen as central to a more holistic approach towards establishing new patterns and processes of development that are sustainable.

According to Keller and Mbwewe (1991), women's empowerment is a process whereby women become able to organize themselves to increase their own self-reliance, to assert their independent right to make choices and to control resources which will assist in challenging and eliminating their own subordination. Kabeer (1999) defines women’s empowerment as the process by which those who have been denied the ability to make strategic life choices acquire such ability. This ability to exercise choices incorporates three inter-related dimensions: resources which include access to and future claims to both material and social resources; agency which includes the process of decision-making, negotiation, deception and manipulation; and achievements that are the well-being outcomes.

Studies shows that women in Assam, especially in rural areas, are not equally empowered as their male counterparts and there exists considerable gender inequality in achievement in different spheres of life. The main reasons of these can be attributed to poverty, violence and lack of political participation (Government of Assam, 2003). However, the condition of women in other parts of the country is almost same. In fact, the average women in India were disempowered absolutely relative to men and there exists little chance in her empowerment over time (Kishor & Gupta, 2004) but their empowerment is viewed as critical for the very development of India, as it enhanced the quality and quantity of human resources available for development.

Objective of the Study

The main objective of the study is to know whether women in rural Assam are empowered or not after availing financial support for undertaking various income generating activities.

Research Methodology

In view of the objective of the study, ethnographic and survey research was undertaken. As the study was based on women of rural Assam, emphasis has been given on 'face to face' interactions with the respondents. In-depth open ended interviews (a questionnaire was used to keep the interview in track) were preferred. Moreover, visits to the respondents' place of residence facilitated direct observations on various aspects like the respondents' knowledge, perspectives, views, opinions and most importantly her position in the family as well as her role in decision-making process pertaining to various issues related to her and her family.

Sampling Technique: Convenience sampling technique was adopted and samples were selected from rural Assam. The respondents were selected from villages in the districts of Darrang, Jorhat, Kamrup, Lakhimpur, Sivasagar and Sonitpur.

Sample size: 70 (seventy) respondents.

Parameters of women empowerment (Empowerment Index): ne of the Empowerment frameworks used in Microfinance is Hashemi, Schuler and Riley's Empowerment Index (1996). In this study, this Index has been used to measure women empowerment in rural Assam. The Interview Schedule (questionnaire) was designed based on the parameters for measuring women empowerment as given in the Empowerment Index. For each parameter, a set of questions were used, weights were assigned to each option (against a question) and finally by using a zero/one approach for each parameter that forms the Index, the 'Final Empowerment Score' was obtained.

Findings

Demographic and socio economic profile of the Respondents: Majority of the respondents belonged to the age-group of 20–49 years, were married and mostly lived in a nuclear family. A few respondents were unmarried and a few were widowed. Interestingly, divorce is considered as a taboo among the rural folks and there were no reported cases of divorce among the respondents. Moreover, the widows were found to reside in the residence of their husband's with their children. The percentage of respondents who were married and lived with their husband and his family was 71.4 %. Moreover, as most of the respondents were in the age group of 20-49 years, they are matured enough to make their own decisions as well as capable of participating in the decision-making process in their family and in village/community levels.

The literacy levels of fair gender in rural Assam showed a mixed picture. Although about 24% of the respondents were illiterate but in contrast to this about 23% of the respondents did go to school, 24% had passed the Board (Class 10) examinations while a very small fraction of the samples were Under Graduates and Graduates.

Economic sustenance activities undertaken by the Respondents: Women, since ages, were found to devote their time and energy in performing house-hold chores and were having very insignificant role in the decision-making process of their family. All the respondents, who were part of this study, were pursuing various livelihood sustenance activities. In the process of earning a livelihood, the respondents availed financial grant (non financial grant in some cases) from Self Help Groups/NGOs. In fact, support from these institutions facilitated them in pursuing various livelihood sustenance activities. he activities undertaken by the respondents include weaving (37%), rearing goats (6%) and pigs (19%), fishery and poultry (6%), shops and stalls (12%) and activities like silk worm rearing, beauty parlour etc. Majority of the respondents had taken up weaving as an activity owing to the fact that weaving being a traditional activity of Assamese society; they already possessed the necessary skills and were confident that they would be able to excel in this field. Moreover, weaving is an activity that can be carried out without leaving one's house. Thus, in this process of earning an extra income to supplement their family income, they were also able to discharge their responsibilities efficiently as home makers also.

Empowerment levels of respondents: n this study, the Hashemi, Schuler and Riley's Empowerment Index (1996) is used to access the level of empowerment of women in rural Assam. A set of 8 (eight) parameters which constitutes the Empowerment Index is used in this study. The parameters include mobility, economic security, ability to make small purchases, ability to make large purchases, involvement in major decisions, relative freedom from domination by the family, political and legal awareness, and participation in public protests and campaigning.

Mobility: Wmen in rural Assam enjoy freedom of mobility to a remarkable extent but their mobility is confined mostly to their own villages. Respondents attended meetings organised by 'Mahila Samities' and Self Help Groups in their own villages on a regular basis. However, in many situations, it was found that they did not enjoy complete freedom of movement. For instance, many respondents were not allowed to go to the market or health-care centre or to a theatre alone. They, however, were allowed to go with their children or some relations/friends as a companion.

Table 1: Mobility of Women in rural Assam

Parameter of Empowerment Index					
Mobility	**Yes**	**No**	**Additional Points**	**Total Parameter Score**	**Average Score**
1. Does she visit the market?	58	12	37	(58×1) + (12×0) + 37 = 95	1.36
2. Does she visit medical **3.** Facilities?	37	33	12	(37×1) + (33×0) + 12 = 49	0.70
4. Does she visit the movies?	12	58	00	(12×1) + (58×0) + 0 = 12	0.17
5. Does she go outside the village	39	31	19	(39×1) + (31×0) + 19 = 58	0.83
				TOTAL	**3.06**
Criterion: 1 point for every 'yes', plus an additional point if the respondent goes alone. A score of 3 or better is classified as 'empowered'.					

The average score obtained for the parameter – mobility is 3.06, which is slightly higher than the suggested empowered score of 3.00. Thus, it can be said that women in rural Assam enjoy mobility within as well as outside their villages to a considerable extent. Another striking feature that is seen in course of this study is that freedom of movement of widow was more than the married women. This can be attributed to the fact that circumstances made them shoulder the responsibilities of their family, which compelled them to step outside their homes.

Economic security: Financial and non-financial support from NGOs/Self Help Groups helped the respondents to pursue various income generating activities and enabled them to be substantial contributors towards their family income. But unfortunately, majority of the respondents (about 48.6%) failed to develop the habit of saving a handful that would aid to overcome a period of financial crisis. The reason is due to their economic hardships.On the other hand, almost all respondents possess land – be it for agriculture or for housing. But the family property (mainly land & building) is more or less owned by husband or father-in-law of the respondent. Interactions reveal that it is customary in Assamese society that a male member inherits the family property. An insignificant lot (about 11.4%), however, owned land in their name. Moreover, a significant percentage of the respondents own some valuables (those their family gifted them at the time of marriage and also those they have acquired with their savings made out of their income generating activities). However, many of them had to sell a part of those during financial crisis. But all these happened prior to take up income generating activities on their own.

Table 2: Economic security of Women in rural Assam

Parameter of Empowerment Index				
Economic security	**Yes**	**No**	**Total Parameter Score**	**Average Score**
1. Ownership of residence or land;	08	62	(8×1) + (62×0) = 8	0.11
2. Ownership of any productive asset/income;	68	02	(68×1) + (2×0) = 68	0.97
3. Having cash savings;	34	36	(34×1) + (36×0)= 34	0.48
4. Having used cash savings for business or money-lending.	34	36	(34×1) + (36×0) = 34	0.48
			TOTAL	**2.04**
Criterion: A score of 2 or better is defined as 'empowered'.				

Source: Survey

The calculated score is 2.04, which is higher than the suggested empowered score of 2.00. This implies that women, especially after pursuing various income generating activities do enjoy a level of economic security.

Ability to make small purchases: Study reveals that women who have taken up various income generating activities, have been empowered to make purchases for their children as well as for themselves. They mainly purchase small things that are usually demanded by their children.

Table 3: Ability to make small purchases of Women in rural Assam

Parameter of Empowerment Index					
Ability to make small purchases	**Yes**	**No**	**Additional Points**	**Total Parameter Score**	**Average Score**
1. Does she purchase small items used for daily food preparation;	67	03	46 + 49	(67×1) + (3×0) + 46 + 49 = 162	2.31
2. Does she purchase small items for herself;	52	18	39 + 46	(52×1) + (18×0) + 39 + 46 = 137	1.96
3. Does she purchase ice-cream or sweets for the children;	70	0	66 + 57	(70×1) + (0×0) + 66 + 57 = 193	2.76
				TOTAL	**7.03**
Criterion : 1 point for each 'yes' plus an additional point if the purchase is normally made without asking the husband's permission and another additional point if the purchases are bought at least in part with the money earned by the respondent herself. Having a score of 7 or better is classified as 'empowered'.					

Source: Personal Survey

The calculated score of 7.03 suggests that women in rural Assam are empowered to make small purchases with their income.

Ability to make large purchases: Interactions with the respondents reveal that once they have opted for various income generating activities, their ability to make purchases for their family has increased substantially. Further, they play a very significant role in deciding the things/assets that are to be purchased for the family.
Data collected for this parameter of the Empowerment Index is tabulated below:

Table 4: Ability to make large purchases of Women in rural Assam

Parameter of Empowerment Index					
Ability to make large purchases	**Yes**	**No**	**Additional Points**	**Total Parameter Score**	**Average Score**
1. Does she purchase pots and pans;	42	28	12	(42×1) + (28×0) + 12 = 54	0.77
2. Does she purchase children's clothing;	45	25	21	(45×2) + (25×0) + 21 = 111	1.59
3. Does she buy the family's daily food	52	18	17	(52×4) + (18×0) + 17 = 225	3.21
				TOTAL	**5.57**
Criterion: 1 point for the first question, 2 for the second and 4 for the third question. An additional point is given for each category if the purchase was made, at least in part, with money earned by the respondent herself. A respondent with a score of 5 or higher is considered 'empowered'.					

Source: Survey

The calculated score of 5.57 is higher than the suggested score of 5.00. As such it can be inferred that respondents are empowered to make the decision or purchase various necessary items fotheir families with the income of the bread-earner of the family along with their own contributions.

Decision-making power: Dcision-making power among women folk varies with age, education and more importantly their contribution towards their family income. Study reveals that although most of the respondents participate in the decision-making process of their family, they are not the ultimate decision makers – the ultimate decision-making authority lies with the senior male members of the family. However, respondents were allowed to make petty decisions pertaining to their family.

Table 5: Involvement in major decisions of Women in rural Assam

Parameter of Empowerment Index					
Involvement in major decisions	**Yes**	**No**	**Additional Points**	**Total Parameter Score**	**Average Score**
1. Has she been involved within the past few years in decisions about house repairs or renovations;	51	19	0	(51×1) + (19×0) + 0 = 51	0.73
2. Has she been involved in a decision to take in a goat (or other cattle) for profit;	32	38	8	(32×1) + (38×0) + 8 = 40	0.57
3. Has she been involved in deciding to lease land;	8	62	0	(8×3) + (62×0) + 0 = 24	0.34
4. Has she been involved in deciding on purchasing land, a boat or bicycle rickshaw;	10	60	0	(10×4) + (60×0) + 0 = 40	0.57
				TOTAL	**2.21**
Criterion: Category one and two each receive 1 point if confirmed. Category three is given three points and category four is given 4 points. An additional point per category is given if the decision concerned spending money earned by the respondent herself. A score of 2 or better is considered 'empowered'.					

Source: Survey

The calculated empowered score of 2.21 suggests that women in rural Assam are empowered to take part in decision-making process of their families.

Freedom from domination by the Family: In Indian society (except the matriarchal society), women are found to be dominated by the male members of the family all throughout their lives. Moreover, on many occasions they are found to be subdued and forced to do things against their will. They have least say on where they would like to invest their hard-earned money and sometimes are even forced by their husbands to give up their savings.

Table 6: Relative freedom from domination by the family of Women in rural Assam

Parameter of Empowerment Index				
Relative freedom from domination by the family	**Yes**	**No**	**Total Parameter Score**	**Average Score**
1. Has money in the past year been taken from her against free will;	1	69	(1×0) + (69×1) = 69	0.99
2. Has land, jewellery or livestock been taken from her against free will;	3	67	(3×0) + (67×1) = 67	0.96
3. Has she been prevented from visiting her natal home;	0	70	(0×0) + (70×1) = 70	1.00
4. Has she been prevented from working outside the home.	0	70	(0×0) + (70×1) = 70	1.00
			TOTAL	**3.95**
Criterion: If none of these have happened, one is labeled 'empowered'. These scores therefore need to be reversed from negatives to positives, so that a respondent would have a score of 4 when all answers are 'no'.				

Source: Survey

The domination of the family on women folk although is less prevalent in today's society but still it is evident from the calculated score of 3.95, which is less than the suggested score of 4.00.

Political and legal awareness: One of the important parameters of women empowerment is their awareness about their political and legal environment and most importantly about their rights. Findings reveal that most of the respondents lack awareness about these areas.

Table 7: Political and legal awareness of Women in rural Assam

Parameter of Empowerment Index				
Political and legal awareness	**Yes**	**No**	**Total Parameter Score**	**Average Score**
1. Does she know the name of a local government official;	11	59	(11×1) + (59×0) = 11	0.16
2. Does she know the name of a Member of Parliament;	28	42	(28×1) + (42×0) = 28	0.40
3. Does she know the name of the Prime Minister;	49	21	(49×1) + (21×0) = 49	0.70
4. Is she aware of the significance of registering marriage;	0	70	(0×1) + (70×0) = 0	0
5. Does she have knowledge of the law governing heritage;	0	70	(0×1) + (70×0) = 0	0
			TOTAL	**1.26**
Criterion: One point is given for each category confirmed. A minimum score of 4 is considered as 'empowerment'.				

Source: Survey

The calculated score of 1.26 is much lower than the suggested empowered score of 4.00. Thus, in spite of the fact that women in rural Assam are enjoying certain advantages unlike women of other areas, they are least aware about their outside world and the rights they should enjoy. This eventually implies that they may be subdued by the society or their family on certain occasions.

Participation in public protests and campaigning:

Majority of the women folk are actively involved in the revolution against anti-social activities as well as are involved in the propagation of education and developmental works in their villages. Although they are involved in various social issues, they are yet to be involved with political issue and politics.

Table 8: Participation in protests and campaigning of Women in rural Assam

Parameter of Empowerment Index				
Participation in public protests and campaigning	**Yes**	**No**	**Total Parameter Score**	**Average Score**
1. Has she campaigned for a political candidate;	03	67	03	0.04
2. Has she ever collectively protested against: A man beating his wife/divorcing or abandoning his wife/ Unfair wages/Unfair prices/Misappropriation of relief goods/ 'high-handedness' of government or police officials	41	29	41	0.59
Either (1) or (2), whichever is higher				**0.59**
Criterion: Either one of these categories confirmed is considered as empowerment.				

Source: Survey

However, the calculated score of 0.59 for the parameter – participation in public protests and campaigning is very low to consider them to be empowered.

Conclusion

Conclusively, it can be said that the status of women in rural Assam shows a mixed picture. On some instances, it can be said that women are empowered but they are certain instances which indicates that there are yet to be empowered. As far as mobility, economic security, ability to make small and large purchases, and participation in the decision-making process of the family are concerned, they are empowered. However, they lack freedom from domination by the family, political and legal awareness and they are lagging behind to some degree when it comes to participation in the society and social issues. Thus, one can say that women in rural Assam are partially empowered. Further, the popular UNESCO slogan should come in handy in the context of women empowerment, that states – 'educate a man and you educate an individual; educate a woman and you educate a family'. Even the World Bank has suggested that empowerment of women should be a key aspect of all social development programs (World Bank, 2001). Various studies reveal that women if that want, they can improve their own status in the family as well as the society. But the essential prerequisite in this aspect is universal education of woman – education which would strengthen their stand in decision-making process with a broader knowledge-base. It is worth mentioning that lack of universal education tends to perpetuate the unequal status quo (Bhuyan, 2006).

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A STUDY ON ATTITUDES OF PRIMARY TEACHERS TOWARDS INCLUSIVE EDUCATION IN BAREILLY DISTRICT OF WESTERN UTTER PRADESH

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ABSTRACT

Regular primary teachers in the Bareilly District were investigated regarding their participation in inclusive education to include students with disabilities in general education settings. This study examines 55 regular primary teachers from fifteen primary schools in eight blocks in Bareilly District regarding their attitudes towards, and willingness to accommodate, the needs of a student with a disability. The results show that 65.45% were in support of the concept of inclusion, while 25.45% perceived it negatively and 17.24% was neutral. Quantitative data obtained through a questionnaire was supplemented by qualitative data obtained through interviews. The interviews focused on the positive and negative effects of inclusion, as well as problems in implementing inclusive education. The findings will highlight links between the age and teaching experience of regular primary teachers and their attitudes towards inclusion.

Introduction

Inclusion is a global trend in education that requires the involvement of and collaboration between educational professionals. While educational professionals accept the educational rights of children with disabilities and the principle of inclusion - that schools should provide for the needs of all the children in their communities, regardless of ability and disability (Foreman, 2008) - there remain significant barriers to achieving these ideals. This gap entails differences between attitudes towards inclusion (i.e., theory) and a willingness to embrace it (i.e., practice). Inclusion entails a restructuring of mainstream schooling to accommodate every child irrespective of ability or disability (Avramidis & Norwich, 2002). Since the main arenas of inclusive education are general classrooms, the attitudes of general education teachers towards inclusion cannot be neglected. For this reason, many studies (e.g.: Avramidis, Bayliss, & Burden 2000, Cornoldi, Terreni, Scruggs, & Mastropieri 1998, Monahan, Marion, & Miller 1996, Reusen, Shoho, & Barker 2001, Snyder 1999, Villa, Thousand, Meyers, & Nevin 1996, and Wood, 1998) have focused on the attitudes of regular primary teachers towards inclusion. Previous studies of attitudes towards inclusion have yielded contradictory results. While some researchers reported uncertain and even negative attitudes towards inclusion on the part of general education teachers (Hammond, & Ingalls, 2003), most reports (e.g.: Avramadis, et al., 2000, Cornoldi, et al., 1998, D'Alonzo, Gordano,& Vanleeuwen, 1997, Daane, Bierne-Smith, & Latham 2000, Scruggs, & Mastropieri, 1996, Smith, & Smith, 2000, and Vidovich, & Lombard, 1998) indicated positive attitudes, accompanied by a belief in the fundamental value of inclusion.
Using the Heterogeneous Education Teacher Survey and the Regular Education Initiative

Teacher Survey-Revised, Villa, et al., (1996) reported that 78.8% of 578 general education teachers in North America showed positive attitudes towards inclusion. As the relationship between general and special education is one of co-equal partnership and mutual support, this study argued that administrative support and collaboration were powerful predictors of favourable attitudes towards full inclusion. Scruggs and Mastropieri (1996) supported Villa, et al.'s conclusions. They reported that approximately 65.0% of 7,385 general classroom teachers supported the concept of mainstreaming and inclusion, and 53.4% expressed a willingness to accommodate students with disabilities in their classroom.

However, this willingness appears to vary according to the type and severity of disability, and the resources provided to support inclusion. In their survey of 81 primary and secondary teachers in the United Kingdom, Avramidis, et al., (2000) reported that regardless of the positive overall value assigned to the concept of inclusion, students with emotional and behavioural difficulties were seen as creating more concern and stress than those with other types of disabilities. In Uganda, in contrast, students who were deaf or hard of hearing were considered to present more difficulties than students with other disabilities, followed by those with severe intellectual disability (Kristensen, Omagos-Loican, & Onen, 2003).

In a comparative study conducted in Finland and Zambia, Morberg, and Savolainen (2003) stated that Finnish teachers perceived the inclusion of children with speech disorders, specific learning disabilities or physical disabilities to be more successful, while Zambian teachers were reluctant to include students with physical disabilities and visual impairment. The Zambian results appeared to be due to the difficulties inherent in the long distances students must travel to reach the nearest mainstream school.

Severity of disability and availability of resources consistently influenced teachers' attitudes towards inclusion, regardless of differences in nationality or culture. Where disability was severe, teachers believed that the regular classroom was not an appropriate educational environment (Morberg, & Savolainen, 2003). A great deal of research highlights the importance of the availability of material and human resources, including appropriate training and technological aids.

Many teachers surveyed indicated an unwillingness to have students with disabilities in their class, despite a consensus regarding the value of inclusion (Vidovich, & Lombard, 1998). General education teachers in Spain, for example, did not perceive instructional adaptations for children with disabilities as feasible, effective or desirable (Molto, 2003); nor did they perceive other teachers to be comfortable with collaboration Daane, et al., 2000). In Italy, Cornoldi, et al., (1998) noted dissatisfaction with the time, training, personnel assistance, and other resources that have been provided for inclusion programs. Westwood and Graham (2003) found that teachers in two Australian states felt they did not have the professional knowledge to work with students with disabilities.

General education teachers tended to agree on the challenges of inclusive programs, but to disagree on the benefits of inclusion (D'Alonzo, et al., 1997). In addition, inclusive programs necessitate collaboration with other teachers, so territorial issues regarding role overlap and role ambiguity appear to constitute a major barrier to inclusion (Wood, 1998).

The level of schooling, whether early childhood, primary, or high school, constitutes another variable in teachers' attitudes to inclusion. In a study of 900 teachers in the United Arab Emirates, Alahbabi (2009) found that primary school teachers had more positive attitudes than early childhood and high school teachers. High school teachers were found to emphasize teaching curriculum content, and felt that teaching students with disabilities would create problems.

Years of teaching experience appeared not to be a variable in attitudes towards inclusion Villa et al. 1996). In a study, teachers with varying degrees of experience (i.e., 1 – 20+ years of experience) in two Jordanian cities demonstrated little difference in their attitudes towards the inclusion of students with autism in mainstream classes (Muhanna, 2010).

In brief, international studies have indicated that while general education teachers are favorably disposed towards the theory of inclusion, they are concerned about its practical implementation. This study examines the attitudes towards inclusion held by regular primary teachers in the Bareilly District of Western Uttar Pradesh. The purposes of this study are to establish the attitudes of general education teachers towards inclusion, their willingness to teach students with disabilities, their positive and negative attitudes regarding inclusive programs, and the practical problems they encounter in implementing them. Demographic variables such as age, gender, and years of teaching experience are also considered.

Methodology

60 regular primary teachers from fifteen primary schools in eight blocks in Bareilly District were chosen through stratified random sampling. All teachers were working in inclusive primary schools with minimum five students with disabilities. These students with disabilities typically spent up to three hours a day (weakly two times) studying with itinerant teachers (IT) in resource rooms. The rest of the time they were in the regular classroom.

The data were collected with the help of teacher questionnaire and interviews. The questionnaire was adapted from the Inclusion Questionnaire for Educators (Salend, 1999). It provided quantitative data about teachers' attitudes towards inclusion in two parts. Part 1 collected demographic information about participants, such as gender, age, and teaching experience, while Part 2 comprised 25 statements designed to examine teachers' perceptions towards inclusion, their willingness to teach students with disabilities, the positive and negative results of inclusion for students with disabilities, their attitudes towards collaboration and instructional adaptation, the day-to-day issues they face in implementing an inclusive education program, and implementation problems hampering inclusion. Teachers were asked to respond to each statement using a Likert scale from 1 (strongly disagree) to 5 (strongly agree).

The interview protocol reported by Salend (1999) consisted of 13 questions and was conducted by researchers in all fifteen schools. In the interview, regular primary teachers were encouraged to express their personal and professional beliefs about inclusion and collaboration that could not be expressed in a simple questionnaire. Themes addressed in the interview included the issues and problems faced in catering for students with disabilities, professional learning opportunities teacher accessed in regards to inclusion, their personal views on the positive and negative outcomes of inclusion, and the impact of inclusion on students with and without disabilities.

Procedures

The questionnaire was distributed to the regular primary teachers of fifteen primary schools in eight blocks of Bareilly District of Western Uttar Pradesh. Sixty questionnaires were distributed among fifteen school teachers but five of them have not returned the questionnaires and were excluded from the data analysis. However, it is worth noting the questions that teachers were reluctant to respond to (number 7, 8, 9, 10, 11, 16, 19, 21). They concern the negative effects of inclusion for students with disabilities, the success or failure of inclusion in their classes, the expertise and training required to uphold the beliefs of inclusion, and feelings of subordination to special education teachers (IT teachers).

Table-1
Demographic information about Teachers

Variable	Frequency	Percentage
Female	35	63.64
Male	20	36.36
Total	55	100
Age		
25-30	12	21.89
30-35	15	27.27
35-40	20	36.36
>40	08	14.55
Total	55	100
Years of teaching of experience		
<5	08	14.55
5-10	25	45.45
10-15	16	29.09
>15	06	19.91
Total	55	100

Results

1. Questionnaire

General attitudes- Regular primary teachers showed slightly more positive than negative attitudes towards inclusion. As shown in Table 2, 65.45% were in support of the concept of inclusion, while 25.45% perceived it negatively and 17.24% was neutral.

With respect to willingness, however, 14.55% of regular primary teachers indicated they did not wish to teach students with disabilities in their classes. Even teachers who believed in the idea of inclusion were reluctant to accept students with disabilities in their classroom, and 74.55% showed a stable willingness to teach students with disabilities.

Positive and negative results of inclusion- The survey indicated that more than half of the teachers believed that inclusion brings social benefits for students with disabilities. Some 63.43% believed that inclusion provides students with positive role models, while only 13.47% of teachers disagreed. On the other hand, only 74.56% saw academic benefits coming from inclusion, while 23.89% believed the opposite. The majority of teachers (75.85%) felt that students with disabilities would receive a better education in a special education classroom. 45.67% teachers thought that students with disabilities may experience feelings of failure and frustration within the general classroom, while 10.34% disagreed. Some 41.37% of regular primary teachers were concerned that students with disabilities may lose specialized services as a result of inclusion in the mainstream classroom.

Table-2
Attitudes towards Inclusion by Age and Teaching Experience of teachers

Age	A Strongly Disagree	B Disagree	C Neutral	D Agree	E Strongly Agree
25-30	01	02	02	05	02
30-35	02	02	01	06	04
35-40	01	03	02	10	04
>40	02	01	00	04	01
Total	**06**	**08**	**05**	**25**	**11**
Teaching Experience					
<5	01	01	01	03	02
5-10	03	05	03	10	04
10-15	02	02	01	07	04
>15	00	00	00	05	01
Total	**06**	**08**	**05**	**25**	**11**

Problems in implementing inclusive practice- Over two third of teachers indicated they did not have enough time to effectively meet the needs of students with disabilities. In addition, a large majority of teachers (87.89%) pointed out they lacked the training to implement inclusion successfully. Insufficient support and resources were barriers (80.76%) for them in implementing the principles of inclusion. Furthermore, more than half the teachers agreed that demands for academic results make inclusion of students with disabilities difficult. Adjusting their instruction was problematic (78.45%) and 72.56 % indicated that it was difficult to meet the needs of students with certain disabilities in the general education classroom. Considering that adjustments in curriculum and instruction are a major part of inclusive practices, these results indicate the difficulties involved in establishing an inclusive education environment.

Collaboration and role perceptions- A major factor in the success of inclusion is the degree of collaboration between general and special teachers, and their perceptions of their respective roles. The majority of regular primary teachers (88.34%) were neutral regarding the effectiveness of their communication with special education teachers. Some 45.19% felt that they played a subordinate role regarding their students with disabilities, and 23.67% reported feeling some degree of intimidation in collaborating with special education teachers. About half of the teachers (58.56%) felt that they were sufficiently involved in the inclusion process.

Age, gender, and years of teaching experience- The most distinctive feature of Tables 2 and 3 is that the older the respondents, the more positive their attitudes and willingness regarding inclusion. It appears that as teachers gain professional experience their attitudes towards inclusion becomes increases, possibly due to the strengthen in their knowledge they report regarding practices to enhance outcomes for students with disabilities. This indicates the importance of ongoing professional learning opportunities for teachers.

Table-3
Willingness to Teach Students with Disabilities by Age and Teaching Experience

Age	A Strongly Disagree	B Disagree	C Neutral	D Agree	E Strongly Agree
25-30	00	01	01	07	03
30-35	01	01	02	09	02
35-40	01	02	04	12	01
>40	01	01	00	05	01
Total	**03**	**05**	**07**	**33**	**07**
Teaching Experience					
<5	01	02	01	03	01
5-10	02	01	03	16	03
10-15	00	02	01	11	02
>15	00	00	02	03	01
Total	**03**	**05**	**07**	**33**	**07**

Overall, primary education teachers in this questionnaire demonstrated positive attitudes toward inclusion. While 82.69% were in favor of inclusion, when those with neutral attitudes are included, 76.78% of teachers do not reject the concept of inclusion. However, general attitudes towards inclusion do not equate with a specific willingness to teach students with disabilities.

1. Interview

Most general education teachers demonstrated positive attitudes towards inclusion. Some considered it to be a natural development in education and reported mutual benefits for their students with and without disabilities. Teachers demonstrated an understanding of the social function of inclusion by indicating that students without disabilities learned to accept and understand people who were different from them. They also pointed to academic and social achievements of students with disabilities, such as improved handwriting and social skills (e.g., friendship). Teachers indicated that they learned to consider students with disabilities as important members of their class.

Teachers reported they felt inclusion to be successful when they saw all their students playing together, regardless of disabilities.

On the other hand, most teachers emphasized that for inclusion to be successful, they needed more systematic support from Itinerant teachers and resources such as teaching materials, training, and smaller class sizes.

Discussion

The purpose of this study is to investigate the attitudes of regular primary teachers in the Bareilly District towards inclusion. The study examines the willingness of teachers to teach students with disabilities, their ideas regarding the positive and negative effects of inclusion, and the practical problems experienced by teachers attempting to include students with disabilities in their classroom. The relationships between demographic variables and teachers' attitudes and willingness are also considered.

The results indicate that regular primary teachers are divided in their attitudes towards inclusion. While teachers who perceived inclusions positively are outnumbered those who perceived it negatively, actual willingness to teach students with disabilities was lower than these favourable attitudes would indicate. Teachers with positive attitudes towards inclusion can be reluctant to teach students with disabilities in their regular classes. These results do not appear to be aligned with the results of various studies (e.g., Scruggs & Mastropieri, 1996; Vila, et al., 1996). The differences show that in the absence of a general consensus among educational personnel, it would appear difficult to develop an educational system that embraces diversity and inclusion.

The need for changes in the individual attitudes and values of regular primary teachers was revealed by their feelings on specific issues. For example, while they accepted inclusion as a principle, they felt that time devoted to a single student with a disability was time taken from the rest of the class. Other teachers highlighted a sense of lack in the set of skills and knowledge necessary to teach students with disabilities. Similar issues were found among Australian teachers (Westwood & Graham, 2003).
Regular primary teachers reported that inclusion provides students with and without disabilities with social benefits, such as positive role models. A majority of teachers, however, believed students with disabilities required specialized services in special education classrooms, and were concerned that these specialist services may be lost if they were educated in a regular environment.

These concerns illustrate possible reasons for hesitation in implementing inclusive education practices. Many regular primary teachers were aware of their limited skills and knowledge regarding inclusion, including the relevant skills and knowledge, and even the very nature of disability and inclusion. This appeared to make teachers fearful of change and hesitant in accepting the new educational agenda of inclusion. Teachers felt supported through the provision of the resources required to carry out their expected roles, including materials, human resources and training. The practical ways in which these resources are utilised to support classrooms and school environments need to be better understood.Dettmer, Thurston and Dyck (2005) claimed that the most important element in the implementation of inclusion is the clarification of roles. Regular primary teachers participating in this study, for example, appeared to assume that the role of Itinerant teachers was to be responsible for the academic development of students with disabilities, while their role was merely to provide a social setting in the general classroom. Over time, regular primary teachers gradually come to accept their educational responsibilities for the academic goals of students with disabilities (Wood, 1998). As roles clarify, the team becomes more cooperative and roles become less rigid. Ebersold (2003), however, warned that coherent functioning cannot be expected to be achieved spontaneously.

Even if there are no generally accepted definitions of the roles of regular primary and Itinerant teachers, we can gain a sense of their respective areas of responsibility by understanding the contribution both groups of teachers can make to the classroom program. Regular primary teachers can share their knowledge of content areas, grade level curriculum and effective teaching methods, including large group instruction. Special education teachers, on the other hand, can facilitate individual rather than group learning styles, instructional strategies, clinical teaching, analysis and adjustments of instruction and curriculum, and behaviour management. Itinerant teachers supplement the work of general education teachers in regard to the specialist, individualized instruction that can improve the quality of outcomes for students with disabilities (Heward, 2003).

Change in educational values and philosophy is another important factor in the successful implementation of inclusion, as evidenced by the responses of teachers during the interviews. If regular primary teachers retain any educational prejudices and a rigid sense of boundaries in the provision of education programs for all students, including students with disabilities, then the provision of supports and resources may not be enough to maximize outcomes for everyone.

The relationship between the age and experience of the respondents and the negativity of their attitudes was a feature of this study not supported by wider research (e.g.: Chun, 2000, Villa, et al., 1996). The finding that younger and less experienced teachers had more negative attitudes and a lesser willingness to include students with disabilities in their classroom. The challenge then for these teachers will be to promote more positive attitudes among less experienced and younger teachers through ongoing professional development and modeling of effective practices, via collaboration and peer partnerships (Pugach, 1995).

This paper has reported the results of a small-scale study examining the attitudes of regular primary teachers in Bareilly District of Western Uttar Pradesh towards including students with disabilities in their classroom. The outcomes of this study provide evidence that the attitudes of these teachers are very similar to those of teachers in other countries. Teachers are unsure of their professional knowledge base and how to cater for students with disabilities in their classroom. The challenge for administrators and those people with expertise (e.g., special educators) will be to break down the barriers between general and special education teachers working together as a normal part of professional development.

The inclusion of students with disabilities in regular classrooms is a goal of many educators and education sectors around the world (Armstrong, Armstrong, & Spandagou, 2010). The same concerns and challenges are shared internationally, including skilling teachers, promoting collaboration among educational professionals, and maintaining positive attitudes towards educating students with disabilities in general education classrooms. This approach, supported through this small study, provides a basis for future research involving all members of the school community (i.e., students, parents, general education teachers, special education teachers, administrators, and therapy staff).

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IMPACT INVESTMENTS IN INDIA: STATUS ANALYSIS

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ABSTRACT:

Impact investments are investments made into companies, organizations, and funds with the intention to generate measurable social and environmental impact alongside a financial return. Impact investments can be made in both emerging and developed markets, and target a range of returns from below market to above market rates, depending upon the circumstances. Impact Investing tends to have roots in either social issues or environmental issues. Impact investors actively seek to place capital in businesses and funds that can harness the positive power of enterprise. Impact investing occurs across asset classes, for example private equity / venture capital, debt, and fixed income.

There are many international investment firms who prefer to make their investment in India as they feel that there is lot of potential for "impact investing" Reason is that the practice of serving 800 million low-income people with quality products and services in a timely and affordable way becomes standard procedure for Indian business. Under impact investing, money is used to deliver social benefits alongside financial returns.

The paper presented here, explains the meaning, history and mechanism of impact investment. The paper also points out the current status of impact investment in India, challenge and probable solutions.

Key words: Social venture capital, Angel investors, patient capital, bottom of the pyramid (BoP),

Introduction:

Impact investing is a process where the investment is made into the companies or organizations that will benefit the society and at the same time fetch investor with some amount as returns.

Impact investors are primarily distinguished by their intention to address social and environmental challenges through their deployment of capital. For example, criteria to evaluate the positive social and/or environmental outcomes of investments are an integrated component of the investment process. In contrast, practitioners of socially responsible investing also include negative (avoidance) criteria as part of their investment decisions.

Historically, regulation - and to a lesser extent, philanthropy - was an attempt to minimize the negative social consequences of business activities. But there is a history of individual investors using socially responsible investing to express their values, usually by avoiding investments in specific companies or activities with negative effects. In the 1990s, Jed Emerson advocated the blended value approach, for foundations' endowments to be invested in alignment with the mission of the foundation, rather than to maximize financial return, which had been the prior accepted strategy.

Simultaneously, approaches such as pollution prevention, corporate social responsibility, and triple bottom line (People, Planet, Profit) began to measure non-financial effects inside and outside of corporations. In 2000, Baruch Lev of NYU Stern School of Management pulled together thinking about intangible assets in a book by the same name, which furthered thinking about non-financial effects of corporate production.

Finally, around 2007, the term "impact investment" emerged, an approach that deliberately builds intangible assets alongside tangible, financial ones.

Impact Investment Mechanisms

Impact investments occur across asset classes and investment amounts. Among the best-known mechanism is private equity or venture capital. Impact investments can also be made by individual angel investors. "Social venture capital" or "patient capital" impact investments are structured similarly to those in the rest of the venture capital community. Investors may take an active role mentoring or leading the growth of the company, similar to the way a venture capital firm assists in the growth of an early-stage company.

Impact investing primarily takes place through mechanisms open to institutional investors. However, there are ways for individuals to participate in providing early stage funding to ventures that blend profit and purpose. These include RSF Social Finance, Calvert Foundation, Microplace and with private impact-focused financial advisors such as HIP Investor. Other opportunities available to individuals include the Institute for Community Economics' Investor Note, the Calvert Foundation's Community Reinvestment Note or the Enterprise Community Partners Community Impact Note.

Impact investing is distinguished from crowdfunding sites like Indiegogo or Kickstarter in that impact investments are typically debt or equity investments over USD $1,000 with longer-than-traditional VC payment times, and may not have an "exit strategy" (traditionally an IPO or buyout in the for-profit startup world). Although some social enterprises are nonprofits, impact investing is typically with for-profit, social- or environmental-mission-driven businesses. Impact investing is distinguished from microfinance (such as MYC4) primarily by deal size and secondarily by the investment for equity rather than debt.

Organizations receiving impact investment capital may be set up legally as a for-profit, not-for profit, B Corporation, Low-profit Limited Liability Company, or other designations that may vary by country.

Impact investment "accelerators" also exist for seed-stage social enterprises. Similar to seed stage accelerators for traditional startups, impact investment accelerators provide smaller amounts of capital than Series A financings or larger impact investment deals.Some private foundations also make impact investments. See Program-Related Investment for more.Impact Investment networks also exist to bring together individuals with an interest in impact investing. Investor networks may have in-person meetings and/or online platforms to facilitate finding suitable investment opportunities. Investor networks may or may not have a pool of funds to invest on behalf of the network. Often, the role of the network is to bring investors and investees together but investor networks vary in the amount of due diligence they do as a network vs. what individual investors do in assessing deals.

Despite this momentum, the weakness of market mechanisms (such as rating agencies, market clearinghouses, syndication facilities, investment consultants) creates debilitating inefficiency that hampers investment.

Indian scenario

There are many international investment firms who prefer to make their investment in India as they feel that there is lot of potential for "impact investing" Reason is that the practice of serving 800 million low-income people with quality products and services in a timely and affordable way becomes standard procedure for Indian business. Under impact investing, money is used to deliver social benefits alongside financial returns. A key factor why India is an attractive market for impact investors is the accessibility to consumers at the bottom of the pyramid (BoP), which has triggered the need for socially impactful market-driven solutions to development issues.

According to Jayant Sinha, partner & managing director, Omidyar Network India Advisors, India is the epicentre of impact investing. In a way, the future of the impact investing industry globally is going to be established here. Flowing table indicates recent impact investments in India by some global investment firms

Table 1: Impact Investment in India(Yr: 2011-2013)

Name of the organization	Total impact Investment
Omidyar Network	$200 million
Gray Ghost Ventures,	$60 million
The Rockefeller Foundation	$200,000
Acumen	$31 million
Elevar Equity	$96 million

Angel investors are now seeking to invest in socially relevant enterprises at the seed-stage as they see an opportunity to make high returns and help communities change for the better. Recently, investors aligned with the Indian Angel Network created a social impact funding arm "IAN Impact" to provide seed capital for companies that cater to those at the base of the economic pyramid. IAN Impact made its first investment with Rs 3-crore round of funding in technology venture Gram Vaani in collaboration with US-based Digital News Ventures in 2013 .

Last year, about $151 million (about Rs 902 crore) was invested in social ventures across India, as investors who drew away from the sector following the downturn in the microfinance industry made a cautious return. Social venture funds are now targeting companies in sectors, such as clean energy, education, telecom, water and health. Amongst the most active investors in the space is Aavishkaar Venture, which has funded affordable healthcare company Vaatsalya and agri-based startup INI Farms.

"If we remove clean tech and microfinance, the impact investments in India are growing every year. India has become the focal point of impact investments for all global investors," says Aavishkaar CEO Vineet Rai, who is raising a new fund of $95 million (about Rs 570 crore).

A number of overseas investors are also stepping up their presence in the sector. Omidyar Network, an investment firm backed by eBay founder Pierre Omidyar, has earmarked close to $200 million, or Rs 1,200 crore, for social impact investments in India. Others, such as Atlanta-based Gray Ghost Ventures which has a corpus of $60 million (Rs 360 crore) and the Acumen Fund, are also active players. Gray Ghost's investments include job portal babaJobs.com while Acumen has backed Avani Bio Energy and solar lamp solutions provider D.Lite Design."There was a very real gap in this space, which seed funds like IAN and Unitus are trying to fill in," says Vishal Mehta, cofounder of Lok Advisory Services, which has a venture fund of $65 million (Rs 390 crore) for social ventures in India.

Gram Vaani, founded by IIT-Delhi professor Aaditeshwar Seth in 2009, is a community radio service available in states such as Jharkhand, Rajasthan, Andhra Pradesh and Uttarakhand. Citizens can post or listen to messages about social issues, maternal health, agriculture issues or corruption through it.

Seth expects to use the latest round of funding to build the technology and user network for his company.

"Gram Vaani has brought two million users together across Indian s t at e s as we l l as Afghanistan and Pakistan," says Ravi Krishnappa, a technology entrepreneur who is now a core member of the impact investment arm of IAN. "Corrupt officials have been exposed, women sarpanches have been able to reach out to their villages and technology has been used to bring accountability in the rural health delivery."

With growing social capitalism, impact investing is picking up pace in India., a philanthropic investment firm co-founded by eBay founder Pierre Omidyar and his wife Pam, is looking to invest $200 million in for-profit and non-profit organizations across India in three-five years. On the other hand, Gray Ghost Ventures, a large impact investor globally, plans to invest $60 million in the country over the next five years. Recently provided a The Rockefeller Foundation grant to Dasra as part of its commitment to develop the Indian impact investing industry and unlock more impact capital originating from within the country. Besides, it has given a grant of $200,000 to Villgro Innovations Foundation towards the costs of its social entrepreneur and enterprise development programme, which trains early-stage social entrepreneurs to refine their business model and scale their social impact to create positive benefits for poor or vulnerable people in India. For Acumen, India is its largest portfolio where it has invested $31 million out of cumulative global investments of $84 million, across sectors like health, energy, agriculture, water and education. Acumen is also actively exploring the affordable housing sector. While Acumen does not have an India-specific goal, its aim for its cumulative global investments is to reach $150 million by 2015.

At the same time, the number of high net worth individuals (HNIs) in India has increased, and they seek to invest their wealth with both a financial and social bottom line. With over a dozen domestic and international funds operating in this space, the segment has grown steadily over the past few years.

Omidyar Network has a sector-based approach to impact investing and is focused on supporting organizations that are scalable, sustainable and have the potential to create large-scale opportunities.

The potential is that the word 'impact' goes away, that the practice of serving 800 million low-income people with quality products and services in a timely and affordable way becomes standard procedure for Indian business. Gray Ghost Ventures has already invested around $60 million in India in areas like education, creating jobs, women empowerment and sparking innovation that serves low-income communities.
Between affordable education and mobile services, it will invest another $60 million over five years.

According to research by the Rockefeller Foundation, impact investing generated around $100 million (roughly Rs 530 crore) of capital in India in 2012 and is said to be growing at 30% per annum. The potential for impact investing in India can be gauged from the fact that Dasra, a strategic philanthropy foundation, has received a large number of strong proposals that address many areas of impact investing, such as unlocking capital, creating common platforms for investors and social enterprises, creating industry bodies, supporting and replicating incubators, according to Natasha Oza, director, talent management, Dasra.

Despite the recent surge in the number of social enterprises, the section of BoP(Bottom of pyramid being served by these enterprises is still very small. This in itself suggests the need for a massive scale-up of existing enterprises as well as more innovations being brought to the low-income consumer. According to Sachindra Rudra, India director, Acumen, neither of these will be possible without the right type of capital supporting the growth, and hence the potential is significant. As impact investing is becoming an established asset class, there is more focus on returns and commercial opportunities. But in order for the sector to grow and have sustainable social impact.

Table: 2 Fund Flow Social venture capital investment (Since 2011)

Year of Investment	Investment in million ($)
2013	$23.4 million
2012	$151.41million
	$248.44
Souce: Venture Investment reports 2012	

The above table (Table No.2) indicates that venture capital in social enterprises is showing downturn. Further, Fund Flow through Social venture capital investment (between 2011 13) is not as high as we have assumed. Social entrepreneurship and impact investment epitomize a $2.4 trillion industry. India is also considered as epicenter of impact investment. In India where 800 million people live at the bottom of pyramid, tmpact Investment may change their lives in a big way. India is believed to be a crucial for innovative social entrepreneurship and any sway of interlopers can be disastrous

Above data shows that impact investment in India is at a nascent stage now. Some experts believe that the expectations being raised are just beyond the capability of the system to deliver. It is expected to sort out deep-rooted societal problems overnight. Social entrepreneurs should be blamed for throw up impact targets and numbers of beneficiaries, whether in education, healthcare or water and sanitation, that are highly unrealistic.

The fact is ushering change and outcomes at a systemic level in the difficult arenas like education, healthcare or water and sanitation, would require years or decades of work. Short-termism is incongruent to this sector.

The absence or fluidity of definitions in the impact investment has added to the confusion. Basic questions as ”who is an impact investor, or even, who is a social entrepreneur” are still asked. Impact investing could mean different things for different sets of people and geographies. As for social entrepreneurs, there are the not-for-profits, for-profits and, lately, innovative hybrids that combine the two models nudging for space. So, what precisely is impact investing? Impact investing is basically the idea of using profit-seeking investments to bring about social or environmental good. It is championed by a cohort of institutions, including the Rockefeller Foundation, Gates Foundation and several financial powerhouses like Citigroup and JP Morgan, among many others. Acumen has several investments in India, including Husk Power, Lifespring Hospitals and Ziqitza Healthcare. Having recognised access to capital, especially debt capital, as a typical challenge in India, Novogratz recently signed up with USAID for a credit guarantee of up to $15 million in debt capital for social enterprises. In fact, the non-availability of working capital is beginning to generate a serious erosion of ownership.

Entrepreneurs are diluting equity holdings, some to the extent of 70-90%, exposing themselves to the risk of being marginalised within their own companies. For social entrepreneurs, this could translate into a mission drift, as they begin to cut corners and follow investor directives that may be inimical to the long-term interests of the company and the sector.

For A New Order

While the challenges in the sector are multifarious, scores of entrepreneurs have been doing wonderful work under trying conditions. Indians have taken a lead here and this has to be sustained. Imperfections are inevitable as an industry grows and can be addressed. The positive of the hype, in some ways, is that social issues are now mainstream. The struggle is in addressing present pitfalls and charting the road ahead.

Â Bill Drayton, chair and CEO of Ashoka-Innovators for the Public, who coined the term 'social entrepreneur' decades ago, has an answer for the tremors beginning to rock the sector. He likes to look at the big picture and insists that it is about time businesses, social enterprises and even governments organised themselves differently. The old order has to give way to the new; and the new value is "contributing to change." He recommends a totally new architecture of functioning. We have to create an open, fluid team architecture. Take the example of Google, which has organised itself very differently from other companies -- it is driven by an ecosystem of 1,800 teams.

The goal is not to capture bigger market shares." Framework change in society is what is expected mechanisms that alter the old ways of doing things while addressing social challenges. Ashoka has recently tried to do this in affordable housing for the urban poor. In Ahmedabad and elsewhere, it has catalysed innovative coalition a "hybrid value system" as with developers, civil society organisations, housing finance companies, architects and government. In Ahmedabad alone, 6,500 units are under construction with various developers, but now we are taking a step back to try and formulate a method to replicate this model across the country.

Apart from the functional problems other problems are that the nascent Indian impact investment industry remains beset by inefficiencies and distortions that currently limit its impact and threaten its future trajectory:

- Investors are largely unable to work together effectively given a general confusion of terminology. This limits investors' ability to share knowledge and co-invest, which perpetuates inefficiency and fragmentation in the field.
- The absence of basic market infrastructure, like standards for measuring and benchmarking performance, constrains impact and capital flows.
- These problems are exacerbated by the weakness of market mechanisms such as rating agencies, market clearinghouses, syndicated facilities, and investment consultants.

The combination of these factors - barriers to information flows and collaboration, a lack of infrastructure, and an underdeveloped ecosystem of intermediaries and services providers - threatens the evolution of the impact investing industry and, ultimately, its ability to realize its potential for social and environmental impact.

Individual investors and service providers lack the capacity and mandate to solve these challenges alone. The Global Impact Investing Network (GIIN) is a not-for-profit organization dedicated to increasing the effectiveness of impact investing. The GIIN's programmatic agenda will be rooted in the challenges faced by investors, and it will serve as a forum for identifying and addressing the systemic barriers that hinder the impact investing industry's efficiency and effectiveness.

Need for a self Regulatory Body for impact investment:

With growing inflow of impact investment in India there is an urgent need for setting some standards for impact investment that can address the following issues properly:

- How to define the impact investment
- Which sectors will qualify for impact investment?
- How to measure the social impact
- How to measure tangible returns
- How long should be the holding period?
- How to measure returns

Three years ago when micro finance bubble burst in India, everyone felt the need for a regulatory body in the microfinance sector. Between 2006 and 2010, a lot of funds from private equity (PE) and venture capital (VC) poured into microfinance, and the subsequent pressure to grow saw companies in the sector commit many excesses and indiscretions while dealing with poor borrowers. Unfortunately Microfinance did not have a self-regulatory body. We've seen the problems. Being accountable is a good thing, especially being accountable to ourselves.

Indian Impact Investor Council (IIIC)

In 2012 the Indian Impact Investor Council (IIIC), set up by some leading impact investment companies to regulate the sector. The IIIC is looking to organise impact investing in the country, both in terms of structure and philosophy. IIIC is looking at the economics of impact. Under its definition, 100 percent of the impact fund, your portfolio needs to deal with low-income population. No doubt debate is still on standards and may take couple of years in final draft. IIIC will make it binding on its members to follow the standards set by it on investing. IIIC has nine leading impact investors as its founding members. These include Aavishkaar, Omidyar, Elevar Equity and Unilazer Ventures, the family office of Ronnie Screwvala. The council expects to form a charter and have 30 members by end of the 2013. Prominent in the list of potential members are large developmental finance institutions (DFIs) like DFID, USAID and IFC. But the biggest concern is its complicatedness. The biggest concern with a self-regulatory body is prescribing specific practices that all players may not be willing to accept.

Biggest hurdles:

- Is it possible to have single definition of Impact investment?
- Will all the members accept the regulations willingly?

According to Venture Intelligence, which collates data on VC investments, VC funds have made 109 investments in social businesses (excluding microfinance) in India, amounting to $395 million (about 2,000 crore). For VCs, social businesses are just one part of their investment portfolio. For impact investment funds, social businesses are the only part. According to Venture Intelligence data, six funds focussing on impact investments in India have raised $308 million in the last five years. That said, the investment pool available for social businesses is much larger as family offices and foundations like those of Bill Gates, Michael Dell and Omidyar Network, as well as foreign funds like Acumen, do not have a specific corpus for India. Young entrepreneurs need guidance in choosing investors who really mean impact and are willing to provide patient capital.

Conclusion

In India impact investment is at a nascent stage, but expectations are still very high. Large number in Indian and foreign investors are keen to invest millions of dollars for making 800 million Indians, improve their standard of living. Indian But the system of impact investment is not well developed in the country yet. Most importantly, its regulatory mechanism is yet to be developed in the absence of any specific regulatory system Three years ago, many micro finance institutions collapsed in the country. Taking notes from the past experience It is important to formally develop a regulatory institution to handle, monitor and regulate the fast growing impact investment process in the country.

Impact investment has some other problems as well. Centuries old social and economical problems of millions of Indians can not be shorted out in one or two years. It will take more time. So crating too much buzz around impact investment will only harm the cause. With more than 800 million people (BoP), India can be the epicenter for the new and innovative approaches in impact investment. What is needed is to impact investment fund must be 100 percent dedicated to the poor.

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IN SEARCH OF RIGHT MODEL: DEBATE OVER BIHAR AND GUJARAT MODEL

DR.S.B.P.Gupta *

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ABSTRACT

Debate over right economic model for India is on. Bihar development Model, Gujrat's Growth Model and Kerala's social models are in the centre of many debates now. Prominent economist Prof. Amartya Sen has supported the Bihar development model over Gujarat growth Model. He believes that Bihar Development model is more suitable for India than Gujarat model. On the other hand, world famous economist Prof. Bhagwati prefers Gujarat Growth model over Bihar Model.

Many economists are criticizing both the Indian economists for in debate, which is unnecessarily overstretched and creating media hype. However, relevance of such debates can not be undermined on the basis that debaters have some short of personal agony or professional. A fruitful debate over Bihar development model and Gujarat Growth model is very important and relevant for the country.

Key Words: Economic model, Growth model, Amartya Sen, Bihar, Gujarat, Jagdish Bhagwati and Arvind Panagariya

Introduction

First time in the history of independent India, there is a debate over growth/development models. Unlike the debate over capitalism Vs communism, this debate is on more narrow issues. It is about growth Vs development. Three models are in discussion these days; Bihar Development model, Gujarat Growth Model and Kerala model. All these three models have foundproved their effectiveness in respective states. But new debate is on which model is better and fit for the country as a whole. The paper presented here, microscopes all these three models with greater emphasis on Bihar and Gujarat models. As there is no formal definitions of Bihar, Kerala and Gujarat models, have been substantiated on the basis of popular notions and views of prominent economists like Prof. Sen and Prof. Bhagwati.

Amartya Sen on Bihar's growth strategy:

In his recent interview Amartya Sen backed Bihar's growth strategy, arguing that growth was not independent of social transformation. Citing Japan's model, which was later adopted by South Korea, Taiwan, Hong Kong and Singapore, the noted economist suggested that without education and proper health facilities, it was difficult to achieve balanced growth. He suggests,Educated labour force is the biggest guarantor and education and healthy labour force is able to produce everything from IT to autoparts. He also recognized the impressive growth rate, of over 11%, recorded by Bihar during the 11th five-year plan (2007-2012) and said it was an important indicator and showed the ability to change. He believes that has achieved tremendous growth rate beating the all the developed states and the national growth average is an obvious outcome of the state governments high expenditure on primary education, health and other facilities targeting poor population. Bihar ranks poorly on most human development indicators, its performance has improved in recent years, which according to Prof. Sen is driven by better administration and steps to improve literacy and health facilities. A few months ago, he slammed opposition lawmakers bent upon "disrupting" Parliament and stated that they were guilty for the deaths being caused by non-passage of the Food Security Bill, suggesting that the government take the "ordinance route"Since November 2005, a new government led by Nitish Kumar has implemented a number of economic and social reforms. Between 1999 and 2008, state GDP grew by 5.1% a year, which was below the Indian average of 7.3%. However, in January 2010, the Indian government's Central Statistics Organisation reported that in the five-year period between 2004–05 and 2008–09, Bihar's GDP grew by 11.03%, which made Bihar the second fastest growing economy in India during that 5 year period, just behind Gujarat's growth of 11.05%. Another survey conducted by Central Statistical Organisation (CSO) and National Sample Survey Organisation, under MOSPI, said that Bihar saw 14.80 percent growth in factory output in 2007-08, which was slightly less than the Indian rate of 15.24 percent. In 2011-12 Bihar was at the top, with 13.26 per cent GSDP growth, followed by Madhya Pradesh at 11.81 per cent. In 2012-13, Bihar's GSDP growth is estimated to have declined to 9.48 per cent. In the economic downturn 2013 when nation’s growth rate is shrieked to below five, maintaining a growth rate of 9.48 is quite appreciable

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Bihar Development model: Bihar model is an integrated approach for development and growth. In the Bihar Model state funding is highly polarized towards primary education, health facilities. Bihar Model assumes that without education and proper health facilities, it was difficult to achieve balanced growth.

Kerala Model: Sen had often lapped up Kerala model as "Kerala experience" - state-driven development - as a role model for other Indian states. In Bhagwati-Panagariya's book, the "Kerala Model" is a metaphor for a primarily redistribution and state-driven development

Gujarat growth Model: metaphor for development driven primarily by growth and private-entrepreneurship. Gujarat Model emphasizes on higher growth rate as the solution to poverty reduction.

Jagdish Bhagwati and Arvind Panagariya: A growth is the single most important instrument of poverty reduction and that India needs both to accelerate growth.

Amartya Sen: Growth is not independent of social transformation. Without education and proper health facilities, It is difficult to achieve balanced growth. He supports food subsidies to the poor.

Jagdish Bhagwati and Arvind Panagariya on Gujarat growth Model

Jagdish Bhagwati and Arvind Panagariya are highly impressed by Modi's economics. Late last year, in their book 'India's Tryst With Destiny: Debunking Myths That Undermine Progress and Addressing New Challenges', Bhagwati and Panagariya brought back to the fore the Kerala Model vs Gujarat Model debate. Sen had often lapped up what he called "Kerala experience" - state-driven development - as a role model for other Indian states. In Bhagwati-Panagariya's book, the "Kerala Model" is a metaphor for a primarily redistribution and state-driven development while the "Gujarat Model" is a metaphor for development driven primarily by growth and private-entrepreneurship. Opposing Sen's "anti-growth assertions", the authors argued that **growth is the single most important instrument of poverty reduction and that India needs both to accelerate growth.** In an article written recently, Prof Arvind Panagariya argued that Gujarat is doing well because there is something called “Gujarat Model” and he then compares it with “Bihar model” to further his case (or cause). He thinks that the so-called Gujarat Model can be used as a one-size-fits-all model for the whole of India. While the performance of Gujarat in many sectors must be recognised, Prof Panagariya makes a case that everything that is good in Gujarat is because of the Gujarat Model; and in the sectors where Gujarat is not doing so well, it is because other states are having a historical advantage. This explanation can be seriously contested atleast as far as the education sector is concerned. More so because education sector is an example cited by Prof Panagariya himself. Sen, came up with a book that he co-authored with eminent economist and former NAC member Jean Dreze. 'Uncertain Glory', their book, argues that the feasibility of high economic growth is threatened by the underdevelopment of social and physical infrastructure and the neglect of human capabilities, in contrast with the Asian approach of simultaneous pursuit of economic growth and human development, as pioneered by Japan, South Korea and China. Evidently, that was a strong riposte to 'India's Tryst With Destiny'. Bhagwati has also attacked Sen over his recent "obsessions" with Bangladesh and China, countries lauded by Sen for greater state participation in health care, education, etc. "An educated and healthy workforce brings economic growth and for that we need a fundamental change."

Comparison: Bihar Vs Gujarat

In a two-part series, we compare growth and development indicators of the two states over 20 years following the liberalization of India’s economy in 1991, when the entire nation grew at its fastest pace in history. In the first part, we examine growth indicators to find that Kumar outscores Modi when it comes to delivering on growth. In the second part, we examine a broader range of indicators, which indicate that Gujarat’s growth under Modi has been far more inclusive than Bihar’s under Kumar.

Table I: Average annual growth rate

Year	National average annual growth rate	Gujarat	Bihar Average annual growth rate
1991 -2001	6.1	7.5	2.7
2001-2011	7.7	10.2	8.2

The accompanying table shows that Gujarat's economic growth in 2001-2011 at an annual average rate of 10.2% was 2.5 percentage points higher than the national average. A closer look at the table shows that Gujarat's growth in the prior decade—before Modi took charge in 2001—at 7.5% also beat the national average, albeit by a slightly smaller margin of 1.4%. On the other hand , Bihar's economy limped along at an average annual growth rate of 2.7%, 3.4 percentage points slower than the national average, in 1991-2001. Over the next decade though, Bihar's growth rate trebled to 8.2%, beating the national average for the first time in independent India's history, even though the improvement over the national average was by a small margin. Bihar's turnaround is among the exceptional stories unfolding in India. 2011, the state grew at an annual pace of 10.9%, beating both the national average and Gujarat's growth rate of 9.6% during this period.

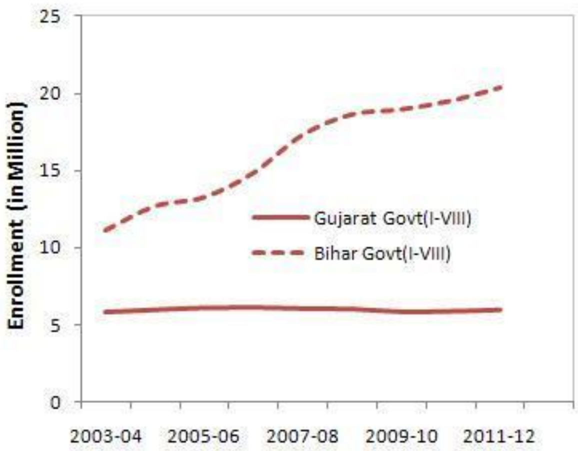
There are those who would like to ascribe the entire turnaround of Bihar's economy to the effect of a low base. But there is little empirical evidence to support the theory that growth rates across Indian states automatically converge. As economists Chetan Ghate (of the Indian Council for Research in International Economic Relations) and Stephen Wright (of the University of London) ably demonstrated in a recent Economic and Political Weekly article, there is no evidence of either convergence or of divergence among Indian states over the course of independent India's history.

The growth acceleration in Gujarat seems to owe more to the opening up of the Indian economy than to Modi's rule. To be sure, Modi ensured that the economy did not lose steam by choosing wise economic policies but his performance in driving growth pales in comparison to Kumar.

In the education sector, the state of Bihar has done far better than the state of Gujarat. ihar has made significant progress in elementary education. When Nitish Kumar took over the reins, the education system was in total disarray. There were fewer schools, 17% of the children in the age group of 6-14 were out of school, 85% of the existing schools did not have a black board, the pupil-teacher-ratio (PTR) was as high as 1:80, and there was poor gender parity in enrolment (740 girls for every 1000 boys).

Bihar, with its limited resources, transformed the entire elementary education system under Nitish Kumar. Today Bihar is the largest public education system (even bigger than UP) in India with over 2 crore children in government schools. The state government took a bold decision to recruit over 3 lakh contract teachers to get to a pupil teacher ratio of 1:50 (the ratio is still high).The gender parity in enrolment is now equitable (940/1000). Most interestingly, it is one of the few states where parents still prefer to send children to government schools.

Now compare this with Gujarat during the same period: the enrolment in government schools actually declined, not many government schools were constructed, the state continues to have poor gender parity, and parents are opting out of public education system in big numbers and with a huge dropout rate. (all graphs below).



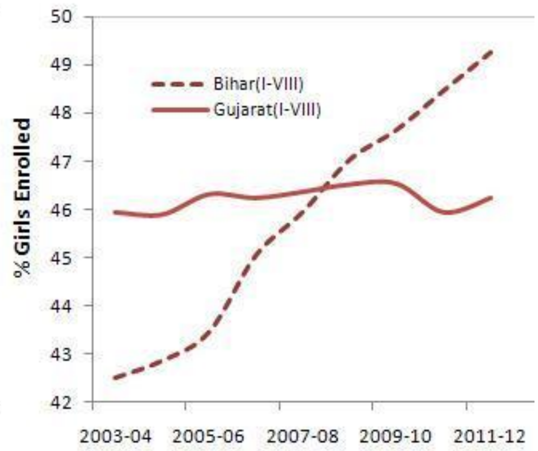
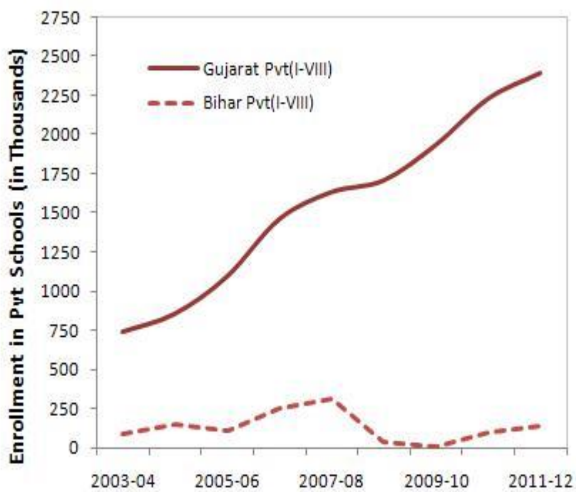


Figure 1 : Bihar public school enrollment in elementary education nearly doubled while Gujarat enrollment slightsly decreased. (Source : DISE)

Figure 2 : Bihar gender ratio progress with bicycle scheme for girls and after adressing law and order problems (Source : DISE)



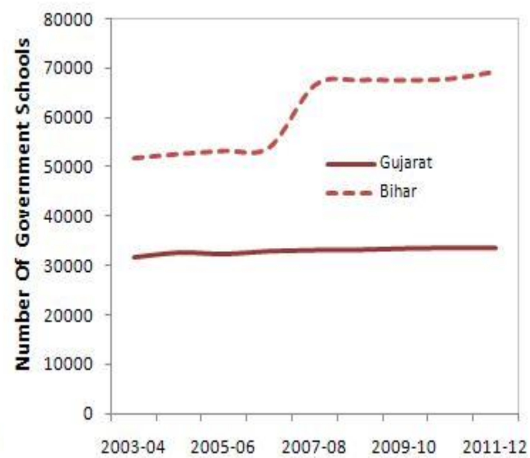


Figure 3 : Parents in Gujarat prefer to send their children to private schools, the enrollment in pvt schools increased by 300% (Source : DISE).

Figure 4 : Bihar increased the access by constructing more number of schools, while Gujarat did not do much in this aspect (Source : DISE).

Coming to the interesting aspect of learning outcomes, according to Annual Status of Education Report (ASER), a comprehensive annual survey of Rural India done by Pratham, Bihar outperforms Gujarat by a huge margin in both reading as well as arithmetic. Please remember that the size of Bihar public education system is close to three times that of Gujarat and Bihar nearly doubled the capacity of public education system after Nitish Kumar took over. Any education policy analyst will agree that it is very difficult to maintain quality with massive expansion and despite that Bihar has outperformed Gujarat.

According to Prof Panagaria, Kerala has a historical advantage in education. It is a valid point, but it does not explain the colossal failure of Gujarat's public education system, where only 12% of the children in Class III can do a simple subtraction and only 11% of the children in class V can do a simple division (the corresponding percentages for Bihar are 26% and 30% respectively). A state with excellent administrative abilities (as is often claimed by many) but only 10% of the children acquiring minimum basic skills is hardly a "model" which can be applied to entire India (graphs below). To put it simply, the Gujarat Model is educationally anorexic.

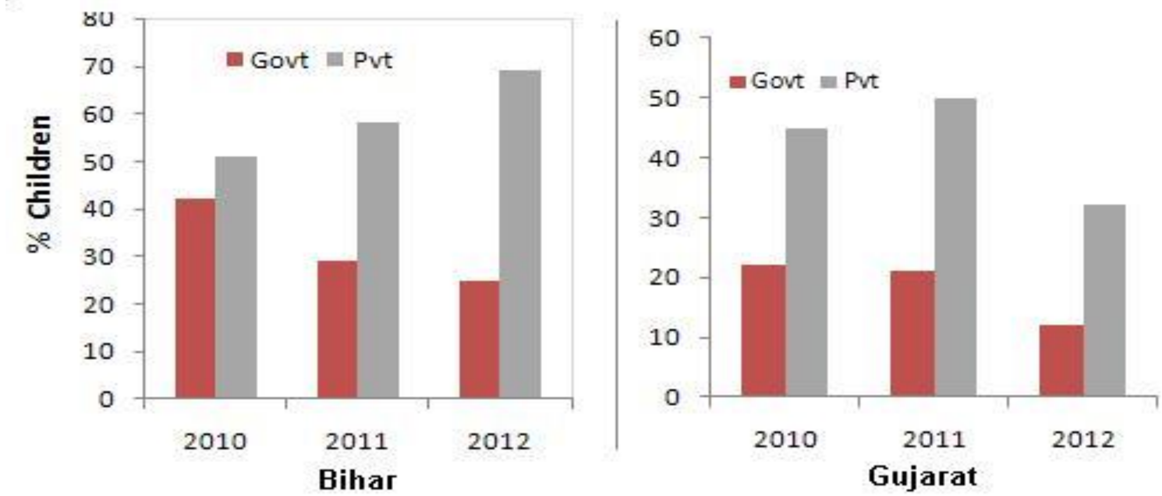


Figure 5 &6: Children in Std III who can do subtraction or more (Source: ASER-2012) .

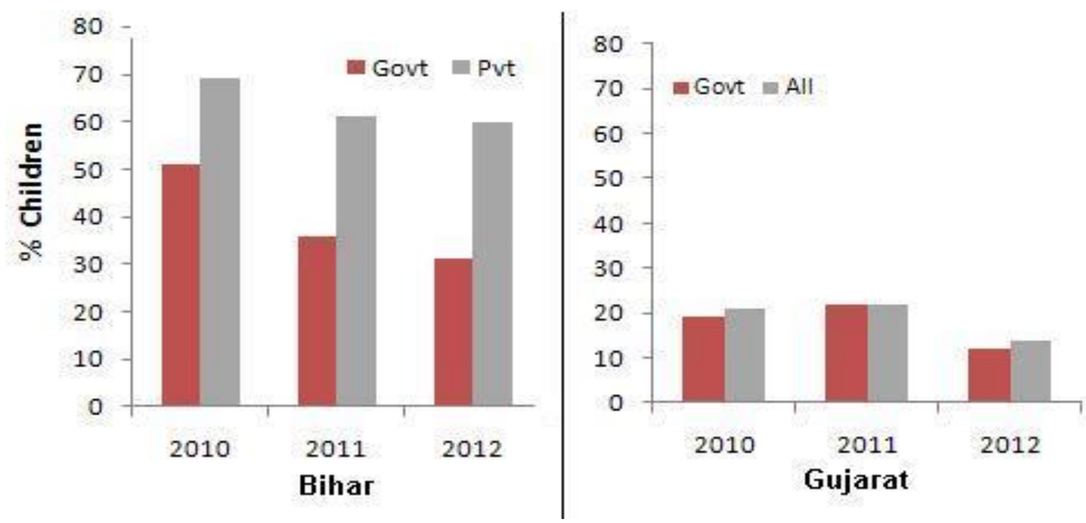


Figure 7 & 8: Children in Std V who can do single digit division (Source: ASER-2012)

In Gujarat, 65% of the children dropout before they reach Class VIII and of the remaining students, only 35% can read simple English sentences (example of simple English sentence as per ASER : "what is the time", "she has many books"). Only 6 of 33,458 government schools in the state impart education in English medium. When Mr Modi says India can export teachers to other countries, it sounds like a novel thought, but that does not even remotely match with the reality on the ground. Unless there is a huge demand for Gujarati medium teachers abroad!

Focus on Industry and infrastructure is important for growth, but for that growth to be sustainable it has to be backed by robust human capital and higher productivity. It is not uncommon to hear from industry the complaints related to lack of employable skills even among graduates. In education sector, we are sitting on a time bomb. The learning outcomes in schools, all over India, are abysmally low and they are declining every year. If we do not address this challenge with a sense of urgency, we might construct the most wonderful industries but there will no skilled labour to run them. Whatever be your political leanings, no one can argue that Gujarat is the model for India to emulate to overcome that challenge. But it is only one side of the coin. When total expenditure of the state government will be focused on human capital, and industrial growth is remained overlooked, risk of very high unemployment can not be ignores. Therefore, a balancing act is the need of the hour.

Areas where Gujarat has out performed Bihar

Given the rapid recovery in Bihar's growth engine, one would expect a substantial decline in poverty levels in the state. But poverty figures have barely budged between 2004-05 and 2009-10 in Bihar. Poverty levels declined by less than a percentage point to 53.5% in Bihar. In contrast, poverty rates fell by an impressive 8.6 percentage points in Gujarat over the same period. Why did Gujarat succeed in attacking poverty while Bihar failed? Actually, Gujarat's growth has been far more balanced than that of Bihar, allowing people employed in different sectors to gain from the growth process. Bihar's growth has been narrow, concentrated in the secondary sector. Within the secondary sector, it is chiefly construction activity that has driven growth. The narrow growth base and lacklustre growth of the primary sector (agriculture and allied activities) has meant that most of Bihar has been left out of the growth process. Unlike Gujarat, which is 42% urban, Bihar is largely a rural state and the absence of an effective agriculture strategy has hurt the state badly. Nine out of 10 people in Bihar live in its rural parts. Even as poverty levels stagnated, the Gini coefficient—a measure of inequality that takes values from 0 to 1, with 1 indicating extreme inequality—went up in rural Bihar shows that Rural inequality declined in Gujarat over the same period, although inequality levels in richer Gujarat are higher than in poorer Bihar. Gujarat's agricultural performance was superior to most other states even in the 1990s. In the 2000s too, Gujarat maintained its growth advantage. But what the averages actually hide is a remarkable turnaround of the resource-poor and drier regions within Gujarat, such as Saurashtra, during this period. Much of Gujarat's growth over the past decade has come from these parts rather than the irrigated belt. Calling the superior growth performance of such semi-arid regions an 'agrarian miracle'. Gujarat under Modi has been more inclusive than Bihar under Kumar because of Modi's focus on the agrarian sector. The focus on the agrarian sector in the poorer parts of the state has been among the most effective anti-poverty tools any government has employed in the past decade. While Modi's supporters, and sometimes the man himself, mouth pro-market and anti-state rhetoric, Gujarat's government has been actively interventionist in key sectors of the economy.

To be sure, Bihar too has some notable achievements in improving social outcomes: rapid progress in literacy, especially among women, and universal deworming of children are two striking examples. Yet, Bihar's overall success in spreading the benefits of growth has been meagre. The striking stasis in poverty levels despite exceptionally high growth rates punctures Kumar's claims of 'inclusive growth'. Kumar's key achievement has been to bring law and order under control, and to facilitate a massive construction boom. Kumar would like to project himself as an inclusive 'socialist' leader. But his regime has been quite elitist in reality, allowing a small section to corner the benefits of growth.

The divergences between the narratives surrounding the two leaders and the actual outcomes in the two states illustrate the fact that any professed allegiance to an economic ideology is merely aimed at public relations rather than to guide actual policy decisions. Is the lack of ideological rigidity among politicians a mark of wisdom? Or, is this another mark of their weaknesses?

Conclusion: Different states have different socio-economic and political conditions and they have to mould their policies to address their specific challenges. Some states might invest in industry and infrastructure which can lead to rapid growth while other states might opt to invest in human capital (health and education) which will normally give returns in the long run. This is a matter of policy choice and most of the times that choice is dictated by circumstances. One size fit for all is not a very logical avenue for growth and development. It seems that both the models have very narrow differences and both are complementary to each other. One hand, Bihar model is more focused on improving the education, sanitation and health conditions of poor in Bihar with the help of funds allotted by central government & state resources. On the other, Gujarat model is more focused on attracting FDI in the state. Industrialization is the key activity of Gujarat model. Bihar is a very poor state where very large population lives below the poverty line. So, Nitish's idea of increasing their standard of living through health, education, and nutrition is quite good. But at the same time, **industrialization is also important for the growth of the state. So that more** and more employment opportunities be generated. It is quite obvious that Bihar model would not get desired results if it fails to adopt Gujarat model. Same theory is applicable for Gujarat also. Its growth model remains useless if a very large population of the state remains poor. So some elements of Bihar model is also important for over all growth of the state so that poorest of poor bring back to the main stream. Finally it can be said that both the models are equally important.As far as growth is concerned, I think we need both the Bhagwati and Sen model.India can never be a truly happy prosperous country unless our passion for growth is combined with compassion for the poor. A large number of people in this country are poor.While Sen's model for growth advocates that India should invest more in its social infrastructure, the model put forth by Bhagwati argues that mere focus on growth can yield enough resources for investing in social sector schemes. A most constructive economic policy is incomplete without the element of compassion. I support Dr Bhagwati's views there should be passion for growth and equally support Dr Sen's model which says there should be compassion for the poor. Bhagwati model will never be complete unless complemented with Sen's model

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PRIMARY EDUCATION IN JHARKHAND: CASE STUDY OF WEST SINGHBHUM DISTRICT

DR. D.K MISHRA*

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ABSTRACT

This paper details condition of primary education in Jharkhand in general and West Singhbhum district of Jharkhand in particular.

West Singhbhum district of Jharkhand is different from the other districts of Jharkhand in a sense that it is a homeland of many tribal communities and 80 percent of its population resides in rural areas. In the 18 blocks of West Singhbhum district, there are more than 2500 government run primary schools but quality of education is still quite unsatisfactory. The paper presented here, points out some specific impediments, responsible for unsatisfactory growth of literacy percentage in the region along with general ones that need a multi-pronged effort to ensure effectiveness. While the government has step in with incentives such as midday meal schemes, community participation in the governance, the primary schooling system has yet to be organized.

Key Words: Jharkhand, Primary education, government teachers, Para teachers, high drop out, low literacy rate, dissatisfied teachers, tribal population, naxalism, school infrastructure, government schools,

Introduction

Jharkhand is the 28th state of India. Formerly a part of Bihar, the state was formed on November 15, 2000 with Ranchi as its capital. A hub of industrial activities, the state of Jharkhand is also an educational destination. Centres of learning including Birla Institute of Technology and Indian School of Mines, IIM, Ranchi and XLRI, Jamshedpur attract students from across the country enroll for their cutting-edge programs in wide-ranging disciplines.

Despite the fact that there are some excellent educational institutions in Jharkhand it has an inadequate educational infrastructure. The 2011 census listed the state's official literacy rate at 67.63% (Male: 78.45%; Female: 56.21%) with only nine districts above the average literacy rate. The state offers free and compulsory primary education available for all children up to age 14. The state has a network of around 21,386 government and private schools. The literacy rate for females is lower than males. Educationists in Jharkhand paint a bleak future for primary education, especially in rural areas. High dropout rates and wasted primary education projects are serious concerns.

Case of Nitin : A primary school teacher in West Singhbhum District or Jharkhand

40 years old Nitin is a permanent primary school teacher in a government school in a remote village of West SinghbhumDistrict of Jharkhand. Everyday Nitin wakes up 5.30 in the morning, he takes motorbike ride to Tata Nagar railway station,12 kilometers from his house accompanied with his friend Monish Bishwas, also a permanent primary school teacher in the same area. It takes them 15 minutes to reach the Tata Nagar Railway to catch a local train that takes them to Chaibasa. Their two hour train journey to the Chaibasa is spent playing cards with their daily co-passengers, and reading newspapers. It takes Nitin further 90 minters

to reach the school from the chaibasa railway station. He spends 2-3 hours in the village school and returns back following the same route. Three alternative days every week, he follows the same routine. Rest three workings days are managed with the help of his school headmaster, co-teachers and local Panchayat body. The only dream Nitin has is to get transferred in Jamshedpur city so that he may get rid of 6 hours cumbersome travel. His children study in good private schools. His wife is not interested to shift in village at any cost. It is not the story of Nitin only but everyday hundreds of teachers travel 5-6 hours in a way to their schools in a hope that one day they will be transferred to Jamshedpur city.

Apart from poor teacher student ratio teacher absenteeism, teacher dissatisfaction is also a big issue. There are more than 250 government primary schools in the 16 blocks of West Singhbhum district of Jharkhand. Since 90 percent population of Chaibasa Kharsawan district resides in rural areas, 80 percent government primary schools are located in rural areas. Basic facilities in these villages are very poor. Nitin says , ‘forget the electricity and safe drinking water, life is under danger here. It is a Naxal affected area. Nearest police station is 15 kilometer away from the village. In the night policemen do not move from their pickets. Even in daylight we hardly see any police petrol team. How can be we put our family’s life in danger?, he asks.

“Social background of most of these primary school teachers does not watch with the locals. So they run away. Their children are studying in good schools in the city, they do not want to live in these undeveloped villages village” a villager claimed.

What about the quality of education?

It is as excellent! We hope, after finishing primary school education, most of the students would at least be able to write their names and they would not be ANGUTHA CHAP anymore, local social activist anguishes. He asks -Why don’t these teachers get their own children enrolled in the schools where they are posted?

The quality of learning is a big problem; also the quality of teaching has also declined in the last few years. Shortage of good teachers at the primary level is a big reason behind this poor education status. As per the ASER 2011, there is a shortage of 43,000 teachers in 40,000 schools here in the state. That apart, the teachers who are attending schools are not very well qualified. Their number is 43,000 (ASER 2011). In what could be seen as the poor scenario of education in the country, nearly 93 percent of the candidates who appeared for the post of teachers in Primary Schools of Jharkhand failed to clear the test. In a test conducted by the Jharkhand Academic Council (JAC) for the appointment of 13,807 teachers for primary schools and 4401 Urdu teachers, only seven percent successfully cleared the examination.

Teachers have their own point of view. Nitin replies, “It is foolish to blame these teaches for poor quality of education in the region. These teachers are frequently used by district administration for census work, election duty and other types of government works where large number of people is required for a short period of time. Most of the teachers spend 2-3 months every year in these works. Midday meal is an added burden on this primary school teaches. Living conditions in remote villages of these districts is very unsatisfactory”

salaries of the teachers, too, pose a serious problem. While the permanent teaching staff get a salary between Rs 12,000 to Rs 18,000, those appointed on contract as 'para teachers' receive paltry amounts between Rs 4,000 and Rs 5,000 per month. This difference in the salaries has left the 'para teachers' disgruntled and on a perpetual mode of agitation. "The permanent teachers are entitled to pension and gratuity. Why have these benefits been denied to us," asked para teachers who led a demonstration of hundreds of such teachers outside the Assembly, demanding regularization of their services, on March 26 last year

Table 1: District wise literacy rate of Jharkhand

District	Literacy Rate(%)	District	Literacy Rate(%)
Ranchi	**76.06**	**Jamtara**	64.59
East Singhbhum	75.49	**khunti**	63.86
Dhanbad	74.52	**Palamu**	63.63
Ramgarh	73.17	**Giridih**	63.14
Bokaro	72.01	**Dumka**	61.02
Simdega	67.99	**Garhwa**	60.33
Saraikela Kharsawan	67.7	**Chatra**	60.18
Lohardaga	67.61	**Latehar**	59.51
Kodarma	66.84	**West Singhbhum**	58.63
Gumla	65.73	**Godda**	56.4
Deoghar	64.85	**Sahebganj**	52.4
		Pakur	48.82

Source: www.jharkhand.gov .in

There are in total 40,313 schools in Jharkhand, imparting education to around 40 lakh students up to Class VIII. Almost all these government-run schools are facing a shortage of teaching staff. Of the 1,33,500 posts for teachers in the state, 13,500 posts are lying vacant as of now. An estimated 15 per cent of the current teaching staff is set to retire soon. In fact, about 10 per cent of them would retire by the end of 2013

The Right to Education Act says the ratio of teacher pupil in the schools should be 35:1 at the primary level and 30:1 at the upper primary level. Hence, as per District Information on School Education (DISE) Report 2011, the status of Jharkhand is rather dismal. The teacher pupil ratio in schools here at the primary level and upper primary level is 43:1.

Table: 2 Indicators of poor primary education system in Jharkhand

Parameters	**Jharkhand**
Teacher student ratio	43:1
%age of students(Class I & II) who do not understand the language of teachers	61%
National University Education Planning and Administration (NUEPA), a central government body, ranked Jharkhand out of 35 states and union territories in elementary education.	34th

As per the data of the Jharkhand Education Project Council (JEPC) till April 2012, number children in the age group of 6-14 don't go to school	Six lakh
As per the Annual Status Education Report (ASER) 2011, % age of students attend schools in the state.	59% National average- 71%

Table :3 Out of school students, 2011(In thousand)

Country	Thousand
Yemen	949
Thailand (2009)	611
Philippines (2009)	1460
India(2010)	I674
Pakistan	5436
Ghana	611
South Africa	679
Mali	850
Niger(2012)	957
Kenya	1010
Burkina Faso(2012)	1015
Ethiopia	1703
Nigeria(2010)	10,512
The world is unlikely to fulfil a basic commitment to get every child into schools by 2015. More than 57 million are still denied the right to primary education, and many will never enter a school ever…	

Source: UNESCO institute of statistics Data Base. (The economics Times 13 June 2013)

In 2012, National University Education Planning and Administration (NUEPA), a central government body, ranked Jharkhand 34 out of 35 states and union territories in elementary education. There were 21 indicators for ranking, including infrastructure status and number of teachers. A large number of children in the state do not go to schools. As per the data of the Jharkhand Education Project Council (JEPC) till April 2012, six lakh children in the age group of 6-14 don't go to school. Of the children who are enrolled, as per the Annual Status Education Report (ASER) 2011, only 59% attend schools in the state, whereas the national average is 71%. Thus, the state's position is fifth with Bihar having 50% students attending schools, Madhya Pradesh 55%, Manipur 52% and Uttar Pradesh 57%.

West Singhbhum

West Singhbhum is a tribal state of Jharkhand- a homeland of india's most primitive tribes. According to the 2011 census West Singhbhum district has a population of 1,501,619, This gives it a ranking of 335th in India (out of a total of 640).The district has a population density of 209 inhabitants per square kilometre (540 /sq mi) . Pashchimi Singhbhum has a sex ratio of 1004 females for every 1000 males,[3] and a literacy rate of 59.54%. The majority of the population of West Singhbhum consists of tribals. Almost 80 percent of the district lives in rural area. Urbanisation process is very slow in West Singhbhum district of Jharkhand.The district is covered with hills alternating with valleys, steep mountains, and deep forests on the mountain slopes. It contains some of the best Sal tree forests and the famous Saranda forest. There are plenty of waterfalls and a large variety of wild life like elephants, bisons, tigers, leopards, bear, wild dogs and wild boars. Sambar Deer, deer and spotted deer are also found The district contains large deposits of iron ore which are increasingly being mined to feed the growing demand for steel production.

According to 2011 census report literacy rate of West Singhbhum District is only 58.63%, far less than the state literacy rate (67.3%) and national rate (74.04) Condition of female literacy rate is even more disappointing in the district. Out of 100 females only 46 percent are literate. It is an indicator poor condition of primary education system in West Singhbhum district and also an indication that government's initiatives in this direction have been largely ineffective as yet.

Condition of primary Education in West Singhbhum:

Table 4: Comparison of literacy rate in West Singhbhum with India & Jharkhand

Literacy Rate	India	Jharkhand	West Singhbhum
Overall	74.04	67.63	58.63
Male	82.14	78.45	71.13
Female	65.46	56.21	46.25

West Singhbhum Child Population 2011

In census enumeration, data regarding child under 0-6 age were also collected for all districts including Pashchimi Singhbhum. There were total 261,493 children under age of 0-6 against 233,907 of 2001 census. Of total 261,493 male and female were 131,836 and 129,657 respectively. Child Sex Ratio as per census 2011 was 983 compared to 978 of census 2001. In 2011, Children under 0-6 formed 17.41 percent of Pashchimi Singhbhum District compared to 18.96 percent of 2001. There was net change of -1.55 percent in this compared to previous census of India.

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Table 5: Socio-economic Profile of West Singhbhum District of Jharkhand

Description	**2011**	**2001**
Actual Population	**1,502,338**	**1,233,945**
Male	**749,385**	**619,302**
Female	**752,953**	**614,643**
Population Growth	**21.75%**	**13.48%**
Area Sq. Km	**7,224**	**7,224**
Density/km2	**208**	**172**
Proportion to Jharkhand Population	**4.55%**	**4.58%**
Sex Ratio (Per 1000)	**1005**	**992**
Child Sex Ratio (0-6 Age)	**983**	**978**

Average Literacy	**58.63**	**46.82**
Male Literacy	**71.13**	**61.69**
Female Literacy	**46.25**	**31.88**
Total Child Population (0-6 Age)	**261,493**	**233,907**
Male Population (0-6 Age)	**131,836**	**118,261**
Female Population (0-6 Age)	**129,657**	**115,646**
Literates	**727,561**	**468,180**
Male Literates	**439,273**	**309,086**
Female Literates	**288,288**	**159,094**
Child Proportion (0-6 Age)	**17.41%**	**18.96%**
Boys Proportion (0-6 Age)	**17.59%**	**19.10%**
Girls Proportion (0-6 Age)	**17.22%**	**18.82%**

Primary Education Infrastructure in West Singhbhum:

The West Singhbhum District with Chaibasa as its district headquarter, has been divided into 3 Sub-Divisions, 18 Community Development Blocks, 15 Revenue Anchals, 216 Gram Panchayats. There are 1792 Revenue Villages in the District.

Table 6: Primary Education Infrastructure in West Singhbhum

Name of the block	*No of Govt schools*	*Non- govt School schools*	*Central schools*
Bandgaon	202	10	
Chaibasa	166	27	
Anandpur	107	13	*1*
Goelkera	160	4	
Chakradharpur	286	27	4
Gudri	86	1	
Hatgamaria	115	*1*	
Jagannathpur	164	*1*	
Jhinkpani	53	*1*	
Khuntpani	133	*1*	
Kumardungi	78	*2*	
Manjhgaon	108	*7*	
Manjhari	92	2	
Manoharpur	194	16	
Noamundi	155	15	
Sonua	145	7	
Tantnagar	145	02	
Tonto	124		
Total	2513	147	*5*

Souce: Official Website of District Administration of West Singhbhum, Jharkhand

A survey conducted by me among 120 schools of West Singhbhum districts of Jharkhand has revealed huge gaps in the implementation of Right of Children to Free and Compulsory Education Act (RTE), The survey indicated that even though the number of school going children had increased considerably 14 per cent in the last decade, there were many stumbling blocks preventing the implementation of the RTI Act. The findings point to several anomalies, most of which are well-known. Gvernment directives were not being followed to form school managing committees (SMCs), while in 87.5 per cent villages, village education committees (VECs) continue to operate. As per rule VCEs were required to be dismantled once SMCs are formed. But in many schools both are functioning, thus creating conflicts. We found that major disputes surfaced, like in two schools, regarding transfer of power, distribution of finance and control. While in most schools the number of SMC members were in excess of the limit, norms were flouted in 36 schools by not ensuring representation of students, parents and **The Right of Children to Free and Compulsory Education Act** or **Right to Education Act (RTE)**, describes the modalities of the importance of free and compulsory education for children between 6 and 14 in India under Article 21a of the Indian Constitution. The Act makes education a fundamental right of every child between the ages of 6 and 14 and specifies minimum norms in elementary schools.

The RTE act requires surveys that will monitor all neighbourhoods, identify children requiring education, and set up facilities for providing it. But we did not get any evidence of any such survey to be conducted at school level in the district The Right to Education of persons with disabilities until 18 years of age is laid down under a separate legislation- the Persons with Disabilities Act. A number of other provisions regarding improvement of school infrastructure, teacher-student ratio and faculty are made in the Act.

But the ground reality is quite different in West Singhbhum district of Jharkhand. In most of the government run primary schools in the district there is only one permanent teacher who acts as the principal of the school and there is one or two locally appointed Para teachers. In the remote areas, pupil teacher ratio is 70:1. Problems are many. local residents in the panels. We found Bal Sansad or Children’s Parliament which was not followed in 10 schools in Chaibasa region. The most glaring loophole was inadequate representation of women in SMCs when the RTE Act calls for 50 per cent representation of women. Only 24.16 schools adhered to this provision. As per the RTE Act, the student-teacher ratio in all schools run under the Sarva Shiksha Abhiyan launched by the Centre in 2002 has to be 1:30. but in most of the schools in the district teacher student ratio is 70:1 and above. Unlike urban areas, villagers have great respect for teachers. But teacher have other problems. Entire west Singhbhum district is underdeveloped. Road and other infrastructure facilities are rare. covers an area of 5351.41 km². The district is covered with hills alternating with valleys, steep mountains, and deep forests on the mountain slopes. It contains some of the best Sal tree forests and the famous Saranda forest. There are plenty of waterfalls and a large variety of wild life like elephants, bisons, tigers, leopards, bear, wild dogs and wild boars. Sambar Deer, deer and spotted deer are also found. Many rivers like West Koel, Karo-Koina,kuju, Kharkai, Sanjai, Roro, Deo, and Baitarini flowing in the west Singhbhum district.

Language barrier:

Tribes mostly speaks tribal languages. Many villagers are speaking Bangla and orria. As per ASER 2011, 61% children face the language barrier in Jharkhand , especially in Class I and II. Appointment of primary school teachers compatible with local language in 2500 schools of West Singhbhum is a very challenging task. The state is already facing huge shortage of teachers. Some times ago when government appointed local youths as para teachers, one important objective was to get ride of language barrier. But ASER 2011 report clearly shows that problem of language barrier still exist substantially.

Teaching methodology in tribal areas: In most of the schools teaching techniques in use are very traditional. Through many teachers have obtained B.Ed and CIG (certificate course in guidance, (by Ranchi Regional Centre of Indira Gandhi National Open University) yet non- conventional teaching techniques are not used in primary schools. No doubt that many teachers. We found were highly qualified and extremely but did not find them innovative and capable of using locally available products (forest products) as non- conventional teaching support material. Apart from poor infrastructure facilities, incompetent teaching is a very big problem. Teachers lack motivation and desire for teaching. 80 percent teachers are not satisfied with their work environment. Even permanent teachers from the local communities want to be posted in neighboring cities for better infrastructure facilities, children's education and better work environment.

Following table has the details

Table 7 Degree of teacher satisfaction: West Singhbhum District of Jharkhand

Area	Fully Satisfied	Satisfied	Moderately Satisfied	Not Satisfied
Salary Structure	6	33	61	0
Drinking Water	7	6	14	73
Teaching equipments	0	0	12	88
School building	0	41	41	18
Attitude of villagers towards the teachers	34	42	22	02
Behaviour of District administration	0	0	12	88
Toilets and other basic facilities in the school	7	6	44	43
Work culture	0	7	20	73

Sample Size200, Source: Personal Survey

My study shows that none of the teachers of primary schools were dissatisfied with the pay scale they get but their main dissatisfactions lie in other areas like lack of basic infrastructure facilities in the schools. Non-conducive working conditions, hefty behaviour of district administration and insufficient teaching equipments. We found that district administration often involve them in non- teaching activities like election duty, census work and other kind of government works where large number of human resource is needed for a short period of time. We observed that school building is relatively in good condition in many parts, but lack regular maintenance making 18 percent teachers were very dissatisfied with the poor condition of their school building.

We found that NGOs and other non-government agencies are mostly active in urban and semi urban areas like chakarderpur, Chaibasa Noamundi and Manoharpur. Most of the private schools are located in urban areas only y. The district has 5 central schools. Performance of these schools is quite satisfactory in terms of student attendance and over all management.There need to be more-at least one in every block.

I found that most of the Schools lacked any formal monitoring system which is so essential for the quality enhancement

West Singhbhum district of Jharkhand is full of ores and mineral so it is not surprising that largest steel companies have presence in this area. But their participation in the socio- economic development of the region is very unsatisfactory. **Tata Steel has taken some initiatives to**

Case study

REFORM IN GOVERNMENT EDUCATION IN PUNJAB
Parivartan -Punjab Teaching project
(Public -private partnership)

Objectives: To wean away the teachers of Punjab's government schools from the dreariness of chalks, boards and books and nudge them to use

The rope is called a ganitmala and the beads on it help children learn to count and the foam pieces are an early lesson in geometry. In 2013 an NGO Sampark Foundation signed a five-year MoU, with the government of Punjab to retrain its teachers from class I to V. Objective is to wean away the teachers of Punjab's government schools from the dreariness of chalk, board and books, and nudge them to use such props and devices to teach kids.The Punjab teaching project is Sampark's first big project. If plan goes well, in five years, Sampark will spend $15 million (about Rs 90 crore).

Public-Private Partnership: In the first phase of Parivartan, which will run till May 2014, Sampark is starting with 13 blocks in Patiala district, which has 481 government schools, with about 650 teachers and 50,000 children. Sampark will train and supervise teachers to use props to impart 96 topics related to language, maths and environmental sciences, the three subjects taught in primary schools. using mechanical or technical aids to connect with students. It makes learning and understanding easy. Without aids, a child is limited to grasping sound (what a teacher says) and pictures in books. These tools help in understanding concepts and comprehending theories learnt from books. Now Sampark has grown from a team of six to 42 in the last six months.

Methodology: Sampark's trainers will put government teachers through a programme of one day a month, for eight months a year, on new ways of teaching. There is no change the curriculum, teachers or students, but aim is to provide a better way to implement learning within the existing syllabus and infrastructure. Teachers are not equipped to use tools, mechanical or technical, that can help grasp subjects like maths by using 2D, 3D or shapes. Public-private partnerships can enhance abilities of teachers who might be good in theory but lack practical training techniques.

Cost: The Punjab government will bear the travel cost of teachers to training centres, while Sampark will bear the cost of props, trainers and the sessions. Sampark currently has eight trainers, and also sources expertise from other entities. One of these is jodogyan.org, another NGO that focuses on low-cost teaching material and training teachers.

According to Vineet Nayar, former CEO of HCL Technologies, this project is meant for transforming education, much like a large-scale transformation project, using software engineering techniques and

Finally

The quality of education provided by the state government in rural areas system remains in question. While it remains the largest provider of elementary education in the state forming 80% of all recognized schools, it suffers from shortages of teachers, infrastructural gaps and several habitations continue to lack schools altogether. There are also frequent allegations of government schools being riddled with absenteeism and mismanagement and appointments are based on political convenience. Despite the allure of free lunch-food in the government schools, many parents send their children to private schools. Average schoolteacher salaries in private rural schools in some States (about Rs. 4,000 per month) are considerably lower than that in government schools. As a result, proponents of low cost private schools, critiqued government schools as being poor value for money. No doubt that the literacy rate is increased in the state and the number of out-of-school children has declined significantly the percentage of out-of-school children in highly populated states like Uttar Pradesh, West Bengal, Orissa and Bihar remains a cause of concern. In addition, ST and SC children are less likely to access their right to 8 years of schooling; the drop-out rate for ST children being 62.9% and 55.2% for SC children compared to a national average of 48.8% leaving school before completing Grade 8. Children have the right to have at least 1 qualified and trained teacher for every 30 pupils. Currently, the national average is about 1 teacher to every 34 students, but in states such as Jharkhand, Madhya Pradesh and West Bengal 1 teacher works with more than 60 students. 84 out of 100 schools have drinking water facilities overall in India. But nearly half the schools in Arunachal Pradesh, Assam and Meghalaya do not. Sixty-five out of 100 schools have common toilets in India; however only one out of four schools in Jharkhand, has this facility. Fifty-four out of 100 schools have separate toilets for girls. On average, only one in four schools in Jharkhand.

RTE provides a ripe platform to reach the unreached, with specific provisions for disadvantaged groups, such as child labourers, migrant children, children with special needs, or those who have a "disadvantage owing to social, cultural economical, geographical, linguistic, gender or such other factor." RTE focuses on the quality of teaching and learning, which requires accelerated efforts and substantial reforms. Creative and sustained initiatives are crucial to train more than 20 thousand (App.) new and untrained teachers within the next five years and to reinforce the skills of existing teachers to ensure child-friendly education. Bringing 6 lakh out-of-school children into classes at the age appropriate level with the support to stay in school and succeed poses a major challenge. Substantial efforts are essential to eliminate disparities and ensure quality with equity. For example, investing in preschool is a key strategy. Families and communities also have a large role to play to ensure child-friendly education for each and every one of the estimated 190 million girls and boys in India who should be in elementary school today. School Management Committees, made up of parents, local authorities, teachers and children themselves, will need support to form School Development Plans and monitoring. The inclusion of 50 per cent women and parents of children from disadvantaged groups in these committees should hel overcome past disparities.

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Appendix-1

Eighth All India Education Survey (AISES) Report conducted by NCERT (Provisional)

- The survey captures more than 13 lakh (13,06,992) recognized schools across the country in each habitation, village and urban areas, out of which more than 84.14% are in rural areas. Almost 23 crore children are studying in 13 lakh schools across the country. There were 228,994,454 students enrolled in different recognized schools of the country with a 13.67% growth in student's enrolment from Class I to XII. This is an increase from 20.30 crore students enrolled in 2002.
- There is a 19.12 % increase in girl's enrolment.One-fifth of the total primary schools in rural areas still do not have drinking water facility.
- Three out of 10 are without usable urinal facilities and about half do not have playgrounds. A comparison of enrolment data from 2002 to 2009 for primary schools shows a drop in enrolment in Andhra Pradesh, Gujarat, Himachal Pradesh, Karnataka, Orissa, and Tamil Nadu.The decline in enrolment indicates that students at the primary level are shifting from government to private schools.
- While there is a maximum increase of 48.13% in girl's enrolment in primary schools, the figure dips to 42.56% in higher secondary schools. Similar trend is observed in percentage of girl's enrolment in schools in rural areas.
  There was 26.77% increase in total number of schools in the country during 2002-09. Maximum growth rate was seen in upper primary schools (49.15%), followed by higher secondary schools (46.80%), secondary (28.95%) and primary (16.68%).
- There is also 30% increase in number of teachers in the country. The total growth of teachers in higher secondary school increased by 34% with a 50% increase in number of teachers at higher secondary schools in rural areas. Pupil teacher ratio (PTR) has also improved since the last survey. PTR in primary schools has declined from 42:1 to 32:1.

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SOCIO-ECONOMIC STATUS OF SCHEDULED TRIBES IN ANDHRA PRADESH: A STUDY OF VISAKHAPATNAM AND VIZIANAGARAM DISTRICTS

DR. D. PULLA RAO*

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ABSTRACT

The Constitution of India seeks to secure for all its citizens, among other things, social and economic justice, equality of status and opportunity and assured the dignity of the individual. Several provisions have been incorporated in the constitution for safeguarding and promoting the interests of the scheduled tribes in various spheres so as to enable them to the join the national mainstream.

This paper addresses the socio-economic status of the scheduled tribes in the study area. In the sample of both Visakhapatnam and Vizianagaram, majority of the households are the tribe of Konda Dora. Majority of the sample households in the study area are Hindus and more than 64 per cent of the sample population are illiterate. Cultivation is primary occupation participated by the most heads of the sample households. Income from cultivation supports majority of the sample population. More than 54 per cent of the cultivators have farm income around rupees 2,000 to 5,000. Even though the wage laborers are more in the sample population, the share of income derived from that is less when compared to cultivation. There is a need to put more attention on educational aspects of scheduled tribes,

where this only can motivate them for future life.

Introduction

In the traditional caste system, Indian society was divided in to four groups on the basis of traditional occupations. They are 1) Brahmin 2) Kshatriya 3) Vaishya and 4) Sudra. But in the modern Indian social system there are two more marginalised caste groups namely, Scheduled castes and Scheduled tribes, who are living out side the main stream of the society because of their lower social status. The caste based stratification of the society adversely affected the equality of opportunities to the disadvantage of these groups.

The scheduled tribes are the segregated and isolated communities and are concentrated in the states of Orissa, Bihar, Madhya Pradesh, Andhra Pradesh, Maharastra, Gujarat and Rajasthan where they constitute about 80 percent of the Scheduled tribe population of India. In some of the North Eastern states also they form more than 80 percent of their population, and mostly live on the hillsides and forests. They are isolated from the rest of the society due to poor transportation and communication facilities and have remained as educationally, culturally, economically and socially disadvantaged sections. Scheduled Tribes have been considered to be lowest in the social hierarchy. Being mostly illiterate,

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they have been subjected to all kinds of exploitation – social, economic and political. They comprised of 6.87, 6.82, 7.76, 8.08 and 8.60 percent of India's population in 1961,1971,1981,1991 and 2001 census respectively.

Even today, widely pervasive reality in respect of tribal communities in India is that most of them are geographically isolated, economically weak, socially ignorant, politically indifferent, culturally rich, behaviourally simple, trustworthy and leading their life in the lap of nature. They are facing problems, which force them to lead a life at bare subsistence level. They are in the situation featured with poverty, deprivation, disadvantages which are difficult to be tackled effectively on their own and making the government in particular and society in general to intervene in a planned manner to solve the miseries of tribes and facilitate their development process. A large number of tribal communities continue to be extremely backward and some of them are still in the primitive food gathering stage, where as some others have progressed a little in terms of economic and educational advancement.

In Visakhapatnam, the growth rate of tribal population from 1981 to 2001 is 57 per cent and for Vizianagaram, it is 40 per cent. For Andhra Pradesh and India it is 58 and 63 percent respectively. This indicates that growth rate of tribal population in Visakhapatnam and Vizianagaram is less than that of state and national average respectively.

The share of tribal population in the total population of Visakhapatnam increased marginally from 13.74 to 14.55 from 1981 to 2001, the same for Vizianagaram, Andhra Pradesh and India stands at 8.50 to 9.55, 5.93 to 6.59 and 7.6 to 8.20 respectively.

Methodology

The primary data comprise of collecting information from the selected sample tribal households in the tribal areas of Visakhapatnam and Vizianagaram districts of Andhra Pradesh by way of canvassing a structured schedule among them. In addition, the secondary data are also taken from the Chief Planning Officers of Visakhapatnam and Vizianagaram Districts. The primary data has been collected during the month of June and July of 2007. A sample of 338 households is selected for the study. A Multi-stage random sampling technique is employed to select the sample households. In the first stage, two districts viz., Visakhapatnam and Vizianagaram, of Andhra Pradesh were selected for the study. Then, two mandals viz., Anantagiri mandal from Visakhapatnam district and Pachipenta mandal from Vizianagaram district were selected. In the third stage, four villages from each mandal were selected. In Visakhapatnam District, the four villages were Damuku, Ananthagiri, Chilakalagedda and Khambhavalasa. In Vizianagaram District, the four villages were Bobbilivalasa, Ammavalasa, Pindrangivalasa and Pachipenta. In the fourth stage, all the tribal households in the sample villages were interviewed with a pre-prepared schedule. his paper analyse the socio-economic status of the sample households taking into consideration like, heads of the households, educational qualifications, type of drinking water, specific classification of caste, type of occupation, and extent of land cultivated etc.

Table-1 describes the gender wise classification of the head of the household in the sample. Out of the sample of 138 in Visakhapatnam District, male head households are 121 and the remaining 17 are by the females. In the Vizianagaram District, the sample size is 200. In that, male-headed 164 households and the females head 36 households. Again, here also the males head the majority of the households. With regard to the overall sample, the male headed majority of the sample households. In the tribal communities 16 per cent of the households are headed by females. The existence of the female-headed households does not indicate the existence of matrilineal societies but in those particular households, the males are not alive. This may be because of the reduced level of the life expectancy and epidemics being on rampage in those particular areas.

Table-1: Head of the Household

Gender	Visakhapatnam	Vizianagaram	Total
Male	121 (87.68)	164 (82.00)	285 (84.32)
Female	17 (12.32)	36 (18.00)	53 (15.68)
Total	138 (100.00)	200 (100.00)	338 (100.00)

* Figures in the parenthesis indicate their percentages with their totals.

Table-2 denotes the educational qualifications wise classification of the head of the house holds in the total sample households. In Visakhapatnam District, out of 138 households, the illiterate heads are 115(83%). The persons having primary and secondary educational qualifications head twenty of the households. It is very sad to note that out of the total sample of the Visakhapatnam District, the heads having higher education are only of three households. The literacy rate in this district, with regard to the head of the households is only 16.67 percent. In the Vizianagaram District, out of the sample of 200 households, again the illiterate heads are 109(55%). In this district, the literacy rate among heads of the households tends to be 45 percent, indicating the success of the efforts of the authorities in this area.

With regard to the overall sample, more than illiterate heads constitute 2/3rd of the households. It is an indication that nearly 85% of the heads of the households are either illiterates or with primary education. This indicates the inadequate performance of the governmental programmes, which are to raise the educational status of the scheduled tribes in these areas.

Table-2: Educational Qualifications of the Head of the Household

Educational Qualification	Visakhapatnam	Vizianagaram	Total
Illiterate	115 (83.34)	109 (54.50)	224 (66.27)
Primary	14 (10.15)	54 (27.00)	68 (20.12)
Secondary	6 (4.35)	13 (6.50)	19 (5.62)
Higher	3 (2.17)	24 (12.00)	27 (7.99)
Total	138 (100.00)	200 (100.00)	338 (100.00)

* Figures in the parenthesis indicate their percentages with their totals.

Table-3 shows the classification of the total sample households with regard to their specific caste. Although this is not a predetermined one, only these types of tribes have been come across in the selected sample villages. In the present analysis, we come across different tribes such as Konda Dora, Manne Dora, Nooka and Mooka

Dora, Gadaba, Kotiya, Bagata, Yerakula and Valmiki. In the sample of Visakhapatnam, majority of the households are of the tribe of Konda Dora of 76 per cent and the next majority are Bagata who are of 10 percent. In the Sample of Vizianagaram, majority of the Sample belongs to Konda Dora (42%) and Gadaba (33%) respectively.With regard to the overall sample, all the tribes are of different proportion. The majority belongs to the Konda Dora and the Gadaba tribes.

Table-3: Distribution of sample households based on their Specific Caste

Specific Caste	Visakhapatnam	Vizianagaram	Total
Konda Dora	105 (76.10)	83 (41.50)	188 (55.60)
Manne Dora	--	23 (11.50)	23 (6.80)
Nooka& Mooka Dora	3 (2.17)	20 (10.00)	23 (6.80)
Gadaba	9 (6.52)	65 (32.50)	74 (21.89)
Kotiya	4 (2.89)	--	4 (1.18)
Bagata	14 (10.14)	--	14 (4.14)
Yerakula	--	9 (4.50)	9 (2.66)
Valmiki	3 (2.17)	--	3 (0.88)
Total	138 (100.00)	200 (100.00)	338 (100.00)

* Figures in the parenthesis indicate their percentages with their totals.

Table-4 shows the religion wise classification of the sample households. In the sampling process, as it is not a predetermined one, we have come across only two religions, Hinduism and the Christianity.

In Visakhapatnam District, out of 138 sample households, 116 (84%) belong to Hinduism, and to find Christianity in the far-flung places is quite interesting. As most of the areas were inaccessible, only some of helping minded Christians may be at their out reach in their problems and some are converting into Christianity, here it is not reasonable to discuss their own behavioural issues.

In the same way in Vizianagaram, out of the sample of 200 households, 97% belong to the religion of Hinduism. In addition, there exist some households belonging to Christianity. With regard to the overall sample households of 338, nearly 92% belong to Hinduism, and the remaining to Christianity.

Table-4: Distribution of the sample households based on Religion

Religion	Visakhapatnam	Vizianagaram	Total
Hindu	116 (84.05)	194 (97.00)	310 (91.71)
Christian	22 (15.94)	6 (3.00)	28 (8.28)
Total	138 (100.00)	200 (100.00)	338 (100.00)

* Figures in the parenthesis indicate their percentages with their totals.

Table-5 brings out the educational qualifications of the total sample population. The levels of education are divided in to three categories. Primary level indicates the standard from first to fifth class, Secondary level indicates the standard from sixth to 10th class, and the higher educational level indicates the classes above 10th standard, this classification stands for this operational purpose.

In Visakhapatnam District, out of 537 persons who are above seven years, 377 are illiterates, as such more than 60 per cent people do not know how to read and write. Although there are persons who have educational qualifications, that number is far below than the level of illiterates. The male literacy rate is 36 percent and that of females is 24 percent.

In Vizianagaram District, out of eligible population of 778 persons, 407 are males and 371 are females. The male literacy rate is 45 percent, and that of the female is 32.88 percent. In addition, the total sample's literacy rate is found to be 39.33 percent. When compared to the Visakhapatnam district, the literacy rate is high, but that is far below the level of the national average. With regard to the overall sample, the eligible population is 1315, in that 673 are males and 642 are females. In literacy, the male literacy rate is 41.45 percent and the female literacy rate is 29.13, and the overall literacy rate is 35.44 per cent. In this literacy area, the government is doing a lot but the actual picture expects more than that is being implemented till now.

Table-5: Distribution of sample population (more than 5 years of age group) according to their Educational Qualifications

Level of Education	Visakhapatnam			Vizianagaram			Total		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Illiterate	171 (64.29)	206 (76.01)	377 (70.20)	223 (54.79)	249 (67.12)	472 (60.67)	394 (58.54)	455 (70.87)	849 (64.56)
Primary	59 (22.18)	44 (16.24)	103 (19.18)	80 (19.66)	48 (12.94)	128 (16.45)	139 (20.65)	92 (14.33)	231 (17.57)
Secondary	24 (9.02)	16 (5.90)	40 (7.45)	55 (13.51)	44 (11.86)	99 (12.72)	79 (11.74)	60 (9.35)	139 (10.57)
Higher	12 (4.51)	5 (1.85)	17 (3.17)	49 (12.04)	30 (8.09)	79 (10.15)	61 (9.06)	35 (5.45)	96 (7.30)

Total	266 (100.00)	271 (100.00)	537 (100.00)	407 (100.00)	371 (100.00)	778 (100.00)	673 (100.00)	642 (100.00)	1315 (100.00)
Literacy Rate %	35.72	23.98	29.79	45	32.88	39.33	41.45	29.13	35.44

* Figures in the parenthesis indicate their percentages with their total.

Table-6 brings out the classification of the sample households based on whether their children (6-11years) are in school or not. In the sample of Visakhapatnam district, 17 per cent of the households have eligible children not going to school, but in Vizianagaram district it is very low. Vizianagaram district is doing better than Visakhapatnam district in this aspect. There the eligible children are able to go for education. At the aggregate level, 9 per cent of the eligible children are not in school. This is an indicator of backwardness in these regions. There is need to enhance the incomes of the parents so that they can send their children to school.

Table-6: Distribution of the sample households on whether their Children in School (6-11) Years

Expression	Visakhapatnam	Vizianagaram	Total
Yes	38 (27.54)	71 (35.50)	109 (32.25)
No	23 (16.67)	7 (3.50)	30 (8.88)
NA	77 (55.80)	122 (61.00)	199 (58.88)
Total	138 (100.00)	200 (100.00)	338 (100.00)

*Figures in the Parenthesis indicate the percentages to the totals. NA-Not Applicable.

Table-7 brings out the classification of the sample households based on the type of the source of drinking water. This variable is considered because in the forest areas, lack of safe drinking water is the main reason for high disease prevalence. In fact, these areas are like disease prone areas where they are the first to be affected in the country with any type of disease. Nevertheless, this is only one of the reasons for the high rate of disease prevalence. In Visakhapatnam District, out of sample 138 households only 30 per cent are able to get protected source of drinking water. This indicates that the majority of the sample is far away from the use of safe drinking water. In Vizianagaram District, out of sample of 200 households, nearly 75 percent avail the facility of safe and protected drinking water. Even though this is good indicator, more than a quarter of the households do not have that facility. With regard to the overall sample households, 71 percent are in the ambit of safe drinking water. This indicates that a bit more action-oriented activities are needed in this part.

Table-7: Distribution of sample households according to the availability of quality Drinking Water

Source	Visakhapatnam	Vizianagaram	Total
Protected	42 (30.00)	150 (75.00)	241 (71.00)
Un Protected	96 (69.00)	50 (25.00)	97 (28.00)
Total	138 (100.00)	200 (100.00)	338 (100.00)

* Figures in the parenthesis indicate their percentages with their totals.

Table-8 describes classification of the sample households based on the type of their house. Houses have been classified into three types. Pucca house is a type of house built by concrete and having some facilities like own toilet facility, separate rooms for persons and so on. Semi-Pucca house is a typical house in the tribal areas. The walls of the semi-pucca houses are built by brick; have large tiles on the top, provided through the food for work programme. The thatched houses have mud walls and palm leaves as their roofs.

In Visakhapatnam District, out of sample of 138 households, more than 58 percent have a typical semi-pucca tribal house. In addition, nearly 38 per cent of them have thatched houses. Nearly 96 percent of the households do not have proper housing facilities in the sample area of this district. In Vizianagaram District, out of sample of 200 households, majority of them have good housing facilities. Thanks to the efforts of the authorities of the integrated tribal development agencies of this area.

Table-8: Distribution of sample households according to the Type of Dwelling

Type	Visakhapatnam	Vizianagaram	Total
Pucca	5 (3.62)	33 (16.50)	38 (11.24)
Semi-Pucca	81 (58.70)	131 (65.50)	212 (62.72)
Thatched	52 (37.68)	36 (18.00)	88 (26.00)
Total	138 (100.00)	200 (100.00)	338 (100.00)

* Figures in the parenthesis indicate their percentages with their totals.

Table-9 brings out classification of the households based on whether they have ration cards are not. The typical ration card is an indicator of the services provided by the government and the level of the households in the government's records. The households with a White card are low-level income persons and are provided with essential commodities at subsidised prices and other facilities. The households with a Pink card are the other side of the above said view. No card indicates that none of the services are provided for them from the part of the government. In Visakhapatnam District, out of 138 sample households majority of them (83%) are below poverty line.

In Vizianagaram District, out of the sample of 200 households, majority of the households are below poverty line. It is interesting to see many a number of pink cardholders indicating development in the levels of income in the face of government. Here also it is disheartening to see some no cardholders indicating inaction from the respective authorities. With regard to the overall sample, majority of the sample households are white cardholders, denoting that the majority (63%) of the population in the sample area is below poverty line and the people are in need of external help in the form of health, food and other basic amenities.

Table-9: Distribution of sample households according to the Possession of Type of Ration Card

Type	Visakhapatnam	Vizianagaram	Total
White	114 (82.61)	125 (62.50)	239 (70.71)
Pink	2 (1.45)	39 (19.50)	41 (12.13)
No card	22 (15.94)	36 (18.00)	58 (17.16)
Total	138 (100.00)	200 (100.00)	338 (100.00

Table-10 shows the occupation wise classification of the sample heads of the households. In the Visakhapatnam District sample of 138 households, 107 (77.5%) are in cultivation and the remaining in wage labour, employees, housewives and others practicing non-agricultural activities. Here majority of the households depend on agriculture for their survival.

In the District of Vizianagaram, out of the sample of 200 households, 149 (75%) are with Cultivation, and this sample area has a considerable number of employees, particularly teachers. Again, here also the agricultural cultivation, the main stay of the country, is playing the key role, by allowing this tribal people to practice settled cultivation. With regard to the overall sample of 338 households, more than 3/4 th of the people depends on cultivation.

Table-10: Distribution of the sample heads of the households on their Primary Occupation

Occupation	Visakhapatnam	Vizianagaram	Total
Cultivation	107 (77.5)	149 (74.5)	256 (75.74)
Wage Labour	24 (17.39)	11 (5.50)	35 (10.35)
Non-Agricultural Activities	3 (2.17)	9 (4.50)	11 (3.25)
Employee	1 (0.72)	16 (8.00)	18 (5.32)
House Wife	3 (2.17)	7 (3.50)	10 (2.96)
Others	0	8 (4.00)	8 (2.36)
Total	138 (100)	200 (100)	338 (100)

* Figures in the parenthesis indicates their percentages with their totals

Table-11 depicts the occupational pattern practised in the study area. For operational purposes, they are taken as, persons practising cultivation, wage labour, non-agricultural activities, employees, students, and housewife. In the Visakhapatnam District, 178 persons are cultivators, in which, males go for the lion's share but it is interesting to see some women are also depend on cultivation. It is also observed that both men and women are wage labourers. In the Vizianagaram District, also the same pattern exists. Many a number of children are going to schools. It is the result of the activities done by the government. With regard to the total sample, also the same pattern exists. But as the agricultural sector can provide only seasonal employment, the government should encourage the people who are willing take up self-employment, and encourage small-scale industries in such areas that they should create employment for many a number of persons than the number of persons they displace. It is interesting to see that many women taking up different occupations.

Table-11: Distribution of the sample population according to the Occupational Structure

Occupation	Visakhapatnam			Vizianagaram			Total		
	Male	female	Total	Male	female	Total	Male	female	Total
Cultivation	161	17	178	222	26	248	383	43	426
Wage Labour	198	165	363	222	182	404	420	347	767
Non-Agricultural	3	0	3	25	3	28	28	3	31
Employee	1	0	1	17	8	25	18	8	26
Students	47	42	89	136	90	226	183	132	315
House Wife	NA	42	42	NA	69	69	NA	111	111

NA: Not Applicable.

Table-12 gives the classification of the sample households, who are practising other occupations of earning. Majority of the works are in agriculture, the government sponsors some other works, Bamboo work – basket weaving, and the other works stand for non- agricultural works.In the Visakhapatnam District, out of the sample of 138 households, 132 are wage labour and only three sample households have persons practising other occupations for earning. It indicates that tribal people depend on the agricultural sector for their earning and for their survival.

In the Vizianagaram District, also the same trend exists as of the Visakhapatnam District. Including the bamboo workers, most depend on agricultural and allied sectors for their earning.

In this respect, the government should take necessary steps to provide non-agricultural employment provision for the willing tribal people so that they can have other income generating alternative, so that they may come out from the clutches of starvation and poverty.

Table-12: Distribution of the sample household on their subsidiary Occupations of Earning

Occupation	Visakhapatnam	Vizianagaram	Total
Wage Labour	132 (97.78)	161 (94.71)	293 (96.07)
Bamboo Work	0 (0.00)	9 (5.29)	9 (2.95)
Others	3 (2.22)	0 (0.00)	3 (0.98)
Total	135 (100.00)	170 (100.00)	305 (100.00)

* Figures in the parenthesis indicate their percentage with their totals.

Table-13 brings out the classification of the sample households based on whether the houses are electrified or not. This electrification is a development indicator, because this plays a favourable role in improving their standard of living.

With regard to this, in the Visakhapatnam district, out of the 138 sample households, only 19 houses are with the facility of electricity. More than 86 per cent of the houses are not electrified. In this regard, this area is very backward; the government should take more steps to provide the facility of electricity to these areas.

In the Vizianagaram District, out of the sample 200 households as many as 74 houses are electrified. However, many a number are not electrified. As the areas are far-flung, in thick forests the electrification is necessary for their safe existence. With regard to the overall sample, only a quarter of the sample households are electrified. Vizianagaram district is far better in this aspect.

Table-13: Distribution of the sample households on the Electrification of their house

Electrified	Visakhapatnam	Vizianagaram	Total
Yes	19 (13.77)	74 (37.00)	93 (27.50)
No	119 (86.23)	126 (63.00)	245 (72.48)
Total	138 (100.00)	200 (100.00)	338 (100.00)

* Figures in the parenthesis indicate their percentages with their totals.

Table-14 brings out the people's participation in public organizations. This is to bring out the knowledge of the people in this matter and their level of participation in these organizations. The main thrust was not only on DWCRA but also on PRIs and VSS. However, after field investigations, they opined that they did not have any knowledge about other organizations and about their functioning. In Visakhapatnam District, Many a number of people are members of the DWCRA committees, which are to inculcate the habit of thrift and going for combined self-employment practices. It is quite interesting to see a tribal woman being a president in a Panchayat (Damuku village), and many are members of the Vana Samrakshana Samitis – A programme initiated for the development of the forestation and increasing the role of the indigenous people in these matters.

In the District of Vizianagaram, many are members of the self-help group revolution which is on pace in the state. However, it is disheartening to see that no one has a role to play in the Panchayat raj institutions where the decisions about the welfare are taken. With regard to the overall sample, the government should initiate many more steps to encourage the tribal people to participate in the decision-making process.

Table-14: Distribution of sample households based on their Participation in Public Organizations

Organization	Visakhapatnam	Vizianagaram	Total
DWCRA	105 (76.08)	159 (79.50)	264 (78.10)
Panchayat	3 (2.17)	2 (1.00)	5 (1.48)
VSS	40 (28.98)	0 (0.00)	40 (11.80)

Table-15 depicts the extent of land owned by the sample households and the same whether they are with ownership rights or not. As the terrain is inaccessible, although the tribal people own land, the land is less in size. It is taken in acres. For practical purposes after the compilation of the data, the extent of land owned is divided into three categories 1) one acre or below 2) above one acre and below three acres 3) three acres and above.

In Visakhapatnam District, in the sample of 138 households, 109 have land. Vast majority of them are small and marginal farmers. Many of them are not having the necessary ownership rights. In the sample households, 18.12 percent have both land and ownership rights.

In the Vizianagaram District, out of the sample of 200 households, 167 are own cultivable land. However, here also majority are small and marginal farmers as in Visakhapatnam. However, the major difference in the status of the farmers in the Vizianagaram District and Visakhapatnam District lies with regard to having the ownership rights. Nearly 62.50 per cent of the farmers have ownership rights in Vizianagaram district, where this does not exist in the Visakhapatnam District. With regard to the overall sample, more than half of the land owning community does not have the ownership rights. The government should intervene in this matter to issue the much awaited ownership rights for the people.

Table-15: Distribution of sample households according to Extent and Ownership of Land Cultivated

Having Ownership Rights						
Extent of Land Cultivated (in acres)	**Visakhapatnam**		**Vizianagaram**		**Total**	
	Yes	Total	Yes	Total	Yes	Total
Below 1	18 (26.47)	68 (100.00)	55 (72.37)	76 (100.00)	73 (50.69)	144 (100.00)
1 to 3	5 (13.89)	36 (100.00)	62 (78.48)	79 (100.00)	67 (58.26)	115 (100.00)
above 3	2 (40.00)	5 (100.00)	8 (66.67)	12 (100.00)	10 (58.82)	17 (100.00)
NA	0 (0.00)	29 (100.00)	0 (0.00)	33 (100.00)	0 (0.00)	62 (100.00)
Total	25 (18.12)	138 (100.00)	125 (62.50)	200 (100.00)	150 (44.38)	338 (100.00)

* Figures in the parenthesis indicate their percentages with their totals.

The table-16 brings out the classification of the eligible sample based on the income derived from cultivation. As explained earlier most of the tribal farmers are doing with marginal land that too on the hill slopes, and it is very old type of cultivation.

In the Visakhapatnam District, majority of the farmers are deriving the level of income adjacent to less than Rs.5000. Only a minimal percent of the sample are able to derive more income from cultivation. In the Vizianagaram District, even though majority are deriving less level of income, it is interesting to see that many a number of farmers are able to derive more level of income from cultivation.

With regard to the overall sample, also the same results exist. So much is expected from the government to increase their level of income from cultivation by educating them in using the cost effective modern implements and the high yielding varieties. In order to raise their standard of living the government should go for more pro-active steps to increase the productivity in agriculture.

Table-16: Distribution of the sample households on their Income from Cultivation for the year 2006

Income Range (in Rs)	Visakhapatnam	Vizianagaram	Total
<1000	4 3.67)	0 (0.00)	4 (1.45)
>1000 to < 2000	33 (30.28)	32 (19.16)	65 (23.55)
>2000 to <5000	58 (53.21)	93 (55.69)	151 (54.71)
>5000 & above	14 (12.84)	42 (25.15)	56 (20.29)
Total**	109 (100.00)	167 (100.00)	276 (100.00)

* Figures in the parenthesis indicate their percentages with their totals.

** The cultivable land having sample households.

Table-17 brings out the trends of the Sample with regard to the annual income through the wage labour and if any other occupations are being practised by the households in the study area. With regard to the Visakhapatnam District, as described earlier, nearly 98 percent of the sample depends on wage labour as a supplementary earning for their livelihood. However, as there is dearth of opportunities, many are able to derive only negligible income from the source of wage labour. Over the three years, the same trend is repeated. This may be due to exploitation from the non-scheduled tribe people.

With regard to the Vizianagaram District, again the same trend exists as in the District of Visakhapatnam many of the samples are able to derive only negligible amounts from the source of wage labour and other sources of earning.

In this context, it has been suggested that the government should endeavour to provide as many days of wage employment in these areas so that the minimal amount is being derived from cultivation can be supplemented through this wage labour. The government should concentrate on reducing the exploitation in the wage labour and in reducing the working hours. The government should try to implement the minimum wage laws strictly.

Table-17: Distribution of the sample households on their annual income through subsidiary occupations of earning for the year 2006

Income Range (in Rs)	Visakhapatnam	Vizianagaram	Total
>1000 to <2000	54 (40.00)	100 (58.82)	154 (50.49)
>2001 to <5000	69 (51.11)	58 (34.12)	127 (41.64)
5001 & Above	12 (8.89)	12 (7.06)	24 (7.87)
Total	135 (100.00)	170 (100.00)	305 (100.00)

* Figures in the parenthesis indicate their percentages with their totals.

Table-18 indicates the classification of the sample households based on the level of their annual income for the year 2006. In the Visakhapatnam District, there is a mixed out come with regard to the level of annual income. It is quite sad to see some sample house holds with a level of income of below 3000 rupees for a year. It is worthy to note that nearly 90 per cent of the sample house holds in the three years lie and is still lying in the region of below 3000 to10000 Rupees per a year.

In the Vizianagaram District also the same results exist as those of Visakhapatnam District. Majority of the households lie in the region of Rs.3000 to Rs.10000, per annum. This denotes that the majority of the total sample itself exists in that particular region, where that amount is not sufficient for their survival.

Table-18: Distribution of the sample households on their Total Annual Income

Range (in Rs)	Visakhapatnam	Vizianagaram	Total
Below 3000	10 (7.25)	4 (2.00)	14 (4.14)
3001 to 5000	68 (49.28)	55 (27.50)	123 (36.39)
5001 to 10000	56 (40.58)	95 (47.50)	151 (44.67)
10001 to 20000	3 (2.17)	21 (10.50)	24 (7.10)
Above 20001	1 (0.72)	25 (12.50)	26 (7.69)
Total Sample Households	138 (100.00)	200 (100.00)	338 (100.00)

* Figures in the parenthesis indicate their percentages with their totals.

Conclusions

More than 84 percent of the total sample households are male headed and more than 15 percent of the total sample households are female headed. This denotes the predominance of diseases leading to death in these areas.

In Vizianagaram district, the males head 82 percent households only. More than 83 percent of the households in Visakhapatnam are headed by illiterates. Vizianagaram is better in this aspect. In the total sample households 66 percent are headed by illiterates. More over only 8 percent of the households are headed by persons with higher education. This area indicates more attention from the part of the government. There is a need to put more attention on educational aspect of scheduled tribes, where this only can motivate them for future life. The majority of the total sample households in the study area belong to Konda Dora and Gadaba communities in the scheduled tribes.

More than 91 percent of the total sample households are of Hindu religion, and around 16 percent of the sample households in Visakhapatnam are Christians, where as this is only 3 percent in Vizianagaram district.

It is very sad to see that more than 64 percent of the total sample population are illiterate. As majority of the heads of the households are illiterate their progeny are also illiterate. More than 70 percent of the female population are illiterate. 17.5 percent of the total sample population are having primary education. The illiterates are more in Visakhapatnam than in Vizianagaram. Comparatively, Vizianagaram sample has more persons with higher education. It is gruesome picture that only 35.44 percent of the total sample is educated. Female literacy is more in Vizianagaram than in Visakhapatnam. More than 16 percent of the sample households of Visakhapatnam have children not going to school, whereas this is only 3.5 percent in Vizianagaram district. It is very sad to see that children are not going to school which calls for special measures in our universal primary education programme.

The households having availability of safe drinking water is 71 percent for the total sample households; this is only 30 percent for Visakhapatnam district. Comparatively Vizianagaram District is doing better in this regard. Drinking of protected water reduces the disease prevalence, as most of the diseases are due to contaminated water. So to reduce the prevalence of diseases in these areas providing safe drinking is the first measure to be adopted.

The sample households with kutcha houses in the total sample are of 26 percent. Vizianagaram district is better in this aspect. But all season houses are the need of the hour. It is interesting to see that more than 12 percent of the sample households are having pink card. Most of the sample households are white card holders, indicating their backwardness as they are generally given to backward households. But there is need to improve efficiency in the services provided for these card holders and to provide cards for all the households as the no card holders in the sample households are 17.16 percent of the total sample.

Cultivation is primary occupation practised by the most heads of the sample households and the wage labour follows. There is a need to increase the employment generation activities in this areas as lack of sufficient income is the root cause for all the problems in any society. But the results for the total sample are vice versa. The wage labour is primary occupation for most of the sample population followed by cultivation. More than 96 percent of the eligible total sample households are having wage labour as their subsidiary occupation for their livelihood.

Only 27.50 percent of the total sample households are electrified and Vizianagaram is better when compared with Visakhapatnam in this aspect. More facilities are linked with electricity; a lot has to be done in providing this facility to the sample population in particular and the scheduled tribe community in general. The participation of scheduled tribes in the public service organisations makes them capable to decide some of their issues. More than 78 percent of the sample households are members of DWCRA. It is quite interesting to note here is that there exists a female president for a tribal panchayat in the study area.

More than 54 percent of the cultivators have farm income around rupees 2000 to 5000. Income from cultivation supports majority of the sample population. However, initiated measures should increase the levels of farm income for the scheduled tribes in the study area in the particular and all the farming community in general. It is quite interesting to see more than 7 percent of the sample households deriving more than rupees 5000 from subsidiary occupations. Even though the wage labourers are more in the total sample population, the share of income derived from that is less when compared to cultivation. This denotes the predominance of agriculture in the study area and of sample households. With regard to total annual income, there is definite change in the sample households as some households are moving from low-income range to high-income range. More than 44 percent of the sample households are having total income that is in the range of rupees 5000 to10000. The incomes of the scheduled tribes are paltry when compared to the incomes of the general population. However, there is a change in the income levels of the sample households.

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IMPACT OF MEDIA IN FOSTERING BRAND LOYALTY: AN EMPIRICAL ANALYSIS

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ABSTRACT

Present day market is flooded with goods and services. Customer satisfaction leading to brand loyalty is a buzz word. Marketers are striving hard for survival in this competitive market and most importantly marketers have realised that satisfying a customer and making him loyal is easier and comparatively economical than getting a new customer who is already loyal to a competitors brand thus, its ideal to lead a customer to a satisfactory purchase experience and creating a loyal customer. This study attempts to identify through primary data the level of loyalty exists among customers for a FMCG like toothpaste and the factors that influence the customer loyalty.

Key words-Branding, Brand loyalty, Consumer Behaviour, Media Influence on brand loyalty

Introduction

In a competitive market companies are trying hard to get the attention of target customers and create a distinctive brand Image of their products. Relationship principles, both theory and practice have drawn increased attention during the past decade but, the application of relationship principle at the level of brand is negligible (Fournier 1998). Absence of theoretical and empirical research on this subject is noticeable due to the fact that relationship thinking, guides and leads modern brand management practices to leverage consumer brand bonds, especially due to the increasing unpredictability and competitive market.(Shoker etal., 1994).The relationship between consumer and brand is also given importance in the development of marketing theories(Miller 1995) as it also has implications to other relevant areas such as brand loyalty and brand equity. The characteristic of a brand which differentiates one brand from the other is brand personality. Brand personality plays a vital role in building customer loyalty and repurchasing behaviour. (Kim et.al 2001).

The concept of brand loyalty is the central construct in the area of marketing for past several decades with the shift of company orientation from sales to marketing where customer is focal point and customer satisfaction is the ultimate aim of the marketer Brand loyalty is defined as customer's preference of a brand (Jacoby &Chestnut, 1978) or attachment to a brand (Aaker, 1991) resulting in repeated purchase. Both brand loyalty and habit are ways of ensuring satisfaction based on prior experiences which saves customer time by simplifying search process and thereby, decision making (Assael, 1992).Brand loyalty is a customer's preference to buy a product amongst a host of other products available in the market. Such behaviour occurs because consumers perceive that the brand offers the right product features, Images or Level of quality at the right price. This perception of the consumers becomes the foundation of the buying habit and makes him prefer a particular brand over others. A loyal customer is committed to a particular brand, is willing to pay a higher price and recommends the brands to others that his decision is ultimately based on brand knowledge. Brand knowledge of a consumer comprises of two important components which are brand awareness and brand image .Brand awareness is related to the strength of the brand node or its ability to be recalled by the consumer which means its presence in the consumer memory (Leone etal, 2006).Brand image is the association of brands with various tangible and intangible attributes which differentiates one brand from the other.

Studies reveal that though firms allocate substantial resources for measuring and monitoring quality satisfaction and loyalty to retain customers and improve performance. However, those methods are still not sufficient for making a customer loyal. Marketing managers are also not very sure about the quality of the product expected because there is no such benchmark so as to compare to the standard expected (Olsen 2002**)**

Marketers strive hard for a loyal consumer because once loyalty is formed consumer does not get attracted to the competitors actions like price reduction, Promotion and advertising (Baldinger & Rubinson 1996, Bawa & hoemaker,1987,Lichtenstein,Burton & Notemayer 1997).Customer loyalty has a significant impact on firms performance and is considered to be very important source of competitive advantage (Heskett, Sasser,and Schlesinger 1997,Zeithml and Lemon 2000,woodruff 1997) the consequences of increased satisfaction is enhanced loyalty ,low acquisition cost and lower cost of serving repeat purchase leading to greater profitability (Reichheld 1993;Reichheld and Sasser 1990).

Quality and customer satisfaction are also very important constructs and have a problematic relationships (Gotlieb, Grewal, and Brown 1994). Few empirical studies have tested the relationship between quality &,satisfaction vis-a-vis buying behaviour or repurchase loyalty (Bloemer and Ruyter 1998; Zeithaml 2000).Identifying the relationship between satisfaction rating and brand loyalty are some the toughest challenges marketers come across(Mittal and Kamakura 2001).Efforts that can improve the quality dimensions and satisfaction can possibly predict or explain the purchase intention and loyalty behaviour of the customers(Cronin, Brady, and Hult 2000;Johnson, Gustafsson, Andreassen, Lervik, and Cha 2001,Oliver 1999).

It's evident from the research that a product's brand equity also affect the future profits and long term cash flow (Srivastava and Shocker 1991).A consumer's willingness to pay premium prices(Keller 1993),merger and acquisition decision making (Mahajan et al,1994),stock prices (Simon and Sullivan, 1993; Lane and Jacobson, 1995),Sustainable competitive advantage (Bharadwaj et al., 1993),Brand loyalty is an asset(Aker 1984) and also increases the flexibility of pricing (Staudt et.al) .

Two component model of brand trust

BRAND TRUST

Credibility-based Trust Correlates [Conative]	Performance-Satisfaction-based Trust Correlates [Cognitive]
Truthful	Personal Experience
Fair-minded	Usage History
Sincere	Fulfils Expectations
Shows Concern	Quality Consistency
Similar values	Peoples Experience
Gives Confidence	Quality Level
Competence	Dependability
Expert Status	
Reputation	

Source: Reast (2003)

Brand loyalty has a direct relationship between consumers trust on the brand. In literal terms trust means expectancy held by an individual that the word of another can be relied upon (Rotter 1967). Brand being a personality attached to the product entrusts confidence in the minds of the consumer by fulfilling the expectation of the consumer from the product. In other words it means the willingness of an average consumer to rely on the ability of the brand to perform its stated function trust is reported to be involved as part of “brand credibility” in brand extension acceptance (Keller & Aaker 1992) fundamental to the development of loyalty (Berry, 1993, Reicheld and Schefter, 2000).In a research study by Reast 2003 on real and fictitious brands within low involvement products and services categories, finds that brands with higher trust ratings tended to have significantly higher brand extension ratings. Amongst the five dimensions of brand equity brand loyalty is found to be core and defined as a set of brand assets and liabilities linked to a brands name and symbol (Aaker, 1991).Review clearly shows the importance of brand loyalty thereby, establishing the need for identifying the factors influencing loyalty behaviour of the consumers.

Review of the Literature

In an study “Difference Between South Korean Male and Female consumers in the clothing brand loyalty formation process: Model Testing” published in Clothing and Textiles Research Journal (1999), authors Jin.B and Koh.A, focussed on causal relationship among brand loyalty-related variables such as consumer knowledge, product involvement, perceived risk information search, and customer satisfaction and intended to propose model of clothing brand loyalty formation considering the five brand loyalty behaviour simultaneously and to examine the gender differences in the process of clothing brand loyalty formation and found that consumers knowledge ,product involvement and perceived risk directly influence brand loyalty, through the mediating variables of information search and consumer satisfaction Information search and consumer satisfaction directly influence brand loyalty. The major difference between men and women was that the most influential variable in Information search was perceived risk for men whereas product involvement was the most influential variable for women.

Blackwell.S.A etal., “The Antecedents of customer loyalty, An empirical investigation of the role of personal and situational aspects on repurchase decision,” publishes in the Journal of Service Research (1999) examined ,customer loyalty perspective of

Individual situation or need context and the customer perception of his or her personal encounters with the service provider. Authors hypothesised in this study whether perceived value would have a direct influence on repeat patronage which undergirds customer Loyalty and found that consistent with several theoretical propositions this study empirically examined the relationships concurrently as well as develop strategies for enhancing customer loyalty.

Oh.Haemon in his study "the Effect Of Brand Class, Brand Awareness, and Price On Customer Value And Behavioural Intentions" Published in the journal of Hospitality (2000) Introduced a comprehensive customer value framework and tests an extended and tests an extended value model with lodging products. The extended value model in this study newly incorporates the concepts of brand awareness as compared to brand or product class and price fairness. This study found the traditional customer value process to be useful for lodging research and marketing. In addition, brand awareness and price fairness concepts were found to play significant roles in the customer value process. Yoo etal., in a study "An Examination of selected marketing mix elements and brand equity" Published in the journal of the academy of marketing science(2000) explored the relationships between selected marketing mix elements and the creation of brand equity. The authors propose a conceptual framework in which marketing elements are related to the dimensions of brand equity, that is, perceived quality, brand loyalty, and brand associations combined with brand awareness. These dimensions are then related to brand equity. The empirical tests using a structural equation model support the research hypotheses. The results of the study showed that frequent price promotions, such as price deals, are related to low brand equity, whereas high advertising spending, high price, good store image, and high distribution intensity are related to high brand equity.

Olson .O.S in his study "Comparative Evaluation and the Relationship between Quality, Satisfaction, and Repurchase Loyalty, published in the Journal of the Academy of Marketing Science (2002) evaluated alternative measurement approaches to examining the relationship between perceived quality performance, customer satisfaction, and repurchase loyalty. The authors define and measure the constructs within a relative attitudinal framework and compare these results to a non comparative or individual evaluation of products. The use of relative attitudes, however, indicated a much stronger relationship between quality, satisfaction and loyalty than the attitudes toward a product when they are performed as an individual evaluation. With respect to predictive ability, the study findings suggest that quality, satisfaction, and loyalty should be defined and measured within a relative attitudinal framework.

Yi and Jeon in their study **"**Effects of Loyalty Programs on Value Perception, Program Loyalty, and Brand Loyalty" published in the journal of Academy of marketing Science (2003), Investigated how reward schemes of a loyalty program influence perceived value of the program and how value perception of the loyalty program affects customer loyalty. The results show that involvement moderates the effects of loyalty programs on customer loyalty. In high-involvement situations, direct rewards are preferable to indirect rewards. In low-involvement situations, immediate rewards are more effective in building a program's value than delayed rewards. Under high-involvement conditions, value perception of the loyalty program influences brand loyalty both directly and indirectly through program loyalty. Under low-involvement conditions, there is no direct effect of value perception on brand loyalty.

In the study "Loyalty And Customer Satisfaction" ,Published in Journal of Hospitality and Tourism research(2003), Back.K.J And Sara.P.C investigated the mediating effects of attitudinal brand loyalty on the relationship between customer satisfaction and behavioural brand loyalty and also developed a robust brand loyalty measurement in the lodging industry by using attitudinal and behavioural brand loyalty constructs and the findings of the study indicate customer satisfaction had a significant indirect effect on behavioural brand loyalty when mediated by attitudinal brand loyalty, including cognitive-affective a co native brand loyalty stages.

In their study "Linking brand equity to customer equity" an article Published in the journal of service research (2006), authors Leone etal., reviewed what was known and not known about the relationship between brand equity and customer equity. During their discussions, it became clear that two distinct research streams have emerged and there are distinct differences, the concepts are also highly related. It also became clear that the focus of both brand equity and customer equity research has been on the end consumer, there is a need for research to understand the intermediary's perspective (e.g., the value of the brand to the retailer and the value of a customer to a retailer) and the consumer's perspective (e.g., the value of the brand versus the value of the retailer).

Lee.J.S and Back.J.K in their study "An examination of attendee brand loyalty understanding the moderator of behavioural brand loyalty" Published in the Journal of Hospitality and Tourism (2009) tried to explore the path of brand satisfaction and brand loyalty via brand trust through updated expectation of brand value and also investigated the the differential tendencies to Attitudinal brand loyalty and Behavioural brand loyalty within the conceptual model. The authors found that updated expectation of brand value is the moderator except for the brand test ABL (attitudinal brand loyalty) and low BBL (behavioural brand loyalty) attendees showed a stronger tendencies toward the path from brand satisfaction to brand trust as compared to the ones with high Behavioural loyalty.

In a study "Customer Value, Satisfaction, Loyalty, and Switching Costs: An Illustration From a Business-to-Business Service Context" published in Journal of the Academy of Marketing Science(2004). authors Lam.S.Y. etal, extended the prior research by developing a conceptual framework linking all the in a business to business service setting On the basis of the cognition-affect-behaviour model, the authors hypothesize that customer satisfaction mediates the relationship between customer value and Customer loyalty, and that customer satisfaction and loyalty have significant reciprocal effects on each other and found that most of the hypotheses and, in particular, confirm the mediating role of customer satisfaction.

The Study "Loyalty Regardless of Brands ? Examining Three Non performance Effects on brand Loyalty in a Tourism Context" by Xiang Robert li ,Published in "the Journal of Travel research(2010) explores the effects of three non performance factors on brand loyalty in a tourism context and lends partial support to their direct effects on loyalty. Specifically, it is revealed that respondents' attitudinal loyalty is significantly and positively related to their propensity to be loyal, and their behavioural loyalty is significantly and positively related to a brand's market share. However, brand parity does not seem to affect respondents' attitudinal loyalty but is found to have a slightly positive effect on respondents' behavioural loyalty. These results suggest that the three effects on loyalty could be more complicated than originally believed.

"When does commitment lead to loyalty" a study by Fullerton.G published in the journal of service research (2010) Investigates the roles played by different forms of their commitment in the relationship between customers and their service providers. It was found that that when customer commitment is based on shred values and identification, It was a uniformly positive impact on loyalty and found important implications for the development and management of service relationships because it is not necessarily the case that more customer commitment is better for either the service provider or the customer.

The review of the literature shows that the majority of the studies on brand loyalty comprise of the impact of certain psychological factors like personal and situational factors and impact of some purchase decision factors like brand class, brand awareness, price, quality and satisfaction on brand loyalty. One of the study focuses on the moderating factor of brand loyalty. There is a study which focuses on the "loyalty programme" as a communication mix element and studied the impact of such programmes on consumer brand loyalty behaviour and another is focussing on selected marketing mix elements and its impact on customer loyalty. One of the studies quoted here tried to examine the link between brand equity and customer equity .Only one study focused on the switching cost dimension vis-vis business to business service context. None of the studies quoted above have touched impact of Media on FMCG purchase decision or any other form of Communication on FMCG. Thus, there appears a dearth of studies on brand loyalty behaviour of consumers for FMCG. This study focuses on the role of media in fostering brand loyalty behaviour of consumers for a toothpaste which is an FMCG.

Research Problem

Review of the literature shows the dearth of literature in the area of brand loyalty behaviour of consumers for FMCG. This research intends to identify if brand loyalty exists for a frequently purchased and low price product like toothpaste in a competitive market and identify the role media in such a scenario. This study would provide marketers an insight to put their marketing efforts towards the right direction.

Methodology

Keeping in view the problem and scope of the study Random sampling method is used for collecting data. Respondents from three cities Bhubaneshwar and Cuttack Berhampur are selected for the sure. Total sample size is 520 respondents from these three cities.

A pretested structured questionnaire is used as a tool for the purpose of eliciting information from the sample respondents.

For a proper and meaningful interpretation of the data statistical tools like Factor analysis Cluster Analysis are used and in the process correlations existing between the factors are also examined. SPSS is used for statistical analysis and data processing.

Objectives of the study-

1. To examine the existence of brand loyalty for a product like toothpaste which is very frequently purchased(FMCG)

2. To explore the various factors influencing the brand loyalty/Brand switching behaviour.

3. To examine the Influence of media and advertising in particular on loyalty behaviour of consumers.

The Study

The present study is an endeavour to find out the various influencing factors affecting the brand loyalty behaviour of the sample especially if it is a fast moving consumer product like Toothpaste. After liberalization the market is transformed into consumers market, flooded with multinationals not only offering quality products but also at prices never seen before. So, the companies are left with no other option then satisfying consumers for their survival in the long run. "Consumer satisfaction" has become a Buzz word today, corporate is trying hard to woo the consumers and make them loyal to their product.

With a wide variety of brands and variants with in brands available for the consumers to choose from, most of them being equally good in terms of quality the consumers are finding hard to take a decision. The Scenario where all the products are equally good, attractive fascinating, consumers find themselves in still difficult situation to make a choice. Every other day consumers are given better choices, better than the previous ones. In such a situation when we think of brand loyalty existing in a fast moving consumer product like tooth paste the obvious answer will be 'No'. But, a number of research studies are, indicative to the fact that consumers in general are found to be quite loyal to the brands of frequently purchased items. Some of the studies undertaken in developed countries have already proved that in the branded dental care market more particularly in the toothpaste category, brand allegiance is placed third after cigarettes and mayonnaise. Brand loyal consumers as a matter of fact, provide the basis for a stable and growing market share of a company. Therefore, interest of marketers hover around the ways and means to develop and sustain brand allegiance for their products and services. However, retaining customers in a highly competitive and volatile market place is indeed a difficult proposition.Taking all these factors into consideration an attempt is made in this study, to examine the loyalty for a FMCG in a competitive market.

Toothpaste Brand And The Duration Of Use:

Markets in India are awash with so many brands of toothpaste that one can safely presume finding a band of customers loyal to one single brand over a time-frame would be difficult. In other words, enduring brand loyalty in the brand crowded toothpaste category would be a rarity. The duration of the use of toothpaste will provide an insight into the brand loyalty behaviour. Against such an assumption, the sample respondents have been posed with the question that how long they are using the particular brand of toothpaste and the summarized responses is presented in (Table –1). Respondents who use one particular brand for more than 1 year are taken to be loyal towards a particular brand for the sake of the study thus, all the respondents using a particular brand for more than 1year are considered to be loyal and less than one are taken as switchers. It is observed that out of 520 respondents,

TABLE-1 Duration of Use of Toothpaste Brand

Group (Duration of usage in years)	No. of Respondents	Percentage
< 1 year	24	4.62
1 to 3 years	194	37.30
> 3 years	302	58.00
Total	520	100.00

As Low as 4.62 per cent (only 24 respondents) are using their brand of toothpaste for less than a year and hence are the switchers all others ie the rest 95.30 per cent constitute the group of toothpaste brand users of more than one year to three years and above three years thus as per the criteria of the paper are the loyalists. This observation is sharp in contrast to popular notion of existence of 'brand fragility' in a brand crowded market like toothpaste. It also broadly conforms to the earlier findings of research studies regarding the presence of high-level brand-allegiance in the FMCG category like toothpaste.

It's evident from the above data that brand loyalty exists for a product like toothpaste belonging to FMCG category. Factor analysis is used to condense the data and draw meaningful conclusions and also helps in summarizing the information contained in a number of original variables into a smaller set of composite dimensions and cluster analysis is used for grouping the variables on the basis of their influence. Variables within cluster are found to be homogenous in terms of their influence and between two clusters they are heterogeneous. The study comprises of 16 variables which are expected to be in influencing the loyalty behavior are identified and through the application of factor analysis the extent of influence is identified through the correlation values

The sixteen variables found suitable for the application of factor analysis, are given below:

Variable 1 (V1)	-	Extent of influence of advertisement
Variable 2(V2)	-	Frequency of watching television
Variable-3(V3)		Influence of television advertisement on toothpaste choice
Variable 4(V4)	-	Frequency of reading newspapers
Variable 5(V5)	-	Frequency of going through print advertisement.
Variable 6(V6)	-	Influence of newspaper advertisement
Variable 7(V7)	-	Influence of magazine advertisement
Variable 8(V8)	-	Frequency of watching cut outs and displays
Variable 9(V9)	-	Influence of advertisement presented through cutouts and displays
Variable 10(V10)	-	Frequency of listening radio
Variable 11(V11)	-	Influence of radio advertisement
Variable 12(V12)	-	Frequency of visiting movie houses
Variable 13(V13)		Frequency of watching advertisements shown in movie houses
Variable 14(V14)	-	Influence of advertisement showed in the form of slides and short films

Variable 15(V15) - Satisfaction with the present brand of toothpaste

Variable 16(V16) - Frequency of changing toothpaste

The result of the factor analysis is presented in the formed correlation matrix table in Table-2 (Annexture).

The Correlation value presented in Table-2(a) clearly shows the positive correlation between the variables with all those having a correlation value of more than 0.5 are found to be significant and positively correlated. If the value is less than 0.5 it's insignificant and if it's negative the correlation is negative. The table shows that there is a significant positive correlation (0.740) between the extent of influence of advertisement and Influence of television advertisement. This clearly shows that television has a profound influence of brand loyalty behaviour of consumers. The next influencing factors amongst the variables which has a high correlation values (0.632) is between variables "Influence of newspaper advertisement and Magazine advertisements and frequency of watching cut outs and displays with (.582) correlation value .All others are found not have a very significant association thus, have very low correlation values that is less than 0.5.

Table 2(a) showing various positive correlations

`FIRST VARIABLE	SECOND VARIABLE	CORRELATION VALUE
V1- Extent of influence of advertisement	V3-Influence of television advertisement	0.740.
V4-Frequency of reading newspapers)	V5-Frequency of going through print advertisement	0.441
V5-Frequency of going through print advertisement	V6- Influence of newspaper advertisement	0.462
V6-Influence of newspaper advertisement	V7-Influence of magazine advertisement	0.632,
	V8-Frequency of watching cut outs and displays	0.582
	V14 - Influence of advertisement showed in the form of slides and short films	0.494
V7-Influence of magazine advertisement	V9 -Influence of advertisement presented through cutouts and displays	0.492
	V14 - Influence of advertisement showed in the form of slides and short	0.447.

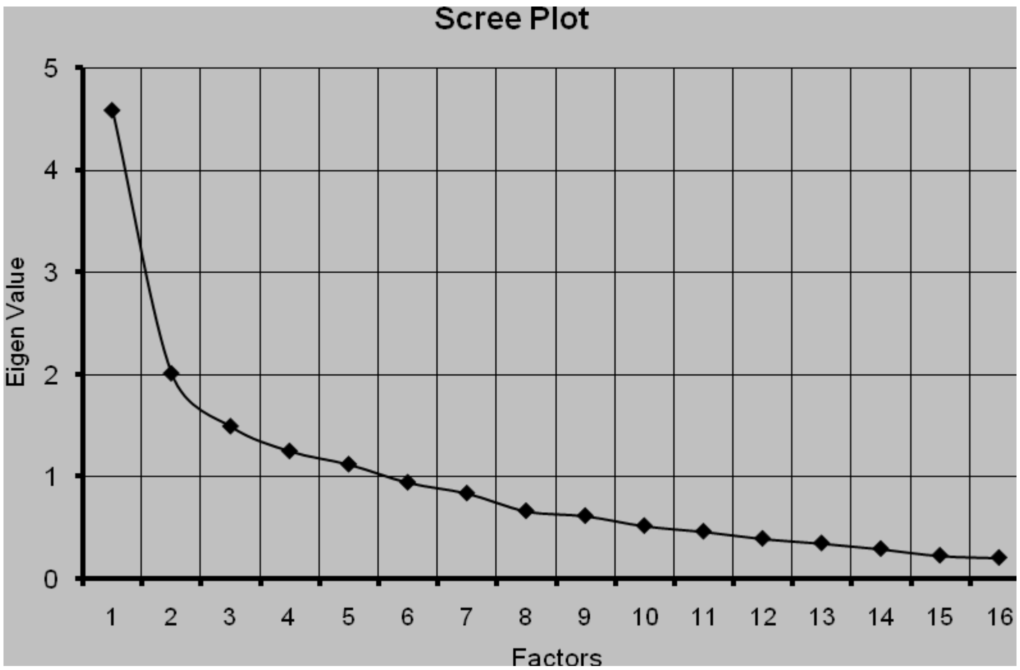
	films	
V8 Frequency of watching cut outs and displays	V9 Influence of advertisement presented through cut outs	0.528.
V9 Influence of advertisement presented through cut outs and displays	V14- Influence of advertisement showed in the form of slides and short films.	0.514
V10 - Frequency of listening radio	V11- Influence of radio advertisement.	0.458
V11-Influence of radio advertisement	Variable10 -Frequency of listening Radio	0.548,
V11-Influence of radio advertisement	V12-Frequency of visiting Movie houses V13- Frequency of watching advertisement in movie houses V-14-Influence of advertisement shown in the form of slides and short films	0.177 0.208 0.487

Factor analysis procedures are based upon the initial computation of a complete table of inter-correlations among the variables (correlation matrix). The correlation provides an initial indication of the relationship among variables. The analysis is made simpler by reducing the correlation matrix to a smaller set of relationships from which six variables are drawn which in total account for more than 70% variance accounted for by the factor.

Individual variance accounted for by the various factors shows that Factor 1(V1) i.e. influence of advertisement causes the highest i.e. 28.686 per cent variance in the respondents' buying behavior followed by Factor 2(V2), Factor 3 (V3), Factor 4(V4), and Factor 5(V5), in the mentioned order with 12.581 per cent, 9.338 per cent, 7.824 per cent, and 7.014 per cent, respectively. In other words, the first five factors namely, 'influence of advertisement', 'frequency of watching television', 'influence of television advertisement' 'frequency of reading newspapers', and frequency of going through print advertisement together have caused 65.445 per cent variation in the respondents buying behavior Factor 6 can also be included because it causes a variation which is very close to 1 i.e. 0.945 and inclusive of Factor 6 which is 'influence of newspaper advertisement' leads to the cumulative variation of 71.351 per cent. Basing upon the results of the component analysis it can be inferred that the sample's brand loyalty have been considerably influenced by advertisements in general and television and print advertisement, in particular. Such a conclusion is quite obvious as the product under survey is a FMCG one which is purchased frequently by the consumers and advertising as such plays a significant role in influencing their brand-choice behavior. So, the first 6 factors play a very significant role in influencing the respondent's behavior to continue with the present brand of toothpaste or switchover to another brand.

Table-3 (Annexture) presents the percent of variable accounted for by the various factors undertaken for the study, the total variance is explained briefly in Table-3 (Annexture).. Scree Plot (fig-1) presents the graphical representation of the variance contributed by the factors in 'x' axis and Eigen Value in 'y' axis (Figure -1). Eigen value is the sum of squares for a factor also referred to as the latent root. It represents the amount of variance accounted for by a factor.

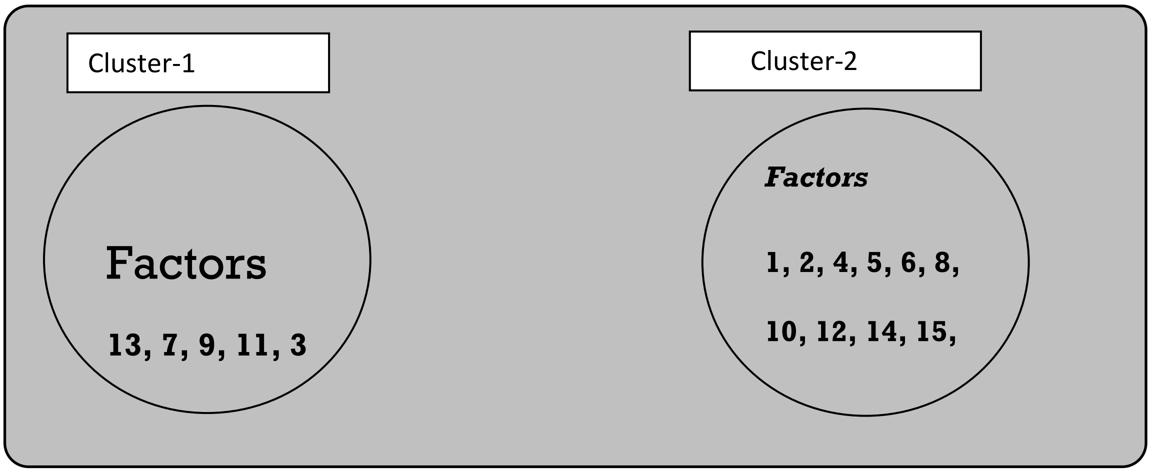
Figure-1



The Scree Test is derived by plotting the latent roots against the number of factors in their order of extraction and the shape of the resulting curve is used to evaluate the cutoff point. Fig. 1 plots the sixteen factors extracted in the study. Starting with the first factor, the plot slopes steeply down initially and then slowly then becomes an approximately horizontal line. The point at which the curve first begins to straighten out is considered to indicate the maximum number of factors to be extracted that influence the respondents significantly while making their purchase decision. As per the response collected the results of the Scree Test shows that the first six factors viz., extent of influence of advertisement, frequency of watching television, influence of television advertisement, frequency of going through print advertisement, influence of newspaper advertisement would qualify to be the most influential factors by contributing significantly to the variance in buying behavior of the respondents. As per Figure-1, variance caused by first six factors which almost equals to one thus, qualifies as per the latent criterion, and the others not contributing significantly to the respondents choice of toothpaste hence, would not be acceptable. Further, it is to be noted that using the latent root criterion only five factors would have been considered. In contrast, using the Scree Test provides us with one more factor. As a general rule, the Scree Tail Test result in at least one and sometimes two or three more factors being considered as significant as will the latent root criterion i.e.1.

Clustering technique is used shows that variables 13, 7, 9, 11 and 3 belong to Cluster I and variables 1, 2, 4, 5, 6, 8, 10, 12, 14, 15 and 16 belong to Cluster II.

Fig-2: Factors Present in Two Clusters



The above mentioned analysis and distribution of the variables in two clusters on the basis of rescaled distance cluster combined of the individual variables. It can be summarized as variables in Cluster-I and variables in Cluster-II exhibit a high degree of within cluster homogeneity in influencing the brand loyalty behavior of the respondents. But, variables in cluster-1 and Cluster-II have high degree of between cluster heterogeneity.

Thus, on the whole the analysis shows that variables in cluster-1 pose a similar type of influence on the respondents brand loyalty behaviour and Variables in Cluster-II are similar in nature in influencing the brand loyalty behavior of the sample respondents.

Cluster 1 consists, five variables which are V3 V7, V9, V11, V13,. These variables are respondent's habit of watching advertisements shown in movie houses, Influence of magazine advertisement on toothpaste choice, influence of advertisements presented through cutouts and displays on toothpaste choice, influence of advertisements broadcasted on radio and, influence of advertisement displayed/beamed on television while making toothpaste choice. Summarizing the cluster analysis, Cluster-1 consists of various media of advertising that influences the toothpaste choice of the respondents. Cluster-2 consists of all the other variables which are not important in influencing the consumer decision. Thus,all the variable in cluster-2 do not have a significant influence on the brand loyalty behavior and Media both TV and Print are considered to be the most influencing factors both in terms of purchase decision and brand Loyalty.

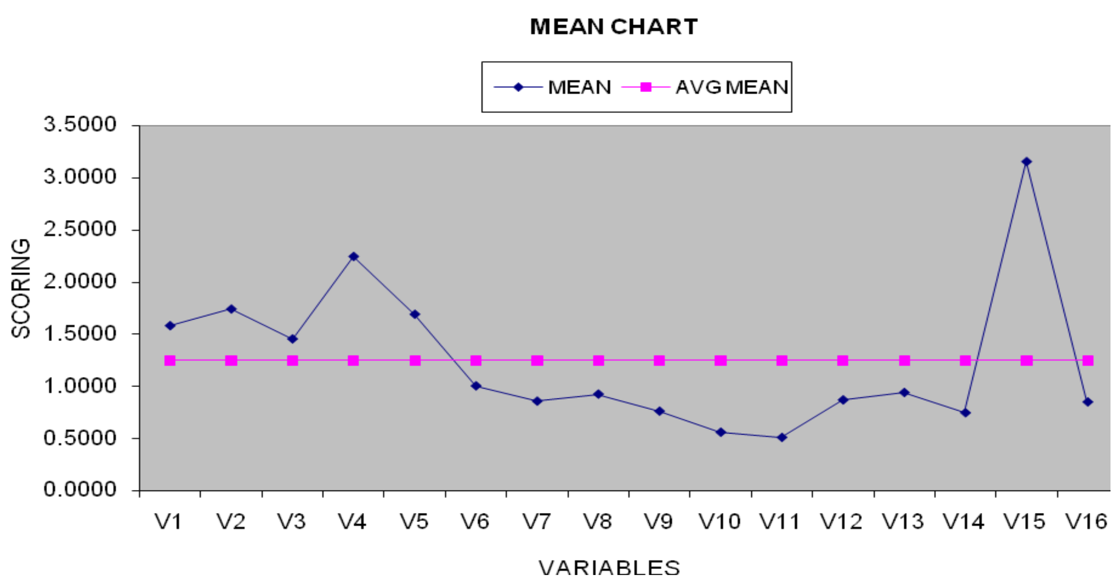
In a nutshell, it can be concluded as the variables in Cluster-I posses a very close similarity with each other in influencing the respondents buying behavior rest all other factors are placed in Cluster-II for a more scientific segmentation of the different variables taken for study.

Important Factors– Respondents' Perception:

The factors influencing the respondents brand loyalty behavior is presented in graphical manner in (Fig. 3.) The figure shows a faded line which represents the grand average of the average ratings of all the sixteen variables taken into consideration. The calculated grand average of the sixteen variables is 1.2468. The bold line in the figure represents the average of the respondent's perception of all the sixteen variables taken for the study.

Figure-3 shows that V4 (the respondents' habit of reading newspapers and journals) and V15 (the satisfaction derived from the present brand of toothpaste) are the most important factors influencing the respondents brand loyalty/switching behaviour as perceived by the respondents. The other factors which also play an important role when compared with the grand average of the average ratings are V1 (role of advertisement), V2 (frequency of watching television), V3 (influence of television advertisement in making toothpaste choice) and V5 (respondents habit of going through advertisements appearing in newspapers and journals).

Figure-3

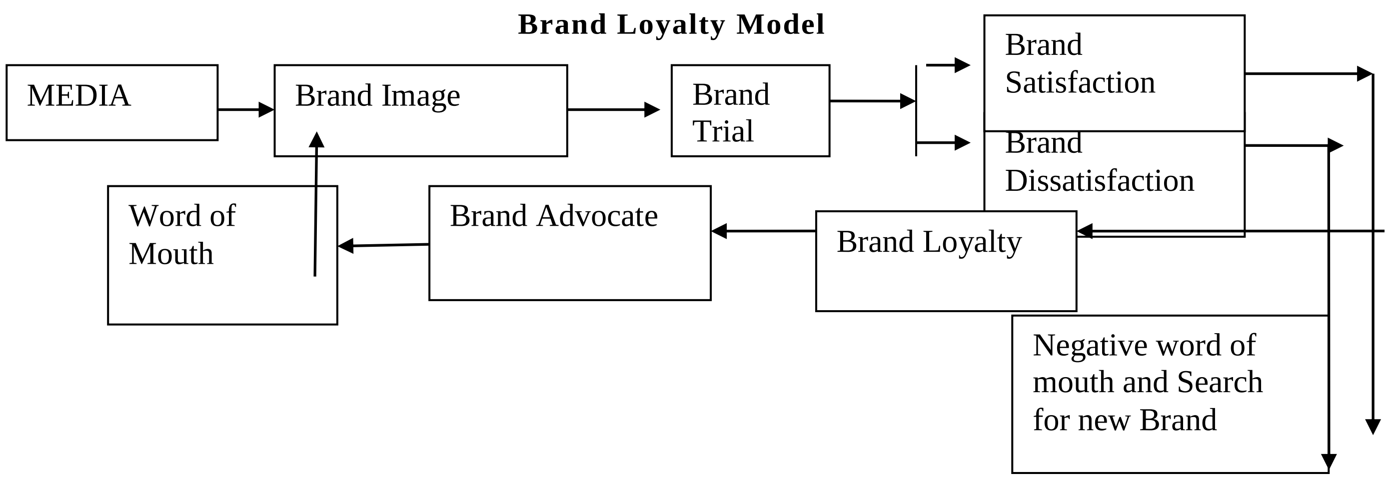


All the other variables except Variable 1, 2, 3, 4, 5 and 15 are comparatively less important as per the respondent's perception these variables lie below the line representing the grand average of the average ratings.

Brand Loyalty Model

Brand Loyalty model is a flow chart model that explains the psychological process which transforms a customer from first time user to a loyalist and then a loyalists again to a switcher. Most of the time the customer tries a product getting influenced by media in Indian context television is most important media Influencer. Media influences a consumer to get attracted to a brand whereby he initiates the trial process .After trying the brand if a customer is satisfied he becomes loyal to the brand on the contrary dissatisfaction leads to switching. Switching initiates a customer's search for other better alternative. A satisfied customer advocates the brand (positive word of mouth) and dissatisfied customer results in negative word of mouth. Negative word of mouth is disastrous for the firm's image and future prospects. Thus, a firm has to put all its efforts not only to attract customers but also to satisfy them which results in retention of the customer and positive word of mouth, benefitting the firm in long run. The Model is an outcome of the research which identifies the steps of decisions a customer takes starting from brand identification which normally takes place because of the customers exposure to media follows through a range of other steps and then finally the customer becomes a advocate of the brand or spreads negative word of mouth depends on his level of satisfaction. As media plays an important source of information resulting in customer expectation. Thus, it's advisable for the company to make only those promises which can be met and not to build up. Communication through media might lead to expectations and when expectations are compared with perceived quality and the experience is satisfactory customer becomes loyal and any dissatisfaction might lead to switching as well as negative word of mouth. But the Influence of the media also motivates a satisfied customer to try a new brand is established in the study with respondents confirming to getting influenced by media.

Brand Loyalty Model



Major Findings

1. Indian consumers are found loyal to a particular brand of toothpaste even if it's a FMCG.
2. Television is the most Influencing factor in consumer purchase decision Followed by print.
3. Individual variance accounted for by the various factors shows that Factor 1(V1) i.e. influence of advertisement causes the highest i.e. 28.686 per cent variance in the respondents' buying behavior.
4. Advertisement plays an important role in motivating people to try different brands leading to Brand switching.
5. Six factors viz., extent of influence of advertisement, frequency of watching television, influence of television advertisement, frequency of going through print advertisement, influence of newspaper advertisement would qualify to be the most influential factors by contributing significantly to the variance in buying behavior of the respondents.

Conclusion

Admittedly, FMCG brands constantly enliven in the minds of the consumers through the mass communication tool of advertising, thereby invoke emotional bond with the consumers. The restoration of the sample that advertising remained an important influence of brand choice is therefore a simple confirmation of the widely accepted view. Among the various media of advertising, television, for obvious reasons, emanate as the most important one for influencing the toothpaste brand choice behaviour of the respondents. This is further confirmed in our study which establishes a positive relationship between advertising and purchase behaviour with advertising capable of creating 28.686% variance in buying decision. Television advertising alone is able to create 9.338% variance .Other factors that are found to be significantly influencing are Frequency of watching television, Frequency of reading newspapers, frequency of going through print advertisement, Influence of newspaper advertisement, & Influence of magazine advertisement. In a nutshell, it can be concluded that advertising especially television & print are the factors that create variation in the buying decision process.

This discussion shows that despite media like television and print has profound influence on the purchase decision of consumers still brand loyalty exists for a frequently bought product like toothpaste which is quite unusual. This also shows the diminishing product differentiation and add clutter which is not giving the desired results to the advertisers and despite some brands like Colgate and Pepsodent have introduced so many new variants into the market it very hard for them to shift the consumers from their existing brand which might be sometimes a very unwelcome sign for these brands. The loyalty existing with consumers also shows that they are very satisfied with their present brands and the use of media for information is only to update them about the development that's taking place with respect to their present brands. The study leads to the fact that a satisfied customer tends to be brand loyal even if it's a FMCG like toothpaste .Advertisers trying hard to get noticed and encouraging trial of a new products do not seem to be very successful. Which means it would not be so easy for the marketers to initiate even trial of the customers if they are satisfied despite the ads and other media getting noticed its unable to influence thus, customer satisfaction may be focussed upon by the corporate in order to sustain in the market

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EFFECT OF PROBLEM BASED LEARNING (PBL) ON MATHEMATICS ATTITUDE OF VIII STANDARD STUDENTS OF PUDUCHERRY

DR.S.SINGARAVELU*

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ABSTRACT

The present study aims to find out the effect of PBL on Mathematics Attitude of VIII standard students of Puducherry. Experimental method and Pre-Test Post test two group Quasi experimental design is used in the present study. The sample consists of 165 VIII class students and 182 VIII class students in Control group and Experimental Group respectively. Mathematics Attitude Scale designed by the investigator used in the present study to assess the attitude towards Mathematics of VIII standard students. One group of students (PBL) is taught using PBL programme for one term(four months). The other groups of students (Conventional) are taught using conventional talk and chalk method for the same unit for the same period of time as in other group. Collected data is analyzed using suitable statistical techniques. Results reveal that teaching through problem Based Learning Instructional Method has a significant positive effect on the Mathematics Attitude of VIII standard students. There is a significant increase in the post test scores of experimental group after teaching through PBL. Students in the Experimental group has more favourable attitude towards Mathematics compared to control group students.

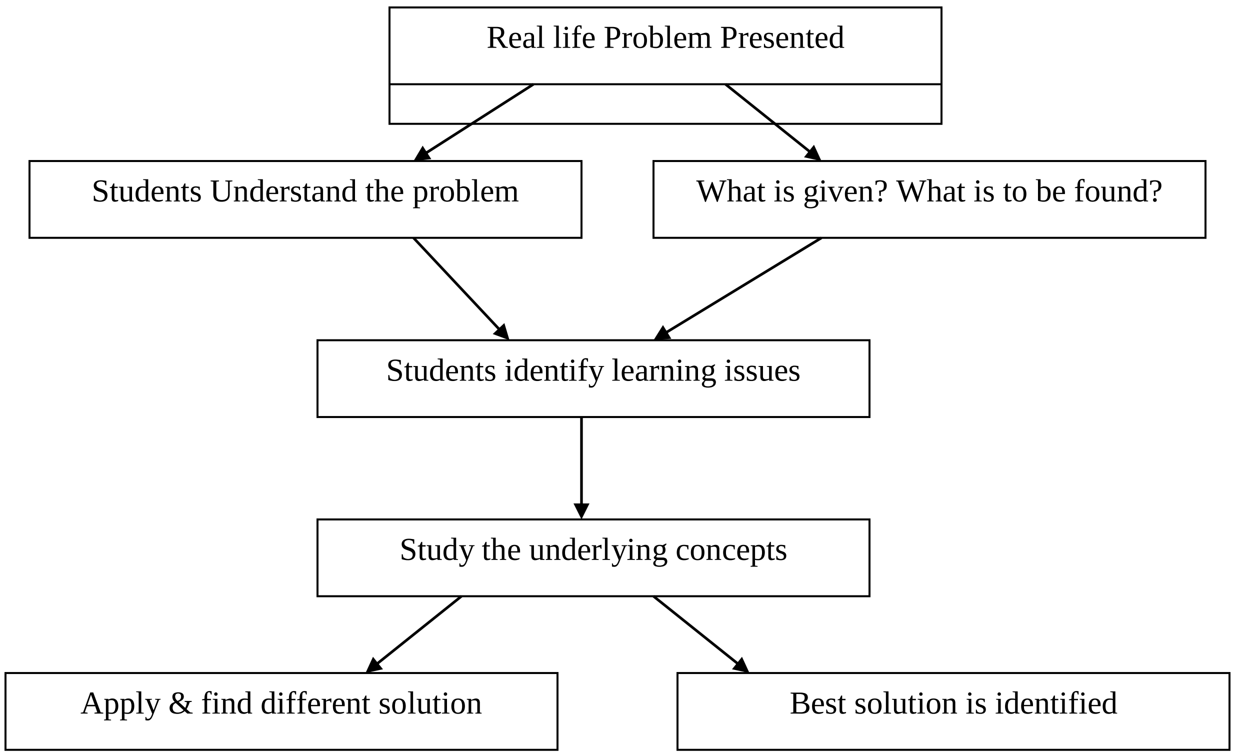
1.1 Introduction:

Proficiency in English communication skills, Science and Mathematics is considered as the index of future success not only in India but all over the world. So educationalists all over the world are conducting research to study the factors affecting Mathematics Achievement. Only of the important factors identified by them is developing positive attitude. Positive Attitude towards Mathematics plays a crucial role in the learning of Mathematics. Positive attitude towards Mathematics has not only impacted on students' inclination on future studies and mathematics related field but also affected students' performance in Mathematics examinations.

In the present education system, students are not given responsibility for their own learning. As Mathematics learning is often considered as abstract, boring and not interesting, students are not motivated and develops a negative attitude towards Mathematics. If the positive attitude towards Mathematics is developed in students, they will be more willing to take on deeper mathematical challenges.

Problem Based Learning is an innovative instructional Method that engages students to learn together in a group, driven by real life problems, thereby learning the underlying concepts of the problem. It is a student centered Method where students take responsibility of their own learning.

1.2 Problem Based Learning Model:



Orhan Akınoğlu and Ruhan Özkardeş Tandoğan (2006) studied the effects of Problem-based active learning in science education on student's academic learning, attitude and concept formation. The research study was conducted on 50, 7th grade students in 2004-2005 school year, in a public school in Istanbul. They found that the implementation of problem-based active learning model had positively affected their attitudes towards the science course. Hussain, Raja Maznah Raja; Mamat, Wan Hasmah Wan; Salleh, Norani; Saat, Rohaida Mohd; Harland, Tony (2007) has found that Student and tutor experiences were positive and PBL was seen to work extremely well, despite the typical problems that students can experience working in groups. There was evidence that students were developing useful knowledge and lifelong learning skills, but there were concerns about where this occurred in the PBL curriculum.

Methodology:

As the present study aims to find the effect of problem based learning on Mathematics Attitude of VIII class students, experimental group is used in the present study. Pre-Test Post test two group Quasi experimental design is used in the present study.

Research Participants:

The sample consists of 165 VIII class students and 182 VIII class students in Control group and Experimental Group respectively.

Group	Boys	Girls	Total
Experimental Group	84	98	182
Control Group	82	83	165

Measuring instrument:

Mathematics Attitude Scale designed by the investigator used in the present study to assess the attitude towards Mathematics of VIII standard students. It is four point scales ranging from strongly agree to strongly disagree. Items are designed to measure: Self-confidence, Fear of learning Mathematics, Usefulness and applicability of Mathematics, Enjoyment in learning Mathematics, Motivation in learning mathematics and Experience with Mathematics Teacher.

Validity:

Construct validity of MAS is established by correlation with Mathematics Attitude Scale designed by R.Vasuki & Dr. V. Rajeswari (2008) and Attitude towards Mathematics Scale designed by Praveena. P (2007). The correlation coefficients between the two tests with MAS are found to be 0.82 and 0.86 respectively.

Reliability:

Reliability of MAS is established by test-retest method and spilt half method. MAS is administered to 200 VIII standard students at an interval of 3 months duration. The correlation coefficient between the two tests is found to be 0.82. Thus sample reliability is established. Also the odd number items and even number items are scored separately and the correlation coefficient between the two half tests is found to be 0.86. The reliability of full test is calculated using the Spearman-Brown prophecy formula is found to be 0.92. Thus tool reliability is established by the investigator.

1.6 Experiment in Phases:

Phase I: Pre-test on Mathematics Attitude is conducted to the students. Based on the pre-test scores, groups are matched for Mean and standard deviation.

Phase II: Students are divided into two groups, one group as experimental group (PBL) and another group as control (Conventional) Group.

Phase III : One group of students (PBL) is taught using PBL programme for one term(four months). The other groups of students (Conventional) are taught using conventional talk and chalk method for the same unit for the same period of time as in other group.

Phase IV:The post test is conducted to the two groups after four months.

Analysis of data:

The following statistical techniques are used to analysis the collected data. They are

1. Descriptive Analysis – Mean, Standard Deviation and Box plot
2. Inferential Analysis – 't' test.

1.8 Results:

1.8.1 Equating the groups: The groups are matched for Mean and Standard deviation

Matching for Mean:

Table 1

Comparison of Mean pre-test control group and Experimental group on Mathematics Attitude

Group	N	Mean	SD	't' value	P
Control Group	165	83.24	14.56	1.22	NS
Exp group	182	85.18	14.95		

Matching for Standard deviation:

Table 2

Comparison of pre-test standard deviation of control group and Experimental group on Mathematics Attitude

Variable	Group	N	SD	't' value	P
Mathematics Attitude	Control Group	165	14.56	0.35	NS
	Exp group	182	14.95		

From Table 1 & 2, it is evident that there is no significant difference in Mean & Standard deviation of pretest Control group and Experimental group scores on Mathematics Attitude.

1.8.2 Comparison of Pre and post test mean scores in Mathematics attitude of experimental group

Table-3

Comparison of Pre and post test mean scores in Mathematics attitude of experimental group

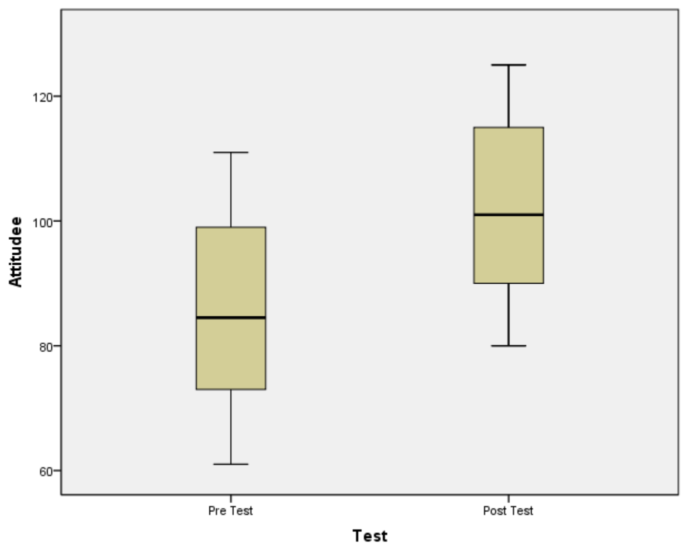
Sample	Group	N	Mean	SD	't' value	P
Total Students	Pretest	182	85.18	14.95	11.42	<0.001
	Post test	182	102.23	13.51		
Boys	Pre test	84	85.19	15.55	6.94	<0.001
	Post test	84	100.35	12.59		

Girls	Pre test	98	85.16	14.49	9.14	<0.001
	Post test	98	103.84	14.11		

On comparing the Pre and Post test mean scores of experimental group in Mathematics Attitude, it is observed that the calculated t value is significant (P<0.001).

Significant difference also exists in the sub-samples of boys and girls. Means scores in Post test is higher than the pre test. There is a significant increase in the mean post test Mathematics Attitude scores of experimental group students after teaching through PBL.

Figure 1 :Box plot of pre test and post test Mathematics Attitude scores of Experimental Group



1.8.3 Comparison of Pre and post test mean scores in Mathematics attitude of control group Max : 144

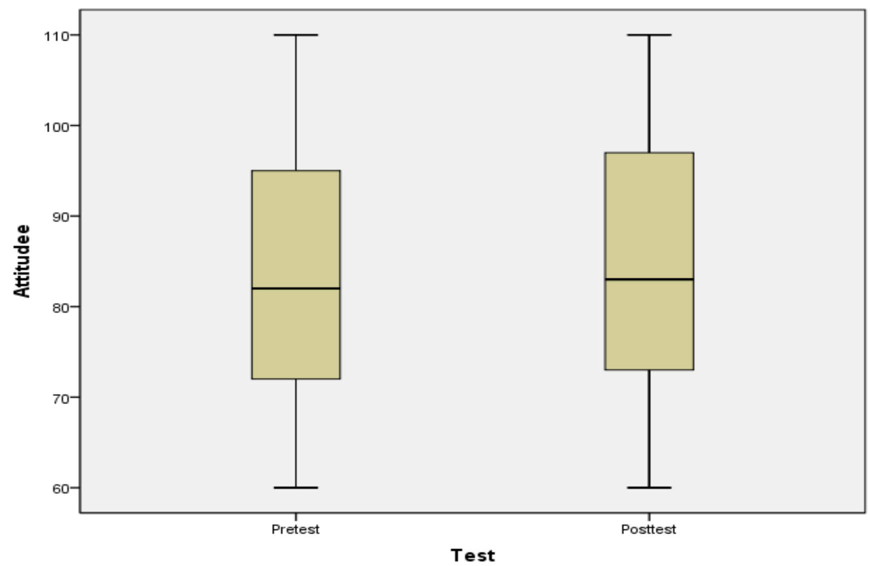
Table 4

Sample	Group	N	Mean	SD	't' value	P
Total Students	Pretest	165	83.24	14.56	0.90	NS
	Post test	165	84.70	14.78		
Boys	Pretest	82	83.45	15.18	1.23	NS
	Post test	82	86.40	15.60		
Girls	Pretest	83	69.98	9.12	1.07	NS
	Post test	83	68.02	13.83		

From table 4, it is observed that the calculated t value is not significant. Mean differences are also not significant even when the groups are compared for boys and girls.

Figure 2

Box plot of pre test and post test Mathematics Attitude scores of Experimental Group



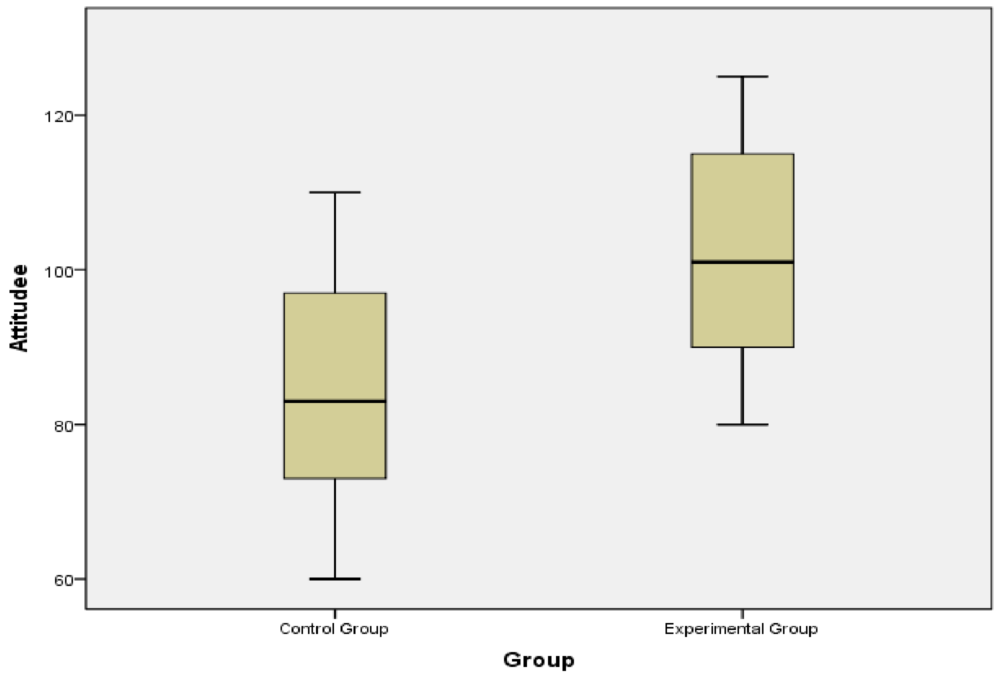
1.8.4 Comparison of Post test mean scores of experimental group and control group students in Mathematics Attitude **Max : 144**

Table 5

Variable	Group	N	Mean	SD	't' value	P
Total students	Control Group	165	84.70	14.78	11.54	<0.001
	Exp Group	182	102.23	13.51		
Boys	Control Group	82	86.40	15.60	6.34	<0.001
	Exp Group	84	100.35	12.59		
Girls	Control Group	83	83.02	13.82	9.98	<0.001
	Exp Group	98	103.84	14.11		

When the Post test mean scores of experimental group and control group students in Mathematics Attitude are compared, it is inferred that the calculated t value is significant ($P<0.001$). Students in the Experimental group have more favourable attitude towards Mathematics compared to control group students.

Figure 3
Box plots of post test scores of experimental group and control group students in Mathematics Attitude



1.8.5 Conclusion:

Teaching through Problem Based Learning Instructional Method has a significant positive effect on the Mathematics Attitude of VIII standard students. There is a significant increase in the post test scores of experimental group after teaching through PBL. Students in the Experimental group has more favourable attitude towards Mathematics compared to control group students.

Findings of research reveal that PBL can be used to make Mathematics more interesting and Meaningful. Students feel motivated and develops positive attitude towards Mathematics. As PBL uses real life problems, it makes Mathematics Learning more permanent. Teaching through PBL methodology has developed independent learning; better understanding which has ultimately results in better Mathematics attitude.

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FOOD INFLATION: CHALLENGES AND IMPACT ON AGRICULTURE

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ABSTRACT

High food inflation is worrisome for people and policy makers alike, and rightly so, as it inflicts a heavy 'hidden tax' on the poor, who spend almost 60 % of their expenditure on food. The economic survey 2012-13 has conformed the poor progress on long term and agricultural growth, even though crop production is now more resilient to extreme weather shocks. Food grain production in India has shown remarkable improvements in recent years. Still the country facing food insecurity, tackle this problem is the need of hour.

Key Words: Agriculture, food grains, Minimum support price, Annual growth rate,

Introduction

Over the last 20 years, India has been growing consistently at an average rate of 6-7 % per annum and in the post global financial meltdown, growth was being witnessed in emerging market economies like China and India. The growth had not further contracted in industrialized economies and economic power was steadily shifted from industrialized to emerging markets. The country's growth is largely driven by domestic demand. As India enters the sweet mark in its demographic experience, its rising productivity and rapidly increasing markets will be a major global growth engine.

The economy still has to properly tackle the great challenges which the world has also facing – food security, environmental degradation and economic development. Although the Central Bank of the country doing well in taming inflation in the country through intelligent monetary policy measures and as per experts these may be able to control inflation in the medium and longer terms.

Object and methodology

This article tries to look at the key issues related to population pressure and food availability to all. The purpose of this article is to review the food inflation and other related aspects and suggest some measures. Secondary data has been collected and used in this article, published by various institutions.

Agriculture growth and crop production

High food inflation is worrisome for people and policy makers alike, and rightly so, as it inflicts a heavy 'hidden tax' on the poor, who spend almost 60 % of their expenditure on food. The economic survey 2012-13 has conformed the poor progress on long term and agricultural growth, even though crop production is now more resilient to extreme weather shocks. Food grain production in India has shown remarkable improvements in recent years. The following table shows that farm production rising steadily but not fast enough as productivity remains low.

Table 1- Annual production, compound average growth rate & yield of food grains in India (2008-2011)

Year	Food grains production in million tons	Compounded average growth rate in production in %		Yields of food grains kg/hectare
		Fruits	Vegetables	
2011 – 12	259.32	172	350	2,059
2010 – 11	244.8	170	332	1,930
2009 – 10	218.1	167	313	1,798
2008 – 09	233.8	163	306	1,909

Source : The Economic Times , 26 February,2013.

Table 2: Per capita availability of food grains in per day grams in India (1981-2011)

Per capita availability of food grains in per day grams.				
Year	1981	1991	2001	2011
Per day grams	455	510	416	463

India produced record 253.32 millions tons of food grains in 2011-12 at a time when inadequate attention to agriculture across many parts of the world led to food shortages and steep hikes in food prices. But the long term picture remains depressing. Declining per capita availability of food grains has become a major concern. The sluggish growth of agriculture, which provides livelihood for one out of every two Indians, also remains a cause for worry. More over the country faces the stiff challenges of feeding its growing population. The agricultural sector has been growing mainly in terms of rising commodity prices. The director of National Centre for agricultural, Economics and Policy Research commented on this situation as , “. It is price driven and it may lose its track if the prices of agriculture produce fall. The agriculture price index is comparatively higher than wholesale price index , indicating steep rise in food inflation and prices of agricultural produce.

Despite an expected record food grain production in the current year, food inflation has not moderated at the pace expected. So, the food inflation should not be taken lightly. The following tables may look at the reason why food inflation will remain sticky.

Table 3: Gross area (million hectares) under food grains in India (Year 2005-10)

Farm area declining but yields not rising to make up for the drops.					
Year	2005-06	2006-07	2007-08	2008-09	2009-10
Gross area under food grains in million hectares	121.6	123.7	124.1	122.8	121.3

Table 4: Compound growth rates of area, production and yields of food grains in India (Year 1949-1965 & Year 1967-68 to 2008-09)

Compound growth rates of area, production and yields.						
Growth rates	1949-50 to 1964-65			1967-68 to 2008-09		
	Area	Production	Yield	Area	Production	Yield
Rice	1.21	3.50	2.25	0.50	2.46	1.99
Wheat	2.69	3.98	1.27	1.20	3.69	2.46
Cereals	0.90	2.25	1.23	- 1.41	0.67	1.99
Pulses	1.72	1.41	-0.18	0.01	0.75	0.72
Sugarcane	3.28	4.26	0.95	1.69	2.64	0.94
Cotton	2.47	4.55	2.04	0.42	3.06	2.63
Oil seeds	2.53	3.12	0.00	1.44	3.16	1.69

Table 5: State- wise Minimum agricultural wage rate/NREGA wage

Pressure from NREGA has pushed up farm wages and other inputs costs also rising in Rs.									
	Assam	Andhra	Bihar	Gujarat	MP	UP	WB	Haryana	Kerala
Minimum agricultural wage rate	87	125	109	100	110	100	96	167	200
NREGA wage	130	121	120	124	122	120	130	179	150

Retail prices of key fertilizers in rupees tone			
	Imported DAP	Potash	Urea
2009 - 10	9350	4455	4830
2010 - 11	10750	5055	5310

Table 6: Increase in minimum support price of wheat and paddy (in rupees per quintal) (Year 2004- 2011)

Steadily increasing minimum support price set a floor on prices (minimum support price in rupees per quintal							
Year	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11
Paddy	560	570	580	645	850	950	1000
Wheat	640	650	750	1000	1080	1100	1120

The above information has identified low yields, low productivity, soil degradation, climate change and lack of market linkages as the main factors affecting farmer income. There are wide yield gaps among various crops across the country, especially in eastern India .

Challenges and outlook

Since development of agriculture is the key to the development of the Indian economy. It is clearly identifies food inflation as top of the mind concern for the policy planners also in the country. Pinning the cause of food inflation to widening demand-supply gap and inefficiencies in the post harvest distribution and marketing systems clearly indicated that there is a need to "improve the supply response of agriculture to expanding domestic demand.

India can tackle the twin challenges of rising food inflation and falling farm incomes by increasing public and private investment in rural infrastructure and farm-to-market linkages. The impact of rising minimum support price on food subsidy bill can be mitigated by better management of public owned food grain stocks.

Key focus areas for agricultural development and measures

Building on the four-pronged strategy of agricultural production, reduction in wastage of produce, credit support to farmers and a thrust to the food processing sector, India need to remove bottlenecks in the production and distribution of food products that are driving inflation. Some of the key focus areas includes :

- ❖ The green revolution envisaged in the eastern region of the nation need to be given a further fillip. Steps have already taken by the government in the latest budget. In addition more and more land need to be brought under cultivation, promote peri-urban agriculture and revive growth in production. With a view to improve the use of modern farm mechanization and micro – irrigation, the custom duties need to be reduce.
- ❖ Stress the need to increase the access to farm credit, India requires to raise the target of credit flow to farmers. In addition, the existing interest subvention scheme of providing short term crop loans to farmers need to be retained further for those farmers who repay their crop loans on time.
- ❖ Post harvest wastage is a key inefficiency that need to be corrected. To boost investment in post harvest infrastructure, capital investment in creation of modern storage capacity should have been made eligible for the viable gap funding schemes of the government. In addition, cold chains and post harvest storage would be considered as a sub-sector of infrastructure and lending for such projects being considered as the priority sector.
- ❖ With a view to retain the momentum of private investment in building the food processing capacity of the nation, mega food parks are required which can link farmers directly with processors. It will reduce wastage and lead to better price discovery, and their by significantly increase their incomes.
- ❖ With a view to increase the indigenous fertilizer production, capital investment is to be considered as the infrastructure sub sector. This would raise investment in fertilizer production.
- ❖ Farmers income need a boost. Low crop yields and farm low productivity have trapped agricultural growth and affected per capita food availability. Farmers need more drought resistant seed, and balanced use of water, fertilizers, and mechanization. Agriculture research and development needs a boost.
- ❖ Food reserves should be established as a means to support stable revenues for agriculture producers and ensure affordable food for the poor. If managed in transparent and participatory ways, and with regional coordination, food reserves can be an effective way to boost sellers market power and counteract speculation by traders, thereby limiting price volatility.
- ❖ Farmers organization needs support. One measure reason of the majority of Hungry are among those who depend on small scale farming is that they are in sufficiently organized. By forming cooperatives, they can move up the value chain into the processing, packaging and marketing of their produce. They can improve their bargaining position, both for input purchases and for the sale of their crops.

Agriculture- key to ending hunger

Regardless of the reasons, the simple fact is that the agriculture sector is not working effectively enough in many parts of the country, nor as a system. And, we all are suffering because of it. But, it doesn't need to be this way. Fixing agriculture – and in turn, banishing hunger and malnutrition – is clearly possible. It is a matter of focus, prioritization, political will and collective action.

Need focus in the medium- long term measures

The latest annual budget of the country has focused to some extent on the short term imperatives of increasing agricultural production, increased access to farm credit and building post harvest storage and processing infrastructure, an aggressive perspective of trying to double agricultural needs to be envisioned. Some of the key enablers for this jump start includes :

- Investment in research and development and farm technology innovation.
- Development of a strong agro-meteorological network.
- Sustainable soil and water management solutions.
- Development of high-yielding varieties of inputs.

Conclusion

We need to defend the human right to food. People are hungry not because not because too little food is being produced, but their rights are violated with impunity. What we require is collective focus and significant investment in agriculture to address the root causes of hunger and malnutrition. Investing more - and more wisely – in market based farm solutions will help ensure that the country can produce nutritious foods in a way that is sustainable and economically advantageous for farmers and consumers. Investing in agriculture is not a quick or easy fix, especially during global recession. It is time for a fresh look – time to harness the power of agriculture to drive food security, environmental sustainability, and economic opportunity.

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R.K.NARAYAN'S "THE ENGLISH TEACHER" AN AMALGAMATION OF IMMUTABLE MEMORIES AND SUBCONSCIOUS DESIRES

DR. NEHA TIWARI*

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ABSTRACT

R.K.Narayan is known for his real-life characters and situations. His one of the most loved novel "The English Teacher" is a circular journey from the fictional world to the real existence and then again finally reaching to the world where all boundaries dissolve. Narayan creates Krishna, Krishna meets Sushila, Sushila dies, and now longing for unification, Krishna 'creates' Sushila and they unite for 'forever.' The novel has been portrayed in the paper as the hide and seeks of deep rooted memories and long cherished desires. In the end of the novel it seems as if Narayan and Krishna unites, making the circle complete.

Key Words: Subconscious, autobiographical, immutable, bleak

Immutable memories and subconscious desires have always played a major role in the creation of any artistic work. People can debate on its direct or indirect, spontaneous or deliberate, conscious and subconscious, active and inactive presence but no one can rule out their influence in the writings. Some times the writer's creation and his/her life are so close to each other that they become almost inseparable.

R.K. Narayan's trilogy 'Swami and Friends', 'The Bachelor of Arts' and 'The English Teacher' represent the same. Being semi-autobiographical in nature, they peep through Narayan's frame of reference and reflect his hidden desires.'Swami and Friends' is his childhood, 'The Bachelor of Arts' is his young life and'The English Teacher' is life after marriage.

I believe that the third amongst them i.e. 'The English Teacher', truly represents the creative writing which combines real with fiction; known with unknown; past with future; predictable with unpredictable.The objective of my paper is to present'The English Teacher' as an amalgamation of immutable memories and subconscious desires. It is the journey of Narayan, from his real world to the world he dreams of. The major part of the novel shows real life drama dipped in Narayan's peculiar humanistic and humoristic style but the last two chapters of this eight chapter novel introduce us to the Narayan who makes you 'dissolve' in his fictional world .

For those who are not acquainted with R.K.Narayan, the writer, he is the most popular, admired and adored writers of Anglo-Indian literature. His simple narrative technique blend with natural element of humour makes him stand apart from his contemporaries. He has his own style. His diction, description, dilemma, dogma, depth and details of the subject and character, all are different and deeply rooted in Indian soil.

Narayan creates his own imaginary world of 'Malgudi', gives birth to some (extra)ordinary characters, kicks off the series of events, blends it with humour, invites you, involves you in their life, evokes emotions within you, makes you part of their world and you start experiencing pain and pleasure of his imaginary world. And by the time you finish the book all characters become part of your own world. And he does it all with great smoothness and master craftsmanship. He steals your mind and intellect. No other writer of his time has depicted the intricacies of the Indian society so well.

R.K.Narayan dedicates 'The English Teacher' to his wife Rajam. This is not only autobiographical but also affects and depicts its intensity of feeling. The story is a series of experiences in Krishna`s life, the hero of the novel The novel begins in a College hostel in Malgudi, where Krishna has been living for years, first as a student and then as a lecturer. Though, he is earning good money by teaching, Krishna is not satisfied with the boring routine life of a teacher, whose job is to parrot the same old poems and literature to his uninterested students. He would rather write his own poems and quench his intellectual thirst.

However, a single letter from Krishna's father changes the course of the novel. As his wife and daughter are sent to Malgudi to live with him, the carefree bachelor days of Krishna end, and he gets busy in the mundane tasks of domesticity,almost giving up his dreams, and yet being more content than ever.

But, destiny does know how to surprise a man, and Narayan does know how to execute a clever twist in the story. So, the story takes a strange turn with the sickness of Krishna's wife, and all the concentration is focused on convalescence of patient, forgetting about the dreams of writing, buying house, enjoying marital bliss etc.

The description of Krishna's married life - the first few years of happiness, the excruciating agony during the weeks of Susila's illness, the 'last journey' to the cremation ground - is one of the most moving and flawless pieces of writing in modern English fiction. Not a word is wasted and not a word rings false. The second half of the novel, however, takes us to unfamiliar regions. Krishna's numbed misery and his wish to be both a mother and a father to Leela are understandable enough, but the experiments in psychic communication with Susila with the help of a medium introduce a whimsical or fantastic element into a story which, up to that point, had been transparently true to life.

Prof. K.R.S.Iyenger is correct when he says that the theme of the novel is obviously the 'death' of Susila in the first half, and her 'resurrection' in the second half. 'Paradise Lost' being followed by "Paradise Regained'. Krishna loses Susila in the flesh, but on the last page of the novel she comes back to him, to be with him forever.

'Susila!Susila!' I cried. 'You here!' 'Yes, I'm here, have always been here.'

Is Krishna dreaming? Is it anything more than the physical projection of Krishna's psychic ecstasy? Isn't this a resurrection greater than life? 'The boundaries of our personalities suddenly dissolved' Krishna concludes his autobiographical narrative. 'It was a moment of rare, immutable joy - a moment for which one feels grateful to life and death'.

According to **Professor P S Sundaram**, The English Teacher is a novel with a difference, not only in the type of love between Krishna and Susila that is depicted, but also in the author's bold excursion into the realms of the dead.

There are so many similarities in R.K.Narayan, the author, and Krishna, his character. Narayan was a teacher; Krishna is also an English teacher. Narayan never liked his teaching job, so is the feeling of Krishna. Narayan married Rajam after long struggle; Krishna got opportunity to live with his wife

Sushila only when their child was old enough to handle alone. Narayan loved his wife very much so did Krishna. Their daughter was life to them. Both love their family above all. Narayan lost his wife just after five years of marriage so is the case with Krishna. Both died of typhoid. Narayan's world shattered after his wife's death Four year old daughter was alone to look after. Narayan underwent tremendous agony and never thought of marrying again. Krishna also never thought of remarriage.

When Narayana writes about Krishna's the 'bleak' dreary and unhappy days after his wife's death, suddenly, his personal grief comes out

It is the subconscious desire of Narayana's heart which longs to be together with his wife again. He wants to get united and be inseparable. In reality, as we all know, it not possible. But he is privileged to have creative liberty as an author by which he re-unites mortal Krishna with his immortal wife Sushila. And he does this so magically that the reader is compelled to accept the 'communication' between sad Krishna and dead Sushila. This emotional cling is presented so convincingly that we accept it and continue to think and wish a better life to Krishna and his beloved wife Sushila. Krishna who has been sketched in the frame of Narayan and is so depicted that despite being logically incorrect, the reader is driven to think just the way he does, to believe what Krishna sees and senses in his life and be satisfied when Krishna reunites with his wife.

'The English Teacher' besides being a reflection of the immutable memories of Narayan himself and his own subconscious desire, R.K.Narayan does make sure that he is not alone. As the reader goes through the story, Narayan makes surethat Krishna's life remains an immutable memory in the mind of his readers and his inseparable blend with Sushila, becomes the fulfilled desire of the readers' subconscious mind.

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