

ANVESHANA... Search for Knowledge

A Multi Disciplinary Peer Reviewed Refereed Research Journal

Bi-annual Volume 10 Number 1 January - June 2020

Dr. A. K. Singh

Political Participation Among Muslims: A Study of Sidharthnagar District in Uttar Pradesh

Dr. Shripathi K.P.

Rural Women Empowerment by Entrepreneurial Activity: A Study in Coastal Karnataka

Chandra Deep Yadav

The Effects of Head Injury among Juveniles In Conflict With Law

Dr. Mamta Patel

Dr. Veerendra Kumar. N.

The Impact of Globalisation on Indian Society

Dr Prakash Pinto

Effect of Temperature on Stock Market Indices: A Study on NSE and BSE in India

Prof. Pooja S

3. Dr Babitha Rohit

Dr. Vishnu Prasanna K N

Remedies for Agriculture Marketing in India

Dr Ashalatha S Suvarna

Women Entrepreneurship in Rural India: A Way Forward for Development

Dr. T. Jayaprakash Rao

Book Review on the book "Business Maharajas" by Gita Piramal



A. J. INSTITUTE OF MANAGEMENT(AJIM)

An Advanced Centre for MBA Studies and Research
Affiliated to Mangalore University and Recognised by AICTE

Indexed in



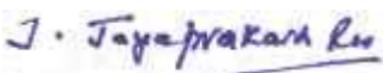
Contents

Dr. T. Jayaprakash Rao	Foreword	1
Dr. A.K. Singh	Political Participation Among Muslims: A Study of Sidharthnagar District in Uttar Pradesh	2
Dr. Shripathi K.P.	Rural Women Empowerment by Entrepreneurial Activity: A Study in Coastal Karnataka	23
Chandra Deep Yadav Dr. Mamta Patel	The Effects of Head Injury among Juveniles In Conflict With Law	43
Dr. Veerendra Kumar. N.	The Impact of Globalisation on Indian Society	60
Dr Prakash Pinto Prof. Pooja S 3. Dr Babitha Rohit	Effect of Temperature on Stock Market Indices: A Study on NSE and BSE in India	71
Dr. Vishnu Prasanna K N	Remedies for Agriculture Marketing in India	88
Dr Ashalatha S Suvarna	Women Entrepreneurship in Rural India: A Way Forward for Development	95
Dr. T. Jayaprakash Rao	Book Review on the book "Business Maharajas" by Gita Piramal	112

Foreword

Amidst pandemic, global economy is passing through an unprecedented tough time, resulting in loss of life, loss of income, loss of jobs, loss of human hours and even the loss of confidence. In a way, it has adversely affected every cross section of the society ranging from government to industry to public to the ultimate person. However, the present crisis has to be considered as an opportunity to straighten and strengthen the curve of socio-economic and educational wellbeing. One of such new windows in the education domain is the opportunity to use the virtual space for developing educational network and to achieve academic endeavours. With this backdrop and amidst Covid compulsions, this issue of our Research Journal Anveshana Volume 10, Number 01 is brought out with the following scholarly articles.

- “Political Participation Among Muslims: A Study of Sidharthnagar District In Uttar Pradesh” authored by Dr. A.K. Singh
- “Rural Women Empowerment by Entrepreneurial Activity: A Study in Coastal Karnataka” reported by Dr. Sripathi Kalluraya
- “The Effects of Head Injury Among Juveniles In Conflict With Law ” jointly presented by Prof. Chandra Deep Yadav ^{and} Dr. Mamta Patel
- “The Impact of Globalisation on Indian Society” written by Dr. Veerendra Kumar N,”
- “Effect of Temperature on Stock Market Indices: A Study on NSE and BSE in India. ” jointly authored by Dr. Prakash Pinto, Prof. . Pooja S, and Dr Babitha Rohit
- “Remedies for Agricultural Marketing in India” by Dr. Vishnuprasanna
- “Women Entrepreneurship in Rural India: A Way Forward for Development” authored by Dr. Ashalatha Suvarna
- In addition there is a book review by Dr. T Jayaprakash Rao on 'Business Maharajas', a book on Indian business tycoons authored by Dr. Gita Piramal



Dr. T. Jayaprakash Rao
Editor in Chief

Political Participation Among Muslims: A Study of Sidharthnagar District in Uttar Pradesh

Dr. A. K. Singh

Abstract

Minorities comprise significant share in India's population. They are backward in terms of socio-economic development indicators. Most of the people from religious minorities are Muslim. In view of the empowerment and mainstreaming in development process, Government of India has launched various programmes and schemes for minority population. One of the important programme of the Ministry of Minority Affairs, Government of India is multi-sectoral development programme which is based on social conversion from various other ministries and departments of government. Indian polity has been striving for establishing democratic goals through modernizing its political and administrative institutions. With a change in development paradigms, the focus of development planning has shifted to participatory development with social justice and equity. It called for decentralized administration, ensuring people's participation in decision making and giving priorities to their local needs. The 73rd Constitutional Amendment Acts 1992 made the provision for ensuring local self governance through empowering local bodies. Thus, the units of the Local Self-Government were given statutory status and state governments were given the mandatory provisions for establishing Panchayats at three tiers. Importantly, the local bodies have become the units of the government to have a share in decision making and active participation in development process for socio-economic development of the region. The present paper purports to examine the political participation among Muslim community in a backward district of Uttar Pradesh.

Key Words: Religious minority, Participatory development, Political participation,

Introduction:

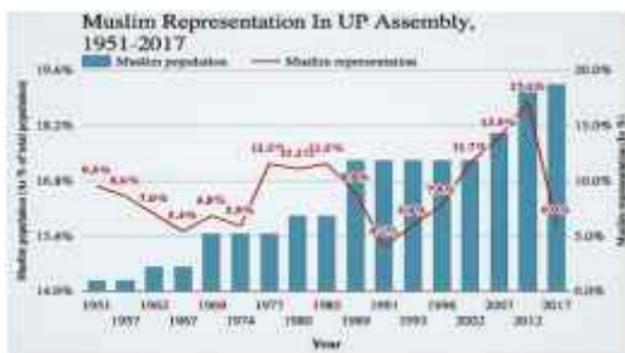
Indian society is an agglomeration of diverse cultures. There are numerous castes, tribes and ethnic and religious groups. It is, therefore, Indian society is called a multicultural society. Each group has its own cultural specialty (Ralph,1936) Every religious group has its own historical tradition and custom. Interestingly, among the Muslim, religion regulates the sacred and the secular practices. Uttar Pradesh is the most populated state of the Indian Union and has sizeable Muslim population. They constitute about 14 per cent of the state population. This community of eight million Muslims in the province is comprised of two major ethnic sections (i) those who claim to be the descendants of early Muslim immigrants either Sayyad, Shaikh, Mughal or Pathan and (ii) those of indigenous origin whose ancestors were converted to Islam. Those Muslim who claim to be the descendants of immigrants from foreign lands such as Arabia, Persia, Turkistan, and Afghanistan constitute and occupy the highest rank in the Muslim caste hierarchy, they called themselves Ashraf. "Bothe Sayyad and Shaikh are considered to be the descendants of the early Islamic nobility of Macca and Madina. A Mughal traces his origin. A Mughal traces his origin to the Mughal Dynasty of India. A Pathan reckons his descent from Afghan ruling families of the past (Ansari, 1960). In sum, the plight of minority communities in the state of Uttar Pradesh is no better than other states. They are socially and economically backward and even their empowerment though initiating' welfare and developmental programmes could not yield satisfactory results. Their representation in government jobs, business operations and politico-administrative elite is far behind their share in population. The fact remains that minority communities in the state feel politically dumped and isolated and are seeking religious leadership for their empowerment, and enhancing their share in government jobs and business operations through easy access to opportunities and necessary inputs. Due to the impact of modernization, westernization, globalization, democracy, socio-economic changes, legal enactment pertaining to Muslim society is advancing towards gender just and equates

systems, giving the way to empowerment and advancement in India. However in India, the social structure of Muslim society seems to be considered of the core of the traditional cultural setup. With interplay of a number of exogenous forces which have affected its traditional cultural setup and internal indigenous developments some changes can be seen in the Muslim society. More precisely, modern education, secularization and increased communication have led to the genesis of a relatively open and progressive Muslim social structure.

Siddharthnagar district was created on 29th December 1988. Considered as the holy land of Buddhism, it was believed for some time, that it contained Kapilvastu, near which Lord Gautam Buddha was born. In order to provide efficient administration the district is administratively divided into 05 tahsils namely, Itwa, Naugarh, Dumariaganj, Bansi and Shohratgarh. For implementation and monitoring of development scheme the district is divided into 14 Development Blocks namely, Barhani Bazar, Shohratgarh, Jogia Khas, Birdpur, Naugarh, Uska Bazar, Lotan, Bansi, Mithwal, Khesraha, Bhanwapur, Itwa, Khuniyaon and Dumariaganj. There are 999 Gram Panchayats and 2505 Revenue villages with 2336 inhabited villages and 169 uninhabited villages in the district. As per 2011 census, total population of the district was reported 23.97 lakh. The total urban population comprises of 6.28 per cent accounting for 1.61 lakh during 2011. Out of total population of the district, Hindu population comprises of 69.93 per cent while Muslims accounted for 29.23 per cent. Out of total Muslim population, about 8 per cent Muslims were found living in urban areas. Out of total minority population, Muslims accounted for 97.20 per cent while Buddhists comprises of 1.55 per cent.

Political representation of minorities has been low in India. During 2014 parliamentary election, 22 Muslims were elected while the number of Muslim MPs was recorded 49 in 1980, 45 in 1984 and 38 in 1998. During 2009, the number of Muslim MPs was reported 28. Thus, number of Muslim MPs has been lowest in 2014 in the history of Parliament. In 2014, there was no Muslim MP from Uttar Pradesh though political parties provided party tickets to Muslim

candidates. The representation of MPs from other minority communities has always been low except few MPs from Sikh and Christian communities. The number of Muslim MPs in 16th Lok Sabha is lowest in last 50 years. Just 22 Muslims have been elected to the new Lok Sabha. Muslims now make up just over 4 per cent of Parliamentarians despite accounting for over 13 per cent of the population. There were over 30 Muslim MPs for the past 15 years, over 25 for 20 years before that and over 40 for 10 years between 1980 and 1989. With Bhartiya Janta Party sweeping the election but nominating fewer than 5 Muslim candidates across the country, likelihood of a Muslim from the Party making it to Parliament fell substantially. One of the BJP's 5 candidates won, but its ally, the Lok Jan Shakti Party, had one Muslim candidate from Bihar. 8 of the Muslims who won were UPA candidates from Congress, Rasthriya Janta Dal and National Congress Party. States/UTs are expected to constitute a State Level Committee for implementation of the Prime Minister's New 15 Point Programme for the welfare of minorities headed by the chief secretary with members consisting of the secretaries and heads of departments implementing the schemes. Similarly at the District Level Committee for implementation of the Prime Minister's New 15 Point Programme for the welfare of minorities may be constituted headed by District Magistrate with district level officers as members. Representation of Muslims in Uttar Pradesh State Assembly as shown in chart 5.3 demonstrated fluctuating trend. The lowest representation was recorded in 1991 while highest representation was reported in 2012. In 1951, Muslims representation in state Assembly was reported 9.3 percent which increased to 11.5 percent in 1977 and declined to 4.1 percent in 1991 and jumped to 17.1 percent in 2012 while it again nose dipped to 6.0 percent in 2017. It is to be noted that Samajwadi Party in the state has been always in favour of the interest of Muslims and thus, tickets were distributed to them for election fray.

Chart : 1**Review of Literature:**

Political participation is the hallmark of a democratic setup. Nature, success and effectiveness of democracy largely depend on the extent to which equal, effective and actual participation is provided by the system to all its citizens. Citizens' active participation in political affairs in a democracy is crucial and necessary because it provides legitimacy to the system and also strengthens the democratic fabric (Palmer, 1976). Political democracy requires at least a minimum of people's participation in the decision making process. Citizens' participation in political affairs is important because a situation which results in high participation by members of a group normally has higher potential for democracy (Lipset, 1973). Norman D. Palmer defines political participation as the involvement of citizens in such political activities, which directly or indirectly influence the behavior and actions of decision-makers (Palmer, 1976). It may be viewed as any "voluntary action, successful or unsuccessful, organized or unorganized, episodic or continuous, employing legitimate or illegitimate methods, intended to influence the choice of public policies, the administration of public affairs, or the choices of political leaders at any level of government, local or national" (Weiner, 1976).

It may be pointed out that all citizens do not participate equally or in the same manner in any political process. The political culture of a society greatly influences the nature of political participation of individuals. The real purpose and impact of participation is to make the citizen not a passive spectator but an

agent in politics, to enable him to show his disagreement as much as to endorse what is proposed, as much to scotch Initiatives as to launch them, as much to revise, criticize and block as to push, prod and hasten (Mount, 1974). The term political participation generally refers to those voluntary activities of members of a society, in the selection of rulers and formation of public policy. Since popular sovereignty is one of the inseparable attributes of democracy, the right to participate is an important aspect of democratic government and an inherent right in a democratic process. Political participation is a basic ingredient of every political system. Participation helps the individual to be effective and associates him with the political system. Higher the rate and levels, the more varied the forms of political participation. It is vital to the proper functioning of a democratic polity. Many writers have rightly argued that political participation of citizens is the distinguishing mark of modern states. More than anything else, the modern state is distinguished from the traditional ones by the extent to which people participate in politics (Das, 1997). High levels of political participation are usually associated with democracy, which is beneficial both to the individual and to the society. Political participation has been considered as a 'sine qua non' of democracy (Das, 1997). Political participation is defined in such a way as to include the exercise of power in nongovernmental as well as government spheres. It is true that there exists a great deal of confusion with regard to what is meant by that term; "Participation may be viewed from two angles again-intensity and width. How deeply a person is involved in an issue and to what extent he would go towards achievement of this objective would determine the intensity. Width arises because of the complex nature of political activity that requires participation in different issues ranging from casting votes to participating in a technical expert committee or becoming a minister" (Sheshadri, 1976).

Political participation may be defined as those actions of private citizens by which they seek to influence or support government and politics (Milbrath & Goel, 1977). This definition is broader than most others, as it includes not only active roles that

people pursue in order to influence political outcomes but also ceremonial and support activities. To Almond and Powel, "political participation is the involvement of the members of the society in the decision making process of the system" (Almond & Powell, 1975). Mc Closky defines, "political participation implies those voluntary activities by which members of a society share in the selection of rulers and directly or indirectly, in the formulation of public policy" (Dowse, 1972). Verba and Nie define it as, "Those activities by private citizens that are more or less directly aimed at influencing the selection of governmental personnel and the actions they take" (Verba & Nie, 1972). The conceptualization of political participation has been undergoing drastic changes. Such changes will have a direct impact upon different modes of political participation. Citizens can participate in different and alternative ways to influence the government and the political system. Until recently most survey studies of political participation confined their enquiry to a relatively limited set of political acts. Most of them asked whether a person had voted or not and some went on to ask about such behavior as attendance at political meetings or rallies, working for a party, making a monetary contribution or seeking a public office (Milbrath & Goel, 1977). Thus political participation is more than the vote and more than an activity in the electoral system. Verba and Nie grouped into four broad modes of participation the alternative activities by which citizens can participate in politics, i.e., voting, campaign activity, co-operative activity and citizen-initiated contact (Verba & Nie, 1972). Milbrath and Goel add protest and communication to these modes mentioned by Verba and Nie, which relate individuals to the polity. They are also of the view that political acts could be hierarchically organised from the least difficult to the most difficult, if a person performed a more difficult act, he was likely to perform those that are less difficult as well (Milbrath & Goel, 1977). It is useful to consider political participation in a hierarchical sense, but it should also be born in mind that some levels of participation may be absent in some political systems (Rush & Althoff, 1971). Not all political system have elections or a form of voting, some systems severely restrict or ban public meetings and demonstrations, while

others forbid the formation of political parties and other types of political or quasi-political organisation, and so on (Rush & Althoff, 1971). Explaining the extent of political participation Michael Rush and Philip Althoff added that apathy; alienation and the use of violence vary clearly and considerably from system to system, but remain quite important factors in any examination of political participation (Rush & Althoff, 1971).

Examining the modes of political participation Schonfeld has mentioned ten types of activities which include (1) running for or holding public or party offices, (2) belonging to a party or other political organization, (3) working in an election, (4) attending political meetings or rallies, (5) making financial contribution to a party or a candidate, (6) contacting a public official, (7) publicly expressing a political opinion to convince others, (8) partaking in political discussion, (9) voting, and (10) exposing oneself to political stimuli (Schonfeld, 1975). Political participation is the mother and politics is the child. The former creates and determines politics and hence is of utmost importance both for the nation and the individual. The politics of the nation is determined therefore, by political participation in all its processes (Bala, 1999). The socio-economic environment will have a direct impact upon political participation. Socio-economic variables include education, occupation, income, age, caste, religion, sex, family background, residence etc. "Political participation", says Robert Lane, "is a function of age, sex, education and status (Lane, 1959). Thus generally, participation tends to be higher among better educated, members of higher occupational and income groups, middle aged, dominant ethnic and religious groups, people with political family background, settled residents, urban dwellers and members of voluntary associations (Closky, 1968). However, the correlation between political participation and some of these socio-economic variables may vary from culture to culture in different political contexts and their effect on political participation may not be stable. Ideology can affect political participation, positively or negatively. Normally, those who have firm faith in democratic ideology positively respond to political participation. On

the other hand, persons having contempt for democratic ideology show little inclination for political participation. Political participation is associated with political awareness i.e., actual knowledge of political affairs. Awareness is highly connected with interest. In every society the number of citizens who can be described as 'aware' is extremely small. Awareness affects both the quality and amount of participation (Das, 1997). It is to be noted that the three sets of variables are closely linked and intermingled. A change in any of them, can, therefore, increase or decrease the level of political participation. Another dimension that has to be taken into account is why some people keep off from all forms of political participation or even if they participate they are ready to play only a minimal role. In other words people who participate in most forms of political activity constitute a minority and often a very small minority. The factors, which inhibit political participation, are psychological and emotional. The non-participants are described as apathetic, cynical, alienated and anemic (Roy, 1999). Apathy is characterized by individuals' passivity or abstention from political activity. It may be defined as lack of interest or concern for persons, situations or phenomena in general or particular (Das, 1997). Apathy leads to the decline of political vitality and vigilance widespread apathy increases the chances of opportunists and unscrupulous people to dominate the policy making process (Das, 1997). Thus it is nothing other than lack of interest in politics. Morris Rosenberg has suggested three major reasons for political apathy. The first reason is perceived consequences of political activity. Second reason is that the individual may regard political activity as futile. The third reason is that political stimuli are an important factor in encouraging political activity and the absence of such stimuli may contribute to feelings of apathy (Roy, 1999). Cynicism is a feeling that the actions and motives of others are to be regarded with suspicion. Robert Auger and his colleagues define cynicism as being contemptuously distrustful of human nature (Roy, 1999). It is observed that a person, who is extremely cynical may well feel that political participation in any form is futile and thus join the ranks of the totally apathetic (Roy, 1999). Alienation is another form of non- participation with respect to a political system. While

cynicism refers to a type of distaste for politics and politicians, alienation denotes actual hostility (Das, 1997). Robert Lane defines political alienation as a "people sense of estrangement from the politics and government of his society and the tendency to think of the government and politics of the nation as run by others for others according to an unfair set of rules (Roy, 1999). According to Robert Lane anemic refers to "a sense of value loss and lack of direction" (Roy, 1999). It denotes a psychological attitude in which the individual experiences a feeling of ineffectiveness. Thus while apathy means lack of interest and cynicism represents an attitude of distaste or disenchantment, both alienation and anemic imply a feeling of estrangement or divorce from the society (Roy, 1999).

Research Methodology:

In view of the development of minority concentrated areas, Ministry of Minority Affairs, Government of India has launched Multi setoral Development Plan which is based on convergence of resources and other departments/ ministries. Government of India, under the Ministry of Minority Affairs, has issues orders to conduct Baseline Survey in minority concentrated areas in 45 districts, covering 144 Development Blocks and 18 Towns/cities in Uttar Pradesh. The present paper is based on the major research study conducted Sidharthnagar district of Uttar Pradesh in which the second author of the paper directed the research study. There are 9 Development Blocks covered under the study. The survey is aimed at assessing the infrastructural deficiency in minority concentrated areas so that development plan may be approved. The present study is empirical in nature and based on primary data. Besides collection and analysis of primary data, secondary data and pertinent literature has been compiled from published and documented sources. We have selected minority households in each selected development block for survey. Overall, 728 villages were selected for survey. In order to survey of minority households, we randomly selected 8943 households in the minority concentrated villages from 9 selected development blocks of the district. The field survey has been

conducted with the help of structured interview schedules. The filled in interview schedules were thoroughly checked, edited and processed in computer with application of relevant softwares such as SPSS for the analysis. Inferences, results and conclusions were drawn out from the analysis of data.

Political Participation:

Casting of vote is shown in Table 1. About 57 per cent respondents reported that they occasionally cast vote. It was found more pronouncing in Naugarh, Mithwal, Bhanwapur and Shohratgarh. About 2/5th respondents further reported that they regularly cast their vote. It was found more pronouncing in Birdpur (57.1 per cent) followed by Itwa (50.9 per cent).

Table: 1
Casting of Vote

Block/Ward	Regularly	Occasionally	Sometimes	Total
Barhani	77	137	3	217
	35.5%	63.1%	1.4%	100.0%
Bhanwapur	1	468	0	469
	0.2%	99.8%	0.0%	100.0%
Birdpur	2882	2097	66	5045
	57.1%	41.6%	1.3%	100.0%
Dumariaganj	289	8817	0	1170
	24.7%	5.3%	0.0%	100.0%
Itwa	238	219	11	468
	50.9%	46.8%	2.4%	100.0%
Khuniyaon	228	331	1	560
	40.7%	59.1%	0.2%	100.0%
Mithwal	0	269	0	269
	0.0%	100.0%	0.0%	100.0%
Naugarh	0	651	0	651
	0.0%	100.0%	0.0%	100.0%
Shohratgarh	17	77	0	94
	18.1%	81.9%	0.0%	100.0%
Total	3732	5130	81	8943
	41.7%	57.4%	0.9%	100.0%

Source: Field Survey.

The respondents were asked that whether they have any political person in their family. Less than 1/4th respondents revealed that they have political person in their family. It was found more pronouncing in Itwa (76.5 per cent) followed by Khuniyaon (66.1 per cent) (Table 2).

Table: 2
Do You Have Any Political Person In Your Family

Block/Ward	Yes	No	Total
Barhani	8	209	217
	3.7%	96.3%	100.0%
Bhanwapur	24	445	469
	5.1%	94.9%	100.0%
Birdpur	1069	3976	5045
	21.2%	78.8%	100.0%
Dumariaganj	217	953	1170
	18.5%	81.5%	100.0%
Itwa	358	110	468
	76.5%	23.5%	100.0%
Khuniyaon	370	190	560
	66.1%	33.9%	100.0%
Mithwal	0	269	269
	0.0%	100.0%	100.0%
Naugarh	33	618	651
	5.1%	94.9%	100.0%
Shohratgarh	1	93	94
	1.1%	98.9%	100.0%
Total	2080	6863	8943
	23.3%	76.7%	100.0%

Source: Field Survey.

Level of political status is shown in Table 3. Slightly more than 1/3rd respondents reported that their family members having political background are members of NGOs/CBOs/Associations. It was found more pronouncing in Naugarh, Bhanwapur and Dumariaganj. Similarly, about 34 per cent respondents reported that their family

members having political background are representatives of PRIs. It was found more pronouncing in Khuniyaon followed by Itwa. About 30 percent respondents further reported that their family members having political background are active members of political parties. It was found more pronouncing in Shohratgarh followed by Barhani and Birdpur.

Table: 3
Level of Political Status

Block/Ward	Member of Panchayat	Active Member Of Political Parties	Member NGOs / CBOs / Associations	Total
Barhani	3	56	0	8
	37.5%	2.5%	0.0%	100.0%
Bhanwapur	0	0	24	24
	0.0%	0.0%	100.0%	100.0%
Birdpur	31	505	533	1069
	2.9%	47.2%	49.9%	100.0%
Dumariaganj	0	713	146	217
	0.0%	2.7%	67.3%	100.0%
Itwa	321	371	0	358
	89.7%	0.3%	0.0%	100.0%
Khuniyaon	361	9	0	370
	97.6%	2.4%	0.0%	100.0%
Naugarh	0	0	33	33
	0.0%	0.0%	100.0%	100.0%
Shohratgarh	0	1	0	1
	0.0%	100.0%	0.0%	100.0%
Total	716	6283	736	2080
	34.4%	0.2%	35.4%	100.0%

Source: Field Survey.

The respondents were asked that whether any member of their family has been in election fray. About 19 per cent respondents revealed that their family members were in election fray. It was found more pronouncing in Itwa (76.3 per cent) followed by Khuniyaon (66.1 per cent) (Table 4).

Table: 4
Whether Any Member of Your Family Has Been In Election Fray

Block/Ward	Yes	No	Total
Barhani	27	190	217
	12.4%	87.6%	100.0%
Bhanwapur	42	427	469
	9.0%	91.0%	100.0%
Birdpur	723	4322	5045
	14.3%	85.7%	100.0%
Dumariaganj	89	1081	1170
	7.6%	92.4%	100.0%
Itwa	357	111	468
	76.3%	23.7%	100.0%
Khuniyaon	370	190	560
	66.1%	33.9%	100.0%
Mithwal	19	250	269
	7.1%	92.9%	100.0%
Naugarh	38	613	651
	5.8%	94.2%	100.0%
Shohratgarh	17	77	94
	18.1%	81.9%	100.0%
Total	1682	7261	8943
	18.8%	81.2%	100.0%

Source: Field Survey.

Type of election is shown in Table 5. Most of respondents reported that their family members who were in election fray, fight for representatives of PRIs. A significant proportion of respondents in Naugarh (15.8 per cent) and Dumariaganj (7.9 per cent) also were in election fray for the members in ULBs.

Table: 5
Type of Election

Block/Ward	Panchayat Institutions	ULBs	Total
Barhani	27	0	27
	100.0%	0.0%	100.0%
Bhanwapur	42	0	42
	100.0%	0.0%	100.0%
Birdpur	723	0	723
	100.0%	0.0%	100.0%
Dumariaganj	82	7	89
	92.1%	7.9%	100.0%
Itwa	357	0	357
	100.0%	0.0%	100.0%
Khuniyaon	370	0	370
	100.0%	0.0%	100.0%
Mithwal	19	0	19
	100.0%	0.0%	100.0%
Naugarh	328	61	38
	4.2%	5.8%	100.0%
Shohratgarh	17	0	17
	100.0%	0.0%	100.0%
Total	1669	13	1682
	99.2%	0.8%	100.0%

Source: Field Survey.

The respondents were asked that whether any member of their family is active member of political institutions. About 2/5 per cent respondents reported that their family members are active members of SHGs. It was found more pronouncing in Mithwal (88.5 per cent), Bhanwapur (55.2 per cent) followed by Birdpur (43.7 per cent), Shohratgarh (43.6 per cent), Dumariaganj (37.5 per cent) and Naugarh (35.2 per cent). About 12 per cent respondents reported that their family members are affiliated with NGOs. It was found more pronouncing in Dumariaganj (29.2 per cent), Bhanwapur (20.7 per cent) and Khuniyaon (14.6 per cent). A large proportion of respondents in Itwa and Khuniyaon admitted that their family members are active members of political parties (Table 6).

Table: 6**Whether Any Member of Your Family Is Active Member of Political Institutions**

Block/Ward	Political Party	Trade Unions	NGOs	SHGs	Federation Of SHGs	Women's Association	Youth Association	Others	No/N.A	Total
Barhani	5	0	2	5	231	97	38	0	47	217
	2.3%	0.0%	0.9%	2.3%	0.6%	44.7%	17.5%	0.0%	21.7%	100.0%
Bhanwapur	1	0	97	259	0	0	112	0	0	469
	0.2%	0.0%	20.7%	55.2%	0.0%	0.0%	23.9%	0.0%	0.0%	100.0%
Birdpur	472	68	503	2207	386	50	231	349	779	5045
	9.4%	1.3%	10.0%	43.7%	7.7%	1.0%	4.6%	6.9%	15.4%	100.0%
Dumariaganj	16	0	248	418	137	0	216	25	110	1170
	1.4%	0.0%	21.2%	35.7%	11.7%	0.0%	18.5%	2.1%	9.4%	100.0%
Itwa	213	0	19	871	20	35	70	24	0	468
	45.5%	0.0%	4.1%	8.6%	4.3%	7.5%	15.0%	5.1%	0.0%	100.0%
Khuniyaon	139	0	82	106	28	34	157	14	0	560
	24.8%	0.0%	14.6%	18.9%	5.0%	6.1%	28.0%	2.5%	0.0%	100.0%
Mithwal	0	0	15	238	0	16	0	0	0	269
	0.0%	0.0%	5.6%	88.5%	0.0%	5.9%	0.0%	0.0%	0.0%	100.0%
Naugarh	0	0	0	229	242	48	132	0	0	651
	0.0%	0.0%	0.0%	35.2%	37.2%	7.4%	20.3%	0.0%	0.0%	100.0%
Shohratgarh	0	0	0	414	0	0	36	17	0	94
	0.0%	0.0%	0.0%	3.6%	0.0%	0.0%	38.3%	18.1%	0.0%	100.0%
Total	846	68	966	3590	836	280	992	429	936	8943
	9.5%	0.8%	11.6%	40.1%	9.3%	3.1%	11.1%	4.8%	10.5%	100.0%

Source: Field Survey.

The respondents were asked that whether any family members are elected representatives. The respondents whose family members fight for election and were elected, reported that they are mainly elected for village panchayats. However, a significant proportion of respondents in Naugarh and Dumariaganj were elected for Nagar Panchayats. A negligible proportion of respondents in Itwa, Birdpur and Khuniyaon were also elected for Kchentra Panchayats (Table 7).

Table: 7
Whether Any Member of Your Family Is Elected Representative

Block/Ward	Village Panchayat	Kchetra Panchayat	Nagar Panchayat	Total
Barhani	27	0	0	27
	100.0%	0.0%	0.0%	100.0%
Bhanwapur	42	0	0	42
	100.0%	0.0%	0.0%	100.0%
Birdpur	717	6	0	723
	99.2%	0.8%	0.0%	100.0%
Dumariaganj	82	0	7	89
	92.1%	0.0%	7.9%	100.0%
Itwa	354	3	0	357
	99.2%	0.8%	0.0%	100.0%
Khuniyaon	369	1	0	370
	99.7%	0.3%	0.0%	100.0%
Mithwal	19	0	0	19
	100.0%	0.0%	0.0%	100.0%
Naugarh	328	0	61	38
	4.2%	0.0%	5.8%	100.0%
Shohratgarh	17	0	0	17
	100.0%	0.0%	0.0%	100.0%
Total	1659	10	13	1682
	98.6%	0.6%	0.8%	100.0%

Source: Field Survey.

Status of membership with political institution is shown in Table 8. The elected representatives were mainly members of local governments (97.4 per cent). However, a significant proportion of respondents in Barhani (22.2 per cent), Mithwal (15.8 per cent), Bhanwapur (9.5 per cent) and Naugarh (7.9 per cent) were head of panchayats.

Table: 8
Status of Membership with Political Institution

Block/Ward	Panchayat Institutions	ULBs	Total
Barhani	21	6	27
	77.8%	22.2%	100.0%
Bhanwapur	38	4	42
	90.5%	9.5%	100.0%
Birdpur	705	18	723
	97.5%	2.5%	100.0%
Dumariaganj	87	2	89
	97.8%	2.2%	100.0%
Itwa	354	3	357
	99.2%	0.8%	100.0%
Khuniyaon	367	3	370
	99.2%	0.8%	100.0%
Mithwal	168	31	19
	4.2%	5.8%	100.0%
Naugarh	35	3	38
	92.1%	7.9%	100.0%
Shohratgarh	16	1	17
	94.1%	5.9%	100.0%
Total	1639	43	1682
	97.4%	2.6%	100.0%

Source: Field Survey.

The respondents were asked that whether any member of their family regularly attend political meetings. All the respondents who admitted that their family members are affiliated with political parties reported that sometimes they attend political meetings (Table 9).

Table: 9

Whether Any Member of Your Family Regularly Attend Political Meetings

Block/Ward	Sometime	Total
Barhani	5	5
	100.0%	100.0%
Bhanwapur	1	1
	100.0%	100.0%
Birdpur	472	472
	100.0%	100.0%
Dumariaganj	16	16
	100.0%	100.0%
Itwa	213	213
	100.0%	100.0%
Khuniyaon	139	139
	100.0%	100.0%
Total	846	846
	100.0%	100.0%

Source: Field Survey.

Conclusion:

Decentralized governance in Post 1992 scenario has made available the opportunities for empowering weaker sections and implementation of participatory rural development paradigms. Moreover, new Panchayat Raj System has introduced the concept of local development planning, participatory development and people's centred governance and development. However, political participation of Muslims in the state has been found low as many political parties and pressure groups do not emphasize on increased participation of Muslims due to political apathy. The decentralized governance has focused on empowerment of Panchayat functionaries, representatives and concerned officials of rural development departments. However, they need orientation, training and special education to cope up with new changes, challenges and opportunities unleashed by new economic and administrative environment. The capacity building of development functionaries is needed for effective functioning of local bodies, administration of development of programmes, and enhancing efficiency, effectiveness and productivity both of individuals and institutions. Again, the rural Panchayats are needed to be strengthened to ensure the concept of good governance, effective and active participation in governance of rural development programmes and schemes as well as functioning of grassroots level democratic units of government.

References:

Almond G.A and G.B .Powell (1966) Comparative Politics: A Developmental Approach, Amerind Publishing Co., Pvt., Ltd., New Delhi,p.34

Almond, G.A. and G.B. Powell (1975), Comparative Politics: A Developmental Approach, Amerind Publishing Company, New Delhi, p.98.

- Ansari, Ghaus (1960)**, Muslim Caste In Uttar Pradesh, Lucknow: Ethnographic And Folk Culture Society
- Bala, Raj (1999)** (The Legal and Political Status of Women in India, Mohit Publications, New Delhi, p.250
- Closky., Herbert M.C. (1968)**, "Political Participation" International Encyclopedia of Social Sciences Vol:12 New York: Mac Millan
- Das, Hari Hara (1997)** Introduction to Political Sociology, Vikas Publishing House, New Delhi, p. 146.
- Dowse, Robert E. (1972)** Political Sociology, John Wiley and Sons, London, p.290.
- Lane, Robert E. " (1959)** Fathers and Sons: The Foundations of Political Belief", American Sociological Review, Vol.24, p.502.
- Linton, Ralph (1936)** The Study of Man, New York: Appleton Century.
- Lipset, Seymour Martin (1973)** ' Political Man, Arnold Heinemann, New Delhi, p. 82.
- Milbrath, L. (1985)** Political. Participation, Rand McNally, Chicago ,p. 1
- Milbrath, Lester and W.M.L. Goel (1977)** Political Participation: How and Why Do People Get Involved in Politics, Rand McNally, Chicago, p.2.
- Mount, Ferdinand (1974)** "Anglo-Saxon Political Values: A Crisis of Confidence", The Round Table, Vol.64, No. I, pp.102-103.
- Myron Weiner,(1976)** "Political Participation and Political Development" in M.Weiner ed. Modernization ,Basic Works, New York,p.212.
- Palmer, Norman and D. (1976)** "Election and Political Development" The South Asian Experience (New Delhi: Vikas Publishing House
- Palmer, Norman D. (1976)** Elections and Political Development:

The South Asian Experience, Vikas Publish.ng House, New Delhi .
pp. 50-57.

Roy, Kalpana (1999) Women in Indian Politics, Rajat Publications,
Delhi, p.68.

Rush, M. and P. Althoff (1971) An introduction to Political
Sociology, 1971, Nelson, London, p.37

Schonfeld, William R. (1975) "The Meaning of Democratic
Participation", World Politics, Vol. XXVIII, No. , pp. 136-37.

Seshadri, K. (1976) Political Linkages and Rural Development,
National Publishing House. New Delhi, , p. 175.

Verba, Sidney and Norman H. Nie (1972) Participation in
America: Political Democracy and Social Eqtlality, Harper Row,
New York, p.44.

Verba, Sidney (2000) Political Participation and Political Equality,
A Seven Nation Comparison , Cambridge: Cambri

Rural Women Empowerment by Entrepreneurial Activity: A Study in Coastal Karnataka

Dr. Shripathi K.P.

Abstract

The World Conference on Agrarian Reforms and Rural Development in 1979 has clearly highlighted role

of women in economic activities. A major factor determining the socio economic status of women is concerned with education and occupation. But with regard to education system and occupation there is a lot of difference between the developed and developing countries. After the II World War, the female labour force gone up but it has also undergone far reaching structural changes. Mainly, there has been a shift from agricultural and industrial occupation to the service sector white-collared jobs. But, women are routinely discriminated against men in terms of pay scales, job advancement, and job security.

*There has been and will continue a proliferation of policies, programmes and projects designed to assist low-income women in developing countries. This concern for the needs of women belonging to the low-income group has coincided historically with recognition of their important role in development. Since the 1950s many different interventions have been formulated. These reflected changes in macro level economic and social policy approaches to development. This paper attempts is to evaluate the status of **rural women entrepreneurs** and the efforts made by several entrepreneurial development programmes of Government and Non-Government Organizations (NGOs) in the recent years in India. an analysis of the rural women entrepreneurial promoting self-employment and other women employment programmes by NGOs and finally a case study of women empowerment through entrepreneurship programmes by an NGO in Dakshina Kannada district of Karnataka State.*

Key words: Empowerment; Entrepreneurship, NGOs; Impact; Employment

Rtd. Professor, of Economics Mangalore University

Introduction:

The role of women in economic activities was brought to the forefront by the world conference on agrarian reforms and rural development in 1979. The conference pledged for equal participation of women along with men in social, economic and political process of development and equal access to the benefits. A major factor determining the socio economic status of women is concerned with education and occupation, which is different for those in developed and developing countries. After the II World War, in almost every industrialized country not only has the female labour force gone up but it has also undergone far reaching structural changes. The age and composition of the female labour force has changed and there has been a shift from agricultural and industrial occupation to the service sector white-collared jobs. The various theoretical explanations for the workingwomen phenomena show that central to the role of women are the effect of the market. In developing countries starting with colonialism and now continued by development process, women and environment have been turned into resources for appropriation in a process of capital accumulation on an unknown scale. Most economically active women work either in agriculture, where the female participation in agriculture is 78.0 per cent in Africa and 80.0 per cent in Asia, or in the urban informal sector varying between 25.0 per cent to 40.0 per cent in Latin America. Women are routinely discriminated against men in terms of pay scales, job advancement, and job security; and are more likely to be unemployed men.

There has been and will continue to be a proliferation of policies, programmes and projects designed to assist low-income women in developing countries. This concern for the needs of women belonging to the low-income group has coincided historically with recognition of their important role in development. Since the 1950s many different interventions have been formulated. These reflected changes in macro level economic and social policy approaches to development, as well as towards women from welfare to equality; to anti poverty, as categorized by Buvinic (1983); to two

other approaches, which Moser (1993) categorized as efficiency and empowerment; has mirrored general trends in the development policies of the developing countries, from modernization policies of accelerated growth through basic needs strategies associated with redistribution, to the more recent compensatory measures associated with structural adjustment policies.

With this background, this paper attempts to analyze the rural women entrepreneurship development

Objectives and Method

This paper attempts is to evaluate the status of **rural women entrepreneurs** and the efforts made by several entrepreneurial development programmes of Government and Non-Government Organizations (NGOs) in the recent years in India. The **specific objectives** of the paper are;

1. To review the literature on rural women entrepreneurship development in Indian context.
2. To evaluate the situation of **rural women entrepreneurs** and the efforts made by several entrepreneurial development programmes, and
3. To analyze the role and impact of NGO's rural women entrepreneurship development programme in Karnataka.

First part of the paper provides a detailed review of literature related to women entrepreneurship development in developing countries. Followed by, an analysis of the rural women entrepreneurial promoting self-employment and other women employment programmes by NGOs and finally a case study of women empowerment through entrepreneurship programmes by an NGO in Dakshina Kannada district of Karnataka State.

Case study analyses the impact of NGO's entrepreneurship development programmes on women empowerment with the help of the data collected from the project area of Sri Kshethra Dharmastala Rural Developmet Programme (SKDRDP - a voluntary organization involved in rural development) in Karnataka State. Primary data

were collected from women beneficiaries in two villages of coastal Karnataka. The oldest beneficiaries were treated as member group and recent beneficiaries were treated as the comparison group. The methodology focused mainly on a comparison between the member and the comparison group, and before, after comparisons also.

Review of Literature

Immense literatures are there on women entrepreneurship analyzing various issues and challenges. Focusing on women empowerment studies have undertaken and several methods of measuring empowerment has been discovered. Efforts were made to empower women since long with differ approaches.

The Welfare Approach

Introduced in the 1950s and 1960s, welfare is the earliest policy approach concerned with women in developing countries. The concept of women under this approach is that the 'victim' women were seen as passive beneficiaries of development rather than participants in the development process. The main method of implementation was through 'top down' handouts of goods and services.

The Equity Approach

By the 1970s dissatisfaction with the welfare approach was widespread. Equity is the original 'women in development' approach introduced within the 1976-85 United Nations Women's Decade. Its purposed was to gain equity for women in the development process. Women were seen as active participants in development. It recognized women's triple role and seeks to meet strategic gender needs through direct state intervention, giving political and economic autonomy to women and reducing inequality with men. It challenged women's subordinate position, has been criticized as western feminism and was considered threatening and was unpopular with governments.

The Anti-poverty Approach

Anti poverty is the second 'women in development' approach, the 'toned down' version of equity, introduced from the 1970s onwards. Women's poverty was seen as the problem of underdevelopment, not of subordination. It recognized the productive role of women, and seeks to meet practical gender needs to earn income, particularly through small-scale income generating projects. It was most popular with non-government organizations (NGOs).

The Efficiency Approach

Efficiency is the third and predominant 'Women in Development' approach particularly since the 1980s debt crisis. Its purpose was to ensure that development is more efficient and effective through women's economic contribution. Women's participation is equated with equity for women. It seeks to meet practical gender needs while relying on all of women's three roles and an elastic concept of women's time. Women were seen primarily in terms of their capacity to compensate for declining social services by extending their working day. It was very popular as an approach with increased efficiency and productivity as two of the main objectives of structural adjustment policies. Efficiency was the policy approach towards women, which gained popularity amongst international agencies and national government alike.

The Empowerment Approach

Empowerment is the most recent approach, articulated by women in developing economies under the aegis of Development Alternatives with Women for a New Era (DAWN). Its purposes was to empower women through greater self-reliance with the objective of improving both social and economic status of women. Women's subordination was seen not only as the problem of men but also of colonial and neocolonial apprehension. It recognized women's triple role and seeks to meet strategic gender needs indirectly through bottom up mobilization around practical gender needs.

Women's empowerment in this context involves their economic role whether waged or unpaid, enabling them to organize themselves to gain social and political recognition and finally providing a package of skill enhancement, credit facilities educational inputs and bargaining capacities thus raising women's economic position at par with men of the same group. Non-government Organisation like Gabrela in the Philippines, Grameena Bank of Bangladesh, national Alliance of Young Entrepreneurs, India, Self Employed Women's Association in Ahmedabad, India and Podupulaxmi in Nellore, India have significantly contributed towards women's empowerment by facilitating direct participation of women in income generation activities and decision making capacity.

Women's Economic Activity not reflected

Although most women in India work and contribute to the economy in one form or another, much of their work is not documented or accounted for in official statistics. Women plow fields and harvest crops while working on farms; women weave and make handicrafts while working in household industries; women sell food and gather wood while working in the informal sector. Additionally, women are traditionally responsible for the daily household chores (e.g., cooking, fetching water, and looking after children).

Although the cultural restrictions women face are changing, women are still not as free as men to participate in the formal economy. In the past, cultural restrictions were the primary impediments to female employment; now, however, the shortage of jobs throughout the country contributes to low female employment as well.

The 1991 Indian census divides workers into two categories: “main” and “marginal” workers. Main workers include people who worked for 6 months or more during the year, while marginal workers include those who worked for a shorter period. Detailed data on marginal workers have not been tabulated from the 1991 census, but many of these workers are agricultural laborers. Unpaid farm and

family enterprise workers are supposed to be included in either the main worker or marginal worker category, as appropriate (Registrar General and Census Commissioner (RGCC), 1993). Women account for a small proportion of the formal Indian labor force, even though the number of female main workers has grown faster in recent years than that of their male counterparts. The 1991 Census shows that the number of male main workers increased 23 percent since the 1981 Census while the number of female main workers increased 40 percent. However, women still accounted for only 23 percent (64.3 million) of the total. The reported labor force participation of women is very low. Less than one-quarter (22 percent) of women of all ages were engaged in work either as a main or a marginal worker in 1991, compared with just over half of men. Rural women were more likely than urban women to be counted in the census as working, 27.0 percent versus 9.0 percent, respectively (RGCC, 1993).

Women's Unemployment

Unemployment is difficult to estimate in India and most unemployment statistics are likely to underestimate the true level of unemployment, particularly for women. This is due, in part, to the fact that many potential workers do not bother looking for work because they feel jobs are too scarce. Such people are rarely included in unemployment statistics. Also, there is not a strong motivation to register at employment offices because of the perceived minimal benefits of doing so. Different sources provide disparate pictures of the nature of unemployment in the country. According to employment-office statistics for 1996, there were 37.4 million unemployed people, of whom 22.0 percent were female (International Labour Office (ILO 1997).

The most useful unemployment data, however, come from the Indian National Sample Survey Organization that conducts periodic surveys to estimate employment and unemployment rates. The most recent available survey (1990-91) showed that female unemployment rates were virtually the same as male rates; just over 2.0 percent for each gender in rural areas, and just over 5.0 percent in

urban areas. Data show substantial drops in unemployment rates since 1977-78, particularly for women. At that time, the female unemployment rate was 4.1 percent in rural areas and 10.9 percent in urban areas, while the male rates were 3.6 percent and 7.1 percent, respectively (National Sample Survey Organization (NSSO), 1994).

This trend in unemployment rates does mask other less-positive developments, however. Although female unemployment rates were falling, there was not a corresponding increase in employment rates. For example, in 1977-78, 23.2 percent of all rural females were employed, but by 1990-91, the share of rural females employed remained essentially unchanged. For males, on the other hand, drops in their unemployment rate translated almost directly into comparable increases in their employment rate (NSSO, 1994).

Majority of Work force in Agriculture

Most female and male main workers are employed in agriculture. Agricultural employment is divided into three categories in the census: cultivators, agricultural laborers, and other agricultural work.

Cultivators usually have some right to the land - they or their family own the land or lease it from the government, an institution, or another individual. In addition, cultivators may supervise or direct others. In contrast, agricultural laborers work on another person's land for monetary wages or in-kind compensation. These workers have no right to the land on which they work. More than half (55 percent) of female agricultural workers are considered laborers, compared with just one-third of male agricultural workers. This suggests that most female workers are employed in lower-skilled, lower-paid positions, and are not the supervisors or owners of capital. Most female cultivators are members of a family that owns the land, rather than being the owners themselves (Kishwar and Vanita, 1985). The share of total female agricultural workers who were cultivators increased slightly between 1981 and 1991, from 41 to 43 percent. The only other sector of the economy that employs more than 5 percent of working women is the service sector (Figure 2). This sector, which

includes occupations such as social work, government, teaching, religious activities, and entertainment, accounts for about 8 percent of all female main worker labor. Household and non-household industries each employ about 4 percent of female main workers.

Rural development is an important sectors of national development any developing economy. Rural development includes poverty alleviation, poverty reduction coupled with agriculture development and rural industrial development. Poverty is often referred as a severe failure of basic capabilities and often related to inadequate incomes. Poverty as a concept encompasses many aspects of wants and disadvantages. Chambers (1995) recognizes that lack of assets: physical weakness, isolation, vulnerability, and powerlessness are the five clusters of disadvantages characterize the poor in the rural areas.

Backwardness among rural women is such more severe to various socio-economic and cultural reasons. International, national and local government organizations and non-government organizations are involved in various experiments of women empowerment in backward regions.

Empowerment results from control over resources and the power to take decisions on all major issues concerned. "The empowerment process encompasses several mutually reinforcing components but begins with and supported by economic independence". (Ranjana Kumari) Empowerment would consist of greater access to knowledge and resources, greater autonomy in decision-making and free them from shackles imposed on them by custom, belief and practice.

NGOs and Women Empowerment

NGOs can frame many activities for women empowerment. Historians of feminism have long back noted that nineteenth century philanthropy offered a pathway for women in western societies to move from the private to the public sphere. Often denied access political participation and barred from donors, volunteers and organizational entrepreneurs nonetheless left their imprint on

national legislation and institutions in a variety of countries. Through, their philanthropic contributions of time, money and possessions carved out a public niche for themselves in diverse religions, political and economic regimes.

In India several NGOs are involved in women empowerment programmes in general and rural women empowerment in specific. Historically in India Brahma Samaj and Arya Samaj with wider ideological and universalistic concerns, worked for women development in the 19th century. In the recent years many CSOs have been established with specific agenda on women development/empowerment and women have started involving themselves in CSOs. After independence, efforts were made to strengthen the CSO network in India. Central Welfare Board, CAPART and other such nodal agencies to coordinate and encourage voluntary action were established.

Central Social Welfare Board

The Central Social Welfare Board was set up in 1953 with the objective of promoting social welfare activities and implementing welfare programmes for women, children and the handicapped through voluntary organizations. It was the first organization in post-Independence era to achieve people's participation for implementation of welfare programmes for women and children through Non-Governmental Organizations (NGOs). In 1954 the State Social Welfare Boards were set up in the States and UT's. The programmes implemented by the Board include: socio-economic programme for needy/destitute women, condensed courses of education and vocational training courses for women and girls, awareness generation projects for rural and poor women, family counseling centers/voluntary action bureau, holiday camps for children, welfare extension projects in boarder areas and balwadis, crèches and hostels for working women, etc.

National Alliance of Young Entrepreneurs (NAYE) has been engaged in protecting and developing women entrepreneurs in the country. World Assembly of Small and Medium Entrepreneurs

(WASME), Xavier Institute for Social Studies, Self Employed Women's Association (SEWA) of Ahmedabad, 'Y' Self-employment of Calcutta, Association of Women Entrepreneurs of Karnataka (AWAKE), and Rural Development and Self Employment Training Institute (RUDSET) based in Karnataka have proved as an effective agents of women development both in urban and rural areas. The government agencies engaged in this activity strengthened the CSO by cooperating and collaborating with them to encourage women entrepreneurs among the lesser-known target groups.

Several NGOs work for women development and women participate in the NGOs activities. There are many sectors and sub sectors in which women are engaged contributing remarkably. Analyzing these would help us to probe into the nature of women development and the role of government and civil society organizations on it.

Areas of NGO's Involvement

Studies on actual working of some of the voluntary actions in different parts of India reveal that these voluntary agencies are engaged in:

- Education through pre-school education, school and college education, adult education, community education, library service etc.,
- Health and medical services through maternity and child health, dispensaries, hospital, leprosy control and rehabilitation, environmental hygiene, community health services, etc.,
- General welfare like welfare for women, children, aged welfare, unemployed aged youth, scheduled castes and scheduled tribes etc.,
- Family and child welfare through nutrition program, training of bala sevikas/gram sevikas etc.,
- Other services like education of social evils, prohibition, legal assistance, settlement of disputes, promotion of people's institutions/social action, cultural activities/ publications, and other promotional activities.

Some of the important voluntary agencies working for women empowerment are, SEWA, AWAKE, MYRADA, NAYE, SKRDP (Sri Kshetra Darmasthala Rural Development Project) and Self-Help Groups.

CASE STUDY

SKDRDP in Dakshina Kannada district of Karnataka has been involved in rural development activities since 1981. With different approach, strategy its impact on eradication of poverty and employment has been well recognized. They have been focusing on rural women empowerment by inculcating entrepreneurial among rural women and supporting them to establish to run their own entrepreneurial activity. The self-help group moment with microfinance activities have encouraged rural women entrepreneurial development in the rural area. This paper attempts to make an analyses of the impact of NGO's programmes on women empowerment with the help of the data collected from the project area of SKRDP (a voluntary organization involved in rural development) in Karnataka State

The main purpose of this study is understand the effectiveness and the impact women entrepreneurship development programmes undertaken by the SKDRDP in Dakshina Kannada district.

Both primary and secondary data were used for the analysis. In fact this is a part of a major project on analyzing role NGOs in Rural development undertaken in the district. Secondary data were collected from the reports and websites of the NGOs. Primary data were collected from women beneficiaries in two villages. The oldest beneficiaries were treated as member group and recent beneficiaries were treated as the comparison group.

Impact is seen in terms of differences in income, savings, occupational diversification, control over income, decision-making within the household, and mobility of women and awareness of government programmes.

A case study method is adopted to find out the impact of

NGO's programmes on women. The methodology focused mainly on a comparison between the member and the comparison group, rather than before and after comparisons.

SKDRDP

Sri Kshetra Dharmastala Rural Development Project, sponsored by Sri Kshetra Dharmastala, which is a famous pilgrim center in South India. The tradition of charity has been an integral part of this institution. In 1982, it desired to re-orient the mode of giving charity in more productive forms, calculated to assume long-lasting benefits to the target groups. It was felt that, instead of giving charity for family consumption purpose to the poor, if it is given for improving the productivity of the available resources or for acquiring new productive assets to promote rural development. With this, it started the SKDRDP in 1982 in Belthangady taluk of Dakshina Kannada district in Karnataka State. For this rural development experiment it covered all the 81 villages of the taluk.

Initially, its focus was mainly on agriculture aiming at improving the productivity and management of land and manpower resources among the poor families. Thus the development of minor irrigation facilities and cultivation of horticultural and field crops by the poor families was key component of the project. Later, it encouraged various non-traditional activities allied to agriculture such as sericulture, dairy farming and piggery in order to augment the small incomes of the target group families.

The project has three-tiered organizational structure, comprising the field level, supervisory level and project level. The Seva-Niratha (the field level worker of the project) was devised as a grass-root development functionary working closely with the project and other external agencies and the target group.

Jnana Vikasa Yojana

Now, because of increasing NGO participation, illiterate and poverty-stricken women are also becoming aware of their rights and

privileges. The measures have been adopted to involve such women in their programmes. One such programme launched in the year 1992 is 'Jnana Vikasa Yojna' for rural women by an NGO called Shri Kshetra Dharmastala Rural Development Project (SKDRDP). The scheme is devised with the average rural Indian woman in mind.

The main objectives of the programme 'Jnana Vikasa Yojana' (JVY) are;

- 1) To provide a common forum for socio-economic and political advancement of rural women;
- 2) To help them get over their fears and inhibitions and encourage them to contribute their mite to society;
- 3) To assist them in their efforts at self-reliance
- 4) To promote voluntary action
- 5) Leadership training;
- 6) To help them seek guidance from concerned development agencies;
- 7) Optimize the utilization of all the resources at their command to their best advantage;
- 8) To create awareness in family welfare, social education, food and nutrition, health care, child care, sanitation and
- 9) To promote thrift and credit

Functions of JVY

JVY sets up JV Kendras. Each Kendra consists of 30-60 rural poor women who meet for about two hours during a certain day every week in a certain place. These members are taught and guided by a Counselor called Samyojike. In each centre, the members are grouped and the number of members may range from 10-15 as the case may be. Each group elects a leader called Secretary who is at least a literate in rotation and hence every member should shoulder responsibility when her turn comes and she is eligible.

Amidst the manifold functions of JVKs, economic empowerment of women is the most important. To realize this

objective, each JVK mobilizes deposits from its member and distributes loans to the members according to their needs. Loans are given both for Productive and Consumption purposes. For all these, every member should save compulsory at least rupees ten every week. She is eligible to get loan only after one year as a regular depositor. In the loan application mention has to be made about the purpose of the loan. Loan amount should not exceed Rs 5000 at one time for Consumption purposes and it may be up to Rs 8000 if it is for Productive purposes.

Members of the group sit together and scrutinize the application under the guidance of Samyojike and decide on loan disbursement by consensus. Minimum of eight signatures are necessary for disbursement of loan. Savings made and collected at the center deposited regularly in the concerned financial institution by the secretary of the group of seven she is responsible for the proper deposit of the members weekly contributions and the maintenance of accounts

The bye-law of the NGO prescribes that the borrower should repay the installments regularly i.e. at least twice a month along with the compulsory regular subscription. As precaution JVK has made it a point to disburse not more than Rs 1000/ as loan in the instance. Later, looking at the regularity of repayment and use of the loan higher amounts are disbursed. Now Savings and loans are always linked and one can get the maximum loan of 4 times the balance in her savings account. NABARD has given aid to this programme and the linkage is as given below:

Self-help Group movement is also very popular in encouraging women entrepreneurship in rural area. Their financial services encourage rural women to take up small scale, household industries

Major Findings

Training for self-employment provided by the NGO through RUDSETI Ujire has been effective and made beneficiaries to gain confidence for becoming entrepreneurs. Majority of the successful

trainees have become members of Self-help Groups in their respective villages and actively involved in microfinance activities.

Among them, about 95.0 per cent of the members, beedi-rolling is the main income source and hence up to last year they never had any problem of employment and hence, they could save maximum. As the industry is on the decline, majority of the members are worried about their future employment and economic capacity.

In the beginning, as the NGO was extending credit mainly for the purpose of improving the standard of living of members the beneficiaries has utilized the funds abundantly for the same while investing on basic infra-structure for human dwelling, to buy Household articles and so on. It is also important to note that a few exceptional cases are there who have utilized the fund exclusively for education of children. Sufficient number of members have borrowed and invested on Jewellery as important possessions of their own.

As the leadership in group is in rotation and the leader is supposed to be acquainted with basic knowledge of account keeping, team management, transaction in financing institution, it implies the Programmed helps in leadership development.

Moreover, as the leadership has transacted business not only with the members of group but also with other government departments, they get exposure to the outside world and shed their shyness. In this regard, most of the members opined they have gained a great deal of self- confidence to meet different officials. Further, they told that before the programme when such Authorities approached them in the absence of their male members, they respond with statements like –'I don't know anything', 'men have gone out', 'what I can say" etc. 'But, now, we never do that. Instead we boldly speak to them as soon as we perceive them".

The women, who were feeling helpless, now realize that they are empowered not only in terms of Credit support but also in terms of 'Group Solidarity'. The group meetings take place and facilitate debate and discussion and also enable them to blind as a group, articulate their problems on a range of issues and formulate strategies to tackle common problems. The groups learn 'team work' as they take collective decisions in the interest of the group.

Formerly, women lacked avenue for safekeeping's of their savings, but now they have no such problems JVK takes care of it. The savings accumulated against their name gives them a feeling of pride and security. 'Earlier we had no request for money, now we draw from our own funds"- are their statements.

The loan facility at affordable interest rates has reduced dependence on moneylenders or so who exploited them. When credit has enable some to initiate or expand income-generating activities, for others 'a friendly loan facility' has to consider rising their standard of living like a decent house, good clothes, good education for their children etc.

Some responses of members

* 'Life at home is more peaceful now than earlier as I only manage education of my children and husband is relived. Otherwise there used to be always crying of children and denial from him for their educational requirements'.

* 'Earlier we would be ashamed to stand before you as we had no proper clothes but now our life style has changed'.

*'Last year, we earned a profit of Rs. 800/ from growing vegetables, for which the information in JVK and this year not only our profits have gone up to Rs.1000/- but we could also have our consumption requirements met through what we have grown"

*'Now my house has tiles. I have bought stainless steel vessels instead of aluminum".

* 'As we could improve our standard, we are now differentiated by high caste people. Everybody is same now" (Social empowerment)

* 'My daughter is helped to get special training in tailoring through JVK help and also a loan to purchase a sewing machine'.

Nonetheless, in the context of our country's major rural disposition and enormous population below the poverty line, this programme proves to be a boon to achieve not only the economic empowerment and eradication of poverty but also in the propagation of literacy, self-employment in addition to a number of other positive collateral issues.

Conclusion

NGO's are playing a crucial role in the field of rural development in general and rural women empowerment in specific. Education, employment, entrepreneur development and participation are the indicators of empowerment for the development of which both government and non-government agencies need to work collaboratively.

Broad participation through the mobilization of the total human potential for development is a prerequisite for the achievement of our policy objective. It is therefore, essential that the following institutions and groupings be involved in this process:

In many parts of the world, especially in developing countries characterized by economic stagnation and negative growth, continued population increase, heavy debt burden and adjustment programmes with subsequent reduction of public expenditures for social programmes, the situation of women has deteriorated. In order for women's rights to be guaranteed, it is essential that women's needs, skills and resources be acknowledged, constitutions, laws and civic and labour codes be revised in order to eliminate the legal basis for discrimination, legal protection be provided for women's access to land ownership, credit, basic education, training, health, child-care facilities and other social services that are necessary for the full integration of women into the development process.

Development agencies have for decades primarily targeted men in their projects, which have been for the most part designed, by men. It is therefore essential that: gender planning methods be applied which take into account the different needs and roles of women in society, it be recognized that by ignoring women's key role in economic development, the potential for development is seriously undermined, loan programmes be initiated.

Restrictions in access to credit limit the productive contribution of women. Factors that inhibit women's demands are transaction costs, collateral requirements, cumbersome application procedures and cultural constraints. It is therefore essential that: reforms of financial markets, development of loan programmes,

intermediary institutions, advisory services and legal reforms be initiated to facilitate women's access to finance, promotion of thrift and credit co-operatives, which have a proven record of involving women, be encouraged.

Women's organizations have often lacked business skills and administrative capacity due to the inadequate provision of education and training for women. It is therefore essential that: provision be made for specialized education and training programmes for women, aimed at developing their financial, technical and managerial skills, and financial support such education and training be provided.

To boost women's participation, it is essential that women's groups and individuals: build informal or support networks for women, introduce, if necessary, special measures to increase the proportion of women involved in decision-making, encourage women to fully exercise their rights, maintain rosters of qualified women. Organizations in which the talents and capabilities of women are given full play will enjoy great advantages in the future. It is therefore essential that gender awareness be promoted, so that: women be enabled to occupy positions in a complete sense as members and managers, women be promoted to decision-making positions at every level.

References:

Anne Marie Goetz (2001): "Women Development Workers; implementing Rural Credit Programmes in Bangladesh", Sage Publications New Delhi.

S. Murthy (2001): "Women and Employment"; RBSA, Jaipur

N. Jyapaln: "Women and Human Rights" (2001); Atlantic, New Delhi.

S.P Agarwal (2001): "Women's Education in India: Present Status, Perspective Plan, Statistical Indicators with a Global View", Volume 3:1995-98, Concept Publication, New Delhi.

Kishwar, M 1985. “Gandhi on Women”, Economic and Political Weekly, 20:40

Moser, C (1993): Gender Planning and Development, Routledge and Kegan Paul, London

Mal Dayal: (2001): “Towards Secure Lives: SEWA's Social-Security Programme”, Ravi Dayal Publication, New Delhi.

Zenab Banu (2001): “Tribal Women Empowerment and Gender Issues” Kanishka Publications New Delhi.

Neeta Tapan (2000) : “Need for Women Empowerment” Rawat Publications New Delhi.

Abha Avasti and A.K...Srivastava (2001): “Modernity, Feminism and Women Empowerment” Rawat Publication, New Delhi.

Basir Ahamad Dabha, Sandeep K .Nayak and Khurshid –Ul-Islam, “Gender Discrimination in the Kashmir Valley (2000): (A Survey of Budgan and Baramulla Districts)” Gyan Publication, New Delhi.

Muktha Gupta (2000): “Economic Participation of Women” Sarup Publications New Delhi.

The Effects of Head Injury among Juveniles In Conflict With Law

Chandra Deep Yadav¹

Dr. Mamta Patel²

Abstract

A head injury is a broad term that describes a vast array of injuries that occur to the scalp, skull, brain, and underlying tissue and blood vessels in the head. In this study, the most common traumatic injuries are the road accidents, motor vehicle accidents, during play, falling from trees, falling from the rooftop, from violence, as a result of physical abuse and cycling time were some of the reasons responsible for head injury among juveniles in conflict with law. This study aims to know about head injury in life and understand the effects and loss of consciousness after a head injury in which understand the most affected part of the head to injury. In this regards, the census method used for this study and cases were interviewed face to face through the standardized interview schedule. This study found that 126(34.1 percent b) of 370 delinquent juveniles faced the head injury in their life before apprehension and also 36.5 percent felt the loss of consciousness after the injury. In addition, 35.7 percent of fragile adolescents reported that the most affected part of the head was in front of the head. This study also suggests that Cognitive behavioral therapy, Mindfulness, rehabilitation program, neurocounsellor and medical practitioners can help to prevent a head injury among Juveniles in conflict with law.

Keywords: Juveniles in conflict with law, head injury, abuse.

Introduction

Traumatic brain injury (TBI) or head injury remains the single most under-addressed pediatric health problem in India among

¹Research Scholar (Criminology), Department of Criminology & Forensic Science, Dr. Harisingh Gour University, Sagar (Madhya Pradesh)

E-mail: cdeep68@gmail.com

²Professor, Department of Criminology & Forensic Science, Dr. Harisingh Gour University, Sagar (Madhya Pradesh), E-mail: mamta:cfss@rediffmail.com

adults and children. Traumatic brain injury (TBI) is associated with behavioral, cognitive and emotional problems (Barnes & Ward, 2005). Adolescence is a time of increased demand as an individual transition to relative independence, and enhanced social cognitive skills are required to navigate increasingly intricate and intimate relationships (Blakemore & Mills, 2014). Steinberg (2008) argues that the heightened salience of peer relations in adolescence is key to the increased risk-taking behavior seen at this age. The study occurred that a single mild concussive injury can produce numerous acute symptoms (including headache, dizziness, confusion, nausea, memory problems, fatigue, balance problems, attention and concentration deficits, and sleep disturbances), the magnitude and duration of these symptoms show a cumulative effect after Repeat Traumatic Brain Injury (RTBI) (Guskiewicz et al., 2003). More study found, Male youths were about twice as likely as young females to report TBI. Such injury was associated with higher impulsivity and negative emotion ratings, even after allowing for potentially confounding factors, including sex. Moreover, TBI was independently associated with self-reported experience of victimization (Vaughn et al., 2014). Head injuries are one of the most common causes of disability and death in adults and children. The injury can be as mild as a cut on the head, bump, bruise (contusion), or can be moderate to severe in nature due to a concussion, fractured skull bone(s), deep cut or open wound, or from internal bleeding and damage to the brain. A head injury is a broad term that describes a vast array of injuries that occur to the skull, scalp, brain, and underlying tissue and blood vessels in the head. Head injuries are also commonly referred to as brain injury, or traumatic brain injury (TBI), depending on the extent of the head trauma. The term 'Children or Juvenile in conflict with law' refers to anyone under the age of 18 who comes into contact with justice system as a result of being suspected or accused of committing an offence.

Review of Literature:

Various studies on juvenile violence and delinquency have attempted to justify the magnitude of the problem to the society. Hessen and colleagues (2007) study revealed, in patients admitted to hospital for a mild TBI; 45 people who were injured before age 15 years and 74 injured after age 15 years completed a comprehensive assessment of neuropsychological function 23 years after their index injury. Although, One of the most study found higher parent and teacher ratings of social difficulties at age 10 to 16 years in participants who had experienced a TBI approximately 4 years previous, and also for participants aged 8 to 10 years for whom a TBI event occurred between birth and age 5 years (Tonks, et. al, 2011). In a separate English study Sixty-one incarcerated male juvenile offenders with an average age of 16 years, More than 70% reported at least 1 head injury at some point in their lives, and 41% reported experiencing a head injury with loss of consciousness. Post-concussion symptoms reliably increased with the frequency and severity of TBI. The relation between frequency and symptoms was mostly accounted for by severity of TBI. Alcohol use reliably increased with the severity of TBI and was associated with PCS. Alcohol use did not account for the dose-response relation between TBI and PCS (Davies et al., 2012). Miura et. al., (2005) identified a history of TBI in only 4 percent of 1336 incarcerated Japanese delinquents when a stringent criterion was employed for TBI ascertainment (i.e. head injury requiring neurological assessment and/or treatment or neurosurgical operation). Youths with TBIs showed substantial rates of electroencephalography (EEG) abnormalities and comparatively more dense family histories of drug abuse. Substantial research has documented a link between traumatic exposure or posttraumatic stress disorder (PTSD) and juvenile offending. Cross-sectional and longitudinal research attests to the fact that maltreated and traumatized youth, including youth experiencing PTSD symptoms, are at increased risk for juvenile delinquency and antisocial

behaviour compared to their peers (Egeland, et al., 2002; Mersky and Reynolds, 2007; Widom & White, 1997). Delinquent youth frequently exhibit high-risk behaviours that can result in serious injury (Perron & Howard, 2008). Huw Williams et al. (2010) in the study of 186 young offenders in England found that TBI was associated with more violence (two or more convictions on average), psychiatric distress and cannabis abuse. In one study, 52 percent of a sample of incarcerated adult offenders reported ongoing sequelae (Schofield, et al., 2006). However, more than half of an incarcerated youth sample reported continuing cognitive or behavioral problems after TBI (Kenny & Lennings, 2007). In a Finnish birth cohort study of approximately 12000 subjects, a TBI during childhood or adolescence was associated with a 4-fold increased risk of mental disorder, with coexisting offending in adult males (Timonen et al., 2002). Furthermore, study indicates that 8.8 percent of those with TBI committed violent crime compared with 3 percent of controls. Of note, risk was still greater among TBI cases than among siblings who presumably experienced the same social and environmental conditions as their related offender (Fazel et al., 2011). In addition, the study found more than half of the participants in both groups (20 African American men convicted of domestic violence and 20 African American men without criminal convictions) had sustained a TBI, although injuries in the offender group were significantly more severe. There were significantly more reports of problems with anger management in the offender group (Turkstra et al., 2003).

Objectives of the Study:

- To know about head injury in the life of juveniles in conflict with law.
- To understand the effects and loss of consciousness after head injury.
- To understand the most affected part of the head to injury.

Materials and Methods:

The universe of the present study consisted of the Juveniles (only Boys) who committed different types of crimes in the state of Madhya Pradesh, India. The selection of the sample was made entirely on the basis of their area of origin. There were 370 juveniles housed at sixteen observation homes, two place of safety and two special homes, who have conflict with law and interviewed different types of the homes of Sagar, Chhatarpur, Ratlam, Jhabua, Narsinghpur, Betul, Khandwa, Seoni, Bhopal, Morena, Gwalior, Guna, Ujjain, Indore, Jabalpur and Rewa districts. All districts of homes are divided into nine divisions of the state of Madhya Pradesh. In this study 126 (34.1 per cent) juveniles were suffering from a head injury in their life. The census method was used to collection of sample from different types of homes. In this study for the purpose of data collection a well structured interview schedule has been used. The interview schedule was categorized in head injury in the life of juveniles in conflict with law, effects and loss of consciousness after head injury, the most affected part of the head to injury. The collected information is analyzed by using appropriate statistical techniques through SPSS and distributed in the frequency and percentage.

Discussion of Results:

The respondents were asked that whether they had head injury in their life in past. Head injury has direct relations with human behavior and psychology. Any child who had head injury may behave abnormally due to brain disorder which may occur any time even after several years of head injury. About 1/3rd respondents reported that they had head injury in their life.

Table :1
Have You Ever Been Injury on Head In Your Life Before Apprehension?

Division	Yes	No	Total
Bhopal	10	24	34
	29.4%	70.6%	100.0%
Chambal	5	18	23
	21.7%	78.3%	100.0%
Gwalior	10	31	41
	24.4%	75.6%	100.0%
Indore	14	44	58
	24.1%	75.9%	100.0%
Jabalpur	42	37	79
	53.2%	46.8%	100.0%
Narmadapuram	22	5	7
	8.6%	71.4%	100.0%
Rewa	26	44	70
	37.1%	62.9%	100.0%
Sagar	5	8	13
	38.5%	61.5%	100.0%
Ujjain	12	33	45
	26.7%	73.3%	100.0%
Total	126	244	370
	34.1%	65.9%	100.0%

Source: Field Survey.

It was found more pronouncing in Jabalpur (53.2 per cent) followed by Sagar (38.5 per cent) and Rewa (37.1 per cent). The reasons responsible for head injury were reported to be road accidents, motor vehicle accidents, during play, falling from trees, falling from the rooftop, from violence, as a result of physical abuse and falling during cycling (Table 4.36).

Nature of head injury is shown in Table 2. Slightly more than 2/3rd respondents reported that their head injury has been serious. It was found more pronouncing in Chambal followed by Ujjain, Rewa, Indore, Jabalpur and Sagar divisions. Thus, about 1/3rd head injury cases were found normal.

Table: 2
Nature of Head Injury

Division	Normal	Serious	Total
Bhopal	4	6	10
	40.0%	60.0%	100.0%
Chambal	0	5	5
	0.0%	100.0%	100.0%
Gwalior	6	4	10
	60.0%	40.0%	100.0%
Indore	4	10	14
	28.6%	71.4%	100.0%
Jabalpur	16	26	42
	38.1%	61.9%	100.0%
Narmadapuram	1	1	2
	50.0%	50.0%	100.0%
Rewa	5	18	23
	21.7%	78.3%	100.0%
Sagar	3	5	8
	37.5%	62.5%	100.0%
Ujjain	2	10	12
	16.7%	83.3%	100.0%
Total	41	85	126
	32.5%	67.5%	100.0%

Source: Field Survey.

The respondents were asked that whether they felt loss of consciousness after the incidence of head injury. About 36 per cent respondents reported that they felt loss of consciousness after the incidence. It was found more pronouncing in Chambal followed by Rewa and Sagar divisions (Table 3).

Table : 3
Do You Feel Loss of Consciousness After This Incidence?

Division	Yes	No	Total
Bhopal	3	7	10
	30.0%	70.0%	100.0%
Chambal	3	2	5
	60.0%	40.0%	100.0%
Gwalior	1	9	10
	10.0%	0.0%	100.0%
Indore	5	9	14
	35.7%	64.3%	100.0%
Jabalpur	14	28	42
	33.3%	66.7%	100.0%
Narmadapuram	0	2	2
	0.0%	100.0%	100.0%
Rewa	12	11	23
	52.2%	47.8%	100.0%
Sagar	4	4	8
	50.0%	50.0%	100.0%
Ujjain	4	8	12
	33.3%	66.7%	100.0%
Total	46	80	126
	36.5%	63.5%	100.0%

Source: Field Survey.

The respondents were asked that whether they still feel pain of head injury. About 9 per cent respondents reported that they feel pain of their head injury. It was found more pronouncing in Sagar followed by Rewa and Ujjain divisions. About 2/5th respondents in Chambal, 30 per cent respondents in Bhopal and about 21 per cent respondents in Indore divisions reported that sometimes they feel pain due to their head injury (Table 4).

Table : 4
Do You Feel Pain of Any Injury on Your Head?

Division	Yes	No	Sometime	Total
Bhopal	0	7	3	10
	0.0%	70.0%	30.0%	100.0%
Chambal	0	3	2	5
	0.0%	60.0%	40.0%	100.0%
Gwalior	1	9	0	10
	10.0%	90.0%	0.0%	100.0%
Indore	1	10	3	14
	7.1%	71.4%	21.4%	100.0%
Jabalpur	2	37	3	42
	4.8%	88.1%	7.1%	100.0%
Narmadapuram	0	2	0	2
	0.0%	100.0%	0.0%	100.0%
Rewa	4	15	4	23
	17.4%	65.2%	17.4%	100.0%
Sagar	2	5	1	8
	25.0%	62.5%	12.5%	100.0%
Ujjain	2	9	1	12
	16.7%	75.0%	8.3%	100.0%
Total	12	97	17	126
	9.5%	77.0%	13.5%	100.0%

Source: Field Survey.

The respondents were asked about their parts of head mostly affected by injury. Front of head, back part of head, central part of head and right part of head were mainly affected by injury. The parts of head affected by injury vary across the selected regions of state (Table 5).

Table: 5
Which Part of Your Head Was Most Affected?

Division	Front of the head	Back part of the head	Right part of the head	Left part of the head	Centre of the head	Total
Bhopal	3	3	1	0	3	10
	30.0%	30.0%	10.0%	0.0%	30.0%	100.0%
Chambal	2	0	0	0	3	5
	40.0%	0.0%	0.0%	0.0%	60.0%	100.0%
Gwalior	4	3	0	1	2	10
	40.0%	30.0%	0.0%	10.0%	20.0%	100.0%
Indore	53	3	0	1	5	14
	5.7%	21.4%	0.0%	7.1%	35.7%	100.0%
Jabalpur	15	7	5	51	10	42
	35.7%	16.7%	11.9%	1.9%	23.8%	100.0%
Narmadapuram	1	1	0	0	0	2
	50.0%	50.0%	0.0%	0.0%	0.0%	100.0%
Rewa	8	9	4	1	1	23
	34.8%	39.1%	17.4%	4.3%	4.3%	100.0%
Sagar	4	2	2	0	0	8
	50.0%	25.0%	25.0%	0.0%	0.0%	100.0%
Ujjain	3	5	1	1	2	12
	25.0%	41.7%	8.3%	8.3%	16.7%	100.0%
Total	45	33	13	9	26	126
	35.7%	26.2%	10.3%	7.1%	20.6%	100.0%

Source: Field Survey.

The respondents were asked that whether they went to hospital due to head injury. About 78 per cent respondents admitted that they went to hospitals due to their head injury. It was found more pronouncing in Ujjain followed by Bhopal, Sagar, Rewa and Chambal division (Table 6).

The respondents were asked that whether they get angry because of their head injury. About 11 per cent respondents admitted that they get angry due to their head injury. It was found more pronouncing in Rewa (17.4 per cent), Jabalpur (16.7 per cent) and Sagar divisions (12.5 per cent).

Table:6
Whether You Went To Hospital?

Division	Yes	No	Total
Bhopal	9	1	10
	90.0%	10.0%	100.0%
Chambal	4	1	5
	80.0%	20.0%	100.0%
Gwalior	6	4	10
	60.0%	40.0%	100.0%
Indore	10	4	14
	71.4%	28.6%	100.0%
Jabalpur	29	13	42
	69.0%	31.0%	100.0%
Narmadapuram	1	1	2
	50.0%	50.0%	100.0%
Rewa	20	3	23
	87.0%	13.0%	100.0%
Sagar	7	1	8
	87.5%	12.5%	100.0%
Ujjain	12	0	12
	100.0%	0.0%	100.0%
Total	98	28	126
	77.8%	22.2%	100.0%

Source: Field Survey.

Those who reported that they get angry because of head injury admitted that they broke utensils of their house, yelling and mumbling. However, a large proportion of respondents reported that they do nothing during the time of anger (Table 7).

Table:7
Do You Get Angry Because of This Injury?

Division	Yes	No	Total
Bhopal	1	9	10
	10.0%	90.0%	100.0%
Chambal	0	5	5
	0.0%	100.0%	100.0%
Gwalior	0	10	10
	0.0%	100.0%	100.0%
Indore	0	14	14
	0.0%	100.0%	100.0%
Jabalpur	7	35	42
	16.7%	83.3%	100.0%
Narmadapuram	0	2	2
	0.0%	100.0%	100.0%
Rewa	4	19	23
	17.4%	82.6%	100.0%
Sagar	1	7	8
	12.5%	87.5%	100.0%
Ujjain	1	11	12
	8.3%	91.7%	100.0%
Total	14	112	126
	11.1%	88.9%	100.0%

Source: Field Survey.

The respondents were asked that whether their behavior was normal before head injury. Most of the respondents reported that their behavior was normal before head injury. However, a significant proportion of respondents in Jabalpur against the view point (Table 8).

Table: 8
Whether Your Behavior Was Good Before This Injury?

Division	Yes	No	Total
Bhopal	10	0	10
	100.0%	0.0%	100.0%
Chambal	5	0	5
	100.0%	0.0%	100.0%
Gwalior	10	0	10
	100.0%	0.0%	100.0%
Indore	14	0	14
	100.0%	0.0%	100.0%
Jabalpur	40	2	42
	95.2%	4.8%	100.0%
Narmadapuram	2	0	2
	100.0%	0.0%	100.0%
Rewa	22	1	23
	95.7%	4.3%	100.0%
Sagar	8	0	8
	100.0%	0.0%	100.0%
Ujjain	12	0	12
	100.0%	0.0%	100.0%
Total	123	3	126
	97.6%	2.4%	100.0%

Source: Field Survey.

The respondents were asked that whether they are undergoing treatment of their head injury. About 6 per cent respondents admitted that they are undergoing treatment of their head injury. It was found more pronouncing in Indore (14.3 per cent) followed by Rewa (13 per cent). Those who are undergoing treatment of their head injury reported that there is significant improvement in their head injury (71.4 per cent). However, no improvement was reported in Indore (50 per cent) and Rewa (33.3 per cent) (Table 9).

Table :9
Whether You Are Undergoing Treatment?

Division	Yes	No	Total
Bhopal	0	10	10
	0.0%	100.0%	100.0%
Chambal	0	5	5
	0.0%	100.0%	100.0%
Gwalior	0	10	10
	0.0%	100.0%	100.0%
Indore	2	12	14
	14.3%	85.7%	100.0%
Jabalpur	2	40	42
	4.8%	95.2%	100.0%
Narmadapuram	0	2	2
	0.0%	100.0%	100.0%
Rewa	3	20	23
	13.0%	87.0%	100.0%
Sagar	0	8	8
	0.0%	100.0%	100.0%
Ujjain	0	12	12
	0.0%	100.0%	100.0%
Total	7	11	126
	5.6%	994.4%	100.0%

Source: Field Survey.

The study concludes that more than one forth respondents reported that they were victims of head injury. The head injury may influence behavior of children and even sometimes may increase high temper resulting in crimes. The current study investigates that the impact of head injury or traumatic brain injury (TBI) among juveniles who have apprehended by the Police in different cases i.e. murder, rape, gang rape, attempt to murder, robbery, dacoity, theft etc., and housed at Govt. Observation homes, Special homes and Place of safety in from districts of Madhya Pradesh. In this study many delinquent juveniles were faced the traumatic brain injury or head injury before apprehension because of physical abuse, assault, falling from trees, falling from roof-top, during cycling, during play and other accidental circumstances. This study found that 126 (34.1 per cent) delinquent juveniles felt from head injury in their life experience in which 85 (67.5 per cent) suffering from mild and head injury on different parts of the head. In this regards, many juveniles

also felt headache problem, confusion, problems with memory and concentration, irritability, nausea, sensitivity to noise and light, tired eyes, fatigue and lethargy. Moreover, juveniles during the interview says that loss of consciousness, severe headache that does not go away from head, slurred speech, loss of short term memory such as difficulty remembering the events that led right up to and through the traumatic events, weakness in one side or area of the body. In the state of Madhya Pradesh, the study found more pronouncing in Jabalpur (53.2 per cent) juveniles had faced head injury in their life. This study also reveals that 14 (11.1 per cent) delinquent juveniles felt anger after this head injury in which Jabalpur division delinquent juveniles have highly reported the anger of head injury. Those who reported that they get angry because of head injury admitted that they broke utensils of their house, yelling and mumbling. However, a large proportion of respondents reported that they do nothing during the time of anger. Anger is one of many emotions that someone is likely to feel after brain injury including anxiety, depression, grief and loss. It is not only the brain injury survivor who will feel these emotions but their family and caretaker as well. Out of all of these emotions, anger is probably the most confusing, hurtful and concerning for both the survivor and their family and friends. Many delinquent juveniles confess that they faced injury on different parts of the head during physical abuse by beating by parents and other family members, in which 45 (35.7per cent) was faces injury on the front of the head. Most of the delinquent juveniles were also the victim of domestic violence in their family.

Diagnosis and Prevention of Head Injury among Juveniles in Conflict With Law:

Trauma or injury to the head can cause neurological problems and may require further medical follow up:

- *X-ray* test that uses invisible electromagnetic energy beams to produce images of internal tissues, bones, and organs onto film.
- *The CT scan* also shows detailed images of any part of the body, including the bones, muscles, fat, and organs. CT scans are

more detailed than general X-rays.

- *Electroencephalogram (EEG)* procedure that records the brain's continuous, electrical activity by means of electrodes attached to the scalp.
- *Blood test* is also help to diagnose deep head injury among juveniles by the doctors in private or government hospital.

The professional best suited to supporting a person with anger problems after brain injury is a neuropsychologist. These professionals can help in the assessment and rehabilitation of cognitive, emotional and behavioral problems after brain injury. Counsellors can help by encouraging the person to talk about their feelings. They can also assist with exploring what causes the feelings, and how to best manage them. Some counsellors may use a form of therapy called cognitive behavioral therapy, which looks at the relationship between thoughts and behavior. Mindfulness is another technique that can enable people to train themselves to become consciously aware of their thoughts, feelings and the things around them. A rehabilitation program will involve a variety of therapies and support services once a person is medically stable. These therapies will usually begin in the hospital, and often continue after returning home to ensure the best long term outcomes. Good friends, family member, faithful or someone else who is a good listener can also help to reduce trauma on the head at community level.

Conclusion:

The current study indicates that many adolescents exposed to home violence are also subjected to physical abuse by their parents and other family members, in which they have faced multiple head injuries. The reasons responsible for a head injury were road accidents, motor vehicle accidents, during play, falling from trees, falling from the rooftop, from violence, as a result of physical abuse and falling during cycling. Overall, the prevalence of TBI among youth in the justice system is an important issue that requires an urgent call to action for all practitioners who work with juvenile delinquents. Anger is a common problem following brain injury. It

has many causes, and there are many solutions to be tried. The rehabilitation team, the family and friends and the brain injury survivor can all work together to understand and manage the problem to help the person with brain injury to work towards recovering self control.

Acknowledgments: The authors are thankful to the Department of Women and Child Development, Bhopal, Madhya Pradesh (India) who granted permission for taking interview face to face among juveniles in conflict with law (only boys) in the state of Madhya Pradesh (India). I would like great thankful to University Grant Commission (UGC) for financial support to the first Author .

References:

Barnes, M. P., & Ward, A. B. (2005). Oxford handbook of rehabilitation medicine. Oxford University Press, USA.

Blakemore S-J, Mills KL. (2014). Is adolescence a sensitive period for socio-cultural processing? *Annu Rev Psychol.* Vol.65:187–207. doi:10.1146/annurev-psych-010213-115202.

Davies, R. C., Williams, W. H., Hinder, D., Burgess, C. N., & Mounce, L. T. (2012). Self-reported traumatic brain injury and postconcussion symptoms in incarcerated youth. *The Journal of head trauma rehabilitation, 27(3),* E21-E27.

Egeland, B. Yates, T. Appleyard, K. & van Dulmen, M. (2002). The long-term consequences of maltreatment in the early years: A developmental pathway model to antisocial behaviour. *Children's Services: Social Policy, Research, and Practice, 5,* 249–260.

Fazel, S., Lichtenstein, P., Grann, M., & Langstrom, N. (2011). Risk of violent crime in individuals with epilepsy and traumatic brain injury: a 35-year Swedish population study. *PLoS Med, 8(12),* e1001150.

Guskiewicz, K. M., McCrea, M., Marshall, S. W., Cantu, R. C., Randolph, C., Barr, W., & Kelly, J. P. (2003). Cumulative effects associated with recurrent concussion in collegiate

football players: the NCAA Concussion Study. *Jama*, 290(19), 2549-2555.

Hessen, E., Nestvold, K., & Anderson, V. (2007). Neuropsychological function 23 years after mild traumatic brain injury: a comparison of outcome after paediatric and adult head injuries. *Brain Injury*, 21(9), 963-979.

Huw Williams, W., Cordan, G., Mewse, A. J., Tonks, J., & Burgess, C. N. (2010). Self-reported traumatic brain injury in male young offenders: a risk factor for re-offending, poor mental health and violence?. *Neuropsychological rehabilitation*, 20(6), 801-812.

Kenny, D. T., & Lennings, C. J. (2007). Relationship between Head Injury and Violent Offending in Juvenile Detainees, *The BOCSAR NSW Crime and Justice Bulletins*, 15.

L. Turkstra, D. Jones & Hon. L. Toler (2003) Brain injury and violent crime, *Brain Injury*, 17(1), 39-47, DOI: [10.1080/0269905021000010122](https://doi.org/10.1080/0269905021000010122).

Mersky, J. P., & Reynolds, A. J. (2007). Child maltreatment and violent delinquency: Disentangling main effects and subgroup effects. *Child Maltreatment*, 12, 246–258. doi:10.1177=1077559507301842.

Miura H., Fujiki M., Shibata A, Ishikawa K.(2005). Influence of history of head trauma and epilepsy on delinquents in a juvenile classification home. *Psychiatry and Clinical Neurosciences* 59: 661–665.

Perron, B. E., & Howard, M. O. (2008). Prevalence and correlates of traumatic brain injury among delinquent youths. *Criminal Behaviour and Mental Health*, 18(4), 243-255.

Schofield, P. W., Butler, T. G., Hollis, S. J., Smith, N. E., Lee, S. J., & Kelso, W. M. (2006). Traumatic brain injury among Australian prisoners: rates, recurrence and sequelae. *Brain Injury*, 20(5), 499-506.

Steinberg, L. (2008). A social neuroscience perspective on

adolescent risk taking. *Developmental review*, 28(1), 78-106.

Timonen, M., Miettunen, J., Hakko, H., Zitting, P., Veijola, J., von Wendt, L., & Rasanen, P. (2002). The association of preceding traumatic brain injury with mental disorders, alcoholism and criminality: the Northern Finland 1966 Birth Cohort Study. *Psychiatry research*, 113(3), 217-226.

Tonks, J., Huw Williams, W., Yates, P., & Slater, A. (2011). Cognitive correlates of psychosocial outcome following traumatic brain injury in early childhood: comparisons between groups of children aged under and over 10 years of age. *Clinical child psychology and psychiatry*, 16(2), 185-194.

Vaughn, M. G., Salas Wright, C. P., DeLisi, M., & Perron, B. (2014). Correlates of traumatic brain injury among juvenile offenders: A multi site study. *Criminal behaviour and mental health*, 24(3), 188-203.

Widom, C. S., & White, H. R. (1997). Problem behaviours in abused and neglected children grown up: prevalence and co occurrence of substance abuse, crime and violence. *Criminal behaviour and mental health*, 7(4), 287-310.

The Impact of Globalisation on Indian Society

Dr. Veerendra Kumar. N.

Abstract

Globalization is a process of rapid amalgamation of nations and resulted through greater international trade and foreign investment. Social scientists defined Globalization as it refers to increased possibilities for actions among people in situations irrespective of geographical considerations. Due to economic liberalization and globalization, the world has become a “global village”. As a result, food and dress habits, lifestyle, institutions, desires, tastes and views are being globalised.

There has been both positive and negative impact of globalization on social and cultural fields in India. This cannot be denying of the fact that globalization has brought cheers to people's life by opening new vistas of employment. It has also made inroads in the cultural heritage of this country. Cultural modernization, sponsored by the forces of globalization, is resented if it encroaches upon or does not promote the core cultural values of society, its language, social practices and styles of life. The linkages both visible and invisible, defining the cultural interdependence among communities and regions in India which have existed historically, reinforce instead of threatening the national identity. These bonds seem to become stronger as India encounters the forces of modernization and globalization.

Keywords: Globalisation, Global village, Cultural independence.

Introduction

The term 'Globalization' is in itself self-explanatory. It is a global platform for maintaining evenness in the living mode of the individuals all over the world. Globalisation is the resultant of the interchange of worldly views, opinions and varied aspects of the culture all over the world. This is the method of giving the globalised world a way of intermixing of individuals from various segments,

culture and lingos and figure out how to move and approach socially without harming and influencing every others' prestige and glory. Globalization highly affects social, physical, political, and mutual existence of nations. The term globalization means international integration, the world trade prospects being opened, development of advanced means of communication, internationalization of financial markets, growing importance of MNC's and population migrations.

It has also widened the scope for the movement of persons, goods, capital, data and ideas. It is a way through which the dissimilar world is unified into one society. The wave of globalization started entering and effecting India at the end of the last century and still the country is flowing with the present of global changes.

Globalization has both positive and negative effects all through the globe. May it be business, trade, and work exposure or the economic and financial status of the nation; no field is exempted from the influence of globalization. When we analyze this rich society with the globalization perspective, we can discover many inferences of westernization and blending of different attributes and cultures into our delightfully woven cover. As every coin has two sides globalization also has its positive and negative effects.

Definition of Globalisation:

- 1. Collins Dictionary of Sociology:** “Globalisation of production refers to the integration of economic activities by units of private capital on a world scale”.
- 2. The Blackwell Dictionary of Sociology:** “Globalisation is a process in which the social life within the societies is increasingly affected by international influences based on everything from political and trade ties to shared music, clothing styles and mass media”.
- 3. S.K.Misra and V.K.Puri:** stated in simple terms, globalization means integrating the economy of a country with the world economy”.

State, Inequalities and Economic Development:

India, the second fastest growing economy in the world, is also known for the vast majority of people living in acute poverty and impoverishment. However, poverty measurements are not the sole criterion to understand the hurdles which restrict inclusive development. On most of the other social indicators, multiple forms of inequalities still persist. For example, more than one third of women are anemic in India, 42 percent of children are malnourished and the share of Scheduled Castes/Scheduled Tribes and Religious Minorities in formal and informal sector employments is very low. In the light of such stark facts, the hope that India will emerge as an economic superpower in 2025 appears to be an illusion.

The constitution of India is an idealised rhetoric which the majority of the population continues to celebrate. It envisages a society based on the ethical values of individual freedom, socio-economic liberties and communal harmony. The modern constitutional principles are grand compromises derived following a highly contested discourse of nation-building, economic development and social change. The Constitution validates the necessity of fundamental rights for all citizens, a socialism-sensitive welfare state, promotes and protects minority interests with its secularism doctrine and advises structural changes for the socially deprived sections through various measures of affirmative actions. These ideas on the whole express the commitment of the Indian state to end multiple forms of manmade inequalities. However, even such multiple strategic institutional norms fail to guarantee justice to a vast number of Indian citizens.

The rhetoric of state-laden development ensured a quasi-political awakening amongst certain social groups which were protected and supported by the state (mainly the Dalits), but to little effect, as other forms of inequalities persisted at very high levels. The position of women, Backward Classes and minorities on most of the indicators of social development was unimpressive and they remained at the bottom in terms of prosperity. Faith in modernity and political democracy prevented most of the underprivileged sections

of society from openly challenging the inertia shown by the state towards their empowerment. At a later stage, mainly in the 1970s and 80s, the devalued and non-performing nature of Indian economy (the growth rate was very low (3.6 average) and even declined to 2.4 percent in 1971-80) paved substantive reasons for the 'neo-liberal genre' to convert the state into a libertarian state for open economy.

The Impacts of Globalization on Indian Society:

1. **Family Structure and Role of Women in Family:** The joint family which had been the basis of traditional Indian families has undergone serious changes. Those residing in the metropolitan cities in the small flat culture prefer nuclear families. We have lost the persistence to get balanced into the joint family, assimilating the experiences of the older folks and getting the youthful ones raised under the shadow of their grandparents. Kids have begun treating grandparents like visitors or guests, and such upbringing of children is one of the principle reasons of expanding old-age homes, as those youngsters think about their own parents as burden in their adulthood. Although women and men are equal before the law and therefore the trend toward gender equality has been noticeable, women and men still occupy distinct functions in Indian society.
2. **Marriage System and Values:** Additionally, marriages in comparison to earlier times have lost their values and morality. It is especially obvious from the expanding number of separation cases and extra-marital affairs reported every now and then. Marriage used to be considered as bonding of souls which will be connected even after the demise of the partners; yet today marriage resembles an expert bond or a purported pledge to share existence without bargaining their self-interests. Traditional ways of arranged marriages by the parents consent has been replaced by marriage by own liking by the partners. The sense of self factor into the Indian youth is again a result of globalization.

3. **Infidelity:** Both the genders had to maintain a distance as much as possible, with numerous confinements and impediments for a very long time in our culture and way of life. With the rise of globalization and western culture, youth have begun mixing up well with each other. The cordial approach and the mingling are apparent. The aggregate breakout of restrictions has tainted the Indian mentality, playing up with the physical relationship. A new type of relationship concepts namely live-in-relationship has emerged due to globalization. Additionally the exaggerated cases of sexual offense cases are the results of the perverted mind that are very much the values considerably alien to our mother culture.
4. **Festivals and Social Values:** We have the included values of treating the guests as God, warm-hearted welcoming, greeting elders with due respect and a celebrating every small festival with great pleasure. Such a wide gathering with full shade and light can barely be seen today. Individuals have profoundly limited themselves in social collaboration. The relation in present generation is exceptionally conciliatory thinking about the money related status and prestige. We are losing our social morals and ideals and happy moments of harmony and peace. The present age generation is glad observing Valentine's Day and friendship day than traditional festivals.
5. **Food, Clothing and Dialect:** Indian food, attire and dialects are different in different states. The food varies in its taste having its own nutrient values and each region is specific and rich in its restorative arrangements with the home cures. Indeed, even the attire fluctuates in various states which are especially specific in keeping up the nobility of lady. The various cuisines from different places throughout the world however have distinctive flavours to include; still the food ingredients that have inflicted with much popularity are the

junk food items which have increased the health disorders in the country. Indeed, even the Indians are not in favour of promoting their mother tongue or our national language. Rather, the adolescent today view it as a disgraceful condition to talk in their national/regional dialect.

6. **Work and Agricultural Sector:** India was overwhelmingly an agriculture based nation. With the propelled globalization and springing up of MNCs, the farming and agriculture has lost its prime importance in India. Agriculture science has minimal concentration among the youths who consider cultivating as a despicable calling. We are losing our wellbeing and our status and gradually getting to the period of financial servitude because of these MNCs.
7. **Education Sector:** There are significant effects on academic sector because of globalization that too during and after lockdown due to outbreak of Covid 19. The Indian academic system faces challenges of globalization through information technology although it offers opportunities to evolve new paradigms shifts in developmental education. Globalization promotes new tools and techniques such as E-learning, flexible learning, distance education programs and overseas training programs.
8. **Indian Business Culture:** The effect of globalization has changed the business system in India in terms of psychology, approach, innovation, attitude, work culture and so on. As a consequence of globalisation Indian industries are adapting themselves to newer challenges and taking benefit from the new and better opportunities making their business all the more profitable with prospects of future growth. The colossal populace of India has made a huge unsaturated market of customers. This is one reason why worldwide organizations are particularly inspired in doing business in India.
9. **Space, Science and Technology:** India has created a distinct place in the field of space science and technology viz. launch services, earth observation, communication & navigation and

application of space technology for national development. Today, India stands one amongst the top few space faring nations in the world. The areas that are benefitted/ seemingly to be benefitted with the use of space technology and its applications embrace – resource monitoring, weather forecasting, telecommunication, broadcasting, rural connectivity, health & education, governance, disaster management support, location based services, space commerce together with host of social applications.

Globalisation and Social Inequalities:

In the 1990s India officially entered the competitive world of emerging economies, opening its borders for the developed countries to improve its economic conditions. The supporters of market economy argued that with the reduction of trade barriers between countries, a large influx of facilities related to industrial production, capital flow through foreign direct investments (FDI), and technological support would modernize industry and create millions of jobs across the sectors of the economy. The new wave of economic restructuring under the New Economic Policy (NEP) was expected to have a tremendous impact on improving the economic conditions of all Indian citizens, irrespective of gender, regional, social and religious differences. The pro-development literature promises that with the rapid enhancement of capital and swift industrialisation, economic inequalities will be reduced substantially.

With such economic growth, it was thought that the reduction of poverty would be inevitable. Such positive assumptions drew the policy makers to adopt aggressive neo-liberal measures in key sectors of the economy. The state-controlled economic sectors were opened up to private holdings, regulations and welfare measures were reduced considerably and labour laws and policies were restructured, mostly in the favour of the market economy and to enhance the productive capacities of the respective sectors.

In a similar vein to the utopia created by the promoters of state-based welfare economy, the pro-liberalisation camp campaigned for its

politics with the rhetoric of reducing inequalities. Whilst the growth story is impressive in the service sector, and in particular in Information Technology, the rural agricultural economy has shown negative growth and unemployment among the rural poor has increased. The causes of this negative development within the agricultural sector stem from the deflationary policies adopted under WTO dictates and the withdrawal of subsidies to farmers with the result that farmers have been unable to compete globally amid market price volatility. The seminal rise of cases of starvation and malnutrition in Orissa, the growing numbers of cases of suicide among farmers in Maharashtra and Andhra Pradesh and the prolonged agitations of farmers in West Bengal (Nandigram and Singur) and Uttar Pradesh (UP) (Bhatta-Parasol) for land rights depicts that the agricultural sector is facing severe crises in the post reform era.

The non-agricultural economy (the growing service sector) mostly benefits the urban middle class groups with access to good education facilities and other resources. In contrast, Dalits, women and Muslims face discrimination in employment and wage payments on the pretext of merit, efficiency and suitability. A field survey report by Action Aid demonstrated that the labour market usually functions under the aegis of traditionally dominated class/caste groups and elsewhere nepotism, conventional networks, and kinship play a detrimental role. The Dalits, who are otherwise regarded as an 'outsider' to the idea of entrepreneurship, are the unwelcomed entrants in the domain of market economy and thus face discrimination, including the practice of untouchability.

The market economy further practices the conventional mode of economy and hardly disturbs the status quo of inequalities. The well-off classes and groups have benefitted most from the economic reforms and a significant number of people have entered into the category of middle class. However, it is difficult to locate whether the classes which were poor, marginalised and oppressed in the past have actually been empowered by the NEP. In addition, the market economy has stratified the status quo in other spheres. The regional

disparity is further sanctified by multiple forms of inequalities among different social groups at the national and the state levels. The numbers of illiterate women in the backward regions are more, and their share in education and employment is dismal in comparison to the developed states.

The theory that the market economy equalises and frees citizens to pursue their economic betterment is not borne out by actual facts in the context of India. The constraints of poverty, gender discrimination, regional inequality, caste oppression and communal stereotypes play a decisive role in excluding sections of society from the spheres of economy. The inaccessibility of the market kept these communities away from the profits of NEP. Inequalities among citizens persist because market practices are determined by unequal and unfair treatment of the people. As a result, wider democratic assertions of affected people have risen significantly in the last decade.

Development and Sharpened Inequalities:

The idea that liberal market reforms will bring prosperity to the majority of citizens has always been a highly contested judgment. A conscious exclusion of categories, mainly of the poor sections of society, has become an integral part of the contemporary process of development. Conditions created by such lopsided economic arrangements have produced new forms of hierarchies within gender, regional, caste and at the community levels.

The Dalits, who consisted almost 17 percent of the national population, have a negligible presence in the formal economy. They consistently suffer discrimination with respect to land, labour and capital. The greater dependency of Dalits on agriculture for their livelihood – mainly as landless labourers with low wage rates – has created the condition described as 'chronic poverty'. Such discriminatory disparities remain also in the educational sectors. Market practices further subtle discrimination in allocating resources, employment, loans and other facilities to this particular group. Owing to such conditions, Dalit political and pressure groups

have started demanding newer forms of Affirmative Action Policies in the service sector and the extension of reservation policy in private industry.

The tribal groups are geographically excluded communities which remain mostly dependent upon the natural resources available in the forests. Under the aegis of private capital and influenced by the new mantra of development, multiple acres of forest land have been acquired from them and distributed among the industrial classes for various developmental projects, without firmly addressing the basic question of compensation and rehabilitation. Mega-development projects have entailed large-scale displacement of the natives, including the Big Dam Projects at Narmada River valley, Hirakund, and Bhakra-Nangal.

The liberal political project is celebrated by the marginalised and poor as it provides them respectable space to raise their voices against any form of injustice. In India, the growing people's movement against NEP are the responses of the underprivileged sections that were excluded from the process of development. Democracy as a tool is utilised by the affected sections to mobilise people against grand economic projects for making it fair and inclusive. At a time when economic development excludes the poor and marginalised groups from its purview, it is the democratic spaces which include their voices to demand justice from the state.

Conclusion:

India is obtaining a worldwide recognition and slowly moving towards to become a significant economic and political strength. Market economic policies are spreading around the world, with greater privatization and liberalization than in earlier decades. Globalisation has resulted in growing global markets in services. People can now execute trade services globally -- from medical advice to software writing to data processing that could never really

be traded before. Though the development is progressing rapidly, still many basic problems like prevailing poverty in rural areas, menace of corruption and instability of the government in the political arena are a cause of concern and steps should be taken to bring solution to such problems so as to reap the benefits of globalisation in the best possible manner.

What we learn from this process of globalization is that it is more harmful for the developing and the underdeveloped countries. The choice for developing countries like India lies not in total global integration, but less of global integration and more of self-reliance and self-sustenance with an emphasis on indigenous and traditional production and knowledge systems.

References:

Al-Rodhan, Nayef RF, & Gérard Stoudmann: Definitions of globalization: A comprehensive overview and a proposed definition. Geneva Centre for Security Policy, 2006.

Brahmanand, P. S.: 16 Jan. Challenges to Food Security In India, Current Science 2013.

Kanti Kumar Reddy, Globalisation and Environment-A Third World Perspective” Journal “Third Concept” October-2001.

Kumar, C. Raj, Legal Education: Globalization, and Institutional Excellence: Challenges for the Rule of Law and Access to Justice in India, Indiana Journal of Global Legal Studies, 2013.

Majumdar, Sumit K.: Globalization and Relative Compensation in India's Information Technology Sector, Information Technologies & International Development, 2010.

Madhok, Bindu, and Selva J. Raj: "Globalization, Higher Education, and Women in Urban India: A Development Ethics Approach, Journal of Third World Studies, 2011.

Sahoo, Sarbeswar:"Globalization and Politics of the Poor in India." Journal of Asian & African Studies, Sage Publications, Ltd., 2014.

Effect of Temperature on Stock Market Indices: A Study on NSE and BSE in India

Dr Prakash Pinto ¹
Prof. Pooja S²
3. Dr Babitha Rohit³

Abstract

This paper investigated the effect of weather (temperature) factor, on the returns and volatility of the Indian stock indices like BSE Sensex, BSE Metal, BSE Auto, BSE Bank and CNX Nifty, NIFTY Metal, Nifty Auto and Nifty Bank. The study used the daily data of weather in five sample cities (Vishakhapatnam, Surat, Bangalore, Pune, Jaipur) in India. This study applied statistical tools like Descriptive Statistics, ADF Test and GARCH (1, 1) model and found that the returns of sample indices were influenced by weather (temperature) factor in Vishakhapatnam, Surat, Bangalore, Pune and Jaipur.

Keywords: Weather (Temperature) Factor, BSE Sensex, CNX Nifty, BSE Metal, BSE Auto, BSE Bank, NIFTY Metal, Nifty Auto, Nifty Bank, Descriptive Statistics, ADF Test, GARCH (1, 1) Model and Stock Market Volatility.

Keywords: Weather (temperature), Stock market, Stock indices.

Introduction

The stability of climate of India is unpredictable. The probability of climate affecting the stock market is high due to its variations. Climate is measured by evaluating patterns of variations in temperature, humidity, wind etc. Among the temperature, humidity wind, the most common factor that affects stock market is temperature.

¹ Professor and Dean, Department of Business Administration, St Joseph Engineering College Vamanjoor, Mangaluru-575028 Email: dean.mba@sjec.ac.in

² Faculty, Department of Business Administration, Swastika National School, Mangaluru-575006 Email: poojathungal5@gmail.com

³ Assistant Professor, Department of Business Administration, St Joseph Engineering College, Vamanjoor, Mangaluru-575028..Email: babithar@sjec.ac.in

According to behavioral finance approach, it is said that there is a relationship between the stock returns and weather. However, how mood of an investor is affected due to weather condition and how that influences their investment decision is unrevealed certainly. But assumptions can be made that changes in the climatic conditions will impact the stock market. The impact of climatic conditions on stock market may be either due to loss of purchase and sale of companies products due to monsoon effect or it may be due to natural calamities. There is a chance that these assumptions may influence the investor's mood and the mood of investors might affect their investment decision, which in turn affects the stock market Indices.

Hence it can be said that the high or low temperature factor influences the return of the stock index, by influencing the investor mood on asset prices. It could be said that the investor's keep the risk tolerance level high on sunny days and behaves more optimistic on sunny days as their risk taking ability is high on these days. On the other hand it could be said that investor's keep risk tolerance level low on cloudy days and behaves more pessimistic on cloudy days as their risk taking ability is low on cloudy days. The temperature impact on stock market is therefore important to be taken into consideration as it affects the mood of investors and the mood which in turn affects the investor's decision, which will lead to have a greater impact on stock market indices. Therefore this study investigates the effect of temperature on stock market indices.

Literature Review

Chinnadurai & Sigo (2017) examined the Temperature effects on returns of the Indian stock indices using the monthly data of Indian stock Exchange (BSE SENSEX, S&P CNX NIFTY) and weather (Temperature) in five metro cities of India (Chennai, Bombay, Calcutta, Delhi and Hyderabad) for a period from 2000-2015. They used Descriptive Statistics, ADF Test and GARCH (1, 1) Model to test the normality, stationarity and volatility of temperature effect on stock market indices. From the study it was found that Chennai, Mumbai, Kolkata and Hyderabad temperature influenced the

investor's mood.

Bassi et al. (2013) analyzed the link between weather, mood, and the risk-taking behavior of subjects. They identified a risk-tolerance channel by which weather affects investment decisions. Mood is transmission mechanism; Good weather promotes great risk taking behavior. From the study it was found that on cloudy or rainy days investor's decrease their exposure to risky lotteries, where as investor's exposure to risky lotteries was high during good weather.

Lu and Chou (2012) investigated the relationship between weather-related mood and stock index returns of order-driven market in Shanghai Stock Exchange of China. They conducted the study for a period of 5 years from 2003-2008 and found that the impacts of temperature, humidity and wind speed on returns were insignificant. From the analysis it was found that in an order-driven market, investors submitted immediately their orders to different geographical regions; thus, the impact of weather on stock returns was found likely to be weak.

Sriboonchitta et al. (2011) analyzed the relationship between temperature and stock returns in Thailand for the period of 1996 to 2010. They used Autoregressive (AR)-Generalized Autoregressive Conditional Heteroscedasticity (GARCH) Model to test the volatility between the temperature and stock returns in Thailand. From the analysis it was found that there was a negative relationship between temperature and stock market returns for Thailand.

Kang, Jiang, Lee, and Yoon (2010) investigated the weather effect on returns and volatility in the Shanghai stock markets using daily weather data for temperature, humidity, and sunshine duration in Shanghai from 1996 to 2007. The study employed dummies in order to gauge extreme weather condition using the 21-day and 31-day moving average and moving standard deviation. The dummies were included in the linear model and GARCH (1, 1) model for sample return series and their volatility, respectively. The analysis found the existence of weather effect in the A-share returns but not in B-share returns and it strongly effects both A and B shares volatility.

Yoon and Kang (2009) analyzed the relationship that exists between stock returns and the weather variables (temperature, humidity, and cloud cover) in the Korean stock market from 1990 to 2006. From the study it was found that there was no weather effect on the stock returns after the crisis period and indicated that the weather effect was weak because of heightening of market efficiency.

Shu and Hung (2009) examined the relationship between wind speed and daily stock market returns across 18 European countries namely: (Belgium, Czech Republic, Finland, France, Greece, Hungary, Ireland, Italy, Luxemburg, Norway, Poland, Portugal, Russia, Spain, Sweden, Switzerland, Turkey and the UK) from 1994 to 2004. From the study they found that wind speed has a negative impact on stock returns as well as temperature and sunlight variables.

Vlady (2015) examined and analyzed the relationship between weather and climate change and shareholder value in the oil and gas industry in an Australian context. The maximum temperature was chosen as a proxy for global warming. The changes in atmospheric pressure signal shifts in the weather, hence, daily pressure was chosen as a proxy for climate change. He used VAR, ARCH, and GARCH models and found from the study that the weather and climate change affected that shareholders value in the oil and gas industry.

Dowling and Lucey (2008) examined the empirical effect of wind, precipitation, geomagnetic storms, daylight savings time changes and the SAD, a seven mood proxies on both the returns and variances of 37 national equity market indices and 21 small capitalization indices. They used GARCH-type processes to approximate and model the variations in the conditional variance of returns. From the study they found that the seven mood proxies were positively related to conditional volatility for most of the indices considered.

Need for the Study

This study would help the investors to make their investment decision strategy in Indian stock indices. It also would be useful to the investors to formulate profitable trading strategies if they are able

to predict the share price behavior with full information on the weather (temperature). The study could provide useful input to financial managers, investors and traders dealing with the Indian stock market. It could also help the policy makers to easily identify the riskless weather condition and their diversification strategy for investments.

Objectives of the Study

The main objective of this study is to examine the effect of weather (temperature) factor on the return of the stock index. The sub-objectives of the study are given below.

1. To test the normality of sample indices and weather (temperature) factor over the sample period.
2. To examine the stationarity of sample indices and weather (temperature) factor over the sample period.
3. To investigate the dynamics of the time-varying volatility between sample indices and weather (temperature) factor over the sample period.

Hypotheses

The study tests the following three null Hypotheses.

- NH01: There is no normality in the daily data of sample indices and weather (temperature) in five sample cities.
- NH02: There is no stationarity in the daily data of sample indices and weather (temperature) in five sample cities.
- NH03: There is no volatility in the daily data of sample indices and weather (temperature) in five sample cities.

Methodology of the Study

Period of Study

This research study covered a period of 5 years i.e., from January 2013 to December 2018.

Sample Design

The present study proposes to investigate the effect of temperature factor on the returns and volatility of sample stock indices in India. To represent India, five metro cities, namely, Vishakhapatnam, Surat, Bangalore, Pune and Jaipur were selected. Similarly SENSEX from Bombay Stock Exchange (BSE) and S&P CNX Nifty from National Stock Exchange (NSE), were selected as stock market indices and Sectoral indices like BSE Metal, BSE Auto and BSE Bank from BSE and NIFTY Metal, Nifty Auto and Nifty Bank from NSE were selected as sectoral indices.

Sources of Data

For the purpose of analysis, the study used daily data of sample indices, namely, BSE SENSEX, BSE Metal, BSE Auto and BSE Bank collected from www.bseindia.com and S&P CNX NIFTY, Nifty Metal, Nifty Auto and Nifty Bank collected from www.nseindia.com. Similarly, the daily data relating to weather (Temperature) in five metro cities of India (Vishakhapatnam, Surat, Bangalore, Pune and Jaipur) were collected from <https://www.wunderground.com/history>.

The daily values of the index are converted into returns (R_t) by taking the first differences in the natural logarithms.

$$R_t = \ln[(P_t)/(P_{t-1})] \times 100$$

Where P_t is the value of an index at time t and P_{t-1} is the value of the index at time $t-1$.

Tools Used for Analysis

The following tools were used for analysis.

- Descriptive Statistics (to find out the normal distribution of sample indices and weather (temperature) in five sample cities)
- ADF Test (to experiment the stationarity among the sample indices and weather (temperature) in five sample cities)

- GARCH (1, 1) Model (to investigate the volatility among the sample indices and weather (temperature) in five sample cities).

Limitations of the Study

This study suffered from following limitations.

- Only two stock indices like S&P BSE SENSEX from Bombay stock exchange, and CNX Nifty from National Stock Exchange and sectoral indices like BSE Metal, BSE Auto and BSE Bank from Bombay stock exchange and Nifty Metal, Nifty Auto and Nifty Bank from National Stock Exchange, were selected as the sample.
- The study was limited to weather (temperature) factor only in five metro cities of India.
- The study was only based on secondary data.

Discussion and Analysis

For the purpose of the study, the analysis of Normality, Stationarity and Volatility of the Weather (Temperature) on the sample Indices, were presented as follows:

1. Normality (Descriptive Statistics) for the sample indices and sample cities in respect of Weather (temperature) Factor in India.
2. Stationarity for sample indices and sample cities in respect of Weather (temperature) in India, and
3. Volatility for sample indices and sample cities in respect of Weather (temperature) in India.

Results of Descriptive Statistics for Sample Indices and Weather (Temperature) Factor in major cities in India during the Study Period.

Table: 1.1

Samples/ Descriptive Statistics	Vishakhapatnam Temp	Surat Temp	Bangalore Temp	Pune Temp	Jaipur Temp	NSE	Nifty Metal	Nifty Auto	Nifty Bank	BSE Sensex	BSE Metal	BSE Auto	BSE Bank
Mean	0.00125	0.008	0.0058	0.003	0.0042	0.017	0.0018	0.01	0.02	0.018	0.001	0.017	0.02
Median	0	0	0	0	0	0.024	0.008	0.04	0.02	0.026	0.01	0.039	0.02
Maximum	8.89411	24.7	8.8941	10.15	10.146	1.623	4.077	2.52	3.92	1.608	3.66	2.524	3.86
Minimum	-11.9975	-12.5	-12	-14.1	-8.297	-2.648	-3.173	-3.27	-3.1	-2.658	-3.2	-3.241	-3.15
Std. Dev.	2.25121	2.69	2.2533	2.441	2.0577	0.391	0.704	0.50	0.57	0.385	0.69	0.499	0.58
Skewness	-0.47274	0.64	-0.447	-0.38	0.0492	-0.39	0.004	-0.22	0.06	-0.385	0.02	-0.206	0.072
Kurtosis	5.51413	10.6	5.6274	5.344	4.7757	5.728	4.658	5.46	6.74	5.735	4.61	5.504	6.45
Probability	0	0	0	0	0	0	0	0	0	0	0	0	0
Observations	1482	1482	1482	1482	1482	1482	1482	1482	1482	1482	1482	1482	1482

Source: Compiled from NSE, BSE and underground and Computed using E-Views

Note: TEMP- Temperature

Table 1.1 shows the results of Descriptive Statistics for Sample Indices and Weather (Temperature) Factor in major 5 metro cities in India during the Study Period from January 2013 to December 2018. The daily data relating to the sample indices and daily data of weather temperature in 5 metro cities of India were compared. The table shows that the mean return earned by the sample indices were 0.0176 for NSE and 0.0018 for Nifty Metal, 0.019 for Nifty Auto, 0.022 for Nifty Bank, 0.018 for BSE Sensex, 0.0013 for BSE Metal, 0.017 for BSE Auto and 0.022 for BSE Bank. The mean return earned by the major metro cities were 0.00125 for Vishakhapatnam, 0.0080 for Surat, 0.0058 for Bangalore, 0.003 for Pune and 0.0042 for Jaipur. The highest mean return was found in Surat (0.0080) among 5 metro cities. The lowest mean return was found in Vishakhapatnam (0.00125) among 5 metro cities. The Standard deviation was found highest in Surat (2.69). The lowest Standard deviation was found in Jaipur (2.05577). It is to be noted there was high risk (2.69) with high return (0.0080) in respect of temperature in Surat among 5 sample cities considered for the study. According to the analysis of skewness, sample cities and sample indices were

skewed significantly. The value of skewness for 5 metro cities like Vishakhapatnam, Surat, Bangalore, Pune, Jaipur, were -0.47274, -0.64, -0.447, -0.38, 0.0492. The value of skewness for sample indices like NIFTY, Nifty Metal, Nifty Auto, Nifty Bank were -0.39, 0.004, -0.22, 0.064, and value of skewness for SENSEX, BSE Metal, BSE Auto, BSE Bank were -0.385, 0.02, -0.206 0.072. The value of kurtosis for the 5 metro cities were 5.5141 for Vishakhapatnam, 10.6 for Surat, 5.6274 for Bangalore, 5.344 for Pune, 4.7757 for Jaipur. The values of kurtosis for sample indices were 5.7281 for NIFTY, 4.658 for Nifty Metal, 5.461 for Nifty Auto, 6.745 for Nifty Bank, 5.735 for BSE Sensex, 4.61 for BSE Metal, 5.504 for BSE Auto, 6.456 for BSE Bank.

Table: 1.1 represents positive mean returns earned by all sample indices, due to weather temperature in five metro cities of India. The value of skewness for all sample cities and sample indices were found in between -1 to +1. The level of Kurtosis for all sample cities and sample indices were positive. Hence it could be said that there was a normal distribution of daily data of sample indices and weather (temperature) in 5 cities during the study period. Hence the null hypothesis (NH01), “There is no normality in the daily data of sample indices and weather (temperature) in five sample cities over the sample period from January 2013 to December 2018” is rejected.

Table: 1.2: Results of Augmented Dickey-Fuller (ADF) Test for Sample Indices and Weather (Temperature) Factor in major cities in India during the Study Period.

Vishakhapatnam Temp	t-Statistic	Probability
ADF test Statistic	-28.4651	0
Test Critical Value- 1%	-3.43456	
Test Critical Value- 5%	-2.86329	
Test Critical Value-10%	-2.56775	
Surat Temp	t-Statistic	Probability
ADF test Statistic	-39.9995	0
Test Critical Value- 1%	-3.43456	
Test Critical Value- 5%	-2.86329	
Test Critical Value-10%	-2.56775	

Bangalore Temp	t- Statistic	Probability
ADF test Statistic	-28.3768	0
Test Critical Value- 1%	-3.43456	
Test Critical Value- 5%	-2.86329	
Test Critical Value-10%	-2.56775	
Pune Temp	t- Statistic	Probability
ADF test Statistic	-20.9904	0
Test Critical Value- 1%	-3.43456	
Test Critical Value- 5%	-2.86329	
Test Critical Value-10%	-2.56775	
Jaipur Temp	t- Statistic	Probability
ADF test Statistic	-24.7601	0
Test Critical Value- 1%	-3.43456	
Test Critical Value- 5%	-2.86329	
Test Critical Value-10%	-2.56775	
CNX Nifty	t- Statistic	Probability
ADF test Statistic	-35.2552	0
Test Critical Value- 1%	-3.43456	
Test Critical Value- 5%	-2.86329	
Test Critical Value-10%	-2.56775	
Nifty Metal	t- Statistic	Probability
ADF test Statistic	-37.7015	0
Test Critical Value- 1%	-3.43456	
Test Critical Value- 5%	-2.86329	
Test Critical Value-10%	-2.56775	
Nifty Auto	t- Statistic	Probability
ADF test Statistic	-35.6105	0
Test Critical Value- 1%	-3.43456	
Test Critical Value- 5%	-2.86329	
Test Critical Value-10%	-2.56775	
Nifty Bank	t- Statistic	Probability
ADF test Statistic	-35.453	0
Test Critical Value- 1%	-3.43456	
Test Critical Value- 5%	-2.86329	
Test Critical Value-10%	-2.56775	

BSE Sensex	t- Statistic	Probability
ADF test Statistic	-35.393	0
Test Critical Value- 1%	-3.43456	
Test Critical Value- 5%	-2.86329	
Test Critical Value-10%	-2.56775	
BSE Metal	t- Statistic	Probability
ADF test Statistic	-37.9723	0
Test Critical Value- 1%	-3.43456	
Test Critical Value- 5%	-2.86329	
Test Critical Value-10%	-2.56775	
BSE Auto	t- Statistic	Probability
ADF test Statistic	-35.7214	0
Test Critical Value- 1%	-3.43456	
Test Critical Value- 5%	-2.86329	
Test Critical Value-10%	-2.56775	
BSE Bank	t- Statistic	Probability
ADF test Statistic	-35.5281	0
Test Critical Value- 1%	-3.43456	
Test Critical Value- 5%	-2.86329	
Test Critical Value-10%	-2.56775	

Source: Compiled from NSE, BSE and wunderground computed using E-Views

Note: Critical Value at 1%, 5% and 10% level of significance

The Results of Augmented Dickey-Fuller (ADF) Test for Sample Indices and cities in respect of Weather (Temperature) Factor in major cities in India during the Study Period from January 2013 to December 2018, are presented in **Table: 1.2**. The ADF Test was used to experiment the stationarity among the sample indices (NIFTY, Nifty Metal, Nifty Auto, Nifty Bank, SENSEX, BSE Metal, BSE Auto, BSE Bank) and weather (temperature) in five sample cities (Vishakhapatnam, Surat, Bangalore, Pune and Jaipur). The test critical values for all the sample indices and weather (temperature) in five metro cities were analyzed at significant level of 1 percent, 5 percent and 10 percent. The probability value for all the sample indices and weather temperature in five metro cities was 0.00000. The above table clearly shows that the ADF test statistic for all sample indices and weather (temperature) in 5 metro cities. The ADF test statistic for NIFTY, Nifty Metal, Nifty Auto, Nifty Bank,

SENSEX, BSE Metal, BSE Auto, BSE Bank were -35.2552, -37.7015, -35.6105, -35.453, -35.393, -37.9723, -35.7214, -35.5281. The ADF test statistic for 5 metro cities (Vishakapatnam, Surat, Bangalore, Pune and Jaipur) was -28.4651, -39.9995, -28.3768, -20.9904, and -24.7601.

The ADF test statistic value for all sample indices and weather (temperature) data for 5 sample cities were less than the test critical values at 1per cent, 5per cent and 10per cent significant levels as shown in **Table: 1.2**. Besides the returns data for sample indices and weather (temperature) data of 5 sample cities indicated stationarity. The overall analysis clearly confirmed that there was stationarity in return data of sample indices and weather (temperature) data of 5 sample cities. Hence the null hypotheses (NH02), “There is no stationarity in the daily data of sample indices and weather (temperature) in five sample cities over the sample period from January 2013 to December 2018” is rejected.

Results of GARCH (1, 1) model for Sample Indices and Weather (Temperature) Factor in major cities in India during the Study Period.

Table 1.3: Impact of Vishakhapatnam weather (temperature) on the Return of sample indices

Sample City & Index	Values of GARCH (1,1) Model				
	C	α	β	$\alpha+\beta$	P
Vishakhapatnam TEMP	0.001543	0.6624	0.2541	0.9165	0
NIFTY	0.003092	0.06071	0.92057	0.98128	
SENSEX	0.002751	0.05457	0.92820	0.98277	
Nifty Metal	0.02037	0.05162	0.90755	0.95917	
Nifty Auto	0.01711	0.10147	0.8344	0.93587	
Nifty Bank	0.00276	0.05017	0.94218	0.99235	
BSE Metal	0.023906	0.05352	0.89657	0.95009	
BSE Auto	0.016589	0.10377	0.8326	0.93637	
BSE Bank	0.004787	0.05287	0.93353	0.9864	

Source: Compiled from NSE, BSE and Computed using E-Views -7

Note: C – Coefficient; α – Alpha; β – Beta; P – Probability

Table 1.4: Impact of Surat weather (temperature) on the Return of sample indices

Sample City & Index	Values of GARCH (1,1) Model				
	C	α	β	$\alpha+\beta$	P
Surat TEMP	0.00144	0.9268	0.04180	0.9686	0
NIFTY	0.003092	0.06071	0.92057	0.98128	
SENSEX	0.002751	0.05457	0.92820	0.98277	
Nifty Metal	0.02037	0.05162	0.90755	0.95917	
Nifty Auto	0.01711	0.10147	0.8344	0.93587	
Nifty Bank	0.00276	0.05017	0.94218	0.99235	
BSE Metal	0.023906	0.05352	0.89657	0.95009	
BSE Auto	0.016589	0.10377	0.8326	0.93637	
BSE Bank	0.004787	0.05287	0.93353	0.9864	

Source: Compiled from NSE, BSE and wunderground and Computed using E-Views -7

Note: C – Coefficient; α – Alpha; β – Beta; P – Probability

Table 1.5: Impact of Bangalore weather (temperature) on the Return of sample indices

Sample City & Index	Values of GARCH (1,1) Model				
	C	α	β	$\alpha+\beta$	P
Bangalore TEMP	0.001567	0.670861	0.2428	0.91366	0
NIFTY	0.003092	0.06071	0.92057	0.98128	
SENSEX	0.002751	0.05457	0.92820	0.98277	
Nifty Metal	0.02037	0.05162	0.90755	0.95917	
Nifty Auto	0.01711	0.10147	0.8344	0.93587	
Nifty Bank	0.00276	0.05017	0.94218	0.99235	
BSE Metal	0.023906	0.05352	0.89657	0.95009	
BSE Auto	0.016589	0.10377	0.8326	0.93637	
BSE Bank	0.004787	0.05287	0.93353	0.9864	

Source: Compiled from NSE, BSE and wunderground and Computed using E-Views -7

Note: C – Coefficient; α – Alpha; β – Beta; P – Probability

Table 1.6: Impact of Pune weather (temperature) on the Return of sample indices

Sample City & Index	Values of GARCH (1,1) Model				
	C	α	β	$\alpha+\beta$	P
Pune TEMP	0.000867	0.71686	0.227948	0.944808	0
NIFTY	0.003092	0.06071	0.92057	0.98128	
SENSEX	0.002751	0.05457	0.92820	0.98277	
Nifty Metal	0.02037	0.05162	0.90755	0.95917	
Nifty Auto	0.01711	0.10147	0.8344	0.93587	
Nifty Bank	0.00276	0.05017	0.94218	0.99235	
BSE Metal	0.023906	0.05352	0.89657	0.95009	
BSE Auto	0.016589	0.10377	0.8326	0.93637	
BSE Bank	0.004787	0.05287	0.93353	0.9864	

Source: Compiled from NSE, BSE and wunderground and Computed using E-Views -7

Note: C – Coefficient; α – Alpha; β – Beta; P – Probability

Table 1.7: Impact of Jaipur weather (temperature) on the Return of sample indices

Sample City & Index	Values of GARCH (1,1) Model				
	C	α	β	$\alpha+\beta$	P
Jaipur TEMP	0.000887	0.713575	0.212613	0.926188	0
NIFTY	0.003092	0.06071	0.92057	0.98128	
SENSEX	0.002751	0.05457	0.92820	0.98277	
Nifty Metal	0.02037	0.05162	0.90755	0.95917	
Nifty Auto	0.01711	0.10147	0.8344	0.93587	
Nifty Bank	0.00276	0.05017	0.94218	0.99235	
BSE Metal	0.023906	0.05352	0.89657	0.95009	
BSE Auto	0.016589	0.10377	0.8326	0.93637	
BSE Bank	0.004787	0.05287	0.93353	0.9864	

Source: Compiled from NSE, BSE and wunderground and Computed using E-Views -7

Note: C – Coefficient; α – Alpha; β – Beta; P – Probability

The Results of GARCH (1, 1) model for Sample Indices and cities in respect of Weather (Temperature) Factor in major cities in India during the Study Period from January 2013 to December 2018, are presented from **Table: 1.3 to Table 1.7**. The GARCH (1, 1) model was used to experiment the volatility among the sample indices

(NIFTY, Nifty Metal, Nifty Auto, Nifty Bank, SENSEX, BSE Metal, BSE Auto, BSE Bank) and weather (temperature) in five sample cities (Vishakhapatnam, Surat, Bangalore, Pune and Jaipur). **Table: 1.3** The Probability value of temperature in Vishakhapatnam was 0.0000. The probability of return of NIFTY, Nifty Metal, Nifty Auto, Nifty Bank, SENSEX, BSE Metal, BSE Auto and BSE Bank were at 0.0000, during the study period. As the probability of Vishakhapatnam was lower than 0.05, it is found that weather factor in Vishakhapatnam influenced the return volatility of sample indices during the study period. **Table: 1.4** The Probability value of temperature in Surat was 0.0000 during the study period. As the probability of Delhi was lower than 0.05, it is found that weather factor in Surat influenced the return volatility of sample indices during the study period. **Table: 1.5** The Probability value of temperature in Bangalore was 0.0000 during the study period. As the probability of Bangalore was lower than 0.05, it is found that weather factor in Bangalore influenced the return volatility of sample indices during the study period. **Table: 1.6** The Probability value of temperature in Pune was 0.0000 during the study period. As the probability of Pune was lower than 0.05, it is found that weather factor in Pune influenced the return volatility of sample indices during the study period. **Table: 1.7** The Probability value of temperature in Jaipur was 0.000 during the study period. As the probability of Jaipur was lower than 0.05, it is found that weather factor in Jaipur influenced the return volatility of sample indices during the study period. The $\alpha+\beta$ values of 5 sample cities (Vishakhapatnam, Surat, Bangalore, Pune and Jaipur) were 0.9615, 0.9686, 0.91366, 0.944808 and 0.926188.

The probability value of temperature of 5 sample cities has strongly influenced the return volatility of sample indices during the study period. The $\alpha+\beta$ values of all cities were likely to be close to 1. Hence, the null hypothesis (NH03), "There is no volatility in the daily data of sample indices and weather (temperature) in five sample cities over the sample period from January 2013 to December 2018" is rejected.

Conclusion

The study examined the temperature effect on stock market indices. The study was conducted using secondary data. The sample consisted of stock indices like BSE SENSEX, BSE Metal, BSE Auto, BSE Bank from Bombay stock exchange and CNX Nifty, Nifty Metal, Nifty Auto, Nifty Bank from national stock exchange. These samples were used to find the normality, stationarity and volatility between temperature and sample indices.

From the analysis of the study it was found that there was stationarity, Normality and Volatility between temperature and sample indices. It is to be noted there was high risk (2.69) with high return (0.0080) in respect of temperature in Surat among 5 sample cities considered for the study. Hence the volatility in Surat city was also high compared to other cities. This result reveals that the temperature has influenced the stock return volatility in India. Therefore it can be concluded that temperature conditions affected investors' decisions making, which influenced the stock returns and volatility.

Bibliography

Anna Bassi, Riccardo Colacito, Paolo Fulghieri. (2013). O Sole Mio: An Experimental Analysis of Weather and Risk Attitudes in Financial Decisions. *The Review of Financial Studies*, 0, 0.

Chinnadurai K.M.S, Sankaran V, Kasilingam L. & Sigo M.O. (2017). Effect of temperature on stock market indices: A study on BSE and NSE in India. *International Journal of Economic Research*, 14(18), 171-181.

Hui-chu shu, Mao-wei Hung. (2009). Effect of wind on stock market returns : evidence from European Market. *Journal of Applied Economics*, 9 (11), 893-904.

Jing Lu, Robin K. Chou. (2012). Does the weather have impacts on returns and trading activities in order-driven stock markets? Evidence from China. *Journal of Empirical Finance* , 19, 79-93.

Kang S. H, Jiang Z, Lee Y, & Yoon S. M. (2010). Weather effects on the returns and volatility of the Shanghai stock market. *Physica A*, 389, 91-99.

Michael Dowling, Brian M. Lucey. (2008). Robust global mood influences in equity pricing. *Journal of Multinational Financial Management* , 18, 145-164.

Sriboonchitta S, Chitip P, Sriwichailamphan T. & Chaiboonsri C. (2011). Stock market returns and the temperature effect. Thailand. *International Research Journal of Management and Business Studies* , 1 (1), 012-016.

Sveltana Vlady. (2015). The Effect of Climate Change on Australian Stock Equity Returns. *International Journal in Economics and Business Administration*, 3 (3), 88-109.

Yoon S. M, & Kang S. H. (2009). Weather effects on returns: Evidence from the Korean stock market. *Physica A*, , 388, 682-690.

Remedies for Agriculture Marketing in India

Dr. Vishnu Prasanna KN

Abstract

Agriculture is a prime occupation of majority Indians. In the recent years Indian agricultural sector has seen tremendous advancements and innovations leading to self-sufficiency in food grain production. In spite of increased production, productivity and quality of the products, living standards of the farmers has not improved compared to other manufacturing and tertiary sectors. There is more than 55 per cent of citizens are occupied in agriculture and allied activities. Mostly occupants of farming are less educated and less exposed to the market dynamics. In many cases, they fail to market the products appropriately and trap in the clutches of middlemen who exploit the major share of profit. In the case of fruits, vegetables, dairy products and such other perishable products, marketing is further limited by their fast deterioration and problems are acute. Though various co-operative societies exist to benefit the farmers, often their effects are less conspicuous. There is a need for agriculture products to move from the perfect competition to monopolistic competition in order to improve the farmers' interests. Income level increase of the farmers will improve the national economy and bring synergistic benefits to other sectors.

Keywords: Agricultural sector, Marketing, Co-operative societies

Introduction

India is predominantly agriculture based country based on its dependency for the livelihood and majority is depending on farming and allied activities. At the time of Independence, more than 75 per cent of the citizens were occupied in agriculture, but this proportion gradually decreased to around 55 per cent as on date. In the meantime, land holdings got fragmented. With the advancements in manufacturing and tertiary sectors, the population is shifting from

2-137/24, Samruddhi, Rakteshwari Temple Road, Gurunagar, Mangalore 57500
drvprkn@gmail.com Mob: 9449568968

agriculture to the attractive industrialization. There are several dimensions that require analysis. Regularly, the problems of farmers such as market prices, suicides, lack of availability of technology are mostly reported in the media.

Parliament is continuously attempting improve the agriculture situations in India by finding the gaps by deliberating on various bills; still the living standards of citizens or offering financial or non-financial incentives; but results are not impressive as that of manufacturing or service sectors. Among all these problems marketing of agricultural produces has a greater impact on the sustainability of farmers. With all the attempts through various policies, to improve the agriculture marketing in the country, benefits have seldom percolated to the grass root levels and hence, a revision is required to ascertain the pitfalls of the present system and to suggest a robust system. Thus, this will also ensure the real development of Agriculture in India.

Overview of Literature:

There are numerous reports and literatures available to highlight the growth and development of Agricultural situation in India. But, no much reports are available to relate to the agricultural marketing in the country. Different policy makers attached to different political parties orient their policies in different ways and with the blame games. One World Bank report summarizing the current status of agriculture situation in India is as follows:

"Slow agricultural growth is a concern for policymakers as some two-thirds of India's people depend on rural employment for a living. Current agricultural practices are neither economically nor environmentally sustainable and India's yields for many agricultural commodities are low. Poorly maintained irrigation systems and almost universal lack of good extension services are among the factors responsible. Farmers' access to markets is hampered by poor roads, rudimentary market infrastructure, and excessive regulation."

— *World Bank: "India Country Overview 2011"*¹

In 2016, Honourable Prime Minister Sri [Narendra Modi](#) announced to double farmer's income by 2022².

This report indicates the direct problems of Agricultural situation in India, but there also exists other problems. Hence the proposed work will analyse the problems of implementation of agriculture policies in India.

Conceptual Framework:

Development of Indian agriculture after independence is significant. But it is not in the pace with the other sectors such as manufacturing or service sectors. Though we are self-sufficient in food production, country could not achieve surplus at any stage of its development. There were several policy initiatives starting from first five year plan to the recent past to boost the agricultural production, such as green, white, blue revolution and so on, establishment of several institutions to assist agricultural research and extension. But none of them addressed precisely as how to manage agricultural marketing, which is the root cause for all. The impact of these problems is less conspicuous compared to similar efforts in the other sectors. These are also posing several problems to the farmers and related and allied activities are affected by this. Hence, these challenges also have intense repercussions for the way farmers' problems are perceived, explored and transmitted to the growers. There are several programs which have received wide appreciation and results and such programs are also need to be analysed. Further, it is opined that, unlike, manufacturing and service sectors, the major chunk of agriculturists are less educated. Hence, middlemen and various other individuals take away the major portion of the benefits and farmers are left behind without much benefit.

Agricultural marketing system is established in India as an efficient way by which the farmers can sell their surplus produce at a fair and reasonable price. Improvement in the condition of agriculturalists and their agriculture depends to a large extent on the elaborate arrangements of agricultural marketing. But in the recent times, it has not kept the pace with many other industries leaving the peasants without harvesting its full benefits.

With these concepts, a detailed re-look at agricultural marketing situations in India is required with the possible remedies.

Current Agricultural Marketing situation in India:

Different systems of agricultural marketing are prevalent In India:

1. Sale in Mandis:

This type of agricultural marketing in India is to sell the excess produce through mandis situated in various small and big towns. There are approximately 1700 mandis which are spread all over the country. As these mandis are situated in a distant place, the farmers will have to transport their produce to these mandi and sell those crops to the wholesalers with the support of brokers or 'dalals'. These wholesalers again trade those farm produce to the mills and factories and to the retailers who in turn trade these goods to the consumers directly in the retail markets.

2. Co-operative Marketing:

This method of marketing is the co-operative marketing where marketing societies are designed by farmers to sell the output collectively to take the benefit of collective bargaining for gaining a better price.

3. Sale in Villages:

This method is open to the farmers in India is to sell away their excess produce to the village moneylenders and traders at a very low price. The moneylender and traders may purchase unconventionally or work as an agent of a bigger merchant of the nearby mandi. In India more than 50 per cent of the agricultural crops are sold in these village markets in the absence of systematized markets.

4. Sale in Markets:

This technique of selling excess of the Indian farmers is to trade their produce in the weekly village markets generally known as 'shandy' or in annual fairs.

Defects of Agricultural Marketing in India:

1. Absence of Storage Facility:

There is no appropriate storage or warehousing facilities for

growers in the villages where they can store their agriculture produce. Each year 15 to 30 per cent of the cultivated produce are spoiled either by rats or rains due to the absence of proper storage services. Thus, the farmers are forced to sell their excess produce just after harvests at a very less and un-remunerative price.

2. Distress Sale:

Majority of the Indian farmers are underprivileged and thus have no capability to delay for better price of his produce in the absence of proper credit facilities. Farmers often have to go for even distress transaction of their output to the village moneylenders-cum-traders at a much reduced price.

3. Absence of Transportation:

In the lack of proper road conveyance facilities in the rural areas, Indian farmers cannot reach nearby mandis to sell their produce at a reasonable price. Thus, they wish to sell their produce at the village markets itself.

4. Adverse Mandis:

The condition of the mandis are also not at all sympathetic to the farmers. In the mandis, the farmers have to delay for disposing their produce for which there is no storage facilities. Thus, the farmers will have to take help of the middleman who take away a major share of the profit, and finalizes the deal either in his favour or in favour of wholesalers. A study made revealed that the share of brokers in case of rice was 31 per cent, in case of vegetable was 29.5 per cent and in case of fruits was 46.5 per cent.

5. Middlemen:

A huge number of mediators exist between the cultivator and the consumer. All these middlemen claim a good amount of margin and thus decrease the returns of the cultivators.

6. Unregulated Markets:

There are vast number of unregulated markets which accept various malpractices. Prevalence of incorrect weights and measures and lack of grading and calibration of products in village markets in India are always going against the interest of unfamiliar, small and poor farmers.

7. Lack of Market Intelligence:

There is lack of market intelligence or information system in India. Indian cultivators are not aware of the prevailing prices of their yield prevailing in large markets. Thus, they have to accept any unremunerative rate for their produce as offered by traders or middlemen.

8. Lack of Organisation:

There is absence of collective organisation on the chunk of Indian farmers. A very small quantity of marketable surplus is being brought to the markets by a massive number of small farmers leading to a high transportation cost. Therefore, the Royal Commission on Agriculture has rightly observed, "So long as the farmer does not learn the system of marketing himself or in cooperation with others, he can never bargain better with the buyers of his produce who are very shrewd and well informed."

9. Lack of Grading:

Indian agriculturalists do not give prominence to grading of their produce. They hesitate to separate the qualitatively good crops from bad crops. Therefore, they fail to fetch a good price of their quality product.

10. Lack of Institutional Finance:

In the absence of satisfactory institutional finance, Indian farmers have to come under the clutches of traders and moneylenders for taking credit. After harvest they have to trade their produce to those moneylenders at unfavourable terms.

11. Unfavourable Conditions:

Farmers are marketing their product under adverse circumstances. A huge number of small and marginal farmers are required by the rich farmers, traders and moneylenders to fall into their deception to go for distress sale of their crop by involving them into a vicious circle of indebtedness. All these worsen the income dissemination pattern of the village economy of the country.

Remedial Measures for Improvement of Agricultural Marketing:

- (i) Creation of regulated markets.
- (ii) Establishing of co-operative marketing societies.
- (iii) Extension and creation of additional storage and warehousing facilities for agricultural produce of the farmers.
- (iv) Expansion of market yards and other allied facilities for the new and existing markets.
- (v) Provision is made for extending satisfactory amount of credit facilities to the farmers.
- (vi) Timely supply of marketing information's to the farmers.
- (vii) Improvement and extension of road and transportation services for connecting the villages with mandis.
- (viii) Provision for standardisation and classifying of the produce for ensuring good quality to the customers and better prices for the farmers.
- (ix) Formulating suitable agricultural price policy by the Government for making a facility for remunerative prices of agricultural produce of the country.

References

Anon 2011, India At-A-Glance, <https://www.worldbank.org/en/country/india/overview#:~:text=As%20the%20world's%20third%20largest,thanks%20to%20robust%20economic%20growth>.

Anon., 2014, Agricultural Marketing: Concept and Definitions, http://jnkvv.org/PDF/10042020083748concept%20of%20ag%20markeing_EgEcon530.pdf

Agricultural Marketing: Definition, Characteristics, Types, Functions and Measures, <tps://www.businessmanagementideas.com/agricultural-business/agricultural-marketing-definition-characteristics-types-functions-and-measures/19934>

Agriculture Marketing, 2016, <https://www.indiaagronet.com/Agriculture-Marketing/>

Women Entrepreneurship in Rural India: A Way Forward for Development

Dr Ashalatha S Suvarna

Abstract

The effective utilization of the four factors of production viz; land, labour, capital and enterprise are the foundation of any economic development. The land which includes all natural resources, the labour comprising all human resources, capital including all manmade resources will be ineffective if the fourth factor is not appropriately handled. Women entrepreneurs forming nearly half of the population are the key players for the sustainable economic development of a country. The progress of India is lopsided as business enterprises are principally a male dominated one and are concentrated chiefly in Urban areas. Hence the present study is taken up to examine the distribution of enterprises in India and to review the policies, programmes, institutional networks and the involvement of support agencies in promoting rural women's entrepreneurship. The study is based on secondary source and finds that there is immense scope for women entrepreneurs in the generation of employment particularly in rural areas with the renewed skills.

Key words: Enterprise, entrepreneur, women, MSMEs, rural

Introduction:

“Give a man a fish and you feed him for a day. Teach a man to fish and you feed him for a lifetime”.- Chinese proverb.

The effective utilization of the four factors of production viz; land, labour, capital and enterprise are the foundation of any economic development. The land which includes all natural resources, the labour comprising all human resources, capital including all manmade resources will be ineffective if the fourth factor is not appropriately handled. Enterprise or entrepreneurship is the cornerstone of development.

Associate Professor, Shree Gokarnantheswara College,
Mangalore 575003, ashu6458@gmail.com Phone: 9480486398

There are evidences to believe that countries which have higher percentage of entrepreneurs in their population have developed much faster as compared to countries which have lesser percentage of them in the society particularly so in such countries where women participation is higher. Globally there has been significant progress in gender equality and there is greater economic participation of women. The Total Entrepreneurial activity (TEA) rates have increased by 10 percent and the gender gap (ratio of women to men participating in entrepreneurship) has narrowed by 5 percent (Global Entrepreneurship Monitor 2016/2017 Report on Women's Entrepreneurship). In 2016, an estimated 163 million women were starting or running new businesses in 74 economies around the world. In addition, an estimated 111 million were running established businesses. This not only shows the impact of women entrepreneurs across the globe, but highlights their contributions to the growth and well-being of their societies. Women entrepreneurs provide incomes for their families, employment for their communities, and products and services that bring new value to the world around them.

Women are an important human resource of nation.

Women entrepreneurs are the key players for the sustainable economic development of a country. In the words of President APJ Abdul Kalam "empowering women is a prerequisite for creating a good nation, when women are empowered, society with stability is assured. Empowerment of women is essential as their thoughts and their value systems lead to the development of a good family, good society and ultimately a good nation."

“Recent empirical advancement in growth economics emphasized that the key factors in modern economic growth is the productive and efficient use of human resources, the role of women's status is very crucial, as they constitute an important supply of human capital” (Pradhan, etal. 2005). When we look at the developed countries we see that women are actively participative in the business and trade activities, including agriculture, without any social or other restrictions. India ranked 29th out of 31 countries in 2015 Global Entrepreneurs Leader Report above only Bangladesh and Pakistan.

The rate of participation in the business is very low, among women in India. The report observed that in India unequal inheritance rights for women and work restrictions limited their access to start up capital and collateral.

Of late, there has been steady increase in the participation of women in small businesses indicating immense potential. Two decades ago the number of enterprises set up by women was roughly 1% and according to the last census it is about no more than 14 percent of business establishments in India are run by female enterprises. According to sixth economic survey NSSO there are 58.5 million businesses in India of which 8.05 million are managed by women employing 13.48 million people. These enterprises range from corner shops to venture funded startups. Micro and Small and Medium Enterprises (MSMEs) have contributed 69 percent of employment in India. Therefore, Micro and Small and Medium Enterprises (MSMEs) can be considered as engine of growth, if women of rural India venture into this area more vigorously. This will not only reduce regional disparity but also promulgate equitable distribution of wealth paving way for wiser utilization of untapped resources in the remote areas.

Review of literature

Seema Johar (2015) finds in her study that, 'Women entrepreneurship is essential for every nation. If we want to compete with well developed nations, both men and women should participate in all activities on equal basis and for this women needs motivation a support in addition to economic and government support.'

According to Tarakeshwara rao et al (2011) for a rural women money is not the only requirement to start a business, she needs training and awareness regarding different agencies which are essential to boost her confidence.

Priyanka Sharma (2013) reiterates the significance of women entrepreneurship from the point of Indian economy in their contribution to economic development and proper guidance and

training will enable women to adapt to the changing trends in both the domestic and global markets and build up competencies enough to sustain and strive for excellence.

According to Shyamala(1999) entrepreneurial development is a complex phenomenon. Entrepreneurship may be regarded as a powerful tool for economic development and so encouraging the students and younger generation to small scale sector has to be made a vital part of our economy next only to agriculture. The human resource in Small Scale industries are found to be more helpful in maintaining them on profitable employment opportunities (Entrepreneurship Development for women, New Delhi: Kanishka)

O.D Heggade(1998) has discussed the development of rural women entrepreneurship, trends, and patterns of growth by various types of economic activities and the problems faced by them. The government schemes such as DW CRA/ TRYSEM and other income generating activities in the group and by individual entrepreneurs have enlightened the process involved in the promotion of self- help groups, networking of the bankers / NGOs / village panchayats/ departments/ societies in organizing and promoting self employment ventures by these women. The study has revealed that the marginalized groups like SC/STs, religious minorities like Muslims/ Christians are very negligible whereas the rural women belonging to Hindu forward groups are substantial. Activities selected by these women were purely village based, lacked tapping the avenues of wider markets due to gender bias of the promoters, their restrictions in mobility, constraints of market expansion ideas by taking additional working capital.

Vijay Kumbhar (2013) in his study reveals that absence of definite agenda of life, absence of balance between family and career obligations of women, poor degree of financial freedom for women, absence of direct ownership of the property, the paradox of entrepreneurial skill and finance in economically rich and poor women, no awareness about capacities, low ability to bear risk, problems of work with male workers, negligence by financial institutions, lack of self-confidence, lack of professional education,

mobility constraints and lack of interaction with successful entrepreneurs are major problems of women entrepreneurship development in India.

In her article on Rural women Entrepreneurs : Concerns and importance Garima Mishra and U.V Kiran (2014) focuses on parameters to be focused to enhance the entrepreneurial skill of rural women and in turn their empowerment. Women's entrepreneurship is important for women's position in society, and economic development of women will lead to development of family, community and country. It opens up new avenues for creating employment opportunities for women and men.

Entrepreneurship is a prerequisite for the development of any nation. Hence the contributions' of women entrepreneurs are a prerequisite for nation building. Women entrepreneurship, women empowerment and nation building are therefore synonymous. Women are naturally endowed with the emotions of love. This positive energy could be used in managing human resources efficiently. All the women have all the resources to manage an enterprise. Women entrepreneurship can only bring about women empowerment says K.Marichamy (2013)

Usha Lenkha and Sucheta Agarwal(2017) in their study to identify factors that promote women entrepreneurship finds that entrepreneurial learning helps in the development of personal , social and managerial and entrepreneurial competencies. This develops due to to personal, social and environmentally driven motivational factors and so provides directions to policy makers to focus on developmental programmes to women entrepreneurs.

Objectives of Study

The progress of India is lopsided as business enterprises are principally a male dominated one and are chiefly concentrated in Urban areas. Hence the present study is taken up with the following objectives:

- To examine the distribution of enterprises.
- To study the policies, programmes, institutional networks and

the involvement of support agencies in promoting rural women's entrepreneurship.

- To critically analyse the challenges of rural women entrepreneurs.

Concept of Rural Women Entrepreneurship

Entrepreneurship emerging in rural areas by women can be referred as rural women entrepreneurship. Developing or encouraging to develop micro or small and medium scale industries by using locally available resources will mitigate the migration of population to cities and towns in search of employment. Optimum utilization of local resources from farming sector, horticulture, animal husbandry, dairy industry, forest, traditional craftsmanship, artistry, etc will tend to provide job opportunities on the one hand and will bring unexplored and disappearing areas to the forefront. If rural women are encouraged in all these areas, in addition to women empowerment spatial development and balanced economic development takes place.

Government of India has defined women entrepreneurs as an enterprise owned and controlled by a woman having a minimum financial interest of 51 per cent of the capital and giving at least 51 per cent of employment generated in the enterprise to women .

The ILO-Indian study of women entrepreneurs gave the definition of women's enterprise as 'a small unit where one or more women entrepreneurs have not less than 50 per cent financial holdings'. This definition does not suit to rural women entrepreneurs in India. Any rural woman or a group of rural women which innovates, imitates or adapts an economic activity may be referred as a rural woman entrepreneur. Secondly, a woman entrepreneur can invest 51 per cent of the capital but need not employ more than 50 per cent women in their enterprises.

Women in rural India have confined themselves to petty business and tiny cottage industries. Majorities of rural women entrepreneurs are concentrated in low-paid, low-skilled, low-technology and low-productivity jobs.

Inclusive Growth

Inclusive Growth can be referred as the participation of each section of the society in the country's progress irrespective of socio-economic and regional variations. The benefit of such an equivocal development is enjoyed by all. One of the important dimensions of inclusive growth is women's direct participation in nation's progress. Women in India has feeble representation in economic activities particularly so in case of rural women. In fact the participation of women in economic activities not only helps in propelling the economy of the country but at the same time, it will help in women empowerment.

India is a land of villages where 68.84 percent of population lives in villages. But in terms of distribution of enterprises, there is uneven distribution as can be observed from the table given below:

Table 1: Percentage Distribution of Enterprises in Rural and Urban areas

Sector	Male	female	All
Rural	77.76	22.24	100
Urban	81.58	18.42	100
All	79.63	20.37	100

Table 2: Percentage distribution of Enterprises by Male/Female Owners

Category	Male	female	All
Micro	79.56	20.44	100
Small	94.74	5.26	100
Medium	97.33	2.67	100
All	79.63	20.37	100

Male dominance in ownership has been more pronounced for small and medium enterprises with 95 per cent or more enterprises being owned by them, as compared to micro enterprises where 79.56 per cent were owned by males.

Table 3: Sectoral Distribution of Workers in Male –Female category (in Lakh)

Sector	female	Male	Total	Share%
Rural	137.50	360.15	497.78	45
Urban	127.42	484.54	612.10	55
All	264.92	844.69	1109.89	100

Source: MSME Annual Report 2017-18

From an analysis of the above tables it can be inferred that there is lop sided distribution of enterprises resulting in uneven utilization of factors of production. There is vast potential for the development of economy by encouraging women entrepreneurship particularly in rural area which can narrow down the limitations. Inclusive growth is the need of the hour. Entrepreneurship is a vital tool that facilitates inclusive growth. Women with less education and lower socio -economic status in remote areas if tapped properly will result in effective utilisation of human resource on one hand and balanced development of the region on the other.

Areas where rural women can explore

As per the National Sample Survey (NSS) 73rd round conducted during the period 2015-16, MSME sector has been creating 11.10 crore jobs (360.41 lakh in Manufacturing, 387.18 lakh in Trade and 362.82 lakh in Other Services and 0.07 lakh in Non-captive Electricity Generation and Transmission) in the rural and the urban areas across the country.

Village industries have shown consistent growth over the past few years. Production and sales have grown consistently from total production worth Rs. 26689.39crores in 2014-15, the number stood at Rs 41110.26 crore in 2016-17. Similarly, sales of goods produced by village industries have shown growth from Rs. 31865.52 crores in 2014-15 to Rs. 49991.61crores in 2016-17. Village industries comprise seven different sectors. These are: Sl. No. Classification Industries

Table 4: Classification of MSME's in Rural Area

Sl.No.	Classification	Industries
1	Mineral Based Industry	Pottery Lime
2	Agro Based & Food Processing Industry	Pulses & Cereals Processing Industry Gur & Khandasari Industry Palmgur Industry Fruit & Vegetable Processing Industry Village Oil Industry
3	Polymer & Chemical Based Industry (PCBI)	Leather Industry , Non Edible Oils & Soap Industry Cottage Match Industry Plastic Industry
4	Forest Based Industry (FBI)	Medicinal Plants Bee Keeping Industry Minor Forest Based Industries
5	Hand Made Paper & Fibre Industry (HMPFI)	Hand Made Paper Industry Fibre Industry
6	Rural Engineering & Bio Technology Industry (REBTI)	Non-Conventional Energy Carpentry & Blacksmithy Electronics
7	SEP/Service Industry	

Source: MSME Annual report 2017-18

The MSME sector has broadly identified seven areas. In addition to the above categories of rural industry a women can start tiny and Small enterprises which needs little organizing skill and less risk like brooms making, candle making, soap making, phenoyl making, petty canteens/hotels, knitting and tailoring, handloom, firm etc. These small units need small investment and little amount of training and skill. These petty enterprises can be started either on a proprietary form of organization or in partnership or as a group venture by self help groups.

Women in rural areas/villages start enterprises which needs least organising skill and less risk. Dairy products, pickles, fruit juices, pappads and jaggery making are coming under this category of rural entrepreneur.

Types of Rural Entrepreneurship

- I. Individual Entrepreneurship- Proprietary i.e. single ownership of the enterprise.
- II. Group Entrepreneurship - Partnership, private limited company and public limited company.
- III. Cluster Formation - It covers NGOs, VOs, CBOs, SHGs and even networking of these groups.
- IV. Co-operatives

Table 5: Percentage Distribution of Enterprises by type of Organisation in Rural and Urban Areas- Registered sector

	Proprietary	Partnership	Pvt. Company	Public Ltd. Company	Cooperative	Others
Rural	92.40	2.82	1.89	0.43	0.38	2.08
Urban	88.16	4.99	3.51	0.62	0.24	2.48
Total	90.08	4.01	2.78	0.54	0.30	2.30

Source: Ministry of MSME, Govt. of India, Fourth Censuses Report and Directorate of Industries & Commerce, Completed during 2011-12

Table 6: Percentage Distribution of Enterprises by type of Organisation in Rural and Urban Areas- Unregistered sector

	Proprietary	Partnership	Pvt. Company	Cooperative	Others	Not Recorded
Rural	94.54	1.03	0.02	0.13	2.08	3.03
Urban	93.51	1.79	0.05	0.10	2.48	3.18
Total	94.13	1.33	0.03	0.12	2.30	3.09

Source: Ministry of MSME, Govt. of India, Fourth Censuses Report and Directorate of Industries & Commerce, Completed during 2011-12

Table 7: Percentage Distribution of Enterprises by Gender of Ownership and Sector

	Registered enterprises		Unregistered enterprises	
	Male	Female	Male	Female
Rural	84.73	15.27	89.09	10.69
Urban	87.55	12.45	92.49	6.67
Total	86.28	13.72	90.44	9.09

Source: Govt. of India, Ministry of MSME, Fourth Census Report on registered and unregistered sector, Completed during 2011-12

There is dominance of males in ownership of MSME. Thus, for Unregistered MSME sector as a whole, male owned 90.44 per cent of enterprises as compared to 9.09 per cent owned by female and 0.47 per cent enterprises showed missing ownership. In registered sector there is male dominance of MSMEs. Male owned 86.28 per cent of enterprises as compared to 13.72 per cent owned female. The dominance of man- managed enterprises is slightly more pronounced in urban areas as compared to rural areas (87.55 per cent as compared to 84.73 per cent).

Problems and Prospects of Women Entrepreneurship in Rural India

The major challenge for women is to be women in India. Numerous problems are associated with being women. In a

patriarchal, orthodox, rural environment it is very difficult to change the mindset including the mindset of women. Added to this 32 per cent of rural women are still illiterate and have not crossed the pedestal of their homes. Under such an environment educating women to take up small and medium enterprises is really a challenging task. She has been always living under the shadow of male dominated society. The Poor infrastructure facilities results in lower mobility of women entrepreneur. The lack of access to formal credit, lack of support and guidance on availability of sources of finance, availability of quality raw materials, market linkages etc add to the woes of women entrepreneur in rural India.

However, with the support of Government, Banks and NGOs every willing women is assisted to start a home based, village based, micro or small and medium enterprises. The agencies have seen that no stone is unturned with their favourable Policy support .

Policy Instruments for Rural Women Entrepreneurs

Finanacial support

Finance is the life blood of any business enterprise. The Government of India under the Ministry of MSME or public sector banks lend finanacial support to women. The different agencies providing financial assistance are listed below:

- Dena Shakti Scheme of Dena Bank (maximum 20lakh)
- Annapurna scheme of SBI
- Stree shakti package, Stree shakti package for women entrepreneur provided they have undergone training in EDP
- Bharatiya Mahila bank business loan in its Udyogini scheme provides loans upto 1 lakh.
- Cent kalyani scheme offered by Central bank of India supporting invoved in village and cottage industries, micro and small and medium enterprise ma x amt 100 lakhs.
- Mahila udyam nidhi scheme and **mahila vikas nidhi scheme** by SIDBI.
- Mudra yojana scheme Mudra yjana scheme for women by Goi for those wanting to stary beauty parlour, tailoring units, coaching centres which has 3 schemes shishu(50thousand) in the initial stage, kishor(50-5 lakhs and tarun(10 lakhs) for established enterprises for expansion. Mudra card is issued.
- Mahila vikas yojana mahila vikas yojana 10 lakh, 25 lakhsto

those who hold 51 per cent share capital individually.

- The stand up India scheme will give loans upto 1 crore to Sc/St and female entrepreneurs who will be given Rupay card.
- The National Credit Fund for Women (NCFW) commonly known as Rashtriya Mahila Kosh (RMK) assists women in informal sector.

Training and guidance

Entrepreneurial skills, knowledge and competencies are the driving forces of economic development. Literacy level in rural limits is 62 per cent which acts as a barrier in many respects. Even those who are literate lack proper guidance and information on availability of support facilities for self employment, establishment of enterprises. Following are some of the agencies providing training and guidance to women entrepreneurs:

Trade Related Entrepreneurship Development Assistance Scheme (TREAD)

This scheme aims at economic empowerment of women. There is a provision of Government of India Grant upto 30 per cent of Loan/credit sanctioned subject to maximum ceiling of 30 Lakhs to NGOs as appraised by Lending Institutes/Banks for undertaking capacity building activities such as Training, counselling, Participation in exhibitions, establishment of new SHGs etc and other components as approved by Bank/Steering Committee. The assistance is also provided to the non-farming activities such as Tailoring, Handicrafts, Embroidery, Toy making, Readymade garments, Candle making, Agarbatti making, paper cup and plate making, Masala powder making, Saree weaving, Coir mat making, Pickles making, Readymade garments, basketry and brooms making, Jute bag making etc. The focus of the scheme is to promote self-employment and income generation activities for women mostly from SHG groups in non-farm sector.

Support to training and employment programmes (STEP)

This scheme for women under Ministry of Women and Child Development is a 100 per cent Central Sector Scheme. Under this

scheme, training is provided to poor and marginalized women in traditional trades which are largely in the informal sector. The Programme of STEP advocates the objective of extending training for up-gradation of skills and employment for women through a variety of action-oriented projects. STEP Program has been introduced to address occupational aspirations of poor women who do not have the opportunity of formal skill training. This scheme sponsored by Central government emphasis on Skill Development of women.

The different schemes envisaged are Samridhi yojane (support to street vendors), Dhanashree Yojane (financial assistance), Chethana Yojane Support to sex workers to engage in employable activity), and Micro finance to self help groups.

National Bank For Agriculture And Rural Development (NABARD)

NABARD was set up in 1982 to promote integrated rural development. Since then, it has been adopting a multi-pronged, multi-purpose strategy for the promotion of rural business enterprises in the country. Apart from agriculture, it supports small industries, cottage and village industries, and rural artisans using credit and non-credit approaches. It offers counseling and consultancy services and organizes training and development programmes for rural entrepreneurs.

The Rural Small Business Development Centre (RSBDC)

It is the first of its kind set up by the world association for small and medium enterprises and is sponsored by NABARD. It works for the benefit of socially and economically disadvantaged individuals and groups. It aims at providing management and technical support to current and prospective micro and small entrepreneurs in rural areas. Since its inception, RSBDC has organized several programmes on rural entrepreneurship, skill up gradation workshops, mobile clinics and trainers training programmes, awareness and counseling camps in various villages of Noida, Greater Noida and Ghaziabad.

Ministry of Micro, Small and med enterprises has a organization named as micro, SME Development Organisation(MSME-DO)

which uplifts technology for women entrepreneur. It has introduced process/product oriented EDPs in areas like TV repairing, printed circuit boards, leather goods, screen printing etc.

Rural and Women Entrepreneurship Development (RWED)

The Rural and Women Entrepreneurship Development Programme aims at promoting a conducive business environment and at building institutional and human capacities that will encourage and support the entrepreneurial initiatives of rural people and women. RWE provides the following services: a) Creating a business environment that encourages initiatives of rural and women entrepreneurs. b) Enhancing the human and institutional capacities required to foster entrepreneurial dynamism and enhance productivity. c) Providing training manuals for women entrepreneurs and training them.

District Industrial Centres at every district update information on availability of loan facilities to women entrepreneurs and also provides guidance and training.

There are Institutions **in Brahmavar, Ujire (RUDSETI), Manipal (SIRD)** providing guidance and training to the aspirants in undivided Dakshina Kannada and Udupi districts in addition to District Industrial Centres..

Role Voluntary Organisations and NGOs

Voluntary organizations play an important role as transforming agents in a rural society. They remove socio economic isolation of women. Some of the prominent organizations have been identified here.

- Entrepreneurship Dev.Institute of India Ahmedabad (Autonomous body)
- SEWA(Self Empd Womens Association)
- AWAKE (Association of Women Ent.of Kka)
- SURE (Sakhi Unique Rural enterprise)
- Hand in hand Organisation
- Badlao India foundation

Of late, India has been promoting entrepreneurship through programmes like Skill India, Start up India, Make in India. In spite of positive policies and programmes evolved by Government and other agencies, there is lukewarm response from rural women. Unless the

mindset of both men and women change all policies and programmes will remain in paper. The following measures need to be taken up in a marathon speed to boost our economy.

Awareness and Education

The first and foremost challenge is to create awareness on the need for a women to come out of her doomed shell and make them aware that they are not weak partners of their family. They are capable and so need to be properly educated.

Overcome Familial challenges

Normally it is said that a women is under the mercy of her parents during her childhood, at the mercy of her husband in her marital life and at the mercy of her sons/children during her oldage. This kind patriarchal attitude needs to be changed. A right education and right aptitude can overcome the challenges of her familial life. The double workload will not deter her from doing things. She should be considered as an economic partner earning bread and butter. She must be able to right decision at right time with the support of family.

Support from Government and NGOs

The role of Government (Panchyat at village level) in graduating every women, the role of NGOs in creating awareness on leading an independent life will go a long way in rural women entrepreneurship. Lack of proper guidance, information on schemes and programmes evolved by Government or NGOs prevents them from moving ahead.

Training and skill development

Once the decision to come out of the shell is taken she should be given proper training in the area of her entrepreneurial ability. Training may be imparted at the District industrial centres or by NGOs at the village level. Boosting their capability harnessing competencies should be the essence of any training programme. In the days of rapid development technology, women should not lag behind in this area too. Their creativity, innovation ability need to be harnessed by imparting knowledge of web based technologies, mobile based technologies, use whatsapp, instagram, facebook etc.

Follow up action

It is not enough that training on self employment or entrepreneurial activity is given, follow up action is essential if women has to stand at par with men and the economic development to take place. Availability of sources of finance, linking with the

producers of raw materials and then with the marketers after production should be provided till they gain confidence in the initial years.

Every individual in the society should understand that he/she is not a burden to the society when they are capable physically and mentally. Earning a livelihood through small scale entrepreneurial activity in an untapped rural area will not only contribute in their personal growth but also in the growth of the nation. An empowered rural women should become a wealth creator if India has to dominate the world in the economic front.

References

Garima Mishra1, Dr. U. V. Kiran, Rural Women Entrepreneurs: Concerns & Importance, International Journal of Science and Research, Volume 3 Issue 9, September 2014. Accessed from net.

Heggade O.D,1998, Developing Rural women Entrepreneurship, Mohit, New Delhi

K Marichamy,2013, Rural women Entrepreneurship in Madurai, tamilnadu, tactful Management Journal, Vol 2, Issue3, Dec. 2013.

Pradhan, Jaya Prakash and Vinoj Abraham, 2005, Does Human Development Policy Matter for Economic Growth? Evidence from Indian States, South Asia Economic Journal, 3(1), 77-93.

Priyanka Sharma, 2013, Women Entrepreneurship Development in India, Global Journal of Management and Business Studies., Volume 3, Number 4 (2013), pp. 371-376,
<http://www.ripublication.com/gjmbs.htm>

Seema Johar, 2015, A Study on the Development of Women Entrepreneurship in Ghaziabad, U.P, India, International Journal of Applied and Pure Science and Agriculture, Vol 1, Issue 12.accessed from net on 12.11.18.

Shyamala,1999, Entrepreneurship Development for Women, Kanishka, New Delhi.

Srinivas Rao Behara and K.Niranjan, Rural Women Entrepreneurship in India, IJCEM International Journal of Computational Engineering & Management, Vol. 15 Issue 6, November 2012 ISSN (Online): 2230-7893.

Tarakeshwara Rao, P. Rao and M.S Ganesh, 2011, Women Entrepreneurship in India –A case Study in Andhrapradesh, <https://www.semanticscholar.org/paper>.

Usha Lenkha and Sucheta Agarwal, 2017, Role of Women Entrepreneurs and NGOs in Promoting Entrepreneurship: Case Studies from Uttarkhand, India, Journal of Asian Business Studies, Vol II , Issue 4 PP 451-465, <http://doi.org/10.1108/>accessed from internet on 22.12.18.

Vijay Kumbhar, 2013, Some critical Issues on Women entrepreneurship in Rural India, European academic Research, Vol 1, Issue II, May 2013.

IJCEM International Journal of Computational Engineering & Management, Vol. 15 Issue 6, November 2012 ISSN (Online): 2230-7893

Reports

Global Entrepreneurship Monitor 2016/2017 Report on Women's Entrepreneurship.

World Bank Report (2016-17).

Annual Report MSME, (201



Business Maharajas

by
Gita Piramal

Book Review

Reviewed by: Dr. T. Jayaprakash Rao

About the author of the book:

Dr. Gita Piramal, a freelance journalist with a Ph. D in business history, has authored many books and has been writing and commenting on the Indian corporate sector for many decades in Indian and foreign print media. She has also contributed to the seminal volume *Business and Politics in India-A Historical Perspective*, edited by Dr. Dwijendra Thripathi and published by the Indian Institute of Management, Ahmedabad. Gita's major works include the best sellers *Business Maharajas* and *Business Legends*. She has co-authored two books, *Managing Radical Change* and *World Class in India*, with the late Sumantra Ghoshal. Both books won the Delhi Management Association awards for their contribution to management thinking.

About the book...

The present book gives an inside story of India's eight most powerful prominent business tycoons-- Dhirubhai Ambani, Rahul Bajaj, Aditya Birla, Rama Prasad Goenka, Brij Mohan Khaitan, Bharat and Vijay Shahs and Ratan Tata. The book also gives a wide history of Indian businesses from post independence era to pre globalization India, bringing to light some of the horrible stories of a corrupt, socialist government which meddled in industry and made a mess of it all. The following case is a classic example for how badly the sincere patriotic industrialists were treated by the then politicians. The Bajaj family was truly nationalistic. The Bajajs and Nehrus have been family friends for over three generations. Rahul's father and uncle were actively participated in the freedom struggle. Post independence, under the Congress government, Rahul's father

Director. A.J. Institute of Management, Mangaluru

became a Member of Parliament (p 94). In spite of this, during the period of Indira Gandhi, politically Bajaj faced a lot of problems. There was humiliation during the famous raid in 1976 when the then Prime minister Mrs. Indira Gandhi ordered a three day raid on Bajaj office and homes. 1100 income tax officers swooped on 114 Bajaj establishments across the country.. They even questioned Rahul's 84-year-old grandmother, who had renounced the world after Jamnalal's death in 1942 and lived at the Wardha ashram. When Rahul Bajaj was hauled up before the MRTP in the '70s for producing in excess of his licensed capacity, he replied to the judge: "I have a 10-year waiting list for my scooter. I have not raised prices, despite that. I have not expanded, merely produced more through efficiency. If my grandfather could go to a British jail for India's freedom, I shall be happy to go to an Indian jail for producing for the country." The inquiry was quietly dropped. And again in 1985, when V. P. Singh decided to clean up corporate India with 6,000 raids on one lakh establishments in which half a million people were interrogated. Each time the raiders went away empty-handed. Ironically, in both the times, the Congress administration authorised the raids though ever since the party was formed, the Bajajs have always voted for it. Mrs. Piramal gives similar example in the book. The Birlas always hungered after a steel mill like TISCO. According to Piramal, Aditya Birla worked hard to set up a \$100 million sponge-iron plant in collaboration with Kaiser of the US. But the government refused permission. Aditya returned to the US, switched the deal with Kaiser from steel to aluminium, and the great Hindalco was born. This episode left a deep mark. Fed up with Indian red tape, Aditya looked outside. "So much time was waste. d that I decided to move out... Going overseas was the only course, if I had to make it on my own,".And he did as he said, with a billion-dollar operation spread across Thailand, Indonesia, Malaysia, Philippines and Egypt. The book also contains some quotes of advice by these personalities. "Eat only vegetarian food, never drink alcohol or smoke, keep early hours, marry young, switch off the lights when leaving the room, cultivate regular habits, go for a walk every day, keep in touch with the family and, above all, don't be extravagant." This is G.D. Birla's recipe for the enviably happy life of the Indian business tycoon. "Switch off the lights" - I especially like that!..(p 208). In the book there is interesting takeover bid of L& T By Dhirubhai Ambani , and Bajaj Auto by Firodias of Bajaj Tempo also (p70...97)

These eight of India's most powerful men, are a study in contrasts. Their businesses are distinct and varied. Some are highly educated; others are barely educated at all. Some inherited their empires, others are self-made

Dr. Gita has put a lot of hard work in gathering information about these tycoons. The effort is clearly visible in her writing. However, the book has some slackness at some points. For example, Gita Piramal focused on the personal experiences, aims, and visions of these important industrialists. It would have been fine if she had concentrated on strategy and strategic decisions of those businessmen. Also, it would have been better if the sequence of events were in chronological order. Sometimes narration seems very confusing because it has various numbers and dates to remember. The editing of the book, especially grammar and sentence structure, could have been better. Further, the book has also failed to penetrate the weaknesses of Indian business. The book has been published in 1996. Since then a lot of changes have taken place in the corporate world. Reliance is on the top and still her way ahead, Kumar Mangalam has taken "Aditya Birla Group" to newer and better heights, Bajaj is manufacturing India's best sports bike- Pulsar, Goenka Public School or college or university is known to at least every Indian student, Tata has grown and is still growing under the value based leadership of Mr. Ratan Tata, and last but not the least Mr. Brij Mohan Khaitan is the world's largest manufacturer of tea. But this enables to compare the past with the present. In this context the book refuses to become the outdated.

Despite these shortcomings, this very powerful and crisply written book, keeps us at the edge of the chair like a thriller. Finally, this is a good read.

Product Book Details

- Name of the Book: Business Maharajas
- Author: Dr. Gita Piramal
- Price: Rs. 475
- Item Weight : 410 g
- Paperback : 496 pages
- ISBN-10 : 0143415832

- ISBN-13 : 978-0143415831
- Publisher : Penguin India (5 January 2011) New Delhi
- Last Published on Apr 13, 2015
- First published 1996
- Product Dimensions : 14.3 x 2.8 x 21.5 cm
- Language: : English