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### Unite or Perish!

The recent swearing-in ceremony of Karnataka chief minister H D Kumaraswamy, heading the Congress-JD(S) alliance government, had brought together opposition leaders in an unprecedented show of strength against the BJP-led Centre in the run-up to the 2019 Lok Sabha elections. This gathering is touted to convey the message that non-BJP opposition is one and in 2019 the country will witness a major change in national political situation. The ceremony was attended by national leaders and regional satraps, including Congress president Rahul Gandhi, his mother and UPA chairperson Sonia Gandhi, JD(S) patriarch H D Deve Gowda, West Bengal chief minister Mamata Banerjee, Andhra Pradesh chief minister N Chandrababu Naidu, Delhi chief minister Arvind Kejriwal and Kerala chief minister Pinarayi Vijayan, BSP supremo Mayawati and SP chief Akhilesh Yadav, CPI(M) general secretary Sitaram Yechury, RJD leader Tejashwi Yadav and NCP chief Sharad Pawar.

The highlight of the ceremony, which took place exactly a year ahead of the 2019 Lok Sabha elections, was when leaders posed for a group photograph, clasping each other's hands and raising them, a show of solidarity being perceived as a possible harbinger of a broad-based anti-BJP alliance to take on the ruling NDA next year. While slamming the Congress-JD(S) combine + as an "opportunistic alliance", the BJP, on its part, described the presence of a host of opposition leaders at Kumaraswamy's swearing-in ceremony as a "celebration of corruption". Ahead of the ceremony, N Chandrababu Naidu and Mamata Banerjee called upon all regional parties to come together on a common platform to strengthen federalism. The TMC supremo asserted that they would keep in touch with all the regional parties so that they could work for the development of the nation, development of the people and development of the federal set-up. On being asked by the media persons whether the coming together of leaders of so many non-BJP parties heralded a common front against the BJP and NDA, the TDP leader said, "We want to promote more and more regional parties. We want to strengthen (regional parties). That is Mamata ji's and our party's mission and that's how we are working."

Undoubtedly, some critics point out that it is not yet clear as to how some of these parties would come together — like the TDP and Congress in Andhra Pradesh or a TMC and CPM in West Bengal —; nevertheless, in the wake of the kind of political re-alignment that has been seen recently (SP-BSP in UP, Congress-Janata Dal (S) in Karnataka and RJD-Janata Dal United in Bihar even if for a brief period), these critics concede that sworn enemies have come together when faced with a certain existential crisis in face of brute force of the BJP. According to one expert, none of the non-BJP opposition parties are in position to help each other: Say, SP in Karnataka or West Bengal or TMC in Uttar Pradesh or Bihar, or TDP in Madhya Pradesh. Besides, the Opposition has till date not worked out common programmes or policies to offer to the people to seek a mandate for an alternative government in 2019.

Some analysts opine that bulk of the parties comprising non-BJP front are faced with an existential crisis and currently anti-Modism or anti-BJPism is their only guiding mantra, which is unlikely to let them thrive in 2019. Besides, these parties don't have a towering leader that can be acceptable to all the parties and effectively communicate with other regional leaders. No single opposition party is in a position to take on the electoral juggernaut of the BJP on its own. If the election results appeared to point to the need for opposition unity, the post-poll machinations and the swift and effective Congress-JD (S) resistance to the BJP's coup in Karnataka seems to affirm the possibility and feasibility of such unity. The Opposition's wait for the Modi bubble to burst on its own during the past four years didn't occur. And Opposition's failure to offer any serious and sustained opposition to the BJP on the ground made them drift towards a grand anti-Modi alliance as a last resort. Nevertheless, developments in Karnataka have altered the terms of alliance game in which the regional parties will now dictate the terms because the only choice is either unite or perish.

— BK



# Unified Korea – A stepchild of Asia

Joseph H. Chung\*

One of the unexpected events that happened during the Pyong Chang Olympics was the remarkable diplomatic manoeuvre of the three stars: Moon Jae-in, Kim Jong-un and Donald Trump. Moon Jae-in convinced Kim Jong-un to send a large delegation to Pyomg Chang and show to the world that North Korea was not a country ruled by an irrational man; Kim Jong-un told the world that he wanted peace;

Trump made it clear that he was not Obama, who according to Trump did nothing to solve the North Korean nuclear crisis.

Moreover, the “three stars: have made it possible to have two historical summits: the inter-Korea summit and the U.S.-North Korea summit. That is great, but what can we expect from these summits? One thing is sure; each of the stars seems to have different hopes and expectations. Whatever their hopes and expectations may be, these summit must bring peace in the Korean peninsula after seventy years of unnecessary uncertainty, fragile security, fear and tension.

## The PyongChang Meetings

The PyongChang Olympics may have written a new page in the modern history of world diplomacy. The world was expecting the worst scenario of Trump’s war against Kim Jong-un and the very success of the Olympics was in doubt. But, the war did not show its ugly teeth,

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*An early version of the text A ‘Permanent Peace Regime’ on the Korean Peninsula at Last? appeared in the Global Research.*

not yet anyway; the youth of the world competed, fraternized, shared the victory and showed sincere friendship in defeat. Yes, the PyongChang was a success as a sport festivity.

But there was something else. We were all impressed with the silent, elegant and dignified diplomacy of Kim Yo-Jong, sister of Kim Jong-un; we were all touched by the honest effort of the North-South combined women hockey team who worked hard together in harmony despite seventy years of ideological separation. The world class performance of the North Korean musical group made us wonder how a country under the constant threats from outside and inhuman sanctions for so long could produce such a team.

Moreover, the PyongChang has provided a diplomatic arena where three stars performed well. Moon Jae-in took an initiative, in consultation with Trump, to invite a huge delegation of North Korea to PyongChang and succeeded in creating a peace mood. In return, Kim Jung-un has invited in early March special envoy of Moon Jae-in to Pyongyang where Moon Jae-in was invited to a summit with Kim at the end of April.

The same envoy went to Washington and reported to Trump of Kim Jong-un’s wish to meet with Trump, who accepted Kim’s invitation. Trump suggested the end of May as the date of the summit. This drama of diplomacy is so unexpected and so dramatic that the world-frankly speaking- felt a little dizzy.

Another surprising event was the reaction of Xi Jinping and Abe. Both welcomed the double summits and claimed their piece of peace pie evoking their role in international sanctions against Kim Jong-un.

It goes without saying that we all wish for successful summits. But we are not sure how these summits will come out. Nonetheless, we may allow ourselves to have an idea about the motivations of the summit stars. If we know the motivations of the stars, we may be able to have an idea about the summit outcomes.

What are the reasons for Kim Jung-un for transforming himself from being a man of reckless worry to a man of peace? What does Trump hope to gain? What has motivated Moon Jae-in to go between Donald Trump and Kim Jung-un?

### **Why the summits?**

Professor Anis H. Bajrektarevic famously claimed that a ‘birth of unified Korea is an end of the US supremacy in Pacific’. Is the eventual reunification indeed a geopolitical changer? Is it really so?

Let us begin with Kim Jong-un. His decision to seek for peace with the U.S. and its allies may be explained in terms of internal factor as well as external determinants. Internal factors would include the following. First, after the launch of ICBM Hwasung-15 in November last year, reaching as far as 15,000 km, the Juche regime seems to believe that it can now deter nuclear attacks of the U.S.; this was made clear in Kim Jung-un’s New Year Speech.

Second, the successful conclusion of the nuclear programs has made Kim Jung-un’s leadership more solid and more consolidated, thus ensuring internal social cohesion and political stability.

Third, the development of private market, the multiplication of mobile phones allowing the North Koreans the access to outside world’s reality may have made them more open-minded and perhaps desire for more economic development and peace. It is very likely that Kim Jong-un is well aware of this reality and that it can endanger the survival of the Juche regime. But young leader seems to think that his leadership is strong enough to ensure the regime’s survival.

On the other hand, there are also several external determinants of Kim Jong-un’s desire for peace. First, the intensification of nuclear threats and endless sanctions have surely been an important factor of Kim’s decision. So far, North Korea has been successfully minimizing the damaging effect of sanctions mainly through underground network of trade and the emergence of private market and, partially, China’s aid.

Now, the situation is different. Since Trump took over the power in Washington, the nuclear threats have become more alarming, while the sanctions have become much more damaging, especially since China joined the international sanctions on North Korea. In such a situation, North Korea might have concluded that the peace with the U.S. and its allies was perhaps the only way to save its regime.

Another external factor is the regime change in South Korea. For ten years (2008-2017), South Korea was governed by conservative presidents, Lee Myung-bak (2008-2013) and Park Geun-hye (2013-2017). By the way, both are now in prison for bribery, corruption and abuse of power.

One of the chief characteristics of the conservative governments is its anti-North Korea culture. This is partly explained by the past colonial history. The conservative government of South Korea was formed in 1948 principally by Koreans who served, as high ranking civil servants, under Japanese colonial government; they collaborated for torturing and murdering patriots who fought against Japan.

On the other hand, the North Korean government was established by Kim Il-sung and the patriots. Thus, right from the beginning of the era of post-Second World War, there has been deep and intense feeling of anger and hostility between the conservative government in the South and North Korean leaders.

This has produced two unfortunate results. First, the conservative governments which have ruled South Korea for sixty years out of seventy years since 1948 have produced a situation where the inter-Korean relation was dominated by mutual

hostility, suspicion, mistrust and, above all, tension. Second, the conservative governments have used the inter-Korean tension as a tool of electoral campaign.

Prior to elections, the conservative governments often created an environment of fear by fabricating inter-Korean armed clashes or false rumours in such a way that the votes could go to the conservatives, who pretended themselves as the best guarantee of “security”; South Koreans are very sensitive about the security. This unfortunate phenomenon is called the “Book-Poong-Northern Wind”.

Now, in 2017, the liberal government of Moon Jae-in took over the power. Let us remember that Moon was one of the chief architects of the “Sunshine Policy” for ten years from 1998 to 2008. The return of the liberal government under the leadership of Moon could have changed Kim Jong-un’s perception of inter-Korea relations.

The young leader of Juche knows that he can trust Moon Jae-in and this might have contributed to his decision to have the inter-Korea summit and even the Washington-Pyongyang summit. It seems that Kim Jong-un relies on Moon Jae-in’s mediation role for the success of the Trump-Kim summit.

Now, let us move to Donald Trump. There may be also internal and external factors which might have led Trump to think of meeting with Kim Jong-un. Internally, the “Russia” gate, the sex scandal and his low popularity might have induced Trump to use the U.S.-North Korea summit as means of turning public concerns away from his internal problems. Besides, Trump promised, during his election campaign, to do something with North Korea, something which previous presidents, especially, Obama did not do. The summit with the young leader of the Juche regime may be the realization of his electoral promise.

The external factor motivating Trump to talk to Kim Jong-un is perhaps his perception of the China containment policy. China is getting stronger every day; Russia is developing new

arms including powerful and fast under-water drones. Moreover, both Xi Jinping and Vladimir Putin can now rule for long time to come, perhaps for life time.

This could have made trump to re-examine Washington’s relation with Pyongyang; he might have decided to solve the North Korean issues once for all so that he could allocate more resource to the strategy of China containment.

As for Moon Jae-in, several good reasons might have led him to take the diplomatic initiatives. First, Moon remembers well that Korea became Japanese colony because of the division of Korean leaders into Pro-Japanese, pro-Chinese or pro-Russia factions. Korea was and is surrounded by military giants trying to use the Korean peninsula for the promotion of their own interests.

For Moon, the reunification or at least the North-South mutual cooperation and united efforts to cope with outside intervention are very important. This point has been often made by Professor Michel Chossudovsky, who has even suggested a North-South peace treaty.

Second, one of the reasons for low FDI in South Korea has been the North-South tension. Hence, Moon hopes, through the summits, to reduce the North-South tension and increase foreign investments in South Korea. Third, the South Korean economy has attained a level of maturity and exhausted its potential growth; Seoul needs new economic frontier to develop further its economy; North Korea is the new economic frontier.

### **What Can We Expect from the Summits?**

Thus, all the three nations have good reasons to engage in dialogues. The interesting question is: “What could be the results of the summits?” “What can the three countries expect from these summits, if they are successful?”

The North-South Summit will be held on April 27th. The main agenda to be dealt with in this summit will be the preparation for the Trump-

Kim Summit which may take place at the end of May or early June.

What Trump asks seems to be complete and immediate denuclearization meaning immediate and complete destruction of nuclear arms and missiles. On the other hand, Kim appears to be ready to denuclearize gradually. Kim's position is as determined as Trump's position is. Therefore, if they meet at the summit without prior negotiated compromise, the summit could end up with total failure and the nuclear crisis may become even more risky and even more dangerous.

In this situation, somebody should play the role of go-between and facilitate the Trump-Kim negotiation. Moon Jae-in, President of South Korea is the only person who can play effectively such role owing to his remarkably sincere diplomacy shown during the PyongChang Olympics.. Moon is the only person who has the trust of both Donald Trump and Kim Jong-un.

It appears that there have been sustained discussions between Pompeo, former director of CIA (and now Secretary of State) and Suh Hoon, director of South Korean CIA (National Intelligence Service) and between Chung Eui-yong, Korea's National Security Council chief and John Bolton nominated as Trump's National Security Advisor. It is not known what will be the outcome of these contacts and meetings. However, one thing sure is this; if there are no compromises, there is no use having the Trump-Kim summit.

Even if Trump and Kim come to some agreement on denuclearization, the content and speed of denuclearization depends on the rewards Kim will ask and Trump will be ready to provide them. It seems that North Korea would ask the following: the removal of nuclear assets from the Korean peninsula, end of US nuclear threats, removal of sanctions against North Korea, signing of a peace treaty and normal bilateral diplomatic relations. Trump's intention of meeting this demand is not known.

However, it is quite possible that Trump might accept some of these demands for two reasons.

First, North Korea will not ask the withdrawal of the US troops from South Korea; this means that Washington can continue its strategy of China containment.

Second, it is more than possible that Washington would try to make North Korea friendly to the U.S. through normal diplomatic relations and trade and economic development cooperation. If this happens, North Korea will no longer be effective buffer zone for China.

In other words, the process of North Korea's denuclearization is liable to become an important variable in the dynamics of the Sino-American Thucydides trap. Thus, the denuclearization on the Korean peninsula does not mean the end of the danger of war in the region as long as the U.S. persists on its ambition to dominate China instead of cooperating for global prosperity and security.



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# ASEAN and Theories of Regional Integration

Dr. Hina Hassan Khaki\*

*[Regional integration is a process by which a number of nation-states agree to cooperate with each other for achieving peace, security and prosperity. There is an agreement between the neighbouring states to upgrade cooperation through common institutions and rules, to remove the barriers to trade in the region for increasing the free flow of goods, services, capital and people across the national borders. The present paper gives the brief idea about regional integration and role of regional organisation in the overall development of the region. The paper discusses the various theories of regional integration which have been put forward from time to time to examine the different reasons which led to the formation and evolution of regional organisations and how far they are applicable to ASEAN as a regional grouping.]*

The regional integration can be more precisely defined as the voluntary mingling up of and merger of nation states with their neighbour states so as to lose the factual attributes of sovereignty while acquiring the new techniques for resolving the conflicts within the region and to forge the tools of unity among them.<sup>1</sup> According to Padelford, a regional arrangement or regional integration in the sphere of International Relations may be defined as, “the association of States, based upon location in a given geographical area, for safeguarding or promotion of the participants.” The term of the association is fixed by the treaty or other agreement.<sup>2</sup>

The regional organisations mostly focus on removing trade barriers in the region, increasing free movement of peoples, goods, labour and capital across the national borders for the development of infrastructure programmes to improve the economic growth of the region. The regional organisations also focus on reducing the armed conflicts within the region through security and confidence building measures for promoting peace and security in the region. Through regional integration the integrated states also overcome the threats from outside by formulating joint policies.

## ***Theories of Regional Integration and ASEAN***

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The subject of theorising the regional integration in Asia has been generating a lot of interest among scholars in the recent times more particularly after the success of ASEAN as a regional organisation in Asia. ASEAN is looked upon by other regions in Asia as a successful case of regional integration and is considered to be relevant for integration in any developing world. However as of now, there is hardly any systematic study or effort to propound a theory to explain the regional integration with respect to ASEAN like we have with regard to EU. The reason as per Shahar Hammeri is absence of adequate theoretical and conceptual common ground.<sup>3</sup>

Alex Warleigh-Lack has rightly stated that theory building does not start in vacuum. We need to take help of the insights provided by the theories already existing in this regard and taking them as a starting point try to develop a theory applicable to ASEAN integration. An in-depth study of various theories of regional integration and their relevance as well as the insights provided by them with respect to ASEAN integration is to be conducted in this regard.<sup>4</sup>

From time to time various theories have been propounded regarding regional integration. These theories were mainly given to describe European Integration, but these theories also apply more or less to the regional integration attempts which followed afterwards. The theoretical approaches

to regional integration can be broadly classified into: 1) *political*, and 2) *economic* theories of regional integration

#### Political approaches to regional integration

The political approach to regional integration includes four important theories, a) functionalism, b) neo-functionalism, c) inter-governmentalism and d) liberal inter-governmentalism.

**Functionalism:** The functionalism is also known as liberal institutionalism. As per functionalism theory, nations enhance their interest with the aid and assistance of international institutions based on functional rules rather than territorial principles.<sup>5</sup> This means form shall follow function. The main proponent of functionalism, David Mitrany, stated that “*the problem of our time is not how to keep nations peacefully apart but how to bring them actively together.*” Mitrany believed that peace can be secured by doing things together in workshops and market places rather than by signing agreements and treaties.

The complex stable society requires coordination at the organisational level constituting a working peace system without the threat of war. The states are interwoven in a complex web of interdependence seeking solution to social and economic problems keeping them away from any kind of confrontation.<sup>6</sup> As per the functionalist school of thought states cooperate and collaborate in limited and specified areas establishing new functional institutions, which in turn creates a demand for more cooperation and coordination in other areas as well.<sup>7</sup>

The main drawback of functionalism is that it cannot be considered as a theory of regional integration but simply a normative method. It gives out the path to be followed to attain peaceful coexistence, however fails to describe clearly the factors and conditions which make it feasible.

**Neo-functionalism:** The theory of Neo-functionalism was first proposed by Ernst Haas

in his pioneering work, *The Uniting of Europe Political, Social and Economic Forces*, and later on refined by scholars like Philip Schmitter, Joseph Nye, Leon Lindberg, and Alec Stone Sweet.<sup>8</sup> The neo functionalism restates and refines the assumptions and analytical tools of functionalism. This theory explains how and why nation states cease to be wholly sovereign and voluntarily mix and merge and mingle up with their neighbouring states for resolving disputes between themselves by acquiring new technologies. Neo-functionalism lays much emphasis on the importance of federal organisations hence it amalgamated the methods of functionalism with the objectives of federalism.

As per the Neo-functionalist school of thought, the integration would spread from sphere of low politics (economics) to the sphere of high politics (security).<sup>9</sup> The basic mechanism of neo-functional discourse is the concept of ‘*spillover*’, which is the process by virtue of which integration in one area leads to the integration in other functionally related areas.<sup>10</sup> As per Ernst Haas, the spillover is a process whereby the creation and strengthening of integration in one sector would ultimately create a situation for further integration within and beyond that sector.<sup>11</sup>

Leon Lindberg defines spillover as “a situation in which a given action, related to a specific goal, creates a situation in which the original goal can be assured only by taking further actions, which in turn create a further condition and a need for more action and so forth”.<sup>12</sup> Spillover may be functional or political. *Functional spillover* is based on the assumption that different sectors of modern industrial economy are highly interdependent and that the activities in sectors initially integrated spillover into neighbouring functionally related sectors thereby making ways for further integration. *Political spillover* on the other hand is the process of adaptive behaviour as per which the political actors are convinced to shift their allegiance to a new center at the supranational level, whose institutions have authority over the pre-existing national states.<sup>13</sup>

**Inter-governmentalism:** Inter-governmentalist view put forward by Putnam, emerged as a reaction to the neo-functionalism. As per this theory state power must coincide with the national interests.<sup>14</sup> Inter-governmentalism while stressing the role of nation state in integration process, argues that the concept of sovereign state did not become obsolete by European integration. As per this theory regional integration is a series of bargains between the governments of the leading states in the region. The theory accentuates that bargaining has a tendency to lean towards the lowest common denominator of big states' interests. The main purpose of integration as per this theory is welfare and power maximisation of the states involved because of the bargaining between them in the integration process.<sup>15</sup>

**Liberal Inter-governmentalism:** Developed by Andrew Moravcsik in 1990's, Liberal Inter-governmentalism is a multi-causal theory of European regionalism. Liberal inter-governmentalism is the combination of liberal theory, intergovernmental theory of interstate bargaining and institutional choice theory to explain national preference formations, substantial outcomes, and transfer of sovereignty to international institutions respectively.<sup>16</sup>

The Liberal Inter-governmentalism claims that economic concerns are the driving force behind the regional integration rather than security considerations, geopolitical goals and ideologies of the politicians. It argues that national states are the principal actors for regional integration process rather than the supranational institutions. It further claims that the states delegate their sovereignty to international institution and control and constrain one another so that there is relative bargaining of power between the states involved.<sup>17</sup>

### **Economic approaches to regional integration**

The economic integration is trade unification between different states because of which there is partial or full elimination of tariff and non-

tariff restrictions to the free flow of goods, services, and factors of production between the participating states. The underlying principle of the economic approach to regional integration is attainment of increased welfare through the liberalisation of trade. The reduction of trade barriers among the countries involved creates larger market to stimulate investment.

As per Bela Balassa, economic integration can take several forms representing varying degrees of integration. These are: a) *Free Trade Area*, where tariffs and other restrictions are eliminated among the participating countries e.g., North Atlantic Free Trade Area (NAFTA); b) *Custom Union*, which along with non-tariff barriers with participating countries involves unified trade tariff with the non-members, which means member countries may negotiate as a group with other trading blocs; c) *Common Market*, where restrictions on the movement of goods, services, capital, and labour are abolished within the participating countries; d) *Economic union*, applies to a trading bloc which has both a common market between participating countries and a common trade policy towards non-members. There is harmonisation of monetary, social and fiscal policies; and e) *Complete Economic Integration*, involves complete unification of economic, fiscal and other policies which means a single economic market, a common trade policy, a common currency including adoption of common monetary policy and setting up of authority at the supranational level whose decisions are binding upon the participating countries.<sup>18</sup>

A thorough analysis of these approaches to regional integration makes it clear that none of the theories perfectly qualify by itself, as a scheme of analysis in case of ASEAN integration but every theory has some limited applicability. The regional integration venture thus needs to borrow something from each of the theories mentioned above and while discarding the inapplicable parts insights need to be drawn from them as well.

For example let us take into account the two most influential theories of integration, the theory of neo-functionalism and liberal inter-governmentalism. The theory of neo-functionalism fails to be applicable to ASEAN integration firstly on the account that it pre-supposes democratic set up for policy formulation of regional integration which is lacking in case of ASEAN.

ASEAN member countries are undemocratic governed by authoritarian regimes. Secondly, the concept of spillover of neo-functionalism as per which politics would follow economics has only limited value for ASEAN integration because in case of ASEAN the process has been reverse.<sup>19</sup> The ASEAN integration was at the beginning entirely pursued for varied political reasons like containing communism, avoiding interstate wars etc.

Liberal inter-governmentalism theory too seems to have certain shortcomings to explain ASEAN integration. As per this theory the integration in Europe was driven by economic interests. While as in case of Southeast Asia the driving force for integration seems to be a set of political considerations mentioned above. Second, the emphasis of liberal intergovernmentalism on economic interdependence of members as a motivation for regional integration does not appear to be convincing for ASEAN integration. The economic interdependence among ASEAN members is not significant enough.

Various insights; however, could be drawn from these theories for drawing an explanatory theory for ASEAN. Emphasis of neo-functionalism on elite learning and elite socialization on state behaviour may be helpful in explaining the setbacks of ASEAN integration and as to how it could move forward. The “depoliticise” strategy of neo functionalism also seems very much relevant to ASEAN integration keeping in view the “ASEAN way” which relies on consensus and consultations, avoidance of politically sensitive controversies and separation of economics from politics.

In the same manner stress of Liberal Intergovernmentalism on pivotal role of member states in integration and their motives to further national interests could help in explaining ASEAN integration. Analysis of national preferences about institutionalization as emphasised by liberal intergovernmentalism also offers valuable insights for understanding the principles underlying ASEAN way and ASEAN’s lack of interest in deep institutionalization (Him muing kim :387-389)

Thus, in the background of above discussion it can be concluded that analysis of different theories of integration in the light of specific political circumstances and path followed by ASEAN can definitely help in developing a persuasive theory of ASEAN integration. The scholars need to take into account the varied political considerations for integration in Southeast Asia, the informal and non-legalistic mode of decision-making followed by ASEAN, lack of deep institutionalization and the current enhanced economic integration in the region to arrive at proper conclusions in this regard.

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# Media literacy – The real, interactive way

Sabahudin Hadžialić\*

*[The concept of media literacy starts from the media as a positive source of information aimed at the shaping of a positive manipulation, maintenance and development of society for good intentions and interests intertwined with “all for all” goals, and not for negative manipulation of shaping, maintenance and development of the society of aiming orientation towards satisfying the individual and / or a smaller group and/or party intentions and interests “all for one” and / or “one for all”.]*

**F**or the democratic participation of citizens, it is necessary to have critical thinking skills and self-expression with a goal to have the proper appearance within the decision-making process from a micro level and up to macro areas of interest and the participation of the citizens themselves.

Media literacy enables primarily children, future citizens for the political choices, to understand political discourse and participation within it. In this way, as mature, media literate, well-informed citizens, they will be able to make their own decisions about the democratic electoral process. However, adolescents, young people and adults, but also the oldest citizens, often need to be media literate, especially due to the fact that in the age of new media and new technologies, the knowledge that we possess becomes obsolete very quickly and it is certainly necessary to participate in lifelong learning and within the media literacy of all generations of citizens.

By understanding the impact of media on society, media literacy prevents us in becoming dependent on the media. Or to at least it enables us to control the selection method, the method of reading and making appropriate decisions based on the “reading” of the media that are available to us. The using and abusing of the new media and the availability of different information to everyone at any time and in any way possible within the multimedia, availability of new media certainly

shows how much more needs to be done on improving the education of all individuals, regardless of their social, racial, ethnic, and / or political status, and above all, because society aims towards further development of direct and immediate democratic consciousness.

We will try, in the months to come, to work on the presentation of the cancellation of false impression about the level of media literacy among the people around the world, with the necessity of education on general media literacy, with mandatory education on new media and social networks, which builds a general media literacy of every individual within the society, raises awareness about the immediate power of citizens in a creation of democratic environment, with understanding and avoiding manipulations which are tend to all politicians, regardless of the level of government from which they come.

At the same time, the need for research is a prerequisite for the media also, as someone which does not just transfer the content, but also produces it, from the ethical level, should be involved in education on media literacy, while in the same time self-educating and upgrading own education within the specified forms of appearance .

## ***Media Literacy – The Meanings***

Media literacy in itself carries two meanings: as the term is defined as the ability to access, analyze, evaluate and transmit messages through the media while the essential focus of media literacy is in acquiring complete knowledge of

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critical and creative skills, knowledge that helps to connect complex ideas, constantly questioning the appearances, trying to identify responses that will satisfy the congenital curiosity of each of us, but it also identifies the individual, and also wider, social misconceptions and delusions.

Of course, in the aforementioned case, we focus on the media literacy concept that starts as a positive source of information – directed towards positive manipulation of the formation, maintenance and development of a society of good intentions and interests intertwined for all purposes, not the negative manipulation of the formation, maintenance and development of society the intended orientation of satisfying individual and / or particular minor group and/ or party intentions and interests all for one and / or one for all.

In the second half of the 20th Century, UNESCO (Media Studies in Education, 1977) has raised the issue of education about the way of reading the media. Basing on the idea of the importance that media has within the lives of individuals, families, and the wider community, UNESCO has called for the meeting of international scientists to explore ways of involving media education in the education systems of all developed but also of the less developed countries.

Since the signing of the Declaration on Media Education (1982) to date, the concept of media literacy or media education has changed, but remained based on the basic idea – communication rights that come out from the basic human rights that are guaranteed through the documents of the international community, and above all by the Universal Declaration on Human Rights (UN, 1948) and by the European Convention for the Protection of Human Rights and Fundamental Freedoms (1950).

The essence and significance of media literacy is, primarily, reflected in the influence of the media on the major democratic processes. In order for the citizens to participate, in a democratic way, in democratic processes that

directly affect their life as well as the life of their family and the wider community, media literacy or knowledge within the above mentioned enables a complete population, and especially younger categories of population to future citizens – to make decisions on understanding of the wider social discourse – political choices, as well as direct participation in the stated, for the benefit of society as a whole.

The media today influences the shaping of opinions, beliefs and attitudes. Although there are differences in the level of media influence, all researchers involved in the analysis of the media of the *sui generis* agree that the media have a tremendous impact on the society as a whole, and thus *eo ipso* on each individual and person's narrow circle. In the moment when we understand the influence of the media, with the help of media literacy, we are on the right path to prevent dependence on the media – *apropos*, to use them as a tool for making judgments and attitudes within the creation of a healthy society of direct democratic consciousness and not the main dish of manipulation on the table of bad individual, or narrow group ones, intentions and interests.

At the same time, the immediate link between politics and the media within the possible assumptions of all forms of manipulation through consciousness, understanding and possible conclusions, through the creation of mediocracy (Thomas Meyer, 2002), *apropos* media democracy where we not know any more, or are unable to know, how much politics leads the media or *vice versa* – how much media control and directing politics and creating a new reality that often does adjoin with virtual forms of assumptions of possible solutions addressed to negation of democracy, or *demokratura* as it is (made of two joined words: democracy and dictatorship – in South\_Slav language: demokratija + diktatura= demokratura).

The basic hypothesis in this cycle of the essays is that media literacy is a basic presumption for establishing a society of developed democratic consciousness. Concurrently, the other hypothesis appears as a logical sequence and refers to the

political manipulation of the subjects of political pluralism precisely on the basis of insufficient media literacy of the very society. The third hypothesis also applies to the professionalism of the intermediaries, journalists, those specific personalities that are between the public and the source of information (however, having in mind new media technologies, the question rather should be: who are the journalists and do they exist anymore?).

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## Police Reforms in India: Problems and Prospects

Dr. Shiladitya Chakraborty\*

*[As the Indian society advances rapidly and the nation itself becomes a major political power in the international arena, domestic institutions are lagging behind and continue to remain inadequate in terms of efficiency. Without hesitation the Indian police are one such institution. It is a fact that police in India generally have very low levels of legitimate authority and public trust. This lack is widely understood by scholars and policy analysts, as being rooted in the institution's colonial mindset, its alleged politicization, and disregard for rule of law, corruption and criminalization. Thus, the need for police reforms in India is long recognized.]*

A number of committees, like the National Police Commission, Julio Ribeiro Committee, a major Supreme Court judgment and even a draft model police bill have all dwelt on the urgent need for police reform and listed significant recommendations. However, these recommended reforms have largely focused on the structural and technological aspects of police and no significant changes have happened within the police force.

In this context, the research article tries to enumerate the enduring problems within the

system of policing in contemporary India. The research paper then tries to provide pragmatic solutions to problems plaguing the police system in India. The research paper has been written using a descriptive and analytical method.

The police in a democratic country like India should be (1) independent from the political parties in power and interest groups and accountable to the law and the community; (2) effective and efficient in performing their mission, defined as providing security and justice to citizens; and (3) equally accessible and responsive to all citizens especially the marginalized sections of the society.<sup>1</sup>

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Unfortunately, this picture is far from that which prevails in India. Several instances from the past like the police excesses during the National Emergency (1975-1977) or the partisan role of the police during the anti-Sikh riots of 1984 or Godhra Riots of 2002, the steep rise in the level of police corruption and the violation of human rights by the police force in different parts of the country have collectively led to the fast erosion of public trust in the institution of police in India. Today, the Indian police are at the cross-roads and are in dire need of a drastic overhaul. There are many major problems affecting the performance of the Indian police in India. Some of the controversies encompassing the police in India are as follows -

### **Political Interference in the Police Organization**

In a democracy, power rests with the people. This power is exercised through its elected representatives who have the mandate to govern them for a specific period. The civil servants (permanent executive) by virtue of their knowledge, experience and understanding of public affairs assist the elected representatives (political executive) in formulating policy and implementing them. Law and order is a state subject in Schedule 7 of the Indian Constitution. Therefore, police across the country continue to be subordinate to the state government executive and are nowhere an independent or autonomous institution. This has been the bone of contention in recent times. Since the police are answerable to the state executive and the political party in power, the police invariably get politicized.

The watershed in the history of India's administration, both the civil service and police, was the national emergency declared by former Prime Minister Indira Gandhi in 1975. The misuse of government machinery, especially the police, during national emergency to stifle the opposition through indiscriminate arrests contributed to an unprecedented level. It led to the politicization of the police force in India.<sup>2</sup> This unhealthy trend of excessive political interference in the police administration continues even today.

It has become an unwritten norm that the Chief of Police will be changed after every state assembly election to suit the vested interest of the newly elected political party. This often demoralizes the police force who is seen to succumb to political pressure. Moreover, an honest police officer, is often coerced to toe the political lines of the political party in power by subjecting him to administrative action by way of transfer or suspension on the basis of an alleged complaint taken up for inquiry. While suspension acts as a great humiliating factor, a transfer disrupts Police officer's family and children's education. Therefore, the police deliberately become ineffective and untrustworthy because of its subordination to the political class.

Over the last thirty years, the situation has worsened due to criminalization of politics. Today many candidates across the political spectrum are contesting elections with the help of criminals and mafias; and now, increasingly, these criminals are getting elected themselves. The Second Administrative Reforms Commission in its report 'Ethics in Governance' acknowledged this fact and observed – "The opportunity to influence crime investigations and to convert the policemen from being political adversaries to allies is the irresistible magnet drawing criminals to politics."<sup>3</sup>

The police personnel are often pressurized by these legislators with criminal antecedents to neglect or close an ongoing investigation against them. The police investigation officers as well as the public prosecutors are under tremendous pressure not to present a strong case in the courts against them. This is the more dangerous side of political interference, where rule of law and the existence of democratic institutions are being threatened. To survive in such a system, police personnel feel compelled to surrender to political influence in their work. This in turn gravely affects the police work, and specifically the criminal investigations.

### **Violation of Human Rights by the Police**

The Indian Police Act, which was enacted in 1861, is the central law governing the police in independent India. The Indian Police Act of 1861 was legislated by the British right after the revolt of 1857 to make the police force more subservient to the executive and to remain authoritarian towards the public. After independence, though amendments have been made to this law, the basic structure remains the same. Unfortunately, the police in India are not directly accountable to the Indian citizens.

Absence of structures of accountability outside the police organization has made it a more imperious. This has led to the steady rise in the violation of human rights of citizens by the police force in recent times. Complaints against the police officials for harassment, coercive corruption, custodial death, physical abuse, rape, threats, psychological humiliations, false encounters and assault are on the rise. For instance, as a response to an RTI application to 'First-post', the National Human Rights Commission acknowledged that a total of 894 deaths in judicial custody and 74 deaths in police custody have been recorded in India in 2017.

The letter, signed by the joint registrar (Law) of the National Human Rights Commission, stated that Uttar Pradesh leads the chart of deaths in judicial custody by a significant margin, with 204 deaths recorded in the period between 1 January, 2017 and 2 August, 2017. The state was followed by Punjab with 76 deaths and Bihar with 64 deaths.<sup>4</sup>

Another negative side of the police is the treatment of minorities in India. The police are not always objective in what many believe to be their paramount task that is protecting the minorities. For instance, a public hearing of the victims of police excesses in the name of 'solving' the bomb blast cases was organized by several NGOs like Anhad, Human Rights Law Network and PEACE, in Delhi in 2009. The jury consisted of several distinguished people from different walks of life starting with Justice S.N.Bhargava retired Chief Justice, Sikkim High Court, Justice Sardar Ali Khan, retired High

Court Judge, Asghar Ali Engineer renowned academician and minority rights activists, Prof. Rooprekha Verma retired Vice Chancellor, Lucknow University, Prashant Bhushan, Advocate Supreme Court and Mr. Kingsukh Nag, Editor Times of India.

The panel of jury observed that "In most cases, the persons picked up are not shown to be arrested by the police until many days after their arrest in gross violations of the law. Their families are also not informed about their arrest. In many cases they have been tortured in police custody and made to 'confess' and sign blank papers. The police has been often humiliating Muslim detainees on the ground of their religion. The testimonies show widespread communalization of the police across states in the country."<sup>5</sup>

### **Corruption within Police Force**

The police system in India was designed to a strict hierarchical and military structure, based on the colonial distrust of the lower ranks. The decision making authority continues to be with a few high placed police officers, while the police constables merely followed orders. After independence, the nature of the political system drastically changed but the police system still remains almost intact. It is these colonial attributes like a hierarchical structure, lack of organizational transparency and accountability to the citizens that have perhaps led to the growth of corruption within the Indian police system.

Transparency International in its report - "Daily Lives and Corruption: Public Opinion in South Asia" in 2010-11, pointed out that the police is seen as one of the two most corrupt institutions in India the other being political parties.<sup>6</sup> Therefore, police service in India is viewed with certain suspicion and apprehension. One encounters various types of corruption in the police department in India starting with bribes to protection money provided for protection of those involved in illegal activities, to internal pay-offs for getting posting in lucrative money-making departments within the police

organization. To quote Arvind Verma – “Corrupt practices are now part of the Indian police system and are found in every department, in every rank and in every police institution including training colleges. The malaise has spread all over the country and in every aspect of policing.”<sup>7</sup>

### **Bad Working Conditions and Low Salary of Police Officials**

Police officers are often underpaid compared to the amount of power they have. The salaries of junior policemen like constables in India are very low. Leslie Palmier, in his comparative study of the control of bureaucratic corruption in Hong Kong, India, and Indonesia identified poor salaries as one of the important factors giving rise to corruption in these countries. Leslie Palmier had pointed out that “if the official is not to be tempted into corruption and disaffection, clearly there is an obligation on the government to provide or at least allow such benefits as will ensure his loyalty; one might call it an implicit contract.” He concluded by saying that “adequate pay” was an “essential ingredient in reform”.<sup>8</sup>

In addition, many police officers especially in the paramilitary divisions usually live in appalling conditions and under tremendous stress. For instance, India’s largest paramilitary, Central Reserve Police Force (CRPF) is losing more personnel to suicides, poor working conditions and stress levels than the enemy’s battles. These personnel are fighting militants in North-East India and Jammu and Kashmir under very exhausting conditions with some not having access to even basic amenities like toilets and fresh water. These conditions take its toll on the psychology of the personnel which is driving many to commit suicide.

Between 2012 and 2014, 370 paramilitary troopers committed suicide because of mental stress. The diseases like malaria, HIV and heart attacks accounted for 1,131 deaths in the last five years, while the Maoists have killed only 323. In the last few years, there has been steep rise in premature retirements in CRPF. The premature

retirements in 2013 were at 4,186 which rose over 6,000 personnel in 2014, almost 20 exits per day.<sup>9</sup> Unless salaries increase and working conditions improve, it would be impossible to obtain good performance from policemen.

### **Various Efforts at Police Reforms in India**

The last 30 years have witnessed many attempts to initiate police reforms. After the Emergency, the Janata Party which came to power shouting about police excesses, appointed a National Police Commission to go into various aspects of policing including conditions of work, accountability, transparency and interference from the political executive. The commission submitted eight reports between 1978 and 1981 making various recommendations. None of them were implemented. In *Vineet Narian vs Union of India* (1998 1SSC 226), the Supreme Court noted the urgent need for police reforms and asked the Central Government to pursue the matter with the state governments, especially the issues concerning selection, tenure, transfer and posting of police officers. The court observed that whimsical transfers not only had a demoralizing effect on the police force but also had the effect of politicizing police personnel.

In May 1998, the Central Government appointed the Julio Ribeiro Committee to go into various aspects of policing. It submitted two reports - one in October 1998 and the second in March 1999. In January 2000, the Central Government appointed the Padmanabhaiah Committee to again look at various aspects of policing. This committee has also submitted its report. The justice Malimath Committee appointed in 2002 has also made certain recommendations concerning police reforms. In 2005, the Central Government appointed the Soli Sorabjee Committee to draft a new model police act. In October 2006, this committee submitted a model police bill to the Union Government. It is still pending.

### **The Prakash Singh Judgment**

Meanwhile, in 1996 two retired police officers and a non-governmental organisation (NGO)

filed a case in the Supreme Court demanding implementation of the National Police Commission reports. After 10 long years the Supreme Court finally passed the landmark ruling in 2006 that is now famous as the Prakash Singh judgment. This judgment dealt with three aspects of policing - autonomy, accountability and efficiency. The Supreme Court gave detailed directions in this regard. States and Union Territories were directed to comply with seven binding directives that would kick start reform and cure the common ills that create poor police performance and unaccountable law enforcement.

- A. To constitute a State Security Commission (SSC) to: (i) Ensure that the state government does not exercise unwarranted influence or pressure on the police; (ii) Lay down broad policy guidelines; and (iii) Evaluate the performance of the state police.
- B. Ensure that the DGP is appointed through a merit based transparent process and secure a minimum tenure of two years appointment.
- C. Ensure that other police officers on operational duties (including Superintendents of Police in-charge of a district and Station House Officers in-charge of a police station) are also provided a minimum tenure of two years.
- D. Separate the investigation and law and order functions of the police.
- E. Set up a Police Establishment Board (PEB) to decide transfers, postings, promotions and other service related matters of officers of and below the rank of Deputy Superintendent of Police and make recommendations on postings and transfers above the rank of Deputy Superintendent of Police.
- F. Set up a Police Complaints Authority (PCA) at state level to inquire into public complaints against police officers of and above the rank of Deputy Superintendent of Police in cases of serious misconduct, including custodial death, grievous hurt, or

rape in police custody and at district levels to inquire into public complaints against the police personnel below the rank of Deputy Superintendent of Police in cases of serious misconduct.

- G. Set up a National Security Commission (NSC) at the union level to prepare a panel for selection and placement of Chiefs of the Central Police Organisations (CPO) with a minimum tenure of two years.<sup>10</sup>

As a follow up, on 16 May 2008, the Supreme Court appointed a three member committee headed by retired justice K T Thomas to oversee the implementation of its directions. It has been seven years since the Court passed its directives. However, there is not a single state that has fully complied with the directives. The Court is still hearing the matter. The Monitoring Committee has long since handed in its final comprehensive report to the Court. Clearly there is little political will to bring in the much-needed reform. However, even with full implementation of the judgment as also with passing of the new police act, a large number of problems with the police force will remain untouched.

### **Conclusion**

In the ultimate analysis, most of the reform initiative that has been initiated in India pertains to the structural and technological aspects of police reform. A very important aspect of police reforms which has not received due consideration is the change in existing police culture in India. Top-down approaches to police reform that do not address the police subculture would ultimately result in little real change in police force in India. Police culture or subculture, consists of normative values that shape the behavior of a police officer towards his work. This police culture shapes the opinion of the police officers towards the public also.

Unfortunately, the police in India suffer from a colonial hangover due to which they assume ordinary citizens to be potentially dangerous, untrustworthy, and law –breakers. This in turn develops in them group cynicism and introversion

towards the ordinary citizens. To quote Johnny Nhan—"The shared threat of danger creates strong bonds amongst officers, which result in an "us versus them" worldview, which isolates officers from the general public. This cynical outlook influences how officers interact with their working environment."<sup>11</sup>

The focus of police reforms in India should be to stem the deterioration in the police-citizen relations by changing the police subculture in India. Presently, the police in India are expected to control the population rather than develop a bond of trust with it. In this context one needs to focus on initiating the concept of 'Democratic Policing' in India. It includes involvement of the civil society in the task of policing. The police are expected to work with the civil society rather than over it. The American expert on policing, David Bayley, had outlined four features of democratic policing –

1. Police must give top operational priority to servicing the needs of individuals and private groups.
2. Police must be accountable to the law rather than the Government.
3. Police must protect human rights especially those that are required for the sort of unfettered political activity that is the hallmark of democracy.
4. Police should be transparent in their activities.<sup>12</sup>

It is incumbent on the policy makers to see that more is to be done than mere structural changes within the police system in India. Moreover, it is essential to come out of the colonial mindset and look at the police as a service organization meeting those needs of the society that are essential for safety, security and quality of life. Therefore, community involvement, problem-oriented policing and proactive policing strategies are the need of the hour in India.

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## Sir Robert Filmer & John Locke's Social Contract theory

Vanlalvenpuia\*

*[This paper reintroduces Sir Robert Filmer as an essential element concerning John Locke's political theory. Locke's work, The Two Treatises of Government, acts as a significant source of inspiration for the natural right theory in early modern political philosophy. In his book Two Treatises of Government, and in particular, the First Treatise, Locke dealt at length with Filmer's political theory based on 'Patriarchalism.' He refutes Filmer's underlying assumptions concerning the Sovereign Right of Kings. The paper discusses the challenges that Filmer gives to Locke.]*

John Locke began his *Treatises* by attacking Robert Filmer. Filmer equates Fatherly power with Monarchical power in *Patrircha* in which he claims that Kings have sovereign control over their subjects. He supports his claim by citing Biblical references and historical records. In the face of this religious support, Locke had to work out his theory of natural right, the natural liberty, and equality of all individuals. His refutation offers an intersection of modern reasoning with pre-modern. So, Locke's engagement with Filmer can be taken as an instance of how modern theory of natural rights emerges out of resistance.

There is a reason why this resistance must be revisited. Without taking into account that Locke's theory has emerged out of the opposition, it can be mistakenly presumed that modern notions are by default accepted widely as Locke presented

it. One can miss out the fact that modern ideas had to be justified on the face of the challenges which the pre-modern thought create. Understanding these challenges is to understand the theoretical problem between two opposing views. Given that natural right theory has radically changed the political terrain since the 17th century, revisiting Filmer is a revisit of Locke's rival who has lost the battle. In a way, Filmer's theory is a political model which did not win the competition it had with the modern natural right theory of Locke.

Filmer represents medieval scholastic reasoning. He argued in his two books, '*Patriarcha*' and '*Observation on Aristotle's Politics*'<sup>1</sup>. For the Right of Kings to have sovereignty. His significance in Locke's political work often goes unnoticed because Locke's engagement with him comprises primarily of a polemical argument which is dominant with Biblical content. Robert Faulkner says, "The serious reason why the First Treatise has been neglected is the supposition

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that it is philosophically obsolete.”<sup>2</sup> One is likely to ask the relevance of such 17th century exegetical controversy in the 21st century. However, eminent scholars on Locke such as Peter Laslett and John Dunn have noted the indispensability of Filmer’s work in the development of Locke’s political thought.

The challenges Locke faced are constituted in Filmer’s *Patriarcha*. He claims that his case is consistent with Biblical accounts of the origin of society and history. Filmer’s political reasoning is significant as it provides a holistic view of politics and religion, positioning politics within the framework of a religious worldview.

### **Filmer’s Religious Premises**

It would be helpful to give a brief sketch of the Biblical content which underlies Filmer’s claim. The content of Filmer’s scriptural references comes from the Bible, and he mainly refers the book of Genesis in particular and the Old Testament in general. The Old Testament consists of a revelation of how God created the world and humanity. It also includes an immensely rich historical record of human history after God created them. It gives a continuous history of how humankind populated the earth and gave an account of ancient societies.

The book of Genesis and several other Old Testament books record the genealogy of humankind from ‘Adam’ who is the first man created by God. It also records that God created Eve, the first woman on earth. One can find the development of societies and civilizations and how God has chosen Israel as a nation for his purpose.<sup>3</sup> The Old Testament also comprises the commandments of God to man. It holds an important place in the Christian understanding of how men ought to live together.<sup>4</sup> In the Christian context, the Bible is considered as written with God’s inspiration and therefore any claim of truth must be consonant to its revelation and history. It is essential to take note of this significant place that the scripture holds in the context of Filmer.

### **Filmer, Patriarchalism, and Politics**

It is by taking into serious consideration of the above historical records and revelations that Filmer progressed with his discussions for the Sovereign Right of Kings. He relates monarchy to Patriarchalism. He claims ‘fatherly power’ as the origin of political power. He argues that Patriarchalism which is found as a practice throughout the Biblical records of ancient societies is the origin of Monarchy.

According to JP Sommerville, editor of Filmer’s ‘*Patriarcha and other writings*,’ Patriarchalism is a system of society that prevailed during 17th century Europe. It comprises an acceptance of the dominance of the father in the family as the head. This idea has a religious backup, and during the 14th century, people believed during this period that fatherly authority is not simply a customary law but of ‘divine natural law.’ However, it does not necessarily mean that Patriarchalism is a system of political theory. According to Sommerville, Filmer is one of those who applied this social theory to politics and claims that the state is like a big family and the king plays the role of the father. This idea was in opposition to the political theory of Catholic theologians who argued for the idea that the power of the King is somewhat original in the community as a whole and then it is transferred to the king by consent.

They have introduced the idea of a historical, social contract theory without denying the historical truth of Biblical records. According to Sommerville, though the Catholics believed in Patriarchalism as social theory, they refused to extend it to political matters or even equate the nature of monarchy to the fatherly power of a family, as they regard the two institutions as distinct. In contrast to the Catholic theologians, Filmer assimilates the idea of patriarchal power with regal power.<sup>5</sup>

### **Patriarchal power to Monarchy**

Patriarchal power, as the very term suggests, is relational. It indicates the relation between father and his offsprings. Given that throughout history, referring to the Biblical accounts, fathers were

always the decision-makers and rulers of tribes, Filmer reasons that this power must have begun from someone. The question is as to who was the person to have been the first father. The biblical record shows that there is one man who does not have a father in the natural sense of the term. Furthermore, this man is the first man on earth, and God created him out of the dust of the earth. According to the Bible, after God created Eve, who is the first woman, the rest of humanity comes as the offspring of Adam and Eve. So, Filmer has the answer as to who is the first father.

The rest of the story has to do with Biblical accounts of how family and tribes continued after that. Filmer insists that this fatherly power which by implication would have begun from Adam is something which only one person may have. However, Biblical records show that many Patriarchs exercised power in the society of their times which suggest that the fatherly power Filmer claims to be Adam, in the process of history becomes the power in the hands of various people.<sup>6</sup>

It is important to note that Filmer derives the characterization of fatherly power from the Biblical accounts itself. He redefines what a fatherly power looks like by referring to the Biblical records of the Patriarchs, how they have exercised power and made decisions.<sup>7</sup> Reference to Biblical records indeed shows that Fathers occupy a power place both in family and society. However, the most distinctive characterization he gives is the power of 'Sovereignty.' Sovereign in the sense that he owns the property and his will is binding.

Filmer insists that the power that the patriarchs have exercised is a sovereign power. To substantiate this point, Filmer invokes an exegetical exercise. By referring to the Blessings and ordinance of God to humankind in the book of Genesis. He claims that the world is given as property to Adam as a father<sup>8</sup>. Thus, the power of Sovereignty was in the beginning, in Adam, bestowed upon him in the form of an ordinance and manifested in societies thereafter in every father or patriarchs which the Bible records.

Filmer understood the continuity of the sovereign patriarchal power from the historical record of the Bible, Fatherly power began in Adam, and as long as he was alive, he was the head of the family. By the book of Genesis, the lifespan of humankind was extremely long in those days. According to the Bible, Adam lived for more than 900 years. To Filmer, generations would have sprung from him during this time, and since Adam did not have a father as God created him from dust, he was the head of the entire humanity.<sup>9</sup>

However, how can one claim that this authority continues to the kings of their time is essential to answer for Filmer? To Filmer, the fact that monarchy and kingship have always been the form of governance in ancient civilizations showed that civilizations in history have continued to adopt patriarchalism in various parts of the world. He says, "then heaps of kings in each nation are an argument that their territories were but small and strongly confirm our assertion that creation of kingdoms came at first only by distinction of families"<sup>10</sup>

He brilliantly turns to the etymological meaning of the concept 'Family.'<sup>11</sup> He claims that a survey of various languages from which the idea originates does not affirm the confinement of family to a small group of people living under the same roof. Since the scripture was written in Hebrew<sup>12</sup>, Filmer suggests that the original meaning of the Hebrew word for a family which instead suggests ahead, prince or lord which is closer to his claim. It also has consistency with the history of Patriarchs in the Bible itself. Sommerville comments, "Filmer favored strong Fatherly and strong royal power because he believed that without them the love which fallen mankind had for liberty would lead to anarchy."<sup>13</sup> To Filmer, the danger of anarchy and chaos awaits the absence of sovereign authority in society.

Filmer understands that there can be confusion concerning who will inherit this original fatherly power. He insists that the difficulty of identifying who the right heir should be does not imply that political power is in the multitude, and argues that if Adam were still alive, he would be the

rightful sovereign in the present day<sup>14</sup>. He claims that there is one sovereign power in the beginning, and the eldest son inherits only one authentic sovereignty. He argues that the loss of the record and the lack of knowledge regarding who is to rule does not validate the theory that men institute political power.

### **Problems of social contract theory**

Filmer attacks Bellarmine<sup>15</sup>, a Catholic theologian concerning the idea of social contract theory. Here, the primary focus of the argument is where 'political power' originally resides. Bellarmine says, "civil or secular power is instituted by men,"<sup>16</sup> He meant that political power is collectively in the whole and then the multitude decide and institute who should rule and how. The idea that political power is in the collective will of the people was not merely Bellarmine's claim, and according to Sommerville, it is the general Catholic political philosophy. Filmer raised three questions about this case. Moreover, each of these address problems in the relation between religion and political understanding on the idea of the emergence of political power.

He begins by considering the implication of accepting Bellarmine's case. For him, to take Bellarmine's claim seems to imply that God has set democracy as the form of government by which man ought to arrange politics. It coincides with the definition of democracy as Filmer defines, "For a democracy is nothing else but the power of the multitude."<sup>17</sup> However, contrary to this, the presence of monarchy and patriarchal governance in the Bible would contradict this implication, that 'God has chosen democracy as a social arrangement.'

So, Filmer's refutation carries an insistence on coherence with the scripture. By this question, he has turned the attention to the need for Biblical, historical consistency in political theory. To quote Filmer, "If this be true, not only aristocracies but all monarchies are altogether unlawful, as being ordained (as he thinks) by men, when as God himself hath chosen a democracy."<sup>18</sup>

The second question Filmer raises turns our attention to the inconsistency within Bellarmine's claim. What does it mean to say that political power is in the people and to say at the same time people have to give it away? Filmer finds it inconsistent to say that God gives the civil power, but the people have to give it away by natural reason. He insists that it is inconsistent to say that God gives something to the multitude which they have to give away again by the law of nature.

His third argument, however, stresses on the practical implication of Bellarmine's conclusion, "...If there be a lawful cause the multitude may change the kingdom into an aristocracy or democracy"<sup>19</sup>, it leaves an open end. To Filmer, this is a very dangerous conclusion. It invites questions as to what 'law' is being referred to or by which law would the people change the government. Also, Filmer asks, "Who is going to judge this lawful cause?"<sup>20</sup> This is a question that scrutinizes the reliability or the credibility of assuming that it would be possible to have a consensus concerning the nature of governance. Thus the three counter-arguments which Filmer has put against Bellarmine has set difficulties in the following manner.

It manifests the probable internal conflicts that can theoretically occur if one were to argue for democracy within the theological framework. This problem is related to the question of reconciling Biblical history with social arrangements namely democracy as to how would one understand the co-relation between divine ordinance and humanly decisions in this matter. It also raises the problem of human nature and the difficulty of coming to a consensus when it comes to governance and the possible disagreements that may arise in such situation.

Filmer introduces the importance of the revealed or sacred history and revelation as an essential factor in political theorizing and insists that the fundamental postulates of political theory must be rooted in the scripture<sup>21</sup>.

Concerning the supporters of social contract theory, Filmer asks, "Can they show or prove

that ever the whole multitude met and divided this power, which God gave them by gross, by breaking it into parcels and by appointing a distinct power to each several commonwealths?"<sup>22</sup> Besides having no proof either in scripture or ancient history that the whole multitude of people come together to form a government, there is a failure to represent everyone in the contract.

Further, Filmer points out that in social contract theory, there is always the danger of majoritarian tyranny. If the minority has little say in democracy, then they are in disadvantage. He says, "As to the act of the major part of a multitude, it is true that by politic human constitutions it is oft ordained that the voices of the most shall overrule the rest."<sup>23</sup>

To Filmer, the rule that majority's decision is binding upon the will of all is not supported by the law of nature. He says, "therefore unless it can be proved by some law of nature that the major or some other part have the power to overrule the rest of the multitude, it must follow that the acts of the multitude not entire are not binding to all but only to such as consent unto them"<sup>24</sup> Filmer has attacked the very principle upon which the Catholic thinkers make the social contract. He claims that it leads to the partiality of making a pact by some people because not everyone would consent to the contract and asks the condition of those who do not consent.

Thus to Filmer, Social contract theory is incoherent with the scripture and the law of nature. The idea of social contract theory carries with it the sense of the participation of man in civil government. He argues the impossibility of such human involvement in the creation of government. He claims that it is not created but a development of patriarchal power. Filmer's theory displays the supremacy of divine revelation and Biblical history as an objective reference for the genuineness of a political system.

His insistence on the continuity of Biblical history itself is something which his opponents

like Suarez and Bellarmine would also agree. His difference is that he has found for his claim a reference in the scripture. With his theory, one imagines oneself as part of the recorded history in the political set up. His criticism of the social contract theory from a historical point also makes one to rethink that one should seek a relation between political philosophy and historical truth of religion.

### **Filmer's challenge to social contract theorists**

What underlies Filmer's theory is he believes in the commensurability of reason and scripture which is a characteristic feature he shares with scholastic thinkers. To him, the Bible is essential to discover the truth. If one believes in the Bible, then one needs to base a political theory on such reliable truth for coherence. Accordingly, concerning the idea of liberty, he says, "It contradicts the doctrine and history of the holy scriptures, the constant practice of all ancient monarchies, and the very principles of the law of nature."<sup>25</sup> His critique of democracy and the social contract theory in his book *Patriarcha* suggests that for him, human nature has a propensity to chaos. His perception of human nature as constantly in need of strong authoritarian government goes in parallel with the idea of the fallen nature of man in the Bible.

The fact that Filmer attacks the Catholic thinkers is significant as the problem for early social contract theorist was in relating it to Biblical history. What creates a challenge for the natural right supporters is the principle that Filmer based his theory. His argument insists on the coherence of political precepts with one's religion. In his case, he claims that since Catholic theologians believe in Biblical history and its revelation, they should make a coherence with their idea of natural right and social contract theory. His explication for the origin of governance looks towards the beginning of societies as presented by the Bible. The challenge for the Catholic theologian becomes the challenge for Locke also. Filmer demands to give reasons as to why religious, political model such as kingship must be set aside for ideas that do not fit in the framework of religion that one believes.

So, the challenge that Filmer posit is in principle a demand for a justification of setting aside religious history or revelation for ideas that stand upon hypothesis. Natural rights and the idea that humans come together to form a social contract seems unlikely as part of any history and the Biblical history in particular. Therefore to justify this idea one must give reasons why one wants to accept a truth beyond one's worldview.

The challenge is therefore in understanding how precisely the idea of natural right of liberty and equality relates to religion.<sup>26</sup> It seems, in the face of Filmer's criticism, these concepts are created. They are created to propagate one's agenda<sup>27</sup>. Therefore the challenge is to ensure that natural right is not merely hypothetical but instead, as something which humanity can intellectually grasp as fundamentally true. Nevertheless, it remains, given that one accepts a religious worldview which does not acknowledge a social contract, what would be the reason to accept it as fundamentally true as to anchor a political structure.

There is in a way a collision of worldview. Filmer's worldview presents the normativity of traditional and religious history as part of a political model. However, the social contract theory without evidence is a baseless claim in the face of Filmer's theologically rooted political theory.

Thus, Filmer posits a challenge mainly in the form of a principle. The principle is the coherence between religion and political theory. He has left a demand for a unified view of religion and political worldview to his opponents. This is the challenge before Locke as a modern philosopher. In reading Locke's political work, one therefore needs to account for this challenge that was set before Locke.

### Notes

1. This paper confines to *Patriarcha* among Filmer's work because it concerns social contract theory. Moreover, Patriarchalism is the theory which Locke addresses mainly in his *First Treatise*.

2. Robert Faulkner, "Preface to Liberalism: Locke's First Treatise and the Bible," *The Review of Politics* 67, No. 03 (Summer 2005):452, <http://www.jstor.org/stable/25046442>.
3. See Bible of any version.
4. J.P. Sommerville, "From Suarez to Filmer: A Reappraisal," *The Historical Journal* 25, No. 03 (September 1982): 525–540, <http://www.jstor.org/stable/2638743>.
5. This is in reference to the book of the Old Testament in which the first societies were Patriarchal. Biblical narratives of ancient societies and the first families we characterized by the Patriarchal system. References to the Old Testament book shows that either religion or political authority were mainly taken up by the Father of a family or chief of the clan. Filmer equates this as kingly power.
6. See Robert Filmer, *Patriarcha and Other Writings*, ed. Johann P. Sommerville (Cambridge: Cambridge University Press, 1991), 23
7. Filmer, *Patriarcha*, 10.
8. *Ibid.*, 7
9. Filmer, *Patriarcha*, 7-9.
10. *Ibid.*, 9
11. *Ibid.*, 15,16
12. The Old Testament is written in the Hebrew language which is the ancient language of the Israelites.
13. J. P. Sommerville, "From Suarez to Filmer: A Reappraisal," *The Historical Journal* 25, No. 03 (September 1982) xxii, <http://www.jstor.org/stable/2638743>.
14. *Ibid.*, 10
15. Filmer attacked Bellarmine and Suarez in his book *Patriarcha*. He refutes their social contract theory. In this paper, Bellarmine is taken out in particular to examine Filmer's main points. Robert Bellarmine is a 16th century cardinal. Filmer referred his book *De Laicis*. Francisco Suarez is a Catholic

- theologian, and Filmer cited his book, *De Legibus*.
16. Filmer, *Patriarcha*, 5
  17. Ibid., 6
  18. Ibid., 6
  19. Ibid., 5 Bellarmine's words are taken directly from Filmer's quotation in *Patriarcha*.
  20. Ibid., 6
  21. This is basically what the medieval thinkers do. They explain political theory by using the scripture as their starting point. Augustine and Aquinas are two significant thinkers on this matter. Filmer simply differs in his interpretation of the scripture.
  22. Filmer, *Patriarcha*, 20.
  23. Ibid., 20
  24. Ibid., 21
  25. Filmer, *Patriarcha*, 3
  26. Concerning this Peter Laslett, editor of *The Two Treatises of Government* suggest that this relational aspect of politics with religious worldview is exactly what Locke needed to clarify.
  27. See John Locke, *Two Treatises of Government*, ed. Peter Laslett (Cambridge: Cambridge University Press, n.d), 69
  28. Filmer, *Patriarcha*, 2
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## Impact of Microfinance on Socioeconomic Development

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*[Microfinance through SHG has been originated long back. Provision of microfinance was intended to help poor people, especially women, to start some livelihood activity and come out of poverty. This also leads to many changes in the lives of poor women and their household. This study focuses on the impact of microfinance on the socioeconomic development of the microfinance clients who were members of SHG in Delhi as well as impact on their household]*

The concept of microfinance is not new in the financial world. It has been there since ages. In modern times it was popularized by Dr. Muhammad Yunus. Microfinance is the providing of financial and non-financial services by Micro Finance Institutions (MFIs) to low income people who do not have collateral security to take loan and start some income generating enterprise. (Ledgerwood, 1999 and Khandker, 2006).

Microfinance institutions around the world have been inventive in providing products and services that allow people from accessing formal financial services by overcoming hurdles such as collateral requirements, male or salaried guarantor requirements etc. The poor pull

together their savings and deposit them in banks; in return, they obtain easy access to the loan with a small rate of interest to start their micro level enterprises (Syed M, Schuler, & Riley, 1996). Kazi (2007) asserted that doing business contributes to women's welfare and it also contributes to their empowerment. So, availability of funds for enterprise and working capital is particularly important for women's empowerment. With training from some MFI or NGO, women can have increased decision-making power which will earn them respect at home and in the community.

Formally, 'microfinance' was acknowledged with pioneering work by Mohammed Yunus of Bangladesh. In India, this concept was strengthened by SEWA by forming an urban cooperative bank for providing banking services to poor women. However, the Self-help-group (SHG) concept in India expanded with the

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support from NABARD by the launch of SHG bank linkage program in 1992. Today there are many microfinance models existing in India and there are many Microfinance institutions in different legal forms that provide microfinance to poor and low income individual.

All these institutions are providing microfinance. Microfinance to SHGs may be considered as a vivacious option for meeting the financial needs of the low income people and poorer sections of the society. In India it has been seen as an instrument to fight poverty. Infact, even worldwide Microfinance has been taken as a development tool that has its primary aim of alleviating the poverty.

Microfinance has contributed to break the vicious circle of poverty and helped to have access to increased investment and income (Marconi and Mosley, 2006).

The present research paper is an attempt to study the impact of Micro-Finance and Self-Help-Groups (SHGs) on the socio-economic development of people.

### **The Concept**

Microfinance refers to the provision of financial products to the low income people. But in the provision of microfinance products through group mechanism clients also receive many other services either from group or from the NGO, MFI or any other institution that is involved in provision of microfinance. SHG is one of the group lending methodology of microfinance in India. Theoretically, microfinance is known as a microcredit or microlending in which there is provision of small working capital to self-employed or self-employment-seeking poor (Basu and Srivastava 2005).

Self Help Group or SHG is a group of ten to fifteen women of same socioeconomic background who collectively engage themselves in saving and lending activities at micro level. This group is usually formed through an intermediary organisation. NGOs have emerged as the major Self Help Promoting Institutions (SHPIs).

Socioeconomic development can be understood from various perspectives and in various circumstances. In this study, an attempt has been made to understand the improvement in economic and social wellbeing of the microfinance clients and their household members. Socioeconomic development here refers to improvement in clients and their household income, saving, health facility, education, respect and standard of living.

### **Literature Review**

There have been many researches and studies being done to analyze the impact of microfinance in various parts of the world. Hulme (1997) has asserted that microfinance programs have the assumption that an intervention can lead to change in positive manner in the lives of poor. Hashmi (2006) in his study found that approximately 5% of borrowers can come out of poverty each year. Borrowers, by having microfinance and using it in effective manner will have better schooling for their children, better health as well as women empowerment.

A study conducted by Swain and Varghese (2009) reported that those members who participated in microfinance program have a higher income than non-members, though the length of membership has no impact. Pitt and Khandker (1998) advocated that if BDT (Bangladeshi Taka) 100 lent to a woman then household consumption will increase by BDT18 whereas if it will be lent to a man then household consumption will increase by BDT11.

Ramananda Singh and Dhaneshwar Singh (2014) conducted a survey in Manipur and found that there is a significant improvement in overall economic empowerment index of MFI's clients after joining the microfinance programme. It is also found that social empowerment index of sample SHG members is significantly increased after joining the microfinance programme. They also found that there was an improvement in overall Economic and Social Empowerment index of MFI's clients after joining the microfinance programme.

Vetrivel, S. C. et al. (2010) bring into being that microfinance through Self-help group bank linkage program have been helpful to meet the financial needs of the poor and also strengthen the capacities of the poor leading to their empowerment. In this research Vetrivel et al., found that microfinance is helpful in solving the problems of inadequate housing and urban services.

A study based on empirical data collected from the Rajnandgaon District of Chhattisgarh proves that SHG is an important tool for socioeconomic development of women. There were improvements in terms of decision-making power of women in family, position in the family and living standard of households. Thus microfinance helps in long-term benefits, economically and socially (Baghel, 2015).

Nasim Shah Shirazi used the data collected by PPAF to analyze the socio-economic impact of microfinance on the borrowers in Pakistan. He used combined approach and difference of method. He found that out of borrowers only thirty percent were poor and rest were non-poor on comparison with the poverty line of Pakistan. He finds that there was positive net effect of microfinance on household income, consumption, assets, household facilities, especially electricity and water connection and expenditure on social events. He also analysed that poor borrowers normally borrow to smoothen their consumption rather than doing some business or income generation. Also, the impact of increase in assets was not much. (SHIRAZI, 2012).

Another survey in the northern Gujrat shows to analyze the impact of microfinance services on rural women empowerment. By using multiple regression it was discovered that four factors i.e. socio-economic status upgradation, autonomy for life choices, women's position in the family/society and positive approach towards child development can significantly influence the lives of rural women. Also, it was asserted that as women start to earn their respect in the family increases. Also they felt more involved in family decision-making (Modi, Patel, & Patel, 2014).

SHGs are basically based on mutual trust, cohesiveness and spirit of thrift. Here collateral free lending is made to the needy. This helps them in capacity building and empowerment. As per NABARD reports, repayment rate has been 90%. Many researches have asserted that starting an enterprise through microfinance also leads to socio-economic development, reduction in poverty, and employment generation (Austin, Stevenson, & Wei-Skillern, 2006; Audretsch, 2012).

London and Hart (2011) gave a concept called Base of Pyramid (BoP). He says that opportunities should be created for people who are at the base of the pyramid and earning US\$2 a day. In this concept he talks about how to take in people who are at the base of the pyramid in the socio-economic development of the country. McKiernan (2002 & De and Sarker (2010) argued that SHG does enhance qualitative equality for women socially, enhances decision-making capacity and encourages participation in democratic, economic spheres of life.

However, there is literature that does not assert positive impact of microfinance. Dhara and Nitra (2005) did a study in West Bengal and found that SHG members do not have enough confidence to start some activity on their own and also they are not empowered. These members were not trained enough to maintain records and books of accounts. Garikipati (2012) discovers that providing funds to women helps households to diversify their livelihoods and reduce their vulnerability to shocks, but it fails to empower women.

Banerjee et al. (2013) used data from the slums of the Hyderabad in Andhra Pradesh in 2005-2007 and found that there was no impact of microfinance institutions (MFIs) on women's decision-making. So, there exists plenty of literature, which is either in favour as well as against Microfinance.

### **Objective**

Objective of this study is to find out the benefits of Microfinance to the SHG

members. Specifically, impact of microfinance has been seen on various socioeconomic parameters.

### Research Methodology

To conduct this research a schedule was presented to 40 SHG members. This SHG was an all- women SHG. These members were approached through an NGO in Delhi that is engaged in Microfinance activity. Questions were asked regarding various socioeconomic benefits that has been felt by clients.

Data were collected by making field visits to the JJ Colony in Bharat Vihar, Sec-15, Kakrola, Dwarka and JJ Colony of Shiv Vihar in Delhi in the last months of 2016 and survey was conducted. Likert scale was used to get respondents' opinion for various questions. Results have been presented below.

### Result and Analysis

#### Age of Respondents

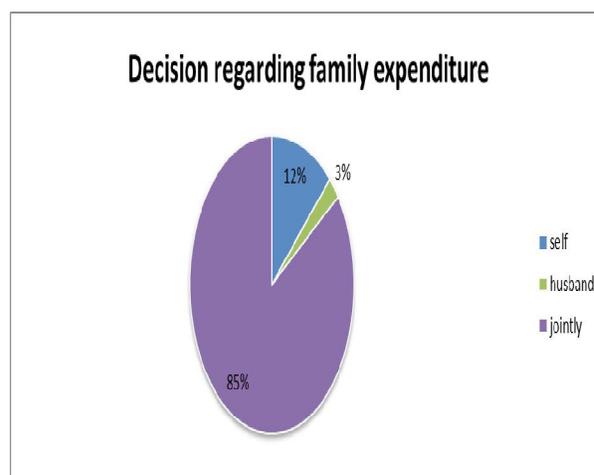
On looking at the age distribution of respondents we have found that in our sample, 83% of the women that are participating in the SHG, are in the age-group of 25 years to 44 years. Remaining women were in the age-group from 45 to 64 years.

#### Respondents' Willing To Be In SHG

On asking about if the respondents would like to be in SHG, then all the respondents agreed. All of them want to be in SHG to access livelihood services. Only one among forty respondents said that being in SHG helps her to negotiate with traders. This result shows that the women are really getting benefits by being in SHG. Being in SHG has helped them to learn from others. All respondents feel that being in SHG has been beneficial for them in many ways. They were able to start some business activity or meet their emergency needs by being in SHG.

#### Who takes decision regarding family expenditure?

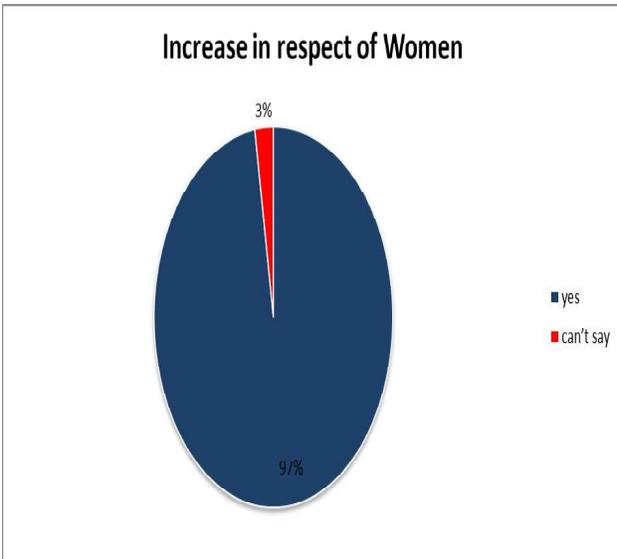
	FREQUENCY
SELF	5
JOINTLY	34
HUSBAND	1



Decision regarding family expenditure shows the confidence of family in woman' decision-making power and her respect by other family members. 85% said that decision is taken jointly by them and their husbands or other family members. It shows the importance of say of the household members. Majority of women reporting joint decision reflects that there is no such problem of male dominance in the household. Well there are 5 respondents who said they themselves take the decisions as they take all care of all family members. And only one respondent said that husband takes the decision.

#### Increase In Respect Of Women

	FREQUENCY
YES	39
CAN'T SAY	1
NO	0



been increase in their respect. Being associated with SHG has helped them to earn respect in the family as they have helped their husbands in arranging money for their business or family needs. Those women who have started tailoring feel economic independence as well. It has helped them to get respect socially also.

**Impact on Socio -Economic Development of Members and Their Household.**

To analyse the socio-economic development following questions were also asked, in addition to the above mentioned .Most of the respondents have agreed with the fact that there has been socio economic development due to their participation in SHG and getting loan.

On being asked about increase in respect of women, .97% of women have felt that there has

	Strongly Agree		Agree		Neutral		Disagree		Strongly Disagree		Total
	%	Freq- uency	%	Freq- uency	%	Freq- uency	%	Freq- uency	%	Freq- uency	
Income from activity started after taking loan sufficient to meet family expenditure	17.5%	7	65%	26	15%	6	2.5%	1	0%	0	40
Increase in Monthly Income	22.5%	9	50%	20	25%	10	2.5%	1	0%	0	40
Decreased depend- ence on moneylen- ders, friends relatives	42.5%	17	57.5%	23	0%	0	0%	0	0%	0	40
Saving increased	35%	14	55%	22	10%	4	0%	0	0%	0	40
better financial situation	17.5%	7	65%	26	17.5%	7	0%	0	0%	0	40
able to express opinion freely and in a better way in the local body meetings than before	32.5%	13	67.5%	27	0%	0	0%	0	0%	0	40
family have better access to education than before?	2.5%	1	67.5%	27	30%	12	0%	0	0%	0	40

able to take proper health care	5%	2	87.5%	35	7.5%	3	0%	0	0%	0	40
living standard of the family has improved	25%	10	67.5%	27	7.5%	3	0%	0	0%	0	40

**Able to meet family expenditure**

On asking about were the families able to meet their family expenditure sufficiently after taking loan, 83% respondents were in favour. 15% were neutral and 3% disagreed. Although one respondent has disagreed because she feels that she should have more money to spend. This also conveys that there has been economic development of individuals.

**Increase in Monthly Income**

23% strongly agree and 50% agree that there has been increase in monthly income. 25% are neutral and 3% disagree. Thus, large percentage of respondents are in favour that there has been an increase in their income. This also tells that there has been economic development of the individuals.

**Decreased dependence on Moneylenders, friends and relatives**

100% respondents were in affirmative in their answers that due availability of microfinance loans reduced their dependency on moneylenders and other relatives. 42% strongly agree and 58% agree in this regard. It is a great development as reduced dependency on moneylenders has brought a great saving in terms of high interest payments. Also, it has increased their confidence and self-respect as they are no longer dependent on their family members for their fiscal needs. Thus, it is an important indicator of socio economic development.

**Increased Saving**

On being asked about increase in savings, 90% of respondents are in favour (35% strongly agree and 55% agree) and 10% are neutral. It also indicates socioeconomic development of individuals.

**Better financial situation**

After getting loan many respondents have felt an improvement in their financial situation. 17.5% strongly agreed to it and 65% agree, which is a good indicator of development. 17.5% were neutral in their reply to this query.

**Able to express your opinion freely and in a better way in the local body meetings than before**

100% respondents agreed to this that they could express their opinion freely and in a better way in the local body meetings than before. Apart from monetary help, being in SHG helps them to develop self-confidence. They learn about meetings and put their opinions in front of others. 32.5% of respondents have strongly agreed to it and 67.5% have agreed to it.

**Better Access to education than before**

2.5% strongly agree and 67.5% agree that they had better access to education for their family. But 30% are neutral about it. There are still some steps required to improve education access for these people. As those who are neutral they said they wanted to send their children to some good school so that they could have better education opportunity.

**Able to take proper healthcare**

92.5% agree to this that they have better access to healthcare. In fact, many respondents reported that during the time when diseases like Dengue and chickengunia were on high they were able to get proper treatment from government dispensary or by private doctors. However, 7.5% people were neutral about this.

**Improvement in Living Standard of the family**

92.5% have favoured that there has been improvement in Living Standard of the family.

67.5% of respondents have agreed to it and 25% have strongly agreed to it. Except 7.5% which are neutral to it. Thus it can be said that microfinance had impacted lives of respondent in a positive way.

### Conclusion

Microfinance was provided to bring changes in the lives of poor and low-income people. It was intended that provision of these small amount of money to economically active poor and low income people will help them to start some income generation activity to earn a livelihood. But this has also resulted in many other changes in the lives of people who borrowed these small amounts as well as in the lives to their family members.

After analyzing the results of this survey, it can be concluded that there had been a positive impact of microfinance on the socioeconomic development of respondents and their household. Since the major finding of this paper is based on data collected through a sample survey; however small sample size is one of the limitations of this study. But still this study gives an insight into the positive impact of microfinance on socioeconomic development.

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## Home Science: A magical field of self management

Dr. Anjuly Sharma\*

*[“Home science education is worth life education”. From time immemorial down the ages of civilization, “Home and Family” has been the core of all human development and the society at large. By catering to the physical, emotional and spiritual needs of the members, the home gives meaning to life and refines the life of citizen leading to better living and thus building a healthy and developed country. Home science can be defined as “Education for better living”. It explores the plausibility of the establishment of the perfections in the social orders starting from the home life to the community level. On the whole, the goals of Home science can be spelt out as “for prosperous living and achieving the highest happiness”. Home science is the science of home, the house in which we live, the food we eat, the clothes we wear and all the resources we use.]*

**H**ome science is a dynamic and ever-growing field of education. It is an applied field built upon both the discipline of science and humanities for the purpose of achieving the welfare and wellbeing of the family in an ever-changing society. It is the education for “better living” and the core of this education is the “family ecosystem”. It is the study of reciprocal relations between the family and its natural and man-made environments.

The only issue with Home Science is that it is stereotyped by its name so people believe it's all about cooking, stitching and doing home maker's tasks... but that's a big misunderstanding. Home science courses nowadays offer dietitian

and nutrition subjects, resource management, fashion or textile designing, communication and development, psychology and child development, gender issues and many such subjects which should actually be mainstreamed in every course but are taught only in Home Science.

Home economics, often referred to as family and consumer sciences (FCS) and home science, is the occupation and subject of study that offers with the economics and management of the house and neighborhood. The area deals with the relationship between participants, households, and communities, and the environment where they are a subject of be trained.

FCS is taught in secondary schools and universities, vocational colleges, and in adult schooling centers; students incorporate females

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and guys. It prepares scholars for homemaking or legit careers, or to guide in getting ready to meet real-lifestyle's obligations at residence. As an educational career, it entails educators within the area and human services' experts.

### **History of Home Science in India**

The teaching of Home Science in India has a short history. Between 1920 to 1940, under the British administration. Home Science referred to as domestic science, home craft or domestic economy was introduced in some schools & colleges. The Princely State of Baroda was one of the first to introduce home science in secondary school. The history of home science at college & university was made in 1932 at Delhi, in Lady Irwin College. Then in 1938 Madras University accepted home science at the degree level and the well known & pioneering home science colleges in Chennai were the Queen Mary's College and the Women's Christian College, which appeared in the Indian horizon in 1942.

The Avinashilingam Home Science College at Coimbatore, headed by Dr. Rajammal P. Devadas, contributed greatly towards the expansion of this interdisciplinary course at various levels, starting from School to Ph.D.

The Agricultural Institute of Allahabad had also started a Home Science diploma course in 1935 and it became a University Level Department in 1945. Other outstanding home science colleges, which have developed since 1950, are Universities at Coimbatore. Luthiana, Bombay, Udaipur & Tirupathi. Then in mid-1960s to 1970s, Agricultural Universities recognized the need for teaching home science.

The Home Science Association of India had taken its roots at Baroda under the guidance of Dr. Flemmie P. Kittrell, Dr. Leela Shah and Ms. Dorothy Pearson, in 1951. The first convention of the association met at Chennai in 1952 where the constitution of the Association prepared by Ms. Pearson of Women's Christian College, Chennai, was adopted. The broad objectives of the Association are to raise the standard of home science education in schools and colleges and to

make homes and families healthier and happier. The publication of the Association is The Indian Journal of Home Science. The Indian Home Science Association has been represented at the International Federation of Home Economics.

### **Significance of Home Science Education**

The development of Home science education reflects social pressures that are evident around the turn of the century. It is a need-based, professionally oriented education to assist family and community towards improved living. In the context of growing pressures in the work environment and external world, the family assumes a significant role in shaping the citizens of tomorrow. The family is the main factor which protects the individuals from all external forces and provides the right type of atmosphere for children to grow into strong and independent personalities.

Home science, then becomes the key subject in shaping the future course of our lives, as it equips the future citizens with relevant knowledge, competencies and prepares them to become efficient custodians of the nation's future. Thus, the importance and significance of Home Science education can be discussed as follows:

- i. Use of scientific knowledge in managing Home life:** Great advances have been made in the areas of health, nutrition, textile, psychology, housing and managerial skills, which the home maker requires in her day-to-day life of managing and maintaining the household. Hence, it is essential that such knowledge and skills are made available to every home maker for creating a healthy, happy and enriched family life.
- ii. Use of available services and facilities:** Modern day society has changed a great deal in terms of availability of various services to each and every household. Therefore, a formal and systematic approach of understanding and utilizing these services has become necessary as a preparation for home making. Moreover, use of modern technologies, its maintenance and

management also are of great importance, which Home Science education tries to fulfil.

- iii. **Economic necessities:** More and more women are working outside the home due to basically economic necessities. In this context, managing and balancing both household and professional life is essential. Home science education tries to train and educate one to make a perfect interface between these two spheres of a woman's life.
- iv. **Managing day-to-day family affairs:** Human relations are undergoing sea- change for the last few decades. Family values and ethos are severely affected. People are becoming more and more individualistic in nature, contrary to our Indian notion of collectivism. Thus, children are growing up in a very complex psychological environment and thus leading to very many problems found among children in general and the problems of working women, elderly people in particular. Today family problems are on rise, leading to various types of domestic violence, abuse, crimes etc. Home Science education tries to educate and help acquire the ability to manage this crisis at right time with proper corrections.
- v. **Preparing for a healthier and purposeful life:** Happiness and peace in the family are the goals of purposeful family life. Home Science education tries to create an environment and outlook, which will enable people to live richer and more purposeful lives. It tries to provide a wholesome knowledge and attitudes towards family health (both physical and psychological), nutrition, child care, home decoration, use of clothing, elderly care and management during risk and eventualities. It tries further to enrich the lives of each and every member of the family through better understanding of the human relationships.
- vi **Family Life Education:** Home science education helps in preparing for home-making, in the development of right values,

appreciation, and understanding for better family life. It enables the pupils to understand the functions of parenthood, responsibilities of family membership and management of one's resources. It helps them to develop a sound philosophy of personal and family living. Understanding oneself (in terms of strengths and weaknesses) and others is the basic essence of family life. Moreover, it helps us in careful weighing of and balancing competing demands and making intelligent selections and decisions.

Thus, the objective of Home science education is to foster the growth, development and wellbeing of individual's families and communities, utilising the findings and advances of science and technology. The overall objectives of Home science education aim at:

1. To foster the growth, development and well-being of individuals, families and communities in utilizing the findings and advances of science and technology.
2. To achieve family happiness and overall well-being of the society.

### **Studying Home Science may soon be compulsory for boys to redefine gender roles**

A draft proposal has been prepared by the Women and Child Development Ministry regarding making Home Science compulsory for boys at schools. If the Union Cabinet approves it, the same will be implemented. The draft National Policy for Women, 2017, approved recently by a group of ministers, has been sent to the Cabinet, according to a ministry spokesperson. (Source: India Today news)

#### **About the draft**

- The draft makes several recommendations seemingly aimed at redefining gender roles starting at a young age, creating new employment opportunities for women as well as providing tax relief to them
- It proposes that the HRD Ministry would redesign school curriculum to promote gender sensitivity as well as make Home Science

and physical education compulsory for both girls and boys

- It also seeks to encourage working women and proposes pay parity, tax exemption for women-only organisations, mandatory daycare centres in corporates and commercial zones as well as housing complexes
- The proposal also offers tax relief to widows and divorced women.
- Recommends promoting women drivers for school buses, a move that is not only likely to generate employment opportunities for women but also expected to curb sexual crimes against school students.

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## Socio-economic status of Tribes of Wayanad (Kerala)

Dr. P. S. Joseph\* & Raimol Pappachan\*\*

*[Development is a slow process of civilization that aims at the provision of increased opportunities to all the people for a better life. In order to attain development, it is essential to promote social justice and efficiency of production through more equitable distribution of income and wealth and the provision of greater variety of facilities like education, health services, nutrition, housing, etc. Under the strategy of tribal development, the state government has been implementing a plethora of legislative measures and various tribal development programmes for the socio-economic transformation of the tribal communities, so as to uplift them socially and economically. As a matter of fact, various welfare measures and constitutional protection had made some marginal improvements in the lives of these indigenous people as revealed by various indices relating to literacy, health, livelihood etc. In spite of implementation of several schemes, there is a considerable gap in the standard of living indices of the tribes and other social groups. This study aims for a comparative study of the demographic and socio-economic dimensions of the Paniya, Krichiya and Kattunaikka tribal communities in Wayand, Kerala state, especially on the basis of standard of living. The levels of socio-economic development vary considerably not only between non-tribal and tribal population but also between one tribe and another tribe and among different subgroups of the tribes. The discussion clearly furnishes the status of the tribes in the socio-economic and demographic parameters. It ultimately reveals that Paniya and Kattunaikka tribes are lagging behind the Kurichiya tribe in socio-economic aspects. Further, this study recommends 'area-specific' and 'tribe specific' developmental programmes with the active participation of the tribal communities for their upliftment.]*

India has been rightly described as the melting pot for races and tribes with nearly 700 distinct tribes notified under Article 342 of

the Constitution of India, spread over different States and Union Territories of the country.<sup>1</sup> The tribals are the autochthonous people of the land who are believed to be the earliest. As per 2011 Census, tribal population in the country is 10,42,81,034 which is 10.4 % of the country's

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population – the largest proportion in any country globally.<sup>2</sup>

Tribal population of Kerala is living on the hill ranges, mainly on the Western Ghats, bordering Karnataka and Tamil Nadu.<sup>3</sup> In Kerala there are 36 communities listed as Scheduled Tribes. The total tribal population according to 2011 census is 4, 84,839 which accounts for 1.45 per cent of the total population of the state. Wayanad district recorded the highest percentage of tribal population (18.53%) and Thrissur district with lowest percentage (0.30%).<sup>4</sup> The Tribal population of Wayand is 1,51,443. The Integrated Tribal Development Project (ITDP) survey conducted in Wayanad has identified five major tribes in Wayanad district - Paniyan, Adiyen, Kuruman, Kurichyan and Kattunaikkan and they together account for 73% of the tribal population of the district.<sup>5</sup>

In the past tribal traditional society the inequalities were marginal or minimum. However, the present situation is different, the tribal traditional homogenous society is increasingly becoming a class society. There has come green revolution in tribal agriculture. Some of them have entered in government jobs and a few of them have become professionals.<sup>6</sup> Wherever possible the tribal people are trying to save their little traditions by reversion to variety of their own culture of the past. In recent times the developmental activities in rural India among the tribal communities have created a great deal of strain and stress in tribal society posing threat to their identity.<sup>7</sup>

## Objectives

1. To review the socio-economic profile of the Paniya, Kurichiya and Kattunaikka tribal communities in the study area.
2. To assess and compare the standard of living of the Paniya, Kurichiya and Kattunaikka tribal communities in the study area.

## Methodology

This study is based on the data collected from the 598 tribal households of Wayanad district by following stratified sampling method. Wayand district is selected as it has the highest percentage of tribal population. The population in the study is the conglomeration of three different tribal communities namely Paniya, Kuruchiya and Kattunaikka from one minicpaity and four panchayats of Mananthavady taluk in Wayanad district. A structured interview schedule is used for collecting data from the households and the collected data were analysed with the help of statistical tools.

## Social Status of the tribal communities

The bio-social status stems on the type and ownership of housing, availability and type of toilets, drainage facility, and accessibility of safe drinking water, availability of water pumps, energy used for lighting and educational status of the tribal households which are the crucial determinants of standard of living.

**Table No. 1**

### Distribution of the tribal households by social characteristics

Characteristics	Category	Paniya		Kurichiya		Kattunaikka		Total	
		N	%	N	%	N	%	N	%
Gender	Male	206	77	184	85	87	76	477	80
	Female	61	23	33	15	27	24	121	20
Age Group	Below 20	-	-	-	-	1	.9	1	.17
	20-29	13	4.9	4	1.8	13	11.4	30	5.02

	30-39	53	19.8	27	12.5	21	18.4	101	16.89
	40-49	80	30	82	37.8	34	29.8	196	32.78
	50-59	39	14.6	44	20.3	21	18.4	104	17.39
	Above 60	82	30.7	60	27.6	24	21.1	166	27.75
Type of Housing	Hut	28	10.48	12	5.53	27	23.68	67	11.2
	Kutchra	8	3	0		0		8	1.34
	Semi-Pucca	150	56.18	73	33.64	56	49.13	279	46.66
	Pucca	81	30.34	132	60.83	31	27.19	244	40.8
Ownership of Housing	Own	37	13.85	22	10.14	27	23.68	86	14.38
	Government Provided	224	83.9	137	63.13	85	74.56	446	74.58
	Partly Govt Provided and own	6	2.25	58	26.73	2	1.76	66	11.04
Availability of toilets	Available	162	60.7	193	88.9	77	67.5	432	72.2
	Not available	105	39.3	24	11.4	37	32.5	166	27.8
Type of toilets	Permanent	106	65.4	184	95.3	47	61	337	78
	Temporary	56	34.6	9	4.7	30	39	95	22
Drinking water	Available	155	58.1	185	85.3	84	73.7	424	70.9
Water pumps	Not available	112	41.9	32	14.7	30	26.3	174	29.1
	Available	1	.6	32	15.3	0	0	33	7.38
Electricity	Not available	266	99.4	185	84.7	114	100	565	92.62
	Available	166	62.2	209	96.3	76	66.7	451	75.4
	Not available	101	37.8	8	3.7	38	33.3	147	24.6
Educational status	Illiterate	151	56.7	60	28	85	74	296	49
	Primary	45	17	32	15	10	9	87	15
	Upper Primary	49	18	41	19	8	7	98	16
	High school	21	8	74	34	10	9	105	18
	Higher Education	1	.3	10	4	1	1	12	2
Medical facility	Less than 1 Km	133	49.8	108	49.8	3	2.6	244	40.8
	1 Km – 3 Km	91	34.1	62	28.6	46	40.4	199	33.3
	3Km – 5Km	40	15	39	18	49	43	128	21.4
	More than 5 Km	33	1.1	8	3.7	16	14	27	4.5

Source: Field survey

In the present empirical study there are a total of 598 Paniya, Kurichiya and Kattunaikka households consisting of 477 (80%) male households and 121 (20%) female households. There are 267 households of Paniya tribe, out of

which 206 (77%) are male households and 61 (23%) are female households. The male households among Kurichiya and Kattunaikka tribes are 184 (85%) and 87 (76%) whereas the female household members are 33 (15%) and 27 (24%) respectively. The 40 – 49 age category has highest percentage of 30% (app) for all the

tribes as well as for the total tribal population. The population belonging to 20 – 29 age category is smaller in percentage (10%).

It is observed from the table that majority of the tribal households live in semi-pucca and pucca houses and percentages are 86.5% Paniya, 94% Kurichiya and 76% Kattunaikka respectively. More number of families live (75%) in government houses. Among the tribes Kattunaikka households' ownership of houses (24%) is higher than the Paniya (14%), while 10% Kurichiya has own houses.

It is to be noted that the self-built Paniya and Kattunaikka houses are either huts or kutchas whereas Kurichiya self-built houses are hutments and pucca houses. There are tribes in total who are living in 75.4% electrified and 24.6% non-electrified houses respectively. 96.3% of Kurichiya tribe is living in electrified houses. In Paniya and Kattunaikka tribes, about 1/3 of the households are living in non-electrified houses.

The study reveals that for all tribes 72.2% possess latrine facility and 27.8% do not have latrines. Paniyas are more reluctant to use toilets and only 60.7% of them possess latrine facility, 67.5% of Kattunaikkas and 88.9% Kurichiyas have the availability of latrine facility. The data indicate that the permanent type of latrines used by the Paniya, Kurichiya and Kattunaikka tribes are 65.4%, 95.3% and 61% respectively. It is

noted that the tribals have no any separate area for drainage and waste disposal.

The survey revealed that overall 71% of the households have sufficient drinking water throughout the year. Kurichiya community has the highest percentage (85.3%) of households having drinking water facility. They have own wells and tap facilities than the communities of Kattunaikka (73.7%) and Paniya (58.1%). Only 7.38 per cent have the availability of water pumps, while 92.62 have no water pumps.

Among 267 sampled Paniya households literacy rate is 43.3%. The literacy level of Kurichiyans (72%) is comparatively better than that of Paniya (23%) and Kattunaikka tribes (26%). One can trace disparities in community related to literacy rate. The medical facility within less than 1 KM is available to about 50 per cent Paniya and Kurichiya tribes, while only 3 per cent Kattunaikka tribe has this facility. For about 43 per cent of Kattunaikka tribe, the medical facility is available within 3 Km – 5Km category.

### **Economic Conditions of the tribal communities**

In addition to social factors, the economic conditions also determine the standard of living of the people. The main dimensions in the economic profile like occupational status, physical assets like land and housing, value of consumer durables, distribution pattern of household income and savings among the sampled units are also analysed in the table below.

**Table No.2  
Distribution of the tribal households by economic characteristics**

Characteristics	Category	Paniya		Kurichiya		Kattunaikka		Total	
		N	%	N	%	N	%	N	%
Occupation	Coolie	206	77.2	73	33.6	82	71.9	361	60.36
	Farmer / cultivator	8	3	92	42.4	10	8.8	110	18.39
	Forest laborer	-	-	-	-	2	1.8	2	.33
	Animal husbandry	-	-	-	-	2	1.8	2	.33
	Production of medicine	2	.8	6	2.7	-	-	8	1.34

	Estate laborer	9	3.4	3	1.4	-	-	20	3.35
	Construction and related work	9	3.4	3	1.4	-	-	12	2
	non-Agricultural labourer	4	1.5	6	2.8	2	1.8	12	2
	Service (Govt/Pvt)	-		26	12	1	.9	27	4.53
	Unemployed	29	10.9	8	3.7	7	6.1	44	7.37
Physical assets	Below 50000	21	7.9	2	.9	19	16.7	43	7.2
	50000 - 100000	4	1.5	1	.5	-	-	5	.8
	100000 - 200000	27	10.1	3	1.4	4	3.5	34	5.7
	200000 - 300000	74	27.7	10	4.8	18	15.8	102	17.1
	300000 - 400000	88	33	25	11.5	22	19.3	135	22.6
	400000 - 500000	29	10.9	24	11.1	28	24.6	81	13.5
	500000 - 1000000	23	8.6	107	49.3	18	15.8	148	24.7
	Above 1000000	1	.4	45	20.7	4	3.5	50	8.4
Consumer durables	No assets	115	43	6	2.74	52	45.62	173	28.93
	Below 2500	40	15	19	8.75	9	7.89	68	11.37
	2500 - 5000	8	3	8	3.63	5	4.39	21	3.52
	5000 - 10000	7	2.5	9	4.15	7	6.14	23	3.85
	10000 - 20000	48	18	13	6	10	8.77	71	11.87
	20000 - 30000	39	14.5	102	47	25	21.93	166	27.76
	30000 - 40000	10	4	45	20.73	6	5.26	61	10.2
	40000 - 50000	0	0	2	1	0	0	2	.33
Above 50000	0	0	13	6	0	0	13	2.17	
Monthly per capita income	Below 1000	106	39.7	28	12.8	51	44.7	185	30.9
	1001-2000	138	51.7	109	50.2	48	42.1	295	49.4
	2001-3000	16	6	39	18	10	8.7	65	10.9
	3001-4000	5	1.9	14	6.5	2	1.8	21	3.5
	Above 4001	2	.7	27	12.5	3	2.7	32	5.3
Saving	Yes	135	50.6	146	67.3	29	25.4	310	51.8
	No	132	49.4	71	32.7	85	74.6	288	48.2

Source: Field survey

It is revealed from the table above that majority of the households in the tribal communities are

engaged either in coolie work or in agricultural activities. The households working as coolie are 77 per cent, 34 per cent and 72 per cent among

Paniya, Kurichiya and Kattunaikka tribal communities respectively. However, it is observed that about 42 per cent of the Kurichiya tribe is farmers or cultivators. The households employed in service sector are only about 5 per cent; while among them 96 per cent belong to Kurichiya community. Physical assets include land and housing of the households.

The table shows that regarding asset ownership about 61 per cent of Paniya tribe belong to the category of Rs 200000 – Rs 400000. Among Kattunaikka tribe the households having asset ownership worth between Rs.3, 00,000 to Rs.500000 are 44 per cent. It is noted that about 49 per cent of Kurichiya tribe has assets worth Rs.500000 to 1000000; while 21 per cent has above Rs.1000000.

Majority of Paniaya and Kattunaikka tribes has no consumer durables. However, 47 per cent of Kurichiya tribe has consumer durables worth Rs 20000 – Rs 30000. 40 per cent of the Paniya tribe and 44 per cent of the Kattunaikka tribe have below Rs.1000 monthly per capita income. The per capita income in the category of Rs.2000 to 3000 among Paniya, Kurichiya and Kattunaikka communities are 52 per cent, 50 per cent and 42 per cent respectively. Even though the deposited amount of money in the accounts is mere low about 52 per cent of them have bank accounts.

### Standard of Living index (SLI)

The socio-economic conditions of the people are generally considered as the main indicators for the measurement of standard of living. Standard of Living Index (SLI) is an index constructed to understand the general living conditions of tribes of Wayanad viz., Paniya, Kurichiya and Kattunaikka. SLI has been assessed by taking into account of different indicators on living standards. Type and ownership of housing, availability and type of toilets, drainage facility, accessibility of safe drinking water, availability of water pumps, energy used for lighting, educational status, possession of land, physical assets and consumer durables, level of income, saving and availability of medical facility etc. are used for the measurement of standard of living Index.

Each indicator was given different scores. The minimum value shows the poor quality of living and the maximum value shows the best quality of living available in the tribal region. So, 45 are the maximum score and 8 is the minimum score if there is 100 per cent response rate. The scores are grouped into three categories as Low SLI, Medium SLI and High SLI on the basis of the values of the indices as below 20, 20-30, and Above 30 respectively.

The table below enlightens the standard of living of Paniya, Kurichiya and Kattunaikka tribes.

**Table No.3**  
**SLI (Standard of Living Index)**

Tribe	SLI			Total
	Low Level	Medium Level	High Level	
Paniya	235(88%)	32(12%)	0	267(100%)
Kurichiya	46(21.2%)	160(73.7%)	11(5.1%)	217(100%)
Kattunaikka	85(74.6%)	29(25.4%)	0	114(100%)
Total	366(61.2%)	221(37%)	11(1.8%)	598(100%)

Source: Field survey

Among the three tribes, the low level standard of living has been found among Paniya and Kattunaikka tribes with the huge percentages of

88 and 74.6 respectively. The Kurichiya tribe is comparatively better than that of the other two tribes. They accounted for a meagre 21.2 per cent in low level but a high percentage of 74 at medium level and high standard of living are observed

with 5.1 per cent. When we go for an overall standard level among the study sample, 61 per cent of the tribes are with low standard of living, 37 per cent are with medium standard of living and a very small percentage of 2 per cent in the high standard of living. The poor status of living is obvious among the various tribes.

### Conclusion

The analysis of the survey results reveals that most of the respondents from the Kurichiya community have a score value of SLI higher than the mean score value of SLI, while lower score value is observed among Paniaya and Kattunaikka tribes regarding to socio economic indicators. The SLI score of well-educated and higher income respondents have a high SLI score. As the educational status and income level of the Paniya and Kattunaikka tribes are far below their score value is less. The levels of socio-economic development vary considerably not only between non-tribal and tribal population but also between on tribe and another tribe and among different subgroups of the tribes.

The discussion clearly reveals that the socio economic and demographic parameters of Paniya and Kattunaikka tribes are lagging behind the Kurichiya tribe. This study recommends to upliftment programmes as 'area-specific' and

'tribe-specific' with the active participation of the tribes.

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## PERSPECTIVES ON WOMEN

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# Role of SHGs in Tamil Nadu

R. Nirmala Devi\*

*[Self-Help Groups (SHGs) have been functioning in India since 1990 and these were actually started in Bangladesh by Mohamed Yunus during the 1970s with the assistance provided by the World Bank. He had organized the rural poor women of Bangladesh into small groups of 10 to 20 members and trained them in the art of saving money for themselves and also for distributing the money saved with the bank as loan for the requirements of the needy female members of the SHGs. The successful story of this experiment had spread to other countries of the world, including India.]*

**R**ole of NGOs is crucial in the formation and development of SHGs in the villages and concentrated efforts are needed by promoting agency to bring people together by confidence building among them and making them to understand and accept the objectives of the scheme. The role of promoting agency is important in bringing cohesiveness in the group and orienting group members towards group action. The evolution process for the groups to emerge as a strong and vibrant entity would take at least 6-12 months.

## Significance of the SHGs

Since the 1990s, the concept of the group approach for the development of the poor people, with specific focus on women in the rural areas, has come to stay and is gaining momentum as the SHG approach, with the active support of the government's policy as well as that of the apex fiscal institutions such as the Reserve Bank of India, and the National Bank for the Agriculture and Rural Development. The experiments of the SHG approach, in many Asian countries and particularly in Bangladesh, have yielded a positive result with a sustainable development of the poor women in particular.

In March 2003, the total number of new SHGs provided with bank loans was to the tune of Rs.

3,85,560/- and cumulatively the number of new SHGs had become with a provision of loans to the tune of Rs, 15,320 million as on March 2003. About 90 percent of the SHGs belonged to women, among the regions in India; the southern region had the highest number of SHGs.

## The Role of Animators

Animators play an important role in the functioning of a SHG. She is expected to carry out the following functions:

- Convene and conduct women's group meetings at regular intervals
- Create awareness of present social position, objectives of the programs and motivate building up of team spirit and teamwork.
- Work for improvement of literacy and innumeracy of the group members.
- Disseminate information to members about Government's development and welfare schemes, especially in relation to health and family welfare education etc.
- Facilitate group to identify appropriate income generating activities for members, co-ordinate with banks for getting loans and ensure prompt repayment
- Train the members in the procedures of bank transaction

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- Motivate members towards collective thinking and action
- Work for improvement of social-economic development of members
- Ensure regular group savings by members
- Prompt updating and proper maintenance of minute book and all other account books

### **Growth of SHGs in Tamil Nadu**

The formation of the Self-help groups in Tamil Nadu got changed since 1989, with the help of a project called Tamil Nadu Women Development Project (Mahilar Thittam) which was jointly implemented by TNCDW Ltd, Indian Bank and NGOs. This project lays emphasis on the qualitative and socio-economic aspects of the development of women.

### **Tamil Nadu Corporation for Development of Women (TNCDW) Limited**

TNCDW Ltd was established for the empowerment of women in December, 1983 by the Government of Tamil Nadu. Its registered office is located in Chennai while its area of operation extends to the entire state of Tamil Nadu.

This corporation implements: (I) Tamil Nadu Women's Development Project (Mahilar Thitta.), (II) Setting up of Research Centers for women, (III) Entrepreneur Development Program for Women (EDP), (iv) District level training-cum-marketing centres, (V) Free Gas Connection to the newly married couples under poverty line, (VI) Assistance to vocation and skill training program (VTP), (VII) Assistance for formation of 25,000 SHGs and (VIII) Economic development project for Dindigul district for the socio-economic development of women throughout Tamil Nadu.<sup>1</sup>

### **Mahilar Thittam**

In Tamil Nadu 'MahilarThittam' scheme was announced in the Finance Bill for 1996-97. In the scheme it was proposed to promote 60,000 SHGs for the economic and social uplift of 10 lakh poor people. This scheme was proposed to cover the entire state. In memory of former Chief Minister of Tamil Nadu, Shri, C. N. Annadurai, this scheme was renamed with his mother's name as "Bangaru Ammaiyar Ninaivu Mahilir Thittam". At present, this Mahilir Thittam project is implemented in all the districts of Tamil Nadu both in rural and urban areas, including Chennai Corporation's limits. Tamil Nadu Women Development Project (Mahilir Thittam) is a process-oriented project which lays emphasis on the qualitative and socio-economic aspects of the development of women.

### **Objectives**

Unless the downtrodden people are built up with a certain financial impact, a nation cannot be called a developed one where it is to focus its attention mainly on the poorest of the poor women certain to BPL. For this purpose, at the first stage of Mahilir Thittam, SHG, consisting of 12-20 women is formed with the help of approved Non-Governmental Organizations wherein one Animator & 2 representatives would lead the group.

### **Mission**

The Mission of the Mahalir Thittam Self-Help Groups are (i) Economic upliftment (ii) Capacity building of poor and disadvantages women and (iii) and social development. It is intended to empower the down-trodden women including widows, destitute, handicapped and SC/ST women in order to lift them permanently above poverty line, enabling them for essential capacity building, motivating towards social development.<sup>2</sup>

The growth of SHGs in Tamil Nadu Since 2002 to 2012 is shown in Table 3.1,

**TABLE 1**  
**GROWTH OF SHG IN TAMIL NADU**

YEAR	NO. OF SHGS	TREND VALUE
2006-07	97,778	46863.82
2007-08	135,184	137,613.84
2008-09	203188	228,363.86
2009-10	289152	319113.88
2010-11	410385	409,863.9
2011-12	490675	500613.92
2012-13	549144	591363.94
2013-14	569443	682113.96
2014-15	633468	772863.98
2015-16	674956	863614

Source: TNCDW, Annual Reports (2006-2016)

The above table 1 shows that during the year 2015-16 number of self-help groups has been increased to 674,956 because Tamil Nadu government have motivated the women under various schemes of panchayat level federations.

From the Table 2 it is inferred that the formation of SHGs under Mahalir Thittam is continuously expanding and also the enrolment of women has exceeded. During the year 2002-03 to 2011-12 the formation of SHGs increased from 4114 to 120,452 and enrollment of women from 74505 to 50,37832.

**TABLE 2**

**The Growth of Shgs under Mahalir Thittam in Tamil Nadu**

Year	Group formed in the year	Cumulative total	Women enrolled in the year	Cumulative total
2002-03	4114	4114	74505	74505
2003-04	1063	5177	17968	92473
2004-05	6014	11191	130000	222473
2005-06	15029	26220	259250	481723
2006-07	49027	75247	819864	1301587
2007-08	30579	105826	519177	1820764
2008-09	20280	126106	329419	2150183
2009-10	36033	162139	600181	2750183
2010-11	33133	195272	530717	3281081
2011-12	120452	315724	5037832	8318913

Source: TNCDW Ltd., Chennai, 2010

**TABLE 3**

**Progress Under Microfinance-Savings of SHGs**

S. No.	Name of the Agency	Total Savings of SHGs with Banks		Out of Total-under SGSY		Out of Total Exclusive Women SHGs	
		No. of SHGs	Saving Amount	No. of SHGs	Saving Amount	No. of SHGs	Saving Amount
1	Commercial Banks	4052915	367389.24	1088160	83147.57	3350054	290057.64
2	Regional Rural Bank	1820870	129937.49	462370	26850.40	1240342	99686.25
3	Cooperative Bank	1079465	122544.16	143380	19264.25	720040	60121.86
	Total	6953250	619870.89	1693910	129262.22	5310436	449865.75

Source: NABARD Annual Reports, 2009-16

It can be observed from Table-3 about the savings made by the SHGs at India level. The total amount of savings made by the SHGs in different banks is claimed as Rs 619870.89 (in lakhs). Out of which, Rs. 129262.22 (in lakhs)

have been accounted for SHGs working under SGSY and Rs. 449865.75 lakhs were saved by SHGs exclusively meant for women self-help groups, in India. There are three major categories of banks that have played major role for providing micro-finance to the self-help groups all over India.

**TABLE 4**

**Progress Under Microfinance- Banks' Loans Disbursed to SHGs**

S. No.	Name of the Agency	Total Savings of SHGs with Banks as on 31st March 2016		Out of Total-under SGSY		Out of Total Exclusive Women SHGs	
		No. of SHGs	Saving Amount	No. of SHGs	Saving Amount	No. of SHGs	Saving Amount
1	Commercial Banks	977521	978018.55	157560	121549.57	889177	904331.26
2	Regional Rural Bank	376797	333320.06	67531	68241.02	284120	273912.79
3	Cooperative Bank	232504	133991.75	42312	30009.47	121179	64692.75
	Total	1586822	1445330.36	267403	219800.06	1294476	1242936.80

Source: NABARD Annual Reports, 2009-2016

The Table 4 reveals that the bank loans disbursed to the SHGs during the years 2009-16. The total amount of loans disbursed to SHG stood at Rs. 1445330.35 lakh, among which Rs. 219800.06 lakh is accounted to SHGs, which, are operating under the SGSY Scheme. And out of the total loan amount disbursed, Rs. 1242936.80 is

entered and accounted by the SHGs which are purely meant for women SHGs in India.

From the inference, it may be concluded that the major position of the loan disbursed is exclusively for women's self-help groups in India. They are also accounted for more in number of self-help groups.

**TABLE 5**

**STATUS OF SHGS AS ON 31.12.2016**

### Self Help Groups formed by TNCDW Ltd

No.of SHGs	4,89,008
Rural	3,31,937
Urban	1,57,843
No. of SHG Members	75,66,497
Rural	51,76,219
Urban	23,90,278
<b>Financial Linkages to SHGs</b>	
Total Savings of SHGs	2,973 crores
Revolving fund provided so far	4,34,029 SHGs
Credit Linkage Provided so far	10,658.16 crores
<b>Federation of SHGs</b>	
No. of Habitation Level Forums(HLFs)	10,896
No. of Panchayat Level Federation restructured	4,697
<b>Support Organizations</b>	
No. of Banks involved	21
No. of Banks Branches involved	6300
No. of NGOs Affiliated	448
No. of PLFs Affiliated	306
No. of Training Institutions	256
<b>Marketing support to SHGs</b>	
Types of SHG Products	327
<b>No. of Marketing Complexes in the state</b>	
Main Complexes	29
Additional Buildings	22
Complexes at Block/Village Level	256
Village Hurts	86
<b>SHG Infrastructure</b>	
No. of SHG Buildings	12,618
No. of Buildings taken up for construction	1,057
<b>Placement linked skill training for youth</b>	
No. of Youth Trained so far	87,105
Youth Placed in Private sector	58,360
No. of Training Institutions	256
Types of Trades	45

Source: Report of Tamil Nadu Corporation for Development of Women Ltd., Chennai.

It can be observed from table 5 about the performance of SHGs and their various activities in Tamil Nadu. There are 489008 SHGs which

have been formed by Tamil Nadu Corporation for Women Development (TNCDW) in Tamil Nadu, by organizing the separate department in every district of the state. The total savings of SHGs stand at Rs. 2,973 crore and also number of banks involved at this level is 21 and their branches, including 6300 branches, are working in Tamil Nadu for the development of SHGs.

There are 448 NGOs which are affiliated with the TNCDW and 256 training institutes which serve as training agents, were approved by the Government of Tamil Nadu to provide training facilities to the women self-help group members in different levels. According to this, 87,105 youth SHG members were trained so far. At present, 327 products have been produced by SHG members and 29 main complexes, and 22 additional buildings were constructed and rendered to SHGs for operating their marketing practices. There are 256 complexes in and around the state which are purely meant for SHGs

for marketing their products in main market places at free cost of rent (rent free shops).

### Conclusion

The self-help group play a major role in transforming rural economy. Self-help groups are an innovation for the poor in the field of rural development and fulfill their credit needs through bank and other financial institutions. It may also help in improving the economic status of each and every individual in rural areas.

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## Geodiversity for Biodiversity Conservation

Dr. Pramod Ch. Sahu\*

*[Geodiversity encompasses the variety of rocks, minerals, fossils, landforms, soils that occur on our planet along with the natural processes that shape the landscape. The major components of geodiversity are petrological diversity, mineralogical diversity, geomorphological diversity, structural and tectonic diversity and paleontological diversity. The environmental components of geological diversity are the drivers of biodiversity. Higher the Geodiversity Index, higher the Biodiversity Index. Geodiversity is becoming widely considered alongside biodiversity by nature conservation agencies. Geological diversity links people, culture, landscape and biodiversity. Such links occur at different scales. Geo-diversity information can be utilized to design conservation networks based on the different physical environment within a region. These networks can reveal the non-biological variations which is necessary to maintain a diversity of species.]*

**G**eodiversity describes the diversity of the non-biological parts of the natural world such as rocks, soils, landforms and the processes which shape them over time. According to Gray (2004), the components of geodiversity are the Earth's history, tectonics, minerals, rocks, sediments, fossils, landforms and

geo-morphological processes and soils. A basic premise of the geodiversity concept recognizes that there is an intrinsic relationship between biological diversity and geological diversity.

In principle, the geologic bedrock is viewed as the foundation of the ecosystem. Geologic resources and processes sustain much greater relationships with biotic resources and biosystems than is commonly recognized (Gray,

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2004; Brazier et al. 2012; Dingwall et al. 2005). These relationships are integrated at the ecosystem, community, species, organism, cellular, and genetic levels. The relationship between biodiversity and geodiversity can be evaluated in modern environments or past environments.

In recent decades the relationships between biodiversity and geodiversity have become more recognized by modern ecologists and natural resource specialists. An increasing number of research publications and conferences focus on the integration of modern bio-geo systems. The relationships can be examined at the microscopic through the global levels of resolution. Below are a number of examples of how geologic resources and geodiversity influence biotic resources.

Climate can be influenced locally by geologic features and processes. Mountain ranges can impact wind speeds and directions, as well as form rain shadows. Volcanic eruptions generating large volumes of ash may be transported to great distances and influence regional climatic conditions. Hydrology is largely controlled by geology and geomorphology. The distribution of drainages, watersheds, aquifers, seeps, and springs are linked to lithologic and stratigraphic contacts and geomorphic features.

Additionally, water chemistry, salinity, and other variables influencing biodiversity are directly associated with geologic resources. Soils are the link between the abiotic and biotic worlds. Soil composition and chemistry are directly related to the underlying bedrock. Consequently, the distribution of many plant taxa is dependent upon the mineralogical and chemical composition of the soil. The diversity of geologic features and processes provides an almost infinite array of habitat types to sustain life. Changes in elevation between intermontane basins and mountain ranges typically transcend multiple life zones;

geothermal springs sustain nutrients and temperatures required by certain forms of cyanobacteria, caves fissures, talus slopes, and gypsum sands support species adapted to survive in these geologic environments.

Geographic ranges and migration routes are often influenced by surface geomorphology. Mountain ranges, canyons, deserts, water bodies, and other geologic features may either represent corridors or barriers to migration. Paleontological records show that historic ranges for taxa may change over time, often related to geologic factors. Continental drift and changes in sea level can result in the connection or separation of land masses, in turn resulting in either the direct competition or geographic isolation of biota. The present study is directed to evaluate and document the total geodiversity scenario of Sunabeda Plateau.

### **Study Area**

The Sunabeda plateau lies between the north latitude 20°10'-21°45' and east longitude 82°20'-82°35'. Sunabeda plateau extends over a considerable portion of Nuapada district measuring about 1035 sq.km at an average height of 760m above mean sea level. At places it reaches the height of 915m. The plateau is about 80 km long from north to south and about 25 km broad on the average. Sunabeda is situated at a distance of 550 km from Bhubaneswar, the capital city of the state of Odisha. One can enter the plateau through Lodra in the north, Kermeli in the northeast, Cherchuan and Jharnamal-Kholibahal in the east, Boden-Kharpani in southeast and Nangalbod-Kharupani in south. Besides, from the Chhattisgarh side one can enter the plateau through Gaighat pass and Kuliharighat in the west and Chhindola in the southwest. The Sunabeda Plateau of Nuapada district is endowed with large biodiversity. Sustainable and eco-friendly development of the plateau is needed through effective forest management.

### **Geo-morphological diversity**

The Sunabeda plateau lies at a considerably higher altitude than the adjoining plains. It is classified as geomorphic terrain i.e. plateaus with elevation more than 600 m above mean sea level. The highest point on the Sunabeda plateau at its central part is the Badpat dongar with an altitude of 1005m above mean sea level. The highest point in the northern part of the plateau is Budharas parbat (747m), in the eastern part is the Gurudongar (734m) and in the south is the Bolki dongar (858m), all lying within the state boundary of Odisha. Likewise, the highest point in the western part is the Deo dongar (929m) fall within Chhattisgarh side.

### **Lithological diversity**

Geologically the plateau comprises the Chhattisgarh Group of sedimentary rocks belonging to the Proterozoic age. The rock types found are sandstone, siltstone, shale and limestone. These rocks overlie the underlying cratonic granite rocks of the Central Indian Craton. While Quartzite forms high hills in the western part of the plateau, shale occupy the intermontane valley. A number of economic minerals like manganese ore, ironstone, limestone, pyrophyllite and bauxite are found on the plateau.

Manganese ore occurs near Bhavsil, Jarlama and Cherechuan. Iron is found in the valley part and Pyrophyllite occurs at Cherichuan on the Sunabeda plateau. The formation of soil on the plateau is very less. The important soil types found in the area are Yellowish brown soil (Oxisol) occurs in low lying area i.e. channel part and transported in nature. It is composed of clay, mixed with sand and kankar nodules. This type of soil is confined to lower elevation and sometimes graded into grey soil.

### **Hydrological diversity**

A number of streams and rivers originate from the plateau, amongst which the Jonk, Sundar, Udanti, Indravan, Pairi and Sukha are important. The Jonk River, a tributary of Mahanadi, has its origination near Bad-dongar in the northwestern part of the plateau and flows towards the north. The Katingpani Nala joins Jonk near the village Lodra. Before joining the Jonk, this nala creates the Godhans waterfall of about 60m that presents a natural scene of exquisite beauty. Udanti and Sundar Rivers also have their source on it. The Sundar River owes its origin on the eastern side of the Sunabeda plateau.

The Sundar or Inder flows towards the east, Sukha towards the northwest, Pairi towards the west and Indravan towards the southwest. The rivers are perennial and effluent in nature. There are a number of springs on the plateau, amongst which the most important is the Patalganga spring. It is situated near the village Kutagaon in Boden Block. There are a number of high waterfalls having height of more than 100 meters. They are (i) Godhas Fall (30 m) (ii) Karladhas Fall (50 m) (iii) Kawaldhas Fall (8m) (iv) Ghati Water Fall (38 m) (v) Gorgora Fall (50m).

### **Floral diversity**

The principal species are Asan (*Terminalia tormentosa*), Bahara (*Terminalia belerica*), Harida (*Terminalia chebula*), Mahul (*Madhuca indica*), Jamu (*Eugenia jambolana*), Kendu (*Diospyros melanoxylon*), Piasal (*Pterocarpus marsupium*), Kasi (*Bridelia retusa*), Sidha (*Lagerstroemia parviflora*), Bandhan (*Ougeinia dalbergioides*) Kumbi (*Careya arborea*), Kurum (*Adina cordifolia*), Kusum (*Schleichera trijuga*), Sunari (*Casia fistula*), Karla (*Cleistanthus collinus*). Bija (*Pterocarpus marsupium*), Teak (*Tectona grandis*), Sisoo (*Dalbergia latifolia*), Dharua (*Anogeisus latifolia*), Char (*Buchnanian lanzan*), Mundi (*Mitragyna parviflora*), Moi

(*Lannea coromandelica*), Haldu (*Adina cordifolia*), Amla (*Emblica officinalis*), Sandal wood (*Santalum album*), Arjuna (*Terminalia arjuna*), Ban-khajur (*Phoenix acaulias*).

### **Faunal diversity**

A large number of carnivorous wildlife is found in the forest of the district. Leopard (*Panthera pardus*), Hyana (*Hyaena hyaena*) and wolf are seen. Jackle (*Canis aureus*) are numerous. Wild dog (*Cuon alpinus*) once very common. Sloth bear (*Melursus ursinus*) are found in the rocky hills. The herbivorous wild animals like Sambar (*Cervus unicolor*), Spotted deer (*Axis axis*), barking deer (*Muntia cus muntjak*), Mouse deer (*Tragulus memiuna*), Bison (*Bos gaurus*), Wild boar (*Sus crista tus*), Squirrel (*Ratufa indica*) are found in the forest. Black faced monkey (*Presbytes entellus*) and Red faced monkey (*Macaca mulatta*) are usually met. Amongst various types of snakes Ahiraj or King cobra (*Naja hannah*), is common. Both varieties of cobra locally known as Tampa (*Naja naja kaouthia*) and Naga or Gokhara (*Naja naja*) are quite common. The *Kaudia chiti* or common krait (*Bungaus caeruleus*) and Rana or banded krait (*Bungarus fascatus*) are also common.

The non-poisonous snakes found in the district are Ajagar (*Python mulurus*), the Dhamana (*Ptyas mucosus*) and Dhanda (*Natryx piscator*). Most of the birds found in other parts of Orissa are found in this district too. Domestic crow (*Corvus splendens*), Domestic fowl (*Gallus domesticus*), Blue jay (*Carcias benghalnsis*), Koyal (*Eudynamys scolopaceas*), Spotted dove (*Streptopellia chinensis*), etc. The plateau abounds in various common insects characteristic to the peninsular India of which few can be mentioned: the Praying mantis (*Mantis religiosa*), the Water scorpion (*Neepa sp.*), and The Water insect (*Rentra sp.*), Beetles, the Tiger beetle, Ground beetle, etc and a number of butterflies.

### **Conclusion**

Geodiversity describes the diversity of the non-biological parts of the natural world such as

rocks, soils, landforms and the processes which shape them over time. Scientists can use geodiversity information to design conservation networks based on the different physical environments within a region. These networks can reveal the non-biological variation which is necessary to maintain a diversity of species and ecological processes. Conservation networks based on geodiversity can also show changes in species composition caused by climate change.

Understanding geodiversity will enable more effective conservation strategies for managing ecosystem responses, as well as helping to mitigate future impacts, inform appropriate policies, guide adaptive management, and contribute to the restoration of ecosystems already damaged by human activities. It is concluded that geodiversity information can add new dimensions to conservation planning, enhancing traditional biodiversity-based approaches and helping to ensure effective conservation strategies.

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# Blockchain Technology & Banking Industry

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*[If you are reading this article it means you are directly involved in the world of Internet, a wonderful innovation that has made it possible to connect everyone around the world directly. Through this innovation, the most promising new disrupt technologies have emerged for the future; Thus, the world of the blockchain. It is right to ask if the blockchain technology is a disruptive innovation? why is this new technology pacing slowly? This is because the technology has only reached the required level of maturity-wide mainstream use. What is a disrupting technology? It is the one that displays established technology and revolutionizes industry or ground shaking product that creates a completely new industry.]*

**T**oday disruption, change and competition dictate the new paradigm for the banking industry, the financial institutions are no exception to the dynamics of industrial advancement which is driven by a fast-growing cost and great pressure. The implementation of the blockchain influences a lot of stakeholders in the financial services which include customers, employees, shareholders, investors, suppliers, industry associates, education institutions, government and non-governmental organizations. The banking world is involved in quick changes of digitalization, a potential cost and labour-saving instrument, the prospects for the global finance market are so appealing that many major financial institutions are investing millions of dollars to research on what will be the best way to implement it.

The high-priced and opaque involvement of a third party in a transaction is the main problem

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that has been solved by the creation of the Blockchain due to one centralized shared database. In the past, it was impossible because every transaction requires communications between two single databases and thence another authorized controlling layer was needed. A simplified example of remittance can be used in espousing the concept lucidly, your relative who wants to transfer money from another country to you, but before you receive the money it might take hours perhaps days for you to be able to receive the said money.

This is because transferring money involved some other parties who must authorize and control the transactions. That kind of frustrating and arduous processes get vaporized under Blockchain. The blockchain is a conceptually stored and synchronized distributed ledger that enables safe and transparent transaction across its networks. Every party involved has an identical copy of the shared ledger that is used

to record and store information of the asset such as monies and properties.

Every change to the ledger will be synchronized and copied almost directly and transparently to the network where it will be seen as a block. The blocks are linked by cryptographically. An example to illustrate how this works in a situation where A wants to send money to B. The transaction is represented online in a block without a middleman. After the block is sent to every party on the network, approval is given by nodes to validate every transaction. If the transaction is approved the block will be added to the chain which revises the permanent and transparent records of the transactions. Finally, the money will move from A to B and this is done in few minutes.

The blockchain network relies on the decentralized systems making it attainable for one person or group of persons to get in control of it. This safe and transparent transaction is facilitated through a decentralized system of the payment system which is allowed by the blockchain technology. Hereby starting in the era that extends beyond financial capital market, global payment, corporate governance social institutions and democratic participation. Before Digitalization, every action in the traditional banking industry had to be done manually. The industry has homogeneously surfaced centralized data stored and many intermediaries linked, this results in poor customer service through complex clearing processes, large amount manual

inspections, leaking personal information and high costs.

The practice of keeping ledgers dates back to centuries, the blockchain story started in 2008 when an anonymous person or group of persons with pseudonym Satoshi Nakamoto published a white paper which proposed an Electronic peer to peer cash system called Bitcoin. The blockchain was originally developed to support bitcoin but now it is used for more than thousand cryptocurrencies which resulted in a long trail effect.

The said technology can be used in so many sectors such as cybersecurity, supply chain, forecasting, networking, insurance, private transport, online storage, charity, voting, government, energy, online music, retails, health care, real estate, crowdfunding and identification. As explained earlier the blockchain technology eliminates the involvement of a third party in transactions, or as prof. Anis H. Bajrektarevic coined: “Hegemony or *hegemony*, a debtor empire/s’ fiat-papers.”

This chain is disrupting the banking industry as secured, cut cost, reduce delay and it is hugely efficient. Because it is decentralized and permission-less, it can lead to more disruptions in the financial sector, especially in payment clearing. Recently international organizations as well as developed countries and other countries have been paying close attention to the blockchain technology and are exploring their application in various fields.

For the financial sector, a number of the international financial institution have begun to formally plan for the blockchain technology since 2015, Goldman Sachs and other banking giants have established their own blockchain laboratories working in close collaboration with the blockchain platforms.

Major financial institutions have a relatively positive attitude towards studying and improving the back and processing efficiency of the blockchain technology and place a significant emphasis on its potential to reduce operational cost. In fact, IBM predicted that in four years sixty-six percent of the banking industry will have commercialized the blockchain at a scale. What are our indigenous Africa banks or Ghanaian own banks doing about this? Will they be part of the sixty-six percent as stated in the prediction above, it is high time we start giving opportunities to the IT department in the banking industry to study this new technology so that we rise to be counted. Other opportunities with this new technology are a point to point payment, sharing credit data, smart contract all this using the blockchain technology.

This technology can drastically reduce the manual intervention of supply chain in finance and employ smart contract or digitized procedures that rely heavily on paperwork, numerous intermediaries, high risk of illegal transactions, high cost and low efficiency. As transaction

occurs simultaneously each transaction will need to be verified by all the nodes in the entire network which is harmful to speed this impact will become especially needy when the nodes in the blockchain increase.

Despite the permission-less and self-govern nature of the blockchain, the regulation and the actual implementation of a decentralized system are problems that remain to be resolved, however, it is important to note that any beneficiary technology is accompanied by risks, therefore, the blockchain regulation is necessary and should be considered earnestly. The Financial industry is highly sensitive to technological changes.

To keep up with these changes, banks must invest more into research on the blockchain not forgetting the development and empowerment of its staff in knowing more about this new technology. Although the blockchain technology is still unregulated and it could have its limitations, banks would have to improve their position in the industry.

The banks will try to improve their payment systems and overcome information communication resulting in a better customer experience hence the blockchain will become the core underline technology of the financial sector in the future.



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