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- ❖ **India-Bangladesh Relations**
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Financing the SDGs?

With the inauguration of the process of implementation of the 17 SDGs along with its 169 targets since January 2016 having been set in motion, the big question that is puzzling minds, especially in developing countries, is the significant ramp-up in resources required to achieve these ambitious goals. It is generally agreed that ‘business as usual’ is not going to get world where it needs to be by 2030.

A whopping amount not in \$ billions but in \$ trillions is required to achieve the SDGs - which include ‘end poverty in all its forms everywhere’. There are varied estimates pertaining to the cost involved in implementing the SDGs. One estimate asserts that the implementation of the agenda could cost a staggering 3.5 trillion to 5.0 trillion dollars per year. This looks like ‘an astronomical figure’, compared with the hundreds of billions of dollars – not trillions – the United Nations has been traditionally seeking for development aid. One expert has opined that fiscal resources for implementing the agenda could come mostly from domestic resources, both public and private and all countries have to rise to the occasion and at the same time, it is also imperative for the business sector to get on board. The U.N. Under-Secretary-General for Economic and Social Affairs Wu Hongbo of China struck a more cautious note when he told reporters that it would be very difficult to give specific figures, but hoped that all 193 member states, party to the Development Agenda, were expected to mobilise domestic sources to help attain the 17 Sustainable Development Goals (SDGs).

The SDGs, which are a successor to the eight Millennium Development Goals (MDGs), cover a wide range of political and socio-economic issues, including poverty, hunger, gender equality, industrialisation, sustainable development, full employment, human rights, quality education, climate change and sustainable energy for all. The Agenda addresses the raising inequalities within and among countries and the enormous disparities of opportunities, wealth and power. Some experts feel that the implementation of the SDGs will require fundamental changes in fiscal policy, regulation and global governance. However, it is pointed out that the new Agenda is vague and by far not sufficient to trigger the proclaimed transformational change. But goals without sufficient means are meaningless. The SDGs are indeed significantly more ambitious than the MDGs, but that much of this money is going to come from two key sources.

One, private money, through the “multi-stakeholder partnerships” that the U.N. has enshrined in the SDG Goal 17 as well as through various other processes, such as the Sustainable Energy for All initiative or the Global Financing Facility. And second, from domestic money straight from developing country coffers, as no new international money is being committed. Some observers lament at the glaring absence of any intergovernmental process or model of governance over these proliferating multi-stakeholder partnerships renders them void of accountability and transparency, much less rigorous due diligence practices such as ex-ante and independent assessments, monitoring and oversight and third-party evaluation processes. It’s going to take a significant amount of hard work to turn these aspirations into reality. It’s going to take national blueprints for delivery that will improve the lives of the poorest people and the poorest countries, he cautioned. In the wake of the existing challenges along with economic slowdown hitting most of the developing countries, the question arises as to where is the money coming to come from? While the role of the private sector has been controversial, many analysts argue that attaining the necessary financial muscle can’t be done without diversifying the funding framework.

One cannot expect developing countries alone to meet the challenge and it will require capital markets and global investors to play crucial role in realizing these targets. Business in general and finance in particular, has a critical role in ensuring that the goals are met within a stipulated period. The SDGs have great aspirations for the roughly \$150 billion worth of official development assistance (ODA). However, it is opined that more needs to be done to harness the huge capital resources in the global markets in a way that will help to achieve these goals. How India meets this challenge of raising fiscal resources to attain the SDGs is yet not clear as the government and experts are divided in their estimates.

— BK

India and Bangladesh: From conflict to cooperation

Rohidas Mundhe*

[The recent visit of Prime Minister Narendra Modi to Bangladesh is one step forward in the direction of starting new chapter in India-Bangladesh relations. The twenty-two agreements concluded during his visit cannot be seen only from the economic perspective but this will have far reaching positive consequences as far as bilateral relations are concerned. Particularly, the agreement in respect of exchange of “Enclaves” (piece of land surrounded by foreign territory) is reflection of mature and mutual understanding. Through this agreement, both countries have sent a message to other neighbouring countries that whatever be the complex issue it can be solved through debate, discussion and mutual understanding.]

The decision to approve the Constitution (119th Amendment Bill), 2013, on the land boundary agreement (LBA) was taken at a cabinet meeting. The bill includes exchange of territories in Assam, West Bengal, Tripura and Meghalaya (F. India 2015). The issue of enclaves was pending for the past forty years between the two countries. India's relations with Bangladesh had already taken a distinctly positive course since Sheikh Hasina's visit to New Delhi.

The LBA's unanimous endorsement is seen in Bangladesh as an affirmation of the general attitude of friendliness towards it in India. It has created a positive image for India in Bangladesh. It reflects the resolve of India's leadership to be fair towards a country that has demonstrated goodwill for India by taking action against insurgent leaders sheltering within its territory, as also its readiness to partner India on mutually supportive connectivity and infrastructure initiatives (Jayant 2015).

With the land transfer agreement, thousands of people living in these enclaves must be enjoying and have a feeling of being permanent citizens of either of the country. The joint survey of the population conducted by India and Bangladesh in these enclaves from July 14 to July 17, 2011, showed the registered total number of population living in these enclaves as 51,549. Out of this 37,334 are Bangladeshi people living in the enclaves surrounded by Indian territory and 14,215 Indians living in the enclaves surrounded by Bangladesh territory (Ministry of External Affairs 2015).

Since last forty years, these people were not part of the development because of lack of direct access to the authorities due to the geographical locations. On paper, these people may be the citizens of either India or Bangladesh but the location of their inhabitation falls under the control of foreign country. Therefore, these enclaves were only part of political debates, discourse and academic exercise but the people living in these enclaves were never part of the development discourse. Hence, they were deprived from the basic rights such as health, education, employment, sanitation participation in decision making and so forth.

Out of the total enclaves, some enclaves are so small in size that people easily cross the boundary. If someone goes for toilet in the morning he/she crosses the boundary. And this used to become the issue of illegally crossing the boundary between India and Bangladesh. Not only this, the officers on duty also used to take small amount of money to let the people cross the border from both the sides, which often led to growth of corruption.

The demarcation and partition could not stop people from crossing into the other side of the border. In 1971, when the Pakistan Army started its operation in its Eastern part, millions of people crossed into the Indian side of border. After the liberation of Bangladesh, India and Bangladesh signed a treaty to settle down their border disputes and address the fate of refugees/migrants (Amit 2015). Today, in the aftermath of this Land Border Agreement people feel free from this suppression and for them it has opened the doors of development too.

Actually, this question should have been solved in 1974 when Indian Prime Minister Indira Gandhi and

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Prime Minister of Bangladesh Sheikh Mujibur Rahman signed land border agreement. But India did not ratify some of the issues and these remained left over for more than forty years. The issues were: un-demarcated 6.1 km of land border in the region of Daikhata of West Bengal, Belonia region of Tripura through which Muhuri River flows and Lathitila-Humabari region of Assam. Along with this, the issue of enclaves under the controlled territory of each other, Prime Minister Narendra Modi and Prime Minister Sheikh Hasina agreed upon the transfer of 111 enclaves to Bangladesh surrounded by Indian Territory and 51 to India surrounded by Bangladesh territory.

While the loss of lands through the transfer of enclaves is notional, India stands to actually gain land in settling the adverse possessions issue (Radha Kumar 2013) Looking at the Land Border Agreement from the perspective of area to be transferred to each other, the 17,160 acre land to be given to Bangladesh and 7,110 acre land to be given to India.

On paper it seems that Bangladesh is getting more land than India but ground realities are different. These enclaves are so deep inside in each other's territories and no authority or political leadership is able to visit these areas without the prior permission of the government of other side, even if visit is intended for development purpose or humanitarian. This has been ended by concluding the enclave exchange agreement.

Another one important feature of the agreement is that no one is going to be displaced. The people who are inhabitants of that particular area will be given the citizenship of that country to which the enclave is given. Not only this, this also agreement accepts that if anyone wants to settle in other country on his/her own he/she will have that right of it. So this agreement has taken into account the feelings of the love attached to particular territory or country.

Article 3 of the agreement says that the Governments of Bangladesh and India agree that when areas are transferred, the people in these areas shall be given the right of staying on where they are, as national of the State to which the areas are transferred. Pending demarcation of the boundary and exchange of territory by mutual agreement, there should be no disturbance of the status quo and peaceful conditions shall be maintained in the border regions.

Necessary instructions in this regard shall be issued to the local authorities on the border by the two countries (Bangladesh Gazette 1974).

When we look at the map of India, the geographical connectivity and integrity of the North East region always remains the topic of discussion and concern. This North East region is always termed as chicken neck due to its shape and vulnerability to be blocked by secessionists or insurgents backed by foreign forces. It is very easy to do so because of very narrow geographical structure with hilly area and again only single national highway passing through the area to connect the North East region with rest of the country.

We can see at Bangladesh as an alternative to connect our North East geographically. We have already constructed some road links which go through Bangladesh such as the Kolkata-Dhaka Bus (1999) and the Dhaka-Agartala Bus (2001) are the primary road links between the two countries; a direct Kolkata-Agartala running through Dhaka, the capital of Bangladesh is being developed by both countries., but can't we think of constructing parallel rail tracts to connect the region?

Due to poor regional connectivity between Bangladesh and the neighbouring countries of India, Nepal and Bhutan, all the countries and their territories have been losing a great deal in many fronts. For example, a container usually takes 20-25 days and occasionally even up to 60 days to move from New Delhi to Dhaka, as the maritime route is via Bombay and Singapore/ Colombo to Chittagong Port and then by rail to Dhaka. But the same container could have been moved to Dhaka within 3-4 days, if direct rail connectivity and operation were there between New Delhi and Dhaka (M. Rahmatulla 2009). The shipment of Assam tea to Europe is required to travel 1400 km to reach Kolkata port through the "Chicken neck", since no agreement exists for India to use the traditional route through Chittagong port which could have been shorter by more than 50%, in terms of distance (*ibid*).

For this, both countries need to sit down and work out the mutual benefits from such project. For India, it will become so easy and quick to reach in the North East region and for Bangladesh this kind of project will attract huge foreign invest, generate skilled and unskilled jobs and moreover it will be

getting permanent transit fee. The key factor in this respect is trust. And both the governments have taken one step forward in this direction with concluding enclave exchange agreement. Giving more land to Bangladesh India has once again shown that it is neither playing the role of big power in the region nor the role of big brother but elder brother.

While clarifying India's role *vis-à-vis* Nepal, India's External Affairs Minister Sushma Swaraj said in the Rajya Sabha, "Instead (of Big Brother), we are adopting an elder brother's approach, a caring and sharing approach," she said, adding, "Like elder brother, our attitude is that of caring and sharing and not of showing arrogance, which is what a big brother does." At one point in her speech, an irritated Swaraj asked, "some are accusing us of interfering in Nepal, others want us to intervene more forcefully. We are blamed either way!" She went to say that Nepal is a sovereign country and "we respect its sovereignty. We are not prescriptive but only give advice" (Sushma Swaraj, 2015)

When we see this agreement from this perspective, it is a living example of what Sushma Swaraj said in Parliament. And it will not be an exaggeration in the context of Bangladesh if I go one step ahead and say that India has played the role of father during liberation war and now also. When we take into account the importance of Bangladesh *vis-à-vis* the development of North Eastern states, India is equally important in respect of the overall development of Bangladesh. If the development of our North Eastern states is dependent on Bangladesh, then Bangladesh is also largely dependent on India for export and import. Bangladesh is land-locked by India from three sides and only in southern side it has direct access to go out of the region. This is a natural reality and neither side can deny it nor can it be changed.

There is a huge potential of trade with Bangladesh. World Bank statistics on India's trade status with Bangladesh point out the following interesting facts:

- Over 15% of Bangladeshi imports come from India.
- Bangladeshi exports to India receive tariff concessions (under South Asia Free Trade Area).
- Illegal trade between the two countries amounts to three-fourth of the regular trade.

Tripura, Meghalaya, Mizoram and Assam share an 1880-km long border with Bangladesh, and a large number of people reside right beside the border. Bangladesh needs the North East Indian market to sell its products. Importing goods from Bangladesh will also be cheaper than products brought in to the region from other parts of the country (FCCI 2014). Therefore, both countries should realise the geographical importance of each and cooperate for mutual benefits. Politics can be worshiped if it is aimed at development which will result in the welfare of the people at the end. Otherwise it can be abused if it is destructive and not constructive.

There is another subject which is constantly discussed and debated between India and Bangladesh that is, distribution of water. South Asia is one of the most densely populated regions of the world, and also one of the most water stressed. With access to only 8.3 percent of the world's water resources, the region supports more than 21 percent of the world's population (The Asian Foundation 2013).

West Bengal Chief Minister Mamata Banerjee travelled to Bangladesh along with Prime Minister Narendra Modi and assured the Bangladesh government that issue of water sharing will be solved soon. The West Bengal government has some reservations on the Tista river water upon which no agreement had been concluded in 2011 when the then Prime Minister Dr. Manmohan Singh paid visit to Bangladesh as well as in this visit in 2015.

It is speculated that had the agreement been signed, the political repercussions in northern areas of West Bengal, which stood to lose its share of lean season flow to Bangladesh, would not have been positive for the incumbent West Bengal government. When the survey was done, the 78 percent of the Indian respondents of the residents in the basin felt that the state government should be doing more to protect their interests (James C. 1998). We must be extra careful in delaying the water sharing problem because this is going to be more serious if it is not solved in time bound programme.

There are 54 rivers flowing from India to Bangladesh and we could do agreement only on one river, there is no agreement or any understanding on rest of the rivers. And if we take into consideration all fifty four rivers how much time it will take to work out

policy programme to conclude an agreement? We ignored water sharing of Brahmaputra River for long period of time and when China started constructing Zamung dam on it we suddenly got wake up and understood the seriousness of it. Now things have gone out of hands and it has become matter of concern.

Therefore, this issue must be solved on priority basis before it becomes serious. Both countries need to be careful for the simple reason that no force or factor should have any negative consequences on the bilateral relations in particular and prosperity of the region in general. From Bangladesh perspective, water sharing is very important issue primarily because hundreds of thousands of people depend upon fishing profession.

The Teesta issue generates immense nationalistic fervor in Bangladesh, which negotiates from the weaker position of a lower riparian state, compounded by asymmetric power relations between the two countries. And they have feeling that if the issue is not solved on the time then it will have impact on their livelihood. So it is said that the life of the Bangladeshi people is not emerged from water but it revolves around the water (Ahmed and Imtiaz 2012).

Another important thing which took place during this visit is worth to mention, that is, \$ 2 billion line of credit to Bangladesh, which will certainly help to boost the trade between India and Bangladesh as well as this could help to find increased areas of cooperation in the field of exploration of natural gas in Bangladesh which could meet some requirement of India.

Conclusion

The Indian subcontinent is severely affected by insurgency, terrorism, extremism, religious fundamentalism etc. For the satisfactory solution of these problems and to root out them from the region, no single force or country can do this. Collective, committed and sincere efforts are required to achieve the goal. This we have seen in recent operation by Indian army in Myanmar. India could do this only because of the kind cooperation of Myanmar government.

If all states in this subcontinent decide that they will not let the use of their land for any type of insurgency or terrorism across the border and within the territory, then it will not take so much time to

solve these problems. Before this, Bhutan government too acted with iron hand against the terrorists who had taken shelter in that country and sent a message that they would not let their land to be used by any anti-social group or entity.

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Indo – French Defence Relations

Dr. Sachinkumar. M. Kattimani*

[The establishment of the strategic dialogue in 1998 took Indo-French defence ties much further, and since then both countries have been continuously working to make it become a real multi-level cooperation. While this process has taken a few years to be implemented, the results and successes are notable.]

This paper aims at understanding the reasons behind the institutionalization of Indo-French defence cooperation after 1998, and at assessing the future prospects for this collaboration. By retracing its history since 1947 and comprehending the motivations that led each country to get closer together in 1998, it will be easier to grasp the various dynamics that define Indo-French defence cooperation. In such an evolving context, in which France does not seem to be holding a key position anymore, it seems worthwhile to define what the risks or impediments for future Indo-French defence cooperation could be. While it would be irrational to think that this defence cooperation will remain unique, it seems that both sides' needs and desires will make them work on their now firmly anchored friendship.

Three phases could be outlined in the evolution of Indo-French defence relationship during the Cold War: 1947- 1962, during which the defence ties between the two countries emerged but remained largely strained by colonial issues; 1962-1971, when India embarked on modernizing its defence system and France surfaced as one of its main arms suppliers; and 1971- 1991, during which India asserted its defence capacities and heavily relied on Soviet supplies. While Indo-French relations in the field of defence have recently evolved to become a deep cooperation on various levels, during the Cold War it was more of a business relationship than a true partnership.

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Influence of Colonial Politics: 1947-1962

India's first Prime Minister, Jawaharlal Nehru, was also in charge of foreign affairs for the whole duration of his tenure. India's defence policy from 1947 to 1964 was strongly determined by his understanding of international relations and politics. Since Nehru firmly believed in non-violence and non-alignment, defence matters were reduced to low-priority status until the early 1960s, when events forced him to revise his position.

Nehru followed what was called the Panchsheel policy, based on the agreements signed with the People's Republic of China in 1954. It was founded on five principles: peaceful coexistence; non-interference in internal affairs of neighboring countries; equality and mutual benefits; respect of territorial integrity and sovereignty of other nations; and non aggression

The importance of non-violence as a source of inspiration for the Prime Minister greatly undermined the establishment of a sound Indian defence policy. At the very start of Nehru's governance, he utterly opposed any defence strategy. In 1947, British Commander in Chief Sir Robert Lockhart approached him with recommendations regarding India's security threats, and demanded government directives to properly address them. The Prime Minister's response was firm and heralding for the following fifteen years: 'We don't need a defence plan. Our policy is non-violence. We foresee no military threats. Scrap the Army. The police are good enough to meet our security needs'.

The Pakistani raids in October 1947 forced Nehru to alter his position. He understood that in order to support and spread peaceful co-existence values, India had to survive; it therefore needed the appropriate means to defend itself against potential enemies. Until 1962, Pakistan was perceived as the main threat, while the other neighboring countries were not regarded as a direct menace to India's survival. For the particular case of China, Nehru stated that the Himalayas 'made an effective barrier' to any aggression.

The 1947 Kashmiri events thus saved the armed forces from total abandon by the politicians, but the 1950s were nonetheless 'a decade of neglect for the Indian Army' because of the government's overestimated faith in non-violence to solve the problems with India's other neighbors. Newly independent India had to find solutions to cope with its need for defence equipment in case of hostilities with Pakistan. In the early 1950s, it only possessed the ability to produce shells and other kinds of ammunition, as well as small arms, guns and explosives.

Lacking the trained manpower, the experience, the finances and the structures to develop an indigenous defence apparatus, it had no choice but to find outside furnishers. The most obvious supplier was Great-Britain, with which India enjoyed inevitable strong ties. The first jetfighter which India bought in 1950 was the British Vampire FB-5. Between 1950 and 1959, India received 333 such aircrafts, 281 of which were produced locally under the manufacturing license which it had obtained when striking the deal with London. This purchase was followed by that of another British aircraft in 1952, the Firefly FR-510.

Rapidly however, India became cautious to avoid implementing any form of neo-colonialist relations with Britain, and it started to look for alternative suppliers. Among the various potential purveyors, France stood as a good alternative to the United Kingdom. Its defence products, although very expensive, were renowned to be

of high quality. India's first step in establishing defence relations with France came in 1949, when it acquired mountain kits for its troops stationed in J&K.

These ties were further cemented when India purchased the first of a long list of French armaments: the MD-450 Ouragan aircraft. The 71 pieces which were ordered in 1953 were delivered the same year. During the following nine years, significant arms deals were struck between the two countries: India purchased 110 Mystère-4A fighter aircrafts and 164 AMX-13/Model-51 light tanks in 1956, Alizé anti-submarine warfare aircrafts in 1959, and 3 SA-316B LaTourette 3 light helicopters (useful for high altitude landings) in 1961.

Despite these important arms sales, political divergences strained the defence relations between France and India until 1962. On one hand, India was reluctant to depend on Great-Britain as its sole supplier and was, therefore, keen on acquiring French products. On the other hand, it strongly disagreed with France on several foreign policy matters. Nehru strictly opposed France's colonial policy. A fervent opponent of colonialism, he contested French presence outside its metropolis, especially in Indochina. It was not until after its withdrawal from the Indo-Chinese Peninsula that France was able to start building constructive ties with India.

Similarly, Nehru highly disagreed with France's war in Algeria, and the conflict's end in 1962 was decisive in facilitating Indo-French bilateral relations. The strongest cause of discord between France and India was that of the former's establishments throughout India. Despite the 1954 accord for the *de facto* transfer of the five French "comptoirs" to India, the shift did not occur until 1962 when the Delhi Treaty was signed. The solving of these various contentious issues was vital in bringing France and India closer together in the 1960s.

While France was one of the first countries with which independent India started to build defence ties, their relations remained confined to isolated

arms deals until 1962. There was no particular interest from either side for strengthening bilateral ties further than their commercial interests. This reserve owed to the various political issues that divided the two countries, and to the fact that Nehru and the then Defence Minister V.K. Krishna Menon did not perceive France as a foreign policy priority. Things evolved after 1962, with the resolution of the majority of these disputes and with new dynamics emerging within India.

India's Strong Defence Policy: 1962-1971

1962 was a turning point for India's defence policy, and the years which followed had a decisive impact on Indo-French relations. While the 1960s saw the gradual demise of strong Indo-British defence ties, they witnessed France emerge as a major defence interlocutor for India. China attacked India in 1962; catching the Indian Army ill-prepared and logistically weak, the Chinese defeated it in less than six weeks. This striking defeat was a blow to Nehru's policy-making, and from that year onwards proof was given that defence could not be relegated to minor concerns.

Building up its armed forces, training and equipping them with up-to-date weaponry became one of India's goals in the 1960s. The country evolved from sustaining minimal defence capacity to modernizing its armed forces to acquire an advanced military tool. This upgrading trend was further accentuated with the death of Nehru in 1964 and the second Indo-Pakistani war of 1965. India could not embark on modernizing its defence apparatus by itself: it solicited outside help, particularly to obtain military equipment.

France, among many other nations, was approached by India to provide it with further arms supplies. While the deals struck between France and India in the 1960s were not remarkable in terms of numbers, French attitude during that decade was vital for their later defence cooperation, and helped lay the foundations for a serious partnership. Indo-French deals between 1962 and 1968 averaged only \$13 million per

year, when they had reached \$322 millions in 1957 and \$282 millions in 1958.

For the same six years, the Indo-British deals averaged \$97 million a year. French supplies to India for that period of time amounted to 3 Alizé aircrafts, 50 AS-30 air-to-surface missiles, 2000 ENTAC and 4000 SS-11/AS-11 antitank missiles. Other orders were passed, such as that of 40 SA-315B Lama and 230 SA-315B Lama light helicopters in 1968 and 1971 respectively, as well as 500 AM-50 120 mm mortars, but none of these were delivered until the 1970s or later.

Compared to the previous decade, the 1960s were, therefore, not very prolific in terms of arms deals struck between France and India. It was nonetheless a decade of strengthening Indo-French and gradually decreasing Indo-British defence ties because of broader political concerns. Whereas the United States and the United Kingdom kept their arms deals closely linked to their foreign policies, France remained more neutral on its procurement ethos.

The Americans' promised Phantom fighters were never delivered to India once the war with China broke out, and during the conflict, they supplied India only with clothes and logistics. The American deliveries to Pakistan worsened their soured relations with the Indians. The tension in their bilateral ties reached such extents that by 1964, defence supplies from the United States to India had stopped.

During the second Indo-Pakistani war of 1965, France officially followed its allies in imposing an arms embargo against both sides. Its attitude was however highly ambiguous because it continued supplying India with detached pieces for French aircrafts, and lifted the embargo as early as March 1966. France therefore sustained its supplying engagements with India as much as it officially could, while the United States and the United Kingdom imposed much firmer sanctions on it. This commercial behavior which France adopted led it to be blamed by its Western allies but to be trusted by India as one of its most reliable weapons furnishers.

The 1960s was also a decade which witnessed the emergence of India's reliance on the Soviet Union for defence equipment. When the United States did not deliver its Phantom fighter, India turned to the Soviets, from which it bought various versions of the Mig-21 fighters. The Soviet Union provided cheap products, and as India gradually grew apart from the Americans, it got closer to the Russians. India was officially non-aligned and refused to get drawn into the Cold War, yet on defence matters, the 1960s marked the start of India's siding with the Soviet Union.

While India's defence cooperation with the United States disappeared until 1986 and that with the United Kingdom significantly decreased, the Soviet Union became its main weapons supplier, averaging 470 million dollars per year between 1962 and 1971 and reaching a peak of 938 million dollars in 1969. This laid the basis for a supplying scheme which still applies today; in which Russia is by far India's main arms supplier. The Soviet Union and Great-Britain were far more important than France in providing India with defence equipment during the 1960s. Yet France proved during that decade that it could be seriously considered as an alternative and trustworthy source of weapons' supplies. This lesson was an important one for India's later procurement policy.

Indo-French Defence Cooperation: 1971-1991

1971 was a second turning point for India's defence policy: while the 1962 war with China was a difficult blow to Indian early foreign and defence policymaking, the decisive military victory over Pakistan in 1971 was the result of a decade of sound defence modernization. From that point onwards, India gained conscience of its military might and power in the region, which it tried to strengthen through further arms acquisitions. France's role in India's weapons procurement plan in the 1970s was greatly overshadowed by that of the USSR, which provided the vast majority of India's equipment. This rapprochement towards the Soviet Union

was further accentuated by the fact that Indo-American relations by the 1970s were at a very low point.

India's imports from the Soviet Union reached as much as \$1099 millions in 1972 and \$1379 millions in 1979, while French imports struggled to maintain a yearly average of \$20 million for the same period of time. This Soviet-dominated decade ended with India's decision to diversify its supplies. The acquisition of Franco-British Jaguar aircrafts in 1979 was accompanied by other French purchases: 1000 R-550 Magic-1 short range air-to-air missiles to equip combat aircrafts and 40 PA-6 diesel engines for offshore patrol vessels in 1979, and thousands of MILAN anti-tank missiles in 1981, which were delivered throughout the following two decades.

Well until the 1980s, the Soviet Union; therefore, largely dominated India's defence acquisition program, accounting for more than 90% of its arms imports. However, just like it had been reluctant to rely on Great Britain in the 1950s, India tried to avoid total dependence on the USSR after the 1970s. India's move back towards Western defence suppliers was also linked to its increasing interest in technology transfer and local production, which the Soviet Union was often unwilling to provide. If the diversity it aimed for never materialized like it had in the 1950s, India nonetheless started to approach other weapons furnishers, notably France and Great-Britain, as well as the Netherlands and Israel to a lesser extent.

The United States' defence procurement policy towards Pakistan was crucial in bringing France and India closer together at the end of the 1970s. In 1979, when the USSR invaded Afghanistan, the Americans chose to help Pakistan by improving its air striking capability to enable it to fight off the Soviets. Pakistan thus received F-16 fighters and Sidewinder missiles, which India decided to counter by purchasing what was seen as an equivalent: the French Mirage-2000 combat aircraft. Talks were initiated in 1979 regarding these aircrafts, and the deal was sealed in 1982

for 40 Mirages. They were delivered between 1985 and 1986, and represented a huge step in boosting Indo-French defence ties.

From 1981 onwards, yearly French arms sales to India increased significantly. They averaged \$26 million between 1982 and 1984, and then peaked to \$467 millions in 1986, following the delivery of the Mirages. Between 1987 and 1991, they averaged \$82.8 million. Among the other arms deals struck between India and France in the 1980s, one could point out a further agreement for 9 Mirage-2000 aircrafts (Mirage-2000H and Mirage-2000TH versions) in 1986, and a transfer of technology deal for 30 TRS-2230/15 air surveillance radars in 1983 and 7 PSM-33 air surveillance radars in 1988.

Some operational discussions sometimes accompanied these commercial deals. For example, a technical agreement was signed in 1985 regarding the exchange of information about Mirage-2000 flights security. Furthermore, the French constructor Dassault later trained Indian technicians to enable them to check and revise the aircrafts domestically. However, because of a lack of cooperation framework between India and France, operational and strategic consultations remained relatively rare during the 1980s.

In an effort to institutionalize their defence relations, and an India-France Defence Memorandum of Understanding was signed in 1982, followed by the establishment of an armaments committee and an Indo-French Defence Cooperation Working Group - but they remained largely focused on arms sales rather than on broader security issues affecting the two countries.

From 1984 to 1989, India consistently spent over 3.3% of its GDP on building up its armed forces, and as a result became one of the world's largest importers of conventional weapons. France's share in these deliveries remained very small, despite India's attempt in the 1980s to diversify its foreign defence equipment supplies from Soviet domination. Even if the increase in Indo-

French defence equipment sales greatly increased compared to what they had been in the 1970s, they still represented a proportionally minuscule part of India's total imports.

While French imports amounted to \$1403 million in the 1980s, Soviet imports reached \$19428 millions. Throughout the Cold War, India and France constantly dealt with each other on defence matters, but their relations remained commercial. France figured among India's most important weapons suppliers after the Soviet Union, but the two countries remained business partners which did not engage in strategic discussions. The decade following the end of the bipolar conflict saw a substantial alteration of Indo-French relations in the field of defence.

The years between 1991 and 1998 witnessed the 'dramatic rise of India'. With the Soviet Union disintegrating and the socialist model of economy losing its credibility in the face of rising globalization, India decided to follow up on the "liberalization trend". The economic situation of the country was such that it neared bankruptcy, and having lost a major ally with the disappearance of the Soviet Union, India had no choice but to embark on quick and far-reaching reforms. It thus decided to concentrate all its means and efforts to adapting and liberalizing its economy, while putting other sectors, including its defence, "on hold" for a few years.

India's defence spending, which had reached nearly 4% of its GDP in the 1980s, fell to 2.5% in the early 1990s. When it became clear that these reforms would be beneficial for India, it shifted its attention back to areas it had neglected, notably that of defence.

Conclusion

Indo-French defence ties have traditionally been good even when their broader bilateral relations were relatively indifferent. Since 1998, the fast evolution from a buyer-seller relationship to trusted multi-faceted defence cooperation is remarkable. The success of this association in the field of defence could be used as a lever for

boosting other areas of Indo-French bilateral relations which are still dragging. Despite a somewhat indifferent past, defence cooperation between India and France since the establishment of their strategic partnership has proven that while both in need, the two countries have become friends indeed, which have a lot to gain from continuously improving their exchanges in the field of defence.

The near future will be determining for this new-born friendship. The time has come for Indo-French defence cooperation to evolve to real mutual dependence. This will be tested by France's ability to assist India in the field of defence high technology and in the two countries' ability to design and develop joint defence projects. The possibilities are numerous but need to be seized if France and India want to become true friends in the field of defence.

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14. Canada, the Soviet Union and the United States were India's only other arms providers until 1962. The first two's supplies were largely insignificant in numbers. The US made a few important deals, providing India with M-4 Sherman tanks, T-6 Texan trainer aircrafts, Bell- 47/OH-13 light helicopters or C-119G Packet transport aircrafts. Compared to the transfers from the UK. However in millions of dollars these transfers amounted to little.
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Changing Contours of Modi's Pakistan Policy

Zainab Akhter*

India-Pakistan conflict remains one of the most enduring conflicts which started with the birth of the two nations in 1947 and continues till date albeit with variations over a period of time. The reason of the conflict majorly consists of dispute over Kashmir, territories, water and a nuclear arms race. These disputes have led to war and crisis in 1948, 1965 and 1971 and on a brink of war in 1999, all of which had a deep impact on the dimension of interstate and societal relations between the two countries. The unresolved disputes over time have given birth to deep-rooted mistrust and hostility between the two nations which has further jeopardised the relationship. The presence of nuclear weapons on both sides has further complicated the India-Pakistan relations adding a logjam to win mutual trust and cooperation.

On the other hand the successive governments in both India and Pakistan have time and again reached for common grounds in order to de-escalate the brimming tensions between the two nations. India's Pakistan policy has been majorly influenced by the national politics of the country and on the party ruling at the centre. The Bharatiya Janata Party (BJP) came into power at a time when peace process between India and Pakistan was derailed by the Mumbai terror attacks.

Also, the staunch anti-Pakistan rhetoric of BJP in the past had somehow underlined what its Pakistan policy would look like once they are in power. But the decision to resume structured talks seven years after the composite dialogue was stopped following the attacks marks a dramatic change in Modi's Pakistan policy in general and Indo-Pak relations in particular.

Modi's Pakistan Policy

Criticising the failure of the previous government's ability to contain terrorism and its soft approach to deal with Pakistan, Modi talked about the need for a 'strong and muscular Pakistan policy' before coming into power. There were few murmurs behind the walls amid the policy circles that Modi's anti-Pakistan rhetoric is merely way to keep his domestic support intact in case he fails to fulfill the main agendas of economic growth and good governance.

Soon enough murmurs became voice when he simply tempered his own rhetoric after coming into power by inviting Nawaz Sharif for the swearing ceremony in May 2014. Putting to rest the contemplations of any military solution to the Pakistan problem, Modi sent across a message to the world that India is ready to talk to its hostile neighbour albeit on its own terms.

This revived the India-Pakistan relations giving the much needed momentum to revitalise the staled bilateral dialogue. In Ufa on the sidelines of the BRICS Summit the heads of India and Pakistan talked and later the foreign policy offices came out with a joint statement underling few important announcements. One of them was a joint national security level (NSA) meeting to discuss security issues concerning the two neighbours.

The fact that terrorism found a prominent mention in the agreement and there was no mention of Kashmir, irked the policy makers and military establishments in Pakistan. Therefore the joint statement was not well received and sharply criticised in Pakistan. Due to the domestic pressure, Pakistan in a bid to put Kashmir back on the agenda between India and Pakistan, put forward a condition that the Pakistan's National

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Security Advisor would hold a meeting with Kashmiri separatist leaders on his visit to India.

But the outright rejection of the request by Modi government did not go well with the Pakistani establishments and hence the proposed meeting was called off. For the Indian government it was yet another chance to display that it has been successful in reshaping the terms of India's engagement with Pakistan. But eighteen months later with an aim to balance mutual antagonism with its need to expand the Indian economy, Modi attempted to reach out to Islamabad to benefit from an increase in relatively minuscule bilateral trade with Pakistan.

Stephen P. Cohen, an expert on South Asian affairs, once rightly said that India cannot make peace and Pakistan cannot make war. The Modi-Sharif talks on the side-lines of the Climate Change Summit in Paris came as a breather to the Indo-Pak relations paving a way for dialogue and reconciliation. This time again Modi might have shaped a Pakistan policy before the Paris meeting but what you see is what you sell. Paris was marked by many as the icebreaker between India and Pakistan anticipated fizzling down the brewing escalations between the two countries.

Moving forward from Paris and riding on the new found spirit there was an unannounced meeting between the security advisors of India and Pakistan in Bangkok which was earlier supposed to be held in New Delhi. The decision of the two governments to hold the meeting away from limelight and in camera in itself is a reassurance of the seriousness of both countries to take forward the bilateral talks keeping in consideration the aims and aspirations of both India and Pakistan. Where earlier NSA talks were cancelled on the disagreement on the Kashmir issue, this time around the agreement by Modi government to talk more than terrorism is an indicator of a change in his Pakistan policy.

Step forward

The thaw in the Indo-Pak relationship provided a platform for both countries to overcome the bitterness and move towards resumption of

bilateral dialogues. The biggest breakthrough came with the confirmation of Sushma Swaraj's visit to Pakistan. Although technically main motive of her visit was to attend the Heart of Asia Conference on Afghanistan but Modi government's decision to go ahead with the decision was a clear sign of his willingness to re-engage with Pakistan on a bilateral level.

She was warmly received by her Pakistani counterpart Sartaj Aziz and also had a fruitful meeting with Prime Minister Nawaz Sharif. On Pakistani soil in her speech Sushma Swaraj invoked the need for cooperation and peace and stressed on the need for India and Pakistan to display maturity and self-confidence to do business with each other.

This visit marked a decisive moment for the Modi government and its Pakistan policy and a clear sign that bilateral engagements was back on track. Sources cited two reasons to explain what some may see as a complete turnaround by the Modi government on Pakistan. Firstly, the government sees the recent dialogue between the two national security advisors in Bangkok as a real change from the past as Pakistan committed itself sincerely to addressing the issue of terrorism. Secondly, an assurance of cooperation by Pakistan on the Mumbai trails also helped in overcoming the impasse in the ties.

At the end of the meeting, India and Pakistan came out with a joint agreement to resume the bilateral talks and this time termed it as 'comprehensive bilateral dialogue'. Previously it was called 'resumed dialogue' which was initially started as 'composite dialogue' to resolve bilateral issues between the two nations.

The Indo-Pak composite dialogue is rooted in the 1997 SAARC summit at Male where the then Prime Minister I.K. Gujral and his Pakistani counterpart Nawaz Sharif agreed to create a composite dialogue process (CDP). The CDP survived till 26/11 terror attacks on Mumbai led to its suspension. The new ten-point comprehensive bilateral dialogue replaced the old eight point composite dialogue.

Both India and Pakistan have agreed to the new comprehensive bilateral dialogue and directed the foreign secretaries to work out the modalities and schedule of the meetings under the dialogue including Peace and security, Confidence building Measures, Jammu and Kashmir, Sir Creek, Wullar Barrage/ Tulbul Navigation Project, Economic and Commercial Cooperation, Counter Terrorism, Narcotics Control, Humanitarian Issues, People to People exchanges and Religious Tourism.

What lies ahead?

The new comprehensive bilateral dialogue is like an old wine in a new bottle and it has to be seen whether it delivers what has been promised or will face the same fate as of the previous ones. The comprehensive bilateral dialogue has everything on the menu and the two governments have already charted out a timetable for the next Indo-Pak dialogue.

The highlight of Modi's Pakistan policy was his surprise touchdown in Lahore albeit for a private ceremony. It was the least expected as according to official records Modi is supposed to visit Pakistan for the SAARC Summit towards the end of this year. Whatever may be the hidden agenda but it cannot be denied that this U-turn in Modi's Pakistan policy provided the required thaw in the Indo-Pak relations since the Mumbai terror attacks.

At this juncture Modi cannot afford to have a rigid Pakistan policy because of various domestic and International pressures. He continues to surprise the Pakistani government but in a good way as of now. Modi is confronted with a challenge of implementing an ambitious domestic and foreign policy agenda. His tactic change in dealing with Pakistan bilaterally has to go through a rough and patchy road in order to prove its worth.

The Pathankot attack, as Omar Abdullah of the National Conference rightly pointed out, is the litmus test for Modi's Pakistan policy. Modi comes with a reputation as an economic performer and a hard-line nationalist and he will

try his best to live up to both the expectations. What has to be seen is how he charts out a medium way and reshapes his Pakistan policy keeping in mind both his domestic and foreign policy goals. The newly shaped comprehensive bilateral dialogue has just started its journey; its fate will only be clear once India and Pakistan take action in accordance to the agreement. All eyes are on the scheduled NSA talks scheduled to take place in Lahore on the 15th of this month, which will further shape the course of Indo-Pak relations.

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ICT & Rural Development in India

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[Present age is known as the age of Science & Technology. Now the industrial society has moved into an era of advanced technological innovations. We are in the midst of a 'digital revolution' that is drawing us towards an 'information society'. Political, cultural, socio-economic development and behavioural decisions today rest on the ability to access, gather, analyze and utilize information and knowledge. The power of knowledge for development was highlighted in the 1998/99 World Development Report (World Bank, 1999) which states that 'recognition of the importance of knowledge has gained momentum'. The power of knowledge for development can be greatly enhanced by ICTs. ICT transmit information and knowledge to individual to widen their choices for economic and social empowerment.]

Actually Information & Communication Technologies (ICTs) refer to systems for producing, storing, sending and retrieving digital files (Bartlett, 2002). These files can contain text, sounds and images, both still and moving. Though ICTs were developed independently, they are greatly fused together to produce a new information environment commonly referred to as Information & Communication Technology (ICT) and recent developments in ICT have introduced ample opportunities for development in all areas. e-Health services, e-learning services, e-libraries, e-banking, e-governance, e-commerce, e-marketing social networking and tele-working are important assets of ICT which serve as a boon to the population.

According to the Census of 2011, 68.84% of the population of India is rural, whereas 31.16% is

urban. These figures clearly indicate that India is the land of villages. Since the dawn of independence constant efforts have been made to improve the living standard of rural masses. The five-year plans of the government and many rural development schemes in India like Pradhan Mantri Gram Sadak Yojana, Swarn Jayanti Gram Swarozgar Yojana, Sampoorna Gramin Rozgar Yojana & many others along with Department of Rural Development, National Bank for Agriculture & Rural Development (NABARD), etc. from last many decades trying for the development in rural areas.

Undoubtedly, these efforts had sown the seeds of rural development; nevertheless, a lot has to be done yet. In this regard ICT can be used towards betterment of education, agriculture, social awareness and health & hygiene in rural areas where rural population was lagging behind. This inequality results in rural isolation which negatively impacts

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growth and opportunities for the rural population which stops them from contributing to the development of the country.

ICTs can help to overcome the various constraints in infrastructure. It can play an important role in many aspects of rural development. According to Bruckmeier & Tovey (2009), rural development, in a broader interpretation, has to be approached in a way integrating its social dimension as a creator of sustainable livelihoods; its economic and other resources enabling a socially inclusive development process and its environmental dimension, as a navigator of the link between social and eco-systems.

Traditional forms of ICT such as radio and televisions have had a more prominent impact. Due to their ease of use, easy accessibility and familiarity to the illiterate population, these forms of ICT will remain vital to rural development in India. The mobile phone is more important than the other modern forms of ICT when it comes to rural development in India. The emergence of new wireless and satellite-based solutions is positioning the country to take advantage of the benefits to be derived from ICTs. Short Message Service (SMS) can be used to deliver wide range of information to rural consumers like crop prices, weather patterns utility services etc.

We know that the greatest resources of any organization, enterprise or society are the people who are part of it. The range of rural resources in India is wide and varied and if the rural situation is analyzed with care, resources will be found to be unexpectedly numerous. But still there exists inequitable distribution of economic gains. Among many others one of the reasons responsible for it is the gap in access to information. Here comes the role of ICT in rural development.

As rural development is concerned with economic growth and social justice, improvement in the living standard of the rural people by providing them adequate and quality social services and minimum basic needs becomes essential. The present strategy of rural development mainly focuses on poverty alleviation, better livelihood opportunities, provision

of basic amenities and infrastructure facilities through innovative programmes of wage and self-employment.

ICT is the new tool for rural development. Information and Communication Technology, if used properly, can be of great advantage for the development at grassroots levels. ICT holds tremendous potential for rural development in the areas of agriculture, health, micro and small enterprises, and education. ICTs play major roles in the socio-economic development of rural areas with a huge potential for accelerated development in rural areas. ICTs have contributed immensely to improve communications, deepen decentralization and attract micro and small enterprises.

In the field of agriculture, ICT holds a very important place. Agriculture is still the major occupation of rural population. With the help of ICT farmers can get access to knowledge to improve their production and even get better price for their produce through variety of ICT systems. ICT can provide relevant, accurate and timely information about the weather, including monsoon and threat of floods and other natural calamities. It acts as a warning signal and helps the farmers to avoid risks.

E-governance service through ICT refers to transactional services that involve local, state or national governments. ICT acts in speeding up the flow of information and knowledge between government & citizens and transforming the way in which governments and citizens interact. Rural e-governance applications can sensitize the people regarding the possible benefits and services of the government.

Projects like E-grampanchayat, has made communication easy as now, government officials can be made aware of exact situation of villages coming into their work territory very easily. Several e-governance applications have tried to improve the reach, enhance the base, minimize the processing costs, increase transparency and minimize the cycle times. To facilitate the easy access of the state and district administration services to the rural people, many states have implemented the State Wide Area Network popularly known as SWAN.

The 'Gyandoot' community network in M.P. aimed at creating a cost effective, replicable, economically self-reliant model for taking benefits of ICT to the rural population. The success is largely due to targeting the information interest of the people: rates of agriculture produce, land record rights, computer training, caste certificates, online public grievance redressal, health services, e-mail, rural e-auction, information on government programmes, online employment exchange, availability of applications for jobs, local weather report etc.

Some private companies have been extremely successful in implementing ICT in villages. For example ITC, one of India's leading private companies started e-chaupals in villages to redesign the procurement process for soya, tobacco, wheat and other such products for the villages. E-chaupals with their Internet facilities has created an extremely profitable distribution and product design channel for the company. It has led to more transparency for farmers and improved their productivity and incomes.

Thus through ICTs people in rural areas can connect with the local, regional and national economy and access markets, banking/financial services. A large number of rural youth are attracted towards various multilevel marketing companies where they can earn money by selling the products from their own place. With the help of ICT the rural consumers also get information about the ongoing rates in the market, the prevailing minimum support price for his produce.

The application of ICTs to healthcare delivery, called tele-medicine, enables access to professional expertise irrespective of the geographical location of the patient or the doctor. ICTs have helped rural health workers to communicate easily with the district and regional health directorates for fast and prompt supply of drugs and medical equipment to save lives in rural area.

But in spite of such major contributions, the application of ICT in the Indian rural development sector has been relatively slow. The main reasons

for this are: poor ICT infrastructure in rural areas, poor ICT awareness among agency officials working in rural areas and local language issues. Some other serious challenges militating against the full realization of ICT's role in rural development are unavailability of electricity, lack of ICT equipment, high level of rural illiteracy etc. Users' acceptance and local content have to be addressed before the full potential of ICT's role in rural development can be achieved. Financing difficulties encountered by the local grassroots level institutions as well as by the state governments. Drastic steps are needed to inject funds for the development of the ICTs in the rural areas.

Conclusion

Thus, to empower the rural communities with a sustainable approach, ICTs have been one of the most effective instruments. The application of ICTs can help to elevate the living standards of people in rural areas by providing commercial, social and educational benefits. ICT can ensure a better quality of life for the rural people. It can help to enlighten the rural people regarding their rights, entitlements and the availability of various government schemes. This in turn will push rural India towards economic development, job creation and poverty alleviation. Proper training and implementation of ICT programmes in simple way and language, which is easily understandable by the rural people, can surely bring about revolution in rural development.

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Rural- Urban Disparities in India

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Rural backwardness is one of the major impediments in the path of developed India. The concept of backwardness is complex. There are no universally accepted definitions and measurement techniques for backwardness in India. The backward areas are defined on account of purpose and arrangement. Even though several developmental programmes have been undertaken to remove backwardness from rural areas but still we are not able to improve conditions up to satisfactory level. Several developmental programmes aimed at socio- economic upliftment and empowerment of rural masses and for development of backward regions have been launched by Central as well as various state governments, such as, Integrated Rural Development Programme, Indira Awas Yojna, Swarn Jayanti Swarajgar Yojna, Sampoorn Gramin Rojgar Yojna, MANREGA, NRHM, National Rural Livelihood Mission etc.

India is predominantly a rural country which is mainly based on agricultural sector and approximately sixty percent of Indian population's livelihood is based on agriculture. On the basis of census of 2011, seventy percent of Indian population lives in rural areas. There is wide gap between rural and urban areas with respect to living conditions, access to education, nutrition, healthcare, sanitation and economic conditions.

Rural- Urban disparity in our country is one of the major concerns for the policy makers which is not only seen in economic but also in non-economic spheres of India. The rural population mainly depends on agriculture. The growth rate in agriculture sector is not more than 2-3percent on average per annum in comparison to secondary sector which is growing at the rate of 8 to 9 per cent on average per annum. This leads to large scale migration of rural population to urban areas in search of employment.

Factors Leading to Rural—Urban Divide

Even after so many years of independence, disparities between rural and urban India have been increasing every day. Indian planning policy has recognized the need to address to

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rural—urban divide and accordingly budget allocations are made to address these needs. However rural—urban divide still exists which can be well understood from following points-

Population

Rural population constitutes more than two third of total population of India. But rural India is still far behind in comparison of urban India in view of various socio-economic and other development indicators.

TABLE 1- Population in Millions (2011)

India	Total	Male	Female
Total	1210	623.6	586.4
Rural	833	427.9	405.1
Urban	377	195.7	181.3

Source: Census of India, 2011

Sex Ratio

Sex ratio in India is 940 females per 1000 males according to census of 2011. In rural areas this number 947 females per 1000 males. The ratio in urban areas is less than all India average. It is obvious that process of urbanisation does not bring any desired changes in the social structure and did not bring change in attitude towards female.

Table 2- Sex Ratio in 2011

India	940
Rural	947
Urban	926

Source: Census of India 2011

Education

We are well aware that education has important role in overall social and economic changes in any country or region. Since independence education was by and large state responsibility. To pay more attention on education, this item was brought on concurrent list in 1976. The 73rd and 74th amendments in the Constitution stressed on greater role of Panchayats, especially in elementary education. Right of education is given under the Constitution.

Accordingly free and compulsory education is to be given to all children up to 14 years. As per Census of 2011, there are only 68.9% people literate in rural areas whereas this proportion is 85% in urban areas. The literacy rate among females is low in rural areas. Low literacy is one of important reason behind slow development in rural regions. In spite of several measures undertaken by the Union and state governments, literary rate remains low especially in rural areas.

Table 3 – Literacy rates in India (%)

	Total	Male	Female
India	74.0	82.1	65.5
Rural	68.9	78.6	58.8
Urban	85.0	89.7	79.9

Source: Census of India 2011

Table 5- Actual Public Sector outlay (Rs. Crores)

	2009-10	2010-11	2011-12	2012-13*	2013-14*
Agriculture and allied	29498 (4.1)	40370 (4.9)	45781 (4.9)	54618 (4.9)	64098 (4.7)
Non- agriculture	687537 (95.9)	785898 (95.1)	890511 (95.1)	1055074(95.1)	1306838 (95.3)
Total	717035	826268	936292	1109692	1370936

Health

Good health and good nutritional status is among one of indicators of overall condition of society. In spite of steady improvement in health conditions of our people, examples of malnutrition in forms of low weight for age, anemia , disability and starvation are still present among lower socio—economic groups of population. These diseases are more visible in rural regions. This explains rural—urban difference in terms of health.

Table 4: Health Indicators

	Total	Rural	Urban
Total fertility rate (births/ woman)	2.7	3.0	2.1
Crude birth rate (live births/ 1000 population)	23.1	25.0	18.8
Crude death rate (deaths / 1000 population)	7.3	7.8	5.8
Infant mortality (The probability of dying before the first birthday)	57	62.2	41.5
Median age at first birth among woman age 25-49	19.8	19.3	20.9
Child immunization- children 12-23 months fully immunized	54	50.4	63.1

Source: SRS Bulletin, NFHS-3, 2005-06

Agriculture

Agriculture is the backbone of rural India. It supports roughly two-third of Indian population. But major share of national resources have been diverted to non-agricultural sectors. It is very sad state of affairs. Rural area had to pay heavy price.

Source: GOI Economic Survey 2013- 14

The agricultural sector has been growing at less than half of the pace of other sectors, even though its share in employment has always been larger than other sectors and it stood 48.9% in

2011—12. The slow rate of growth in agricultural sector badly affects rural—urban relationship. It results in creating wide gap.

Table 6 – Sector- wise key indicators 2012-13 (at 2004-05 prices)

Item	Growth rate (%)	Share in GDP (%)	Share in employment (%)
Agriculture and allied activities	1.0	13.9	48.9
Industry	5.1	27.3	24.3

Source: GOI Economic Survey 2013-14

Poverty

Large population of poor people lives in villages. The Planning Commission in 2001 released Human Development Report of India which showed clear cut rural—urban division

in terms of Human Development Index. That indicates 0.340 for rural areas and 0.511 for urban areas. Similarly, according to the 68th round survey of NSS in 2011—12, monthly per capita consumption expenditure in urban areas found to be Rs.2399.24 while in rural areas it was only Rs.1278.94.

Table 7- Poverty Ratios by Mixed Recall Period (MRP) (Percent)

MRP Method	1993-94	2004-05	2011-12
Rural	50.1 (328.6)	41.8 (326.3)	25.7 (216.5)
Urban	31.8 (74.5)	25.7 (80.8)	13.7 (52.8)
All India	45.3 (403.7)	37.2 (407.1)	21.9 (269.3)

Source: GOI Economic Survey 2013-14 and planning commission (Estimated by Tendulkar Method). The figures in parenthesis show number of the poor in millions.

Work Participation and Women Empowerment

The work force participation rate in rural areas is found higher with 41.8%, whereas it is 35.5% in urban areas. In rural areas male constitute 53% and females only 30%. Female’s contributions in urban areas are only 15.4%. These data speak of low empowerment of women especially in rural areas.

Table 8- Work participation Rate, 2011

	Male	Female	Total
Rural	53.0	30.0	41.8
Urban	53.8	15.4	35.5
India	53.3	25.5	39.8

Source: Census of India, 2011

Factors of Backwardness in Rural India

Economic Factor

The largest portion of the natural resources of India consists of land and by and large the largest number of population is engaged in agriculture . Therefore in any scheme of economic development of the country, agriculture holds a position of basic importance. Agriculture sector occupies a key position in Indian economy. It provides employment to about 65% people. Around one quarter of India’s national income originates from the agricultural sector.

Although Indian agriculture is way back compared to the levels in developed countries. Large areas suffering from repeated failures of rainfall and without adequate arrangement of irrigation, traditional ways of farming, priority of industrial sector over agricultural sector, problems of rural indebtedness, and exploitative practices in villages are some of important causes for backwardness in agriculture.

Pressure of population along with some social and economic factors has decreased the size of agricultural holdings in India. There are many reasons for fragmentation of land holdings. The laws of inheritance to all children an equal share in property of parents, decline of joint family system, rural indebtedness and leasing out land to tenants on crop sharing basis are some of basic reasons for fragmentation of land. Fragmented holdings create difficulties in the management of land resources. Small sized farms restrict opportunities for use of modern science and technology.

Proper arrangements for irrigation cannot be made if farms belonging to a farmer are scattered here and there. Modern agricultural machines cannot be operated on tiny pieces of land. Absence or limited uses of modern agriculture practices keep farm productivity low. Unfortunately, present marketing systems of agricultural produce are not favorable to farmers. The preponderance of intermediaries and malpractices of commission agents, denying remunerative prices to farmers are the causes for low productivity in agriculture.

Poor Governance

Due to poor governance and defective government policies, rural areas are not fully developed. The ineffective implementation of government development policies have not only resulted into poor infrastructures and services in rural areas and also into lack of health and educational facilities. Those are major factors for backwardness of rural areas. Poor conservation of environments has led to decline in income of people. The government is not spending enough on research and development of agriculture to enhance the productivity.

Information Technology and Rural India

The vibrant IT industry is contributing immensely by providing information about latest technology and international business. Several sectors of Indian economy such as industry, finance, insurance, communication

and transport have adopted Information Technology in a big way. However, rural and agriculture sector of economy is lagging behind in utilising IT services. Some efforts have been made in this area but they are by no means adequate.

Political Factors

Economy of India was exploited by British rulers before independence. Now-a-days, political system is responsible to an extent for under-progress of rural India. Due to corruption and black money, developmental policies for rural areas are failing. Planning or fiscal policies do not achieve the desired results because of the existence of corruption in the system. Targets for health, drinking water etc are not achieved because expenditures do not mean outcomes. Strong measures are needed to be taken to check rampant corruption.

Despite huge expenditures in rural development, a highly centralized bureaucracy with low accountability and ineffective use of public funds limit their impact on rural development programs. The Indian Constitution was amended in 1992 to create three tier of democratically elected government bringing governance down to villages. Political vested interests are coming in way of transfer of authority, funds and functionaries to these local bodies.

Planning in India had been largely centralized till 1992 when 73rd and 74th amendments of the Constitution provided constitutional basis for decentralized and democratic planning process. This would trigger development at all levels. We are far behind in achieving or fulfilling expectations. Even though there has been massive flow of funds from government to panchayats but results have not been in proportion to investments. That is one of the major causes behind rural backwardness in India.

Social Factors

Rural people are divided on coastline which prevents rural population in joining hands together to stand for developmental activities.

Now-a-days, wine shops are being opened in villages. That is also being encouraged by governments to earn revenue. Drinking habits are badly affecting rural population. Lack of education system in rural areas is the root cause behind lack of empowerment of rural population. The low rate of literacy among female population is an important factor for extreme poverty and backwardness. Women empowerment is badly needed for transformation of society as a whole. In addition to this, various social evils such as caste system, religious and social orthodoxy are working as barrier in the development of rural areas.

Conclusion

Our country cannot sustain high and equitable growth without developing rural areas. Various measures have been taken to develop these areas but results achieved are not up to the mark. Many steps are needed to be taken to raise human development facilities in the villages, for example, health, education and to develop appropriate infrastructure such as roads, marketing facilities etc. There is greater need for generating employment opportunities in rural non-farm sectors. Policies are to be framed to achieve long term goals so that balance could be maintained between needs of rural and urban areas.

Steps are needed to be taken to increase agricultural productivity to raise rural growth. This requires improvement in working of rural banks, cooperatives, self-help groups in rural areas. Decentralization of planning processes should be strengthened. Panchayats should be given more freedom in developing basic facilities for people. Panchayats should be made more accountable. More employment opportunities should be created both in farm and non-farm sectors. Participatory development processes are needed to be encouraged through strengthening local governments.

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Women Entrepreneurship in Rural Areas

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[In India, economic development has brought about changes in women's lives in many ways, because of advancement in medicine, availability and access to birth control devices, modern household appliances reducing the time and drudgery of household work. But with the tiring cost of living, the middle class family finds it very difficult today to manage with the husbands' income alone. At this critical position, self-employment is based on the high individual income. In addition, self-employment also changes the position of women from being job-seekers to job givers. Self-employed women are gaining better status and it enables them to take part in decision making in their family affairs.]

Entrepreneurship can help women's economic independence and their improved social status. Through this economic independence automatically women get empowerment also. Development of women entrepreneurship enables men to understand and appreciate women's abilities. This in turn can lead potentiality in women through which, individual families and society at large can benefit. Women entrepreneurship through enhancing their status with men also can lead to integration of women in economic development.

After six decades of independence the position of women has not improved in our country in spite of the pledge made by the Constitutions of India for equality of status and opportunities. Literacy rate of women remains at the level of 53.7 percentages as against 75.3 percentages of their counterparts as per 2001 census. As per the provisional estimates of 2011, it is 65.46 percent as against 82.14 for males (census India, 2001 and 2011)

A woman entrepreneur is "An enterprise owned and controlled by a women having a minimum financial interest of 51 per cent of capital and giving at least 51 percent of the employment generated by the enterprise to women (Government of India)." Therefore, a woman entrepreneur is a woman or group of women who initiate, organize and run a business enterprise. Women entrepreneurship is the process where women organize a business or

industry and provide employment opportunities to others.

Rural Women Entrepreneurship

Rural entrepreneurship can simply be defined as establishing industrial units in the rural areas with rural entrepreneurship. In other words, rural entrepreneurs are those entrepreneurs who actually hail from and reside in rural areas i.e. either from a panchayat (or) a town panchayat and mobilize human resource requirements from those areas in which they live. Rural business is also rural based and located in rural areas. Rural entrepreneurs are suited for dairying, poultry, processing food products like pickle, tamarind, vegetable, weaving and making of incense sticks.

A women entrepreneur is one who owns and controls an enterprise having a share capital of not less than 51 percent as partners/shareholders/directors of private limited company/members of cooperative societies. Women in India are not now confined to four walls of home, children, household affairs and family rituals and customs. They are participating well in all spheres of activities such as academic, politics, administration and industry.

Objectives

1. To study traits required for successful women entrepreneurs in rural India.
2. To study the challenges faced by rural women entrepreneurs.

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3. To study the role of financial institutions in the development of women entrepreneurship.
4. To suggest certain remedial measures to solve the problems of women entrepreneurship in Indian Economy.
5. To study the policies and programmes for promoting women entrepreneurship.

Methodology

The study is descriptive and analytical in nature. The secondary data is used for the study and which is collected from the published reports of RBI, Economic Surveys, books, newspapers, journals, websites, etc.

Women Entrepreneurship in India

In recent years the entrepreneurship has gained wide popularity throughout the globe. The rate of becoming entrepreneurs in women is more compared to men. The growth rate in women owned enterprises in some of the developing countries is higher as compared to the developed countries. According to ILO statistics, the growth rate is 24 per cent in Malaysia, 30 per cent in Thailand and 36 per cent in the Philippines and 42 per cent in Indonesia. The growth rate was highest in the Tamil Nadu state of India. It was 18 per cent in 2001.

Table-1

Women Entrepreneurship in selected states of India

Sates	No of Units Registered	No of Women Entrepreneurs	Percentage %
Tamil Nadu	9618	2930	30.36
Uttar Pradesh	7980	3180	39.84
Kerala	5487	2135	38.91
Punjab	4791	1618	33.77
Maharashtra	4339	1394	32.12
Gujarat	3872	1538	39.72
Karnataka	3822	1026	26.84
Madhya Pradesh	2967	842	28.38
Behar	7344	1123	15.04
Other States & UTS	14576	4185	28.71
Total	64,796	19,971	32.82

Source: CMIE Report -2011

The above table refers to women entrepreneurship position in the selected states of India, which is 30 per cent on an average, but in Bihar it is only 15.04 per cent. Further, in India, men generally take the lead in the entrepreneurial world. With the change of time as well as cultural norms, and increase in literacy, women are increasingly ready to enter the field of entrepreneurship.

A recent survey titled 'Women and entrepreneurship in India 2012' study by 'Women's Web' interviewed more than 100 women entrepreneurs in India and put together an interesting set of statistics. Most of the respondents were owners of small to medium sized business, a majority of which reported Rs. 10

lakh revenue. The survey pointed out that Bangalore seemed to be the nation's top incubator for women entrepreneurs as most of the respondents were based in the city. Interestingly, Kolkata was absent from the top metros in which women entrepreneurs in India were based. It was the only metro to be clubbed with the rest of cities in India.

Recently, 'Dell Women's Global Entrepreneurship' study interviewed 450 women entrepreneurs in US, UK and India. It reported that India was one of the most favorable places for women entrepreneurs to set up shop. The study pegged business owned by women entrepreneurs to grow to 90 per cent in the next 5 years. In comparison, similar business in US and UK were expected to grow by 50 per cent and

24 per cent in US and UK in the same time period. The Dell study noted that 8 out of 10 of the women entrepreneur respondents from India were in hiring mode, which is generally considered as a sign of expansions and growth.

Traits of Successful Women Entrepreneurs in Rural India

The economy of rural India remains stagnant. Most of the rural population comprises agricultural laborers who get employment only during particular seasons. A major percentage of agriculturists hold less than one hectare of land. Productivity in agriculture is still low and most of the small farmers are in a vicious circle of poverty. So agriculture itself is not in a position to provide full employment in rural areas. Unemployment in rural areas is steadily increasing, driving the migration from rural to urban areas.

In India, women constitute 48 percent of the total population, 60 per cent of the rural unemployed and 56 percent of the total employed population. A substantial number of women are unemployed but have the ability to undertake industrial activity.

Self-Confidence: An entrepreneur must have the mental capacity to face any situation and also have the ability to inspire others. She must have the confidence in herself and the determination to achieve her goals. She must be aware for her strengths and weaknesses. Positive thinking and an optimistic approach creates a favorable atmosphere to get things done. She must have strong faith in her own abilities and she must stick to her own judgments in the face of opposition, because sustained self-confidence is an important trait for any entrepreneur.

Risk Taking and Problem Solving: Women entrepreneurs should be capable of taking calculated risks but should not speculate or gamble. They should be able to study the market situation, explore profitability in different lines of business, evaluate products, machinery and finance options, before taking a final decision. But women who have typically been protected by male members of the family rarely have these abilities. Women entrepreneurs who operate ventures in rural areas

normally take low or moderate risks with a fairly reasonable chance of achieving their objectives, as continuous risk taking and problem solving is an important aspect of entrepreneurship.

Leadership and Motivation: Entrepreneurs are not motivated by profit alone. There are a number of other factors such as educational background, occupational experience and desire to work independently, family background, assistance from government and financial institutions, availability of raw materials etc. which inspire entrepreneurs. In order to achieve the goals, cooperative efforts from others are indispensable. Winning the confidence and recognition of others is also considered to be a pre-requisite for successful entrepreneurship.

Innovation and Initiative: The ability to spot and seize opportunities results in a fair chance of success. An innovative bent of mind that is ingrained right from childhood, coupled with the enterprise to turn difficulties into opportunities, will help women take the right path. They have to be realistic in choosing from their options and to be prepared to keep their personal likes and dislikes aside in order to achieve their goals. An emotional attitude towards solving problems that they may encounter from time to time is generally considered to be a stumbling block to progress.

Decision-Making: Running a business requires taking a number of decisions. Hence, an entrepreneur should have the capacity to analyze various aspects of the business prior to arriving at a decision. A successful entrepreneur approaches her business problems with an open mind and normally is not rigid.

Human Relations: The most important entrepreneurial traits that contribute to the success of an enterprise are emotional stability, personal relations, consideration and tactfulness. In other words, maintenance of inter-personal relations often makes the difference between success and failure. An entrepreneur is expected to have cordial relationship with her customers in order to gain their continued patronage and to win their confidence. She must also maintain good relations with her employees if she wishes to motivate them to higher levels of efficiency. An entrepreneur who maintains

harmonious relations with customers, employees, suppliers and creditors is more likely to succeed in her endeavors.

Challenges Faced by Rural Women Entrepreneurs:

The main challenges faced by rural women in business are educational and work background. They have to balance their time between work and family. Some of the challenges faced by rural entrepreneurs are as follows:-

Growth of Male Culture: The greatest deterrent to rural women entrepreneurs is that they are women. India is a kind of patriarchal male dominant society. Male members think it is a big risk financing the ventures run by women.

Illiteracy: The literacy rate of women in India is found at low level compared to male population. The rural women are ignorant of new technology or unskilled. They are often unable to do research and gain the necessary training (UNIDO, 1995: 1). According to The Economist, women are treated as second-class citizens who keep them in a “pervasive cycle of poverty”. The uneducated rural women do not have the knowledge of measurement and basic accounting.

Low Ability to Bear Risk: Woman in India lives protected life. She is taught to depend on male members from birth. She is not allowed to take any type of risk even if she is willing to take and has ability to bear. Economically they are not self-dependent.

Lack of Infrastructure and Rampant Corruption: These are also the other problems for the rural women entrepreneurs. They have to depend on office staffs and intermediaries to get the things done, especially the marketing and sales side of business. Here is the more probability for business fallacies like the intermediaries take major part of the surplus or profit.

Lack of Finance: The financial institutions discourage women entrepreneurs on the belief that they can at any time leave their business. Therefore, they are forced to rely on their own savings, loan from their relatives and family friends.

Mobility Constraints: Rural women in the Indian society have got restricted mobility. The career of women is limited in four walls of kitchen. The women confine themselves to three Ks-Kitchen, kids & knitting. There is hardly any opportunity to cross this boundary (Manimakalai & Rajeshwari, 2000). The mobility problem has been solved to certain extent by the explosion of Information Technology and telecommunication facilities.

Financial Institutions & Development of Women Entrepreneurship

Entrepreneurship as an ingredient of economic development is now recognized. A number of finance institutions provide support to women entrepreneurs for the innovative and imaginative scheme of activities aimed at skill development for income and employment generation in different sectors. Besides, the society should also facilitate the growth of women by recognizing their talents and abilities. There has been a substantial growth in women’s involvement in the economic activities all over the world over the past few decades. For this both the government and non-government agencies have to play a vital role.

A number of institutions collect funds from the public and place them in financial assets such as deposits, loans and bonds rather than tangible. Various financial banks are playing a significant role in the development of women entrepreneurship. Some of them are described below Governmental Institutions: Regional Rural Bank, Cooperative Societies, Khadi and Village Industries, National Agriculture Bank for Rural and Development (NABARD) operating in rural areas where as National Small Business Development Corporation, Research Development Corporation, National Institute for Entrepreneurship operate in urban areas.

However, Small Industries Development Corporation, National Small Industries Corporation, Small Industries Development of India and Industrial Financial Corporation of India function in rural as well as urban areas. Tiwari et al (1981) found that the government was assisting the women for entrepreneurship development by providing financial assistance in the form of term loans, interest, subsidy, unsecured loans and concession

in the form of subsidies in the capital, self-employment loan etc.

Kumar (1998) reported from Bangalore that Canara Bank's Centre for Entrepreneurship Development gives training to women and helps them to set up small industrial units besides providing assistance for marketing their product.

The assistance by the government to women entrepreneurship has been provided through various institutions like SIDO, DIC, EDI, NAYE, NISIET, SIDBI, SEF, WCFC and commercial banks etc. In an earlier research (Bindiya 2001) undertook a study on Women and Agriculture. He found that the Regional Rural Banks are playing an important role in empowerment of rural women through various credit schemes for entrepreneurship development.

Various financial institutions have special financial schemes for women entrepreneurship development. These include KVIC, NABARD, cooperative societies and regional rural banks. They provide loan opportunities to rural women entrepreneurs for dairying, poultry, beekeeping, food processing and preservation, mushroom cultivation, spices process, potato chips, dalia and other cottage industries. These agencies provide loans to women entrepreneurship up to Rs. five lakh without any security.

Other facilities include, 13.5 percent rate of interest up to a loan of Rs. 2 lakh; relaxation of registration and respective fees related to land mortgages involved insecurity for a loan in rural areas up to the limit of Rs. 3 lakh; convenient and easy installments in case of long term loans and provision of immediate case under a limit as working capital; loans for housing and consumption loans to raise status of rural women; and special credit schemes for enterprises related to computers and other electronic equipment at easier terms.

Suggestions

- An awareness programme should be conducted on a mass scale with the intention of creating awareness among women about various areas to conduct business.

- Organise training programmes to develop professional competencies in managerial, leadership, marketing, financial, practical experience and personality development programmes, to improve their overall personality standards.
- Vocational training to be extended to women folk that enables them to understand the production process and production management.
- Making provision of micro credit system and enterprise credit system to the women entrepreneurs at local level.
- Encourage Self-help groups (SHGs) of women entrepreneurs to mobilize resources and pooling capital funds, in order to help the women in the field of industry, trade and commerce can also play a positive role to solve this problem.
- To establish all India forums to discuss the problems, grievances, issues, and filing complaints against or shortcoming towards the economic progress path of women entrepreneurs and giving suitable decisions in favor of women entrepreneurs and taking strict stand against the policies or strategies that obstruct the path of economic development of such group of women entrepreneurs.

Government scheme for sustained Growth

The government programmes for women development began as early as 1954 in India but the actual participation began only in 1974. At present, the Government of India has over 27 schemes for women operated by different departments and ministries. Some of these are:

1. Integrated Rural Development Programmes (IRDP)
2. Training of Rural Youth for Self Employment (TRYSEM)
3. Prime Minister's Rojgar Yojana (PMRY)
4. Women's Development Corporation Scheme(WDCS)
5. Working Women's Forum.

6. Indira Mahila Yojana
7. Indira Mahila Kendra
8. Mahila Samiti Yojana
9. Rashtriya Mahila Kosh
10. Khadi and village Industries Commission
11. Indira Priyadarshini Yojana
12. SIDBI's Mahila Udyam Nidhi Mahila Vikas Nidhi
13. NGO's Credit Schemes
14. SBI's Sree Shakti Scheme

National Banks for Agriculture and Rural Development's Schemes, The efforts of government and its different agencies are ably supplemented by non-governmental organizations' (NGOs) role in facilitating women empowerment. Despite concerted efforts of governments and NGOs, there are certain gaps. Of course, we have come a long way in empowering women yet the future journey is difficult and demanding.

Conclusion

Women entrepreneurship must be molded properly with entrepreneurial traits and skills to meet the changes in trends and challenges of global markets and also be competent enough to sustain and strive for excellence in the entrepreneurial arena. Women's are facing great challenges at the family, community and the state levels, ranging from poverty, illiteracy, and patriarchy to sociopolitical exclusion. The rural women are having basic indigenous knowledge,

skill, potential and resource to establish and manage enterprise. Now, what is needed is the knowledge regarding accessibility to loans, various funding agencies' procedures regarding certification, awareness on government welfare programmes, motivation, technical skill and support from family, government and other organizations. Some government initiatives, schemes and alternative models of microfinance are needed in the near future to reduce poverty and increase women's empowerment.

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PERSPECTIVES ON WOMEN

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Can Disaster Influence Foreign Policy?

Jayanta Debnath*

[Generally, foreign policy is not uniquely determined by any one factor or set of factors. The foreign policy of any country has internal as well as external determinants. These two kinds of determinants play critical roles in certain times in bi-lateral or multi-lateral relationships. In this regard, for any one country natural disaster may be regarded as an important determinant of making its foreign policy or relations. Though, disaster may be divided into two separate categories, such as natural and man-made. Nevertheless, disaster can be considered as both internal and external components at the same time and event. It can be an important determinant of foreign policy, but unfortunately not much scholarship has emphasized on it. So my intention is to establish it as one of the core determinants of foreign policy.]

This short article begins with an enquiry ‘Can disaster influence foreign policy?’ However, the answer to this question will come through the critical study of this phenomenon. To find out this answer I would like to explain three terms and concepts viz. What is disaster? What is diplomacy? And what is disaster diplomacy? The United Nations (UN) defines disaster as “The occurrence of sudden or major misfortune which disrupts the basic fabric and normal functioning of a society or community.”¹ In simple words disaster is a sudden accident or natural catastrophe that causes great damage or loss of life. It affects present generation as well as next generation directly or indirectly.

If the affected country is underdeveloped or developing, then it must have to face tremendous difficulties to recover from any disaster. Here, we can use the term non-conflict disaster instead of natural disaster and conflict-ridden disaster for man-made disaster. Basically, disasters are of two types, such as conflict – ridden (war, terror attack, explosions etc) and non-conflict disasters (earthquake, drought, floods, industrial pollution, epidemics, hurricanes or cyclone).

On the other hand, “Diplomacy is the science of conducting the foreign relations of a state with a

view to promoting its national interest. It is, therefore, fundamental to the success of foreign policy.”² But when the two words disaster and diplomacy are brought together, it is then an attempt to answer the question of whether or not diplomacy as an international agent can actually make a difference in present and future disasters that involve heterogeneous actors.

Ilan Kelman, an expert of New Zealand on disaster diplomacy in his book *Disaster Diplomacy: How disasters affect peace and conflict* asks whether disaster-related activities provide opportunities to induce cooperation between adversarial countries or communities. These opportunities manifest themselves in the time both before and after a disaster, which means that any goodwill collaboration due to disaster related activities is understood to be a part of disaster diplomacy.

This great young expert has analyzed various dimensions of disaster related diplomacy. To explain his conception he has brought some significant illustrations. To Kelman, disaster diplomacy follows three possible outcomes viz. short term, long term and the opposite desired effect.³ Short term outcomes occur when the disaster provides new paths for negotiation between opposing parties. Long term outcomes find that pre-existing prejudices are strong factors in diplomacy and that memory of collaboration during the disaster quickly fades.

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And in the case of opposite desired effect – diplomatic efforts backfire and conflict is inflamed.

In spite of potentially negative outcomes the fact remains that response to disasters normally bring opposing communities together for a short time. This time Nepal earthquake has proved this assumption when India, China and other nations came forward to help and cooperate with the disaster victims. It is well known to us that the bilateral relationship between India and China is very competitive and bitter, if one country makes an agreement with third parties, then rival country also goes for the same with the opposing parties of third party. The perfect examples of these were China's recent investment of \$46 billion in India's arch-rival Pakistan. Similarly, India also has spent billion in Afghanistan few months ago.

History of Disaster Diplomacy

Disaster Diplomacy has a very long history. Olson and Gawronski (2010) have given a history of the literature on the politics of disaster, mainly from the perspectives of the USA that goes back to 1925. In 1976 Glantz discussed about disaster politics. Based on drought in the Sahel, he explains how politics influences disaster, why disasters happen and how it could be averted.

Lewis in 1999 covers several examples of disaster diplomacy. He notes how the November 1970 cyclone and its subsequent alleged mismanagement was one of the many influences that triggered the Bangladesh war of Independence which occurred in 1971. He highlights how the 1972 Managua earthquake helped the Sandinista rebellion and civil war to gain attraction, which seven years later overthrew the dictatorship running Nicaragua.⁴

Another important example of disaster diplomacy is Aceh of Sumatra located in Indonesia. The history of this region has been one of the conflict-prone since the Aceh freedom movement (GAM) was formed in 1976. The first uprising was quickly suppressed, but GAM continued to gain prominence due to the numerous human rights violations caused by the military.

In the time between 1998 and 2004 when the tsunami came three critical events came forward for the possibility of peace. The first was the de-militarization of Indonesia. The second occurred when parliament passed a law in 2004, which needed the military to divest of all business ventures. Thirdly, the military was no longer able to reserve seats in Parliament. The tsunami hit on Christmas of 2004 which served as a catalyst that assured a collective determination to reach peace. The result was a lasting peace treaty signed in the aftermath of the tsunami.⁵

Another example of disaster related politics or diplomacy is North Korean experience. We know that the relationship between North Korea and Western World is not healthy even now. The bitter experience between these two countries was more clearly manifested when American president George. W. Bush in 2002 regarded North Korea as evil state.

Nevertheless, in the past two decades there have been opportunities on humanitarian grounds to improving these relations. The first chance came in 1995 when the West responded with aid to a drought in North Korea on the condition that North Korea would attempt to change its thinking and ways, but failed. Another chance came in March, 2012 due to another drought. This time the condition attached to the aid was that North Korea abandons its nuclear ambitions but aid was withdrawn when North Korea set off a missile a month later. Thus, the opportunity for peaceful collaboration was ignored in favor of political ambitions.

The history of disaster diplomacy provides a clue that sometimes it may succeed and *vice-versa*. But if we take the case of communist Cuba and capitalist United States, it has been observed that though USA offered Cuba disaster aid in the time of drought in 1999 and Hurricane Katrina in 2005, but Cuba did not take aid for their old and bitter Cold War experience and ideological differences. However, on a smaller level, there has been collaboration between American and Cuban scientists as they work jointly for effective Hurricane warning system.⁶

Strategic position of Nepal

Nepal is a small, but strategically an important country in South Asia. It lies between two powerful neighbors, India and China 'like a yam between two rocks' and often feels disempowered economically and otherwise by this fact.⁷ A regional organization named SAARC was set up in 1985 in South Asia for regional cooperation. The headquarters of this regional organization is situated in Kathmandu. Among SAARC affiliated countries India is the most powerful nation than others in every sphere. Traditionally, this Himalayan country has not been given too much importance in Indian foreign policy. But newly formed NDA Government under the leadership of Prime Minister Narendra Modi had acknowledged its significance and for this reason he visited Nepal too early.

There are some factors which make India's relationship with Nepal critical. These are as follows: extensive people-to-people, religious, cultural and economic links between the two countries, the open border, free Indian currency convertibility in Nepal, the presence of Gorkhas in the Indian army, the millions of Nepalese living and working in India and the flow of major rivers from Nepal to India.

India-Nepal relations are regulated by the bilateral Treaty of Peace and Friendship of 1950.⁸ Moreover, this treaty was driven from an Indian perspective of security considerations. Indian economic, political and cultural influence on Nepal was pervasive. For Nepal's Government India was the ultimate guarantor of law and order through close links between the armed forces of the two countries. Culturally India's universities, religions and artistic institutions, media and scientific-technological institutions also exercised a strong influence on Nepal.

Nepalese also believe that the treaties and agreements between Nepal and India are 'unequal' and against Nepal's interest. Such perspectives have prevented Nepal from capitalizing on the huge energy – hungry economy next door. Nevertheless, since 1980s India has

gradually shifted to a more sympathetic approach. As a big brother of SAARC, India has a responsibility to look after its small brother in a sympathetic way without sacrificing its own national interest.

Indeed, Nepal geographically and strategically is a very important country of South Asia. To counter Chinese domination India should keep good relations with Nepal. In contrast, this landlocked Himalayan country also relies on transit access from neighboring countries to participate in global trade. For Nepal, the nearby seaport is that of Kolkata (India).

We must remember it that India is not only Nepal's major transit provider, but also its top trading partner. Bilateral trade with India accounts for almost 66.5% of Nepal's total trade with the world. Nepal's entire trade with the world in five years from 2009 to 2013 rose from \$5 billion to \$7.7 billion⁹. Transit trade through India has played an integral role, allowing Nepal to access countries through India.

Although, the value of the total transit through India has been increasing, its share in Nepal's total trade with the world has seen a decline from 43.5% to 33.5% during 2009-2013. Thus, we may state here that not only India requires good relations with Nepal for its strategic positions, but also Nepal needs India for its long time survival.

Linkage between Nepal tragedy and India's National interest

A devastating earthquake hit Nepal in April, 2015. This was a massive natural hazard or disaster in Nepal since 1934. Almost five thousand people had been killed and seven thousands were injured. A huge amount of properties has been damaged or destroyed. Even after four months of disaster Nepal is yet to recover completely, I think, it will take a longer time.

Nepal's economy has collapsed due to earthquake. Basically, its major sources of national income come from tourist sector, but this fatal incident damaged it quietly. The major

portions of their cultural and heritage sites have been damaged. After this tragic calamity Nepal Government demanded India's support and cooperation in tackling disaster and providing relief aid. India also responded quickly and launched rescue and relief mission in Nepal, which was named Operation Maitri (operation amity).

At the time of providing disaster relief Prime Minister Modi had highlighted India's traditional ethos of *Seva Parmo Dharma*¹⁰. Yes, *seva* or serving is a noble work or dharma, but behind this *seva* India's national interests were present. Because economically second largest of the globe and militarily most powerful of Asia, Peoples Republic of China was there and their ultimate concern was who would get much reputation providing disaster relief and aids.

According to me, if China is not there, then India would not provide disaster relief rapidly to Nepal. This power struggle may be termed as neo-Cold War struggle. India responded within 15 minutes of the quake and dispatched relief and rescue teams including medical teams. Ten teams from India's National Disaster Response Force, totaling 450 personnel and search dogs also had been sent and ten additional Air Force planes had been departed. In the immediate aftermath of the quake, India sent 43 tons of relief material. Later, India also provided further support and aids.

On the contrary, China's president Xi Jinping sent his condolences to Nepalese president Ram Baran Yadav and pledged to offer assistance. The China International Search and Rescue Team (CISAR) deployed 68 of its members, as well as 6 search and rescue dogs. Also China has given 20 million yuan (\$3.2 million) in humanitarian aid. However, China's extension of hands of friendship towards Nepal during disaster was not motiveless.

Ultimately, even in the time of disaster the two Asian Giants ran a race to provide disaster relief and aid and rescue and to gain reputation from international society as well as from Nepal's people. Both India and China know it very well

that through good image building they can impose their influence or hegemony in South-Asia as well as on Nepal.

India is a democratic country, while PRC is an authoritarian and single-party-dominated country. The Peoples Republic of China is very aggressive in nature and the Chinese army has a strong say over government decisions and policies. If we look at Nepal, then we would see that there democratic Government or people's government is yet to be fully established. So India has an interest and concern to restore democracy in this small Himalayan Nation.

Recent years have seen active Maoist insurgency in India and Nepal with the potential of cross-border linkages. The Maoist insurgency in Nepal was led by the Communist Party of Nepal-Maoists (CPN-M), commonly referred to as the Maoists, which is an active political actor or force in Nepal today. In this situation this small Himalayan country has a significant role to play in Indian foreign policy.

Nepal is a significant factor in India's security and China's any decision or policy in the South Asian region can influence India's foreign policy or it relations with the immediate neighbours. India should improve and strengthen its relations with Nepal especially in defense sector to counter China's hegemony. Besides, Nepal would be a crucial market from the point of view of trade and commerce. India could help Nepal economically for employment generation and invest there for infrastructural development and especially in the power sector. India should take sufficient initiatives to promote India's film industry in Nepal. If, the per capita income of every Nepali increases, then their purchase capacities would enhance gradually and slowly. Thus, India can be benefited by getting a potential market in Nepal.

Conclusion

Generally speaking, India has the closest attachment with Nepal than China from the ancient times. So it is genuine to have influence of India over Nepal rather than China. From the

perspective of national interest India Cha-i-na (does not like) that China should impose its hegemony in the South Asian region. Now, before India another dangerous challenge is terrorism, which has been proven with the very recent attack on India's Punjab territory by the Pakistani terrorists. There is a growing possibility of further attacks on Indian soil through Indo-Nepal open border. The nexus between China and Pakistan made India widely worried. So, geographically and strategically Nepal deserves a special attention from the Indian stand point.

Sometimes with continuous rivalry between two great powers, a small country often can be benefited, even when the small country is going through a worst time. The Nepal earthquake is a witness to it. Here, Nepal was benefited by both Asian giants – India and China – during disaster. The recent Nepal earthquake has brought a greater opportunity for both countries especially for India. China is always ready to invest in Nepal for road construction and infrastructural development. This time, if, India fails to capture this opportunity of investing in Nepal for post-disaster reconstruction and development, then it will surely lose its plot.

I am sure that the present Indian Government has realized this reality. That's why India reacted with a humanitarian aid without brooking any delay. As a consequence, India's contribution and cooperation has been acknowledged all over the world. Now it is clear that Nepal disaster involves India's national interest to a great extent. Sometimes disaster diplomacy can win and sometimes may be at loss.

Frankly speaking, in global politics no state or country is a friend or foe for a long time. With certain disputing issues or cooperation and support the entire scenario can change drastically in any time. So, India must keep healthy and good ties with Nepal, as Peoples Republic of China (PRC) has been finding each and every opportunity to impose its hegemony and domination over Nepal.

In the case of Nepal, we have to wait and observe that how long the effect of 'disaster' or

'earthquake diplomacy' lasts. Time and event will say whether India's 'disaster diplomacy' got success or not in regard to Nepal. But it may be said that Nepal earthquake has revived Indo-Nepal relations. On August 14, 2015, India and Nepal decided to lay a Rs. 200-crore pipeline to supply petro-products to the Himalayan country. The agreement was signed by oil minister Dharmendra Pradhan and Nepal's commerce and supplies minister Sunil Bahadur Thapa in Kathmandu. Indian oil will fund and construct the pipeline; in return Nepal is committed to buy products from Indian oil for at least 15 years. Now, it is clear that disaster can influence foreign policies and relations; here Nepal earthquake is a notable example of this.

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Changing livelihood practices in central Assam

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[In recent times, changing livelihood practices amongst the rural populace has brought about significant change in the traditional Indian rural society. As most of the rural populace is dependent on agriculture, the shifts in the practices of livelihood automatically brought changes in the traditional agrarian economy across India. Locating the study in a mixed village dominated by the lower castes the study attempts to understand the following fundamental questions: the traditional practices of livelihood vis-à-vis change, emerging practices of livelihood and the reasons infusing change in the traditional practices. For the purpose of the study, data was collected with the help of ethnographic study of the village, supplemented by interviews and discussions.]

As Gupta (2005) argues, Indian villages are changing not just economically but also culturally. Agriculture no longer dominates the rhythm of the village. Multiple factors overpower agriculture and push people away. While Green Revolution generated many hopes amongst the farmers the vagaries of weather, insufficiency and irregularity of electrical supply and other infrastructure have pushed people away from agriculture as a traditional livelihood practice even in the areas which were much influenced by Green Revolution.

Shifts in the traditional power equations across villages further influenced such change. The scheduled and backward castes today are in a position to express their political views. Jafferlot (2003) argues the case of scheduled castes in U.P. and their dependence on the Bahujan Samaj Party. Jodhka (2002) gives somewhat similar accounts from Punjab and how the scheduled caste mobilisations have challenged their unchallenged social superiors.

Increased mechanisation of agriculture has led to de-peasantization and as a result the males have started moving out of the rural spaces in search of an alternative source of livelihood. Gulati (1987) refers to such trends of

outmigration to West Asia and its impact on women and children left behind.

While Green Revolution affected most of the states across India, especially the northern Indian states, its impact in Assam was limited. Post-independence land reforms did initiate change across the states which were followed by several developmental initiatives by the state.

Locating the field

The village Dakhinpat is located in Nagaon district of Central Assam. The region is known for its fertile river beds and rich sugarcane, jute and paddy cultivation. The village under study *Dakhinpat* was also known as *Dakhinpat Kachari Satra* is a multi-caste village. Several caste groups like Brahmins, Kalitas, Koch, Kaibarttas and Heeras live in the village. The village was formed out of a process of religious proselytization.

As the narratives go the village was offered as a gift by a *Kachari*¹ King to the *satradhikar* of Dakhinpat satra. As a popular narrative suggests, the King mesmerised by the power of the *satradhika* requested him to stay back and spread *neo-vaishnavism* across. Thus, the *satra* came into being in 1795. This was a popular narrative across the village for long. However, today such narratives on village formation are being contested.

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Since, land was donated to a religious institution it came under debbottar.² Being a *satra* village the *neo-vaishnavite monastery (satra)* acted as the nerve centre, fountainhead of power and decision-making in the village. Land in the village directly went into the hands of the village *satradhikar*(abbot) who took most of the decisions related to land. Residential settlements surrounded the *satra*.

River *Kolong* flowing by the village acted as a marker separating the village into two distinct pockets of *Ujoni*³ and *Bhati*⁴. These pockets were further divided into smaller units called *suburis*⁵. *Ujoni* due to its proximity with the *satra* had a rigid spatial arrangement. At the other end of the village i.e. at *bhati* the lower castes resided. Today the village is seen to be arranged according to people's affiliation to different naamghars.⁶

However, such associations are of recent origin. In the 1960s lower caste villagers had contested the social and religious hegemony of the *satra* and the upper castes by subscribing to a new lower caste-led neo-vaishnavite religious assertion which finally led to the formation of different places of worship in the village apart from the *satra*.

Methods of data collection

This study relies on both primary and secondary sources of data. An intensive fieldwork has been added to the primary sources to substantiate the arguments put forth in this work for over a period of one year for a comprehensive understanding of changes which have emerged in livelihood practices of the village. This was supplemented by in-depth interviews both formal and informal, group discussion and observation. The research also relied heavily on oral narratives of the villagers'. Apart from the primary sources this research also included secondary sources like books, journals, official records, monographs and magazines etc., which have been extensively used.

Traditional occupations and livelihood practices

Like most villages across India, Dakshinpat too was traditionally dependent on agriculture. However, apart from agriculture, there were supplementary sources of livelihood in the village as well. Being concentrated around the *satra* the village was traditionally dependent on the decisions of the *satra*. The upper castes due to its position in the village social hierarchy had maximum influence in the decisions of the *satra*. Decisions like who will cultivate, how much will they cultivate and for long were taken by the Brahmins under the aegis of the *satra*.

The *neo-vaishnavite* monastery *satra* which was established in the 18th century had a total of 262 bighas of agricultural land till the land reform acts were passed after independence. Today the *satra* has only 50 bighas of agricultural land and rest of the land was being redistributed amongst the people. Thus, today apart from the *satra* there are also other landowners across caste groups. Although the Brahmins continue to dominate the total landholdings of the village today there are several landowners from marginalised caste groups.

Traditionally to work in the paddy fields the *satra* was dependent on the labour (sharecroppers) which would come from the lower castes. In exchange of the labour they were given a share of the produce. The three categories of *malik*, *kisan* and *majdur* cannot be overlooked in the context of the village Thorner(1973). Traditionally, the *sharecroppers* belonged to the category of *majdur*. But today one can find both *kisan* and *majdur* in the category of sharecroppers. The village historically had two categories: *malik* (which was the *satra*) and the landless sharecroppers. One was given access to the agricultural land provided they converted to *neo-vaishnavism*.

The category of sharecroppers was broad and spread horizontally across villages. Apart from agriculture land, wetlands also added to the supplementary source of income of the villagers. Being available and open for everyone, these wetlands were initially under the aegis of *satra*.

Hence, fishing was a supplementary source of livelihood in the village which was limited to few lower caste groups.

Change in the traditional livelihood practices

Gupta (2005) argues that there is an overall change in villages across India both politically and socially. Taboos and reservations on holding certain jobs are changing. There is a strong assertion on caste pride and caste identity. Dakshinpat too could not hold back from such changes. There are shifts in the traditional livelihood practices of the village. The rich and the influencing upper castes in the village today are searching for an alternative outside agriculture. Amongst the youth especially from the lower castes there is a flight outside the village, to search for an alternative out of agriculture.

Hence, agriculture today is undergoing crisis. On the one hand one can see huge plots of agricultural land fallow, not mowed, and ploughed and on the other there are groups of young boys who are jobless and constantly in search of livelihood. This is a clear indication that there is a growing disinterest amongst the youths for agriculture. The commons found across the village which traditionally added to the income source are also unused. Commons in the village especially the water bodies have dried and the river *kolong* also went under *dak* (being leased). This has limited people's access in terms of using the river for catching fish and generating livelihood.

Hemendra a young boy in the village speaks

Agriculture is not productive and time taking, also it is rain-fed and the village lacks irrigational facilities. Rather than engaging in agriculture it is better to move out of the village and work in big cities like other boys in the village do. This at least helps in getting out of the hierarchies of caste. Moreover, the system of sharecropping under *chukti* also holds us back from being sharecroppers.

This has left the villagers perplexed with many questions and who will plough the fields has

become one such important question often circulating in the village. The process of migration starts early, young boys move out of the village at an early age between 18-25 years. Apart from cities like Hyderabad two most popular destinations amongst the boys from the village are Gujarat and Delhi NCR.

Tikendra (a respondent), who in his early 20s had moved out of the village to Gujarat year ago, narrated his experience of migration. He has been working in a biscuit factory for more than six months. Prior to this he was working with a security company for six to seven months. In both the places he worked as a helper who had to assist. His canvas of work was wide; their work in the companies would vary from cleaning the toilets to washing the cups and pans and would also include working in the factory.

At present working at the biscuit factory he is earning Rs.3500 while at the security company he was given Rs 1000, a cramped space at the dormitory and two basic meals a day. He adds that working in both the places is difficult but the way in which the security company treated them was inhuman. Now he lives in a rented accommodation with five other boys from Assam. Though expensive, but this he considers is much more comfortable than living at companies' accommodation. Most of the migrants who manage their own accommodation live in solidarity.

There are also issues of health which pulls the migrants back to the place of origin. A migrant who worked at a plastic company in Gujarat fell from the second floor of the company. He met with the accident while at work, though the company took care of the initial treatment but eventually he had to withdraw from the company as his services were now being questioned by the company. Today he is back in the village, in search of livelihood. As they are recruited as temporary labour the company does not have any fixed policy on healthcare.

They have to work at least six days a week if not seven and also do not come under any

additional benefits. The cost of living is so high that one cannot even think of taking their families to the cities. At the same time the earning is so less that it often becomes difficult to send some money back home. At home there is cycle of poverty. This cycle starts well before the process of migration actually begins. To initiate the process the migrant needs some money for tickets and other expenses for travel. His inability to make up for the expenses often forces him either to mortgage or sell land.

Hence, the shift from agriculture and the new source of livelihood could not generate any breather amongst villagers. Rather they are creating new cycles of poverty and insecurity.

Conclusion

Thus, one can witness a visible shift in the agrarian economy *vis-à-vis* the livelihood practices in general and the village in particular. While such changes were pan Indian its impact varied across states. The post-independence reforms stirred the power relations across the villages which had its impact in Dakshinpat too. Fissures in erstwhile power equations to some extent were visible but did not help completely wither in the thick of hierarchies across the village.

The common spaces found across the village which traditionally added to the supplementary source of livelihood in the village also underwent change. The command over the resources went from the *satra* to the state. There are subtle ways in which the people were differentiated on caste lines. The assertions and split from *satra* indicate such subtlety of caste. While youths are no longer interested in agriculture they hardly have alternatives of livelihood. Thus, migration becomes an easy outlet.

Factors such as landlessness, lack of irrigational facility, and loss of erstwhile commons (mostly wetlands) have pushed the rural youths to take up various non-agricultural livelihood practices not only within the village but also outside the state of Assam. The large scale inter-state

outmigration of such youths has caught much attention in recent times. While the upper caste villagers continue to dominate in terms of landholding and access to other resources on account of their higher educational status and relationship with the wider social network, a small section of the lower castes has also in recent times emerged as relatively affluent land owners.

While land reform measures in post-independence Assam have led to a significant fall in the amount of upper caste land holdings, various constitutional provisions have endowed the lower castes with some political power in the village. However, this political power is seen to be confined to the hands of the emerging affluent section of the lower castes. Besides, one is yet to see this new found power permeating other spheres of society such as education in any worthwhile manner.

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Development of Health Sector in Karnataka

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[While taking a brief look at health related services in Karnataka, this article offers a comparative appraisal of availability at the national level vis-à-vis state level and emphasizes on the need for enhancing its share of health expenditure in state GDP and improve public health infrastructure especially service infrastructure keeping rural areas and population in mind. It is also argued that such a move would not only reduce the regional disparity in service availability but also help to meet health status. Ed.]

The field of health human resources (HRH) deals with issues such as planning, development, performance, management, retention, information, and research on human resources for the healthcare sector. In recent years, raising awareness of the critical role of HRH in strengthening health system performance and improving population health outcomes has placed the health workforce high on the global health agenda.¹

Health human resources or "health workforce" is defined as "all people engaged in actions whose primary intent is to enhance health", according to the World Health Organization's *World Health Report 2006*.² Human resources for health are identified as one of the core building blocks of a health system.

They include physicians, nurses, advanced practice registered nurses, dentists, allied health professions, community health workers, social health workers and other healthcare providers, as well as health management and support personnel, those who may not deliver services directly but are essential to effective health system functioning, including health services managers, medical records and health information technicians, health economists, health supply chain managers, medical secretaries, and

others. Thus the concept of Public Administration in the health department also is very important to study.

Meaning and Definition of the concept

The concept of Human resources is the set of individuals who make up the workforce of an organization, department, business sector, or economy. Health infrastructure is an important indicator to understand the healthcare delivery provisions and mechanisms in a country. It also signifies the investments and priority accorded to creating the infrastructure in public and private sector. Health Infrastructure can be divided into two broad groups;

- Health Education Infrastructure- provides details of medical colleges, dental colleges, Ayush institutions etc.
- Health Service Infrastructure- includes details of allopathic hospitals, hospital beds, system of medicine and homeopathy hospitals, sub centres, PHCs, CHCs, etc.

Socio-Demographic profile of the Karnataka

Karnataka is located in the west central region of the peninsular part of the country and lies between the 11⁰ 30' and 18⁰ 30' North latitudes and 74⁰ 15' and 78⁰ 30' East longitudes. Bangalore is the largest city and also the capital of the state. The state is bordered by the Arabian Sea and the Lakshadweep in west, Goa in north-west, Maharashtra in north, Andhra Pradesh in

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east, Tamil Nadu in south east, and Kerala in south west. The state covers an area of 191,791sq.km, which makes it eighth largest state

of India accounting for 5.83 percent of the total geographical area of the country. It comprises four Revenue Divisions, 30 Districts, 176 Taluks, 347 Towns and 29,340 Inhabited Villages.

Table No 1: Socio- Demographic Profile of India and Karnataka (Census 2011)

Sl.no	Items	India	Karnataka
1	Total population (in crores)	121	6.11
2	Urban population to total population (%)	31.15	38.57
3	Decadal growth (%) of population	17.64	15.67
4	Density of population	382	319
5	Population Below Poverty Line (%)*	21.92	20.91
6	SC & ST population to the total population (%)	24.40	22.8
7	Percapita Income at Current Prices (In. Rs)	53,331	59,975
8	Literacy Rate (%)	74.0	75.60

Note: *Based on Tendulkar Methodology 2011 12.

Source: Census 2011, National Health Profile 2012 and Economic Survey of Karnataka 2012-13.

The table no 1 shows that Karnataka state has a population of six crore, according to the 2011 census, accounting for 5 percent of the nation's population. The majority of people in the state reside in rural areas. Twenty three percent of total state population belongs to minority groups namely Scheduled Castes (SCs) and Scheduled Tribes (STs). The density of the population is 319 per sq.km as against the national average of 382 per sq.km. The decadal growth rate of population of the state is 16 percent which is lower than the national average of 18 percent. The state has a literacy rate of 75.60 %.

Administrative Setup of Karnataka's Health Sector

The Medical Department in Karnataka came into existence early in the Mysore state in the year 1884 itself. The head of the department called Senior Surgeon looked after the administration of all the medical institutions of the state and was also the ex-officio Sanitary Commissioner. Later on, in 1929 in order to give greater

importance to public health, the medical department was separated from the sanitary department and the sanitary department was renamed Public Health Department. This set up existed till 1965.

In 1965, as per the Bhore Committee (1945) recommendations, a single line of command for both curative and preventive medicines was instituted and Department of Health and Family Welfare was formed by merging the Directorate of Public Health and the Directorate of Medical Services. Again in 1978, the department was bifurcated into two directorates Viz., the Directorate of Health and Family Welfare (DH & FW) and the Directorate of Medical Education.

In the year 1995, a separate department was created for Indian System of Medicine and re-named as Department of Ayurveda, Yoga & Naturopathy, Unani, Siddha and Homoeopathy (AYUSH) in 2003. Earlier it was under the health department. The AYUSH education, training and practices are generally regulated by the Central Council of Indian Medicine (CCIM), Government of India. Thus, at present the state has four departments under the Department of Health and Family Welfare (DH & FW):

- i. The Directorate of Health and Family Welfare Services.

- ii. The Directorate of Medical Education.
- iii. The Directorate of Indian System of Medicine and Homeopathy (ISM & H) or Department of AYUSH and
- iv. Drugs Control Department.

The Department of Health and Family Welfare Services implements various national and state health programs of public health importance and also provides comprehensive health care services to the people of the state through different health and medical institutions. The Health Secretariat is the official organ of the DH & FW department. The Head Office of the DH&FW is located in the state Head Quarters and the Director is the head of the department.

A separate state institute of Health and Family Welfare was created under Indian Population Programme (IPP) to modernize training activities of the department. At the divisional level 4 Deputy Directors are responsible to implement and monitor the health programmes. At the district level, District Health and Family Welfare Officers, and District Surgeons would take care of health and clinical requirements of districts. The District Health and Family Welfare

Officer is the overall head of the district for all the health related activities of the district excluding District Hospital/Civil Hospital which is headed by the District Surgeon.

There are Taluk Health Officers in each revenue taluk, who are administratively responsible to implement the health programmes at taluk level. Medical colleges and medical institutions attached to medical colleges are monitored by the respective colleges and by the Director of Medical education. On the other hand, AYUSH institutions are separately monitored by the Director of AYUSH through Deputy Directors.

Trends in Public Health Expenditure

Internationally defined health expenditure includes all expenditure or outlays for prevention, promotion, rehabilitation and care, population activities, medical relief programs whose specific objective is improving health for both individuals as well as population. Though, the total public health expenditure including medical and public health, and family welfare has increased in the state over the years (table no 2), the percentage share of it in state government expenditure, gross state domestic product, development expenditure and social sector expenditure has declined over the years.

Table No 2: Trends in Public Health Expenditure and Selected Ratios for Karnataka from 2000 to 2013 (in Rs lakh)

Year	Medical and public Health	Family Welfare	Total Public Health Expenditure (PHE)	Total State Expen	Gross State Domestic Product***	Development Expenditure	Service Sector Expenditure
2000-01	83837	16696	100533	1966369 (5.11)	7029500 (1.43)	1241915 (8.09)	643061 (15.63)
2001-02	86524	22060	108584	2193762 (4.95)	7205400 (1.51)	1388072 (7.82)	664111 (16.35)
2002-03	83732	16680	100412	2407402 (4.17)	7584100 (1.32)	1408880 (7.13)	662154 (15.16)
2003-04*	86703	20070	106773	3072263 (3.48)	8055000 (1.33)	1605325 (6.65)	745260 (14.33)
2004-05	86673	17685	104358 (1.12)	9282279 (0.63)	16674700 (5.56)	1877074 (12.71)	820879
2005-06	101175	13444	114619	13190978 (0.87)	19590400 (0.59)	2245012 (5.11)	1000409 (11.46)

2006-07	117899	17062	134961	18018461 (0.75)	22723700 (0.59)	2959858 (4.56)	1222934 (11.04)
2007-08	162593	20625	183218	17138999 (1.07)	27062900 (0.68)	3288691 (5.57)	1527135 (12.00)
2008-09	180768	26567	207335	18776997 (1.10)	31031200 (0.67)	3640455 (5.70)	1842815 (11.25)
2009-10	194541	30273	224814	29345693 (0.77)	33755900 (0.67)	4394740 (5.12)	2176952 (10.33)
2010-11	248191	31461	279652	35806314 (0.78)	41070300 (0.68)	4988996 (5.61)	2472452 (11.31)
2011-12	295631	36886	332517	29382548 (1.13)	45889400 (0.72)	5920580 (5.62)	2786694 (11.93)
2012-13*	364072	43806	407878	32449294 (1.26)	52450200 (0.78)	7202096 (5.66)	3568799 (11.43)

Note: Figures in parenthesis shows respective ratio of total health expenditure, *Revised Estimates, **at Current Prices. Expenditure includes both plan and non-plan expenditures in Revenue account and capital account.

Source: RBI database and Economic Survey of Karnataka (2012-2013).

Health Education Infrastructure in Karnataka

The below table no 3 shows that, as on March 2012, 12 percent of medical colleges, 16 percent

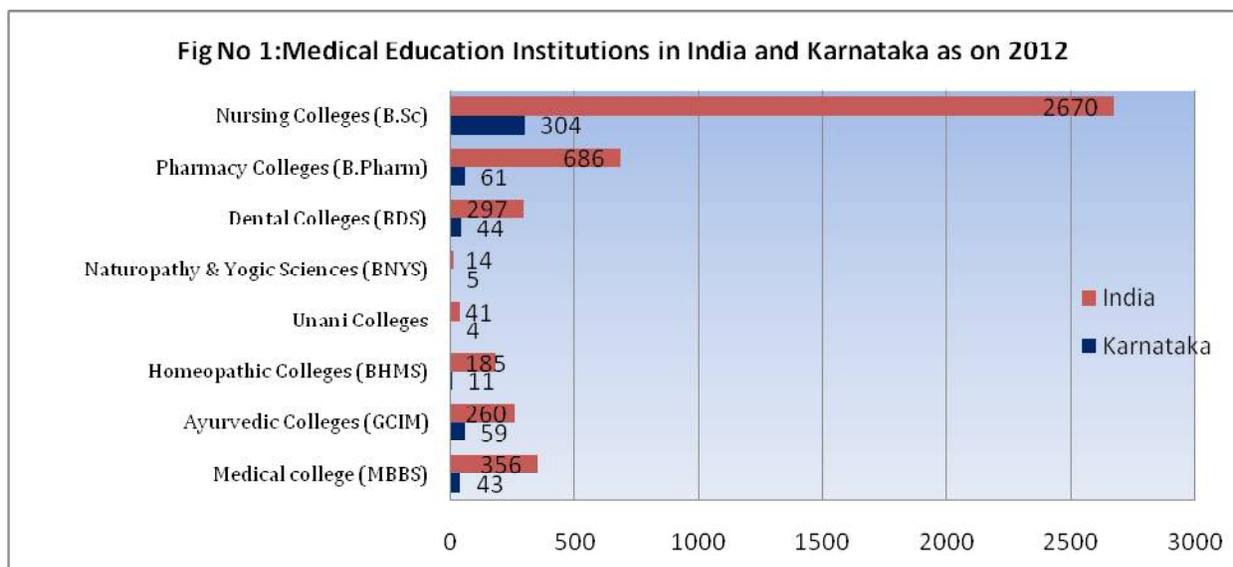
of AYUSH colleges, 15 percent of dental colleges, 9 percent of B.Pharm colleges and 11 percent of nursing colleges are there in Karnataka state. Only 12 percent (except nursing colleges) of the colleges in the state are reported as managed by government. However, Karnataka ranked first in the number of medical colleges (43) and second in AYUSH colleges (79) after Maharashtra (116) in the country.

Table No 3: Medical Education Institutions in India and Karnataka as on 2012

Type of Institution	Karnataka	Govt.	Aided	Unaided	India
Medical college (MBBS)	43	17	0	26	356
Ayurvedic Colleges (GCIM)	59	4	5	50	260
Homeopathic Colleges (BHMS)	11	1	0	10	185
Unani Colleges	4	1	0	3	41
Naturopathy & Yogic Sciences (BNYS)	5	1	0	4	14
Dental Colleges (BDS)	44	2	0	42	297
Pharmacy Colleges (B.Pharm)	61	1	0	60	686
Nursing Colleges (B.Sc)	304	NA	NA	NA	2670

Note: NA=Not Available, only Graduation colleges.

Source: Economic Survey of Karnataka 2012-13 and Nation Health Profile 2012.



Public Health Service Infrastructure

Table 3.10 clearly shows the pattern of public health service infrastructure in the states. The district hospitals are at the top of the public health system catering tertiary care to the entire district along with teaching hospitals. At the bottom level SCs and PHCs provide primary care to the people of rural areas and urban PHCs in urban areas.

Number of Government Hospitals and Beds in Rural and Urban Areas

Rural and urban area wise distribution of government hospital and beds in the state is given. It shows that 55 percent of state hospitals are located in rural areas with 9,022 bed strength against 61.43 percent of rural population in the state and accounting for 2 percent of total rural hospitals of India. However, average population served per government hospital is higher for the state (1/76054) than for all-India (1/50689).

Plan-wise Growth of Public Health Centers

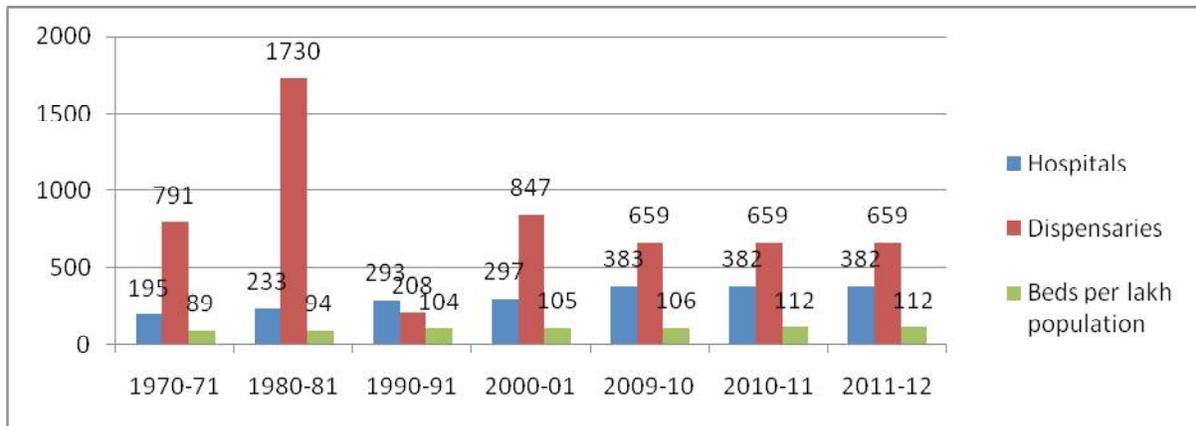
It clearly indicates the increase in the number of health centres such as SCs, PHCs and CHCs over different five year plan period. The number of SCs functioning over the years revealed that at

the end of the sixth plan there were 4,964 SCs, which increased to 8,143 at the end of tenth plan. As on March, 2012, 8871 SCs were functioning in the state against 1,48,366 at India. Similar progress is observed in the number of PHCs which was 365 at the end of sixth plan and increased to 1,679 at the end of tenth plan and further rose to 2,310 as on March 2012. In accordance with the progress in the number of SCs and PHCs, the number of CHCs has also increased from 98 to 180 between sixth to eleventh plan periods.

Trends in Government Hospitals, Dispensaries and Beds per lakh Population in Karnataka

The case of hospitals, dispensaries and beds per lakh population no such significant increase is observed in the state over the years. Moreover, the number of dispensaries has declined from 791 to 659, and slow growth is observed in the number of hospitals and beds per lakh population between 1970 and 2012.

Fig No 2: Trends in Government Hospitals, Dispensaries and Beds per lakh Population in Karnataka (1970 to 2012)



Human Resources in Health Sector of Karnataka

Shows that Karnataka has shortfall in the health human resource except female health workers at SCs & PHCs and nursing staff at PHCs and CHCs. Also, it is observed that many posts in SCs, PHCs and CHCs are still vacant against sanction. The shortfall can be brought down if the vacant positions are filled by the government. Thus, health manpower in the state does not fulfill the norms under Indian Public Health Standards and there is shortage of health manpower in the state which may be an obstacle in health care access by the people.

Conclusion

It is clear from the available secondary data that, compared to national level, Karnataka has good health status. Also, gradual improvements are identified in health statistics in Karnataka state, but, a wide disparity is observed between rural and urban areas in the status of health indicators, and rural areas have lagged behind urban areas in all health indicators except sex ratio. The state public health infrastructure is found relatively better both in health education and service infrastructure, especially in primary care institutions. Karnataka ranked first in the number of medical colleges (MBBS), second in AYUSH colleges and in the number of PHCs in the country. Although, a short fall in SCs (192), CHCs (155) and slow growth in the number of government hospitals and beds per lakh population is observed. Rural and urban wise distribution of government hospital and hospital beds indicates disparity in the service distribution.

Thus, it is in need to increase its share of health expenditure in state GDP and improve public health infrastructure especially service infrastructure keeping rural areas and population in mind, this would not only reduce the regional disparity in service availability but also help to meet health status.

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Work Participation of Weaker Sections in Karnataka

Dr. Mukund M.Mundarg*

[The agricultural labourers belonging to weaker sections are living under grinding poverty. The labour market is not easily accessible for them and they are not really free to sell their labour. Their work is largely bounded by institution be it social, economic or traditional. The most important among these is the segmented labour market. In spite of continuous migration from rural areas, these are over-crowding on the supply side of labour. There is always downward pressure on wages in the rural areas and more job seekers than available wage rate remain suppressed.]

Keeping these issues in view, this study endeavors to undertake a comprehensive investigation into the quantitative and qualitative aspects of work participation of weaker sections in Karnataka. The main objectives of the study are as follows: to analyse the work participation rates in weaker sections in the districts of Karnataka, and to find out the determinants of work participation rates in Karnataka across the districts.

Methodology

The focus of the study has been on work participation of weaker sections in Karnataka in the last two decades. An attempt has been made to deal with issues, problems and prospects related to work participation of weaker sections across the district in Karnataka State. The study is based on secondary data, review of literature including policy documents and earlier empirical research and reports on work participation of weaker sections that were collected for the period from 2001 to 2011 census with a time interval of ten years base.

The study has followed Per Capita Income and Net Domestic Product on the basis of two criteria, which are: developed and backward district of the state as a whole, the Table No.1 gives detailed information about selected district in Net Domestic Product (NDP) and Per Capita Income (PCI).

Table No.1

NDP and PCI in selected district (as per 1993-94)

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Districts	NDP	Percentage	PCI
Developed districts			
Bangalore U	1366790	22.26	20.728
D. Kannada	353643	5.76	18.488
Kodagu	96494	1.57	17.505
Bangalore R	275463	4.48	14.515
Chikmagalur	140459	2.28	12.198

Backward districts

Bidar	105017	1.71	6.920
Raichur	115736	1.88	6.946
Gulbarga	246493	4.01	7.803
Bijapur	151821	2.47	8.303
Kolar	221040	3.60	8.665

Source: Handbook of Karnataka 2005.

District-Wise Work Participation Rate of Weaker Sections:

The study concentrates on analyzing the changes in work participation rate among weaker sections in different districts. The detailed information on different district of Karnataka has been given here so as to draw the correct picture of the distribution of workers among weaker sections in different district, including the changes over the period of time in Karnataka, during the 2001 and 2011 census.

Table No.2

Main and Marginal Worker among Weaker Section

Districts	2001			2011		
	Main	Marginal	Total	Main	Marginal	Total
Bangalore U	7.82	1.82	7.40	Na	Na	Na
D. Kannada	2.77	1.54	2.68	2.67	1.55	2.59
Kodagu	0.99	0.35	0.95	0.95	0.38	0.91
Bangalore R	4.18	7.11	4.40	12.22	8.53	11.96
Chikmagalur	3.01	3.14	3.02	2.89	2.79	2.88
Bidar	3.54	2.87	3.49	3.74	2.89	3.68
Raichur	5.86	3.30	5.67	6.02	3.27	5.83
Gulbarga	8.69	6.91	8.56	8.59	5.50	8.37
Bijapur	6.59	6.40	6.58	6.76	5.68	6.68
Kolar	7.97	8.03	7.98	7.90	8.00	7.91

Source: Census of Karnataka and India

Table No 2. brings out the percentage share of workers in different district of Karnataka working population with 7.40 per cent but the lowest percentage of workers among weaker sections were from Kodagu district with 0.95 per cent. The districts like Gulbarga (8.56 per cent) and Bijapur (6.58 per cent) were the other districts which

produced the highest percentage of workers within the weaker sections. The same can be seen even in 2011 projected periods with slight variation.

Gender-Wise Work Participation Rate in Weaker Sections:

The gender-wise distribution of workers in different districts varies from one district to another; even it changes for different decades.

Table No.3
Gender-Wise Work Participation Rate in Weaker Sections

Districts	2001			2011		
	Male	Female	Total	Male	Female	Total
Bangalore U	9.28	4.61	7.40	Na	Na	Na
D. Kannada	2.42	3.06	2.68	2.39	2.888	2.59
Kodagu	0.87	1.05	0.95	0.84	1.01	0.91
Bangalore R	4.59	4.12	4.40	14.16	8.8	11.96
Chikmagalur	2.89	3.21	3.02	2.79	3.02	2.88
Bidar	3.21	3.91	3.49	3.38	4.12	3.68
Raichur	5.33	6.19	5.67	5.48	6.33	5.83
Gulbarga	7.98	9.42	8.56	7.85	9.10	8.37
Bijapur	6.21	7.12	6.58	6.29	7.05	6.68
Kolar	7.98	7.98	7.98	7.82	8.07	7.91

Source: Census of Karnataka and India

According to the 2001 census, the male workers were found to be 9.28 percent in Bangalore Urban district, which was higher from other districts of the state. The district of Gulbarga and Kolar both

(7.28 per cent) were placed at hieratically second. But for the same period, as female workers' participation was concerned it was just opposite; for instance, Gulbarga district which was in the second place for male workers secured the first place in producing female workers among weaker

sections. The other district, which followed second place in producing female workers, was Kolar (7.98 percent). Even for both 2001 and 2011 census periods, only Gulbarga and Kolar districts were able to maintain the same participation of male and female workers.

Occupational Structure and Change of Workers

To know the occupational structure and change of workers in different districts of Karnataka, the number of main workers among weaker sections has been calculated for major categories.

The occupational structure and changes of workers in different districts of Karnataka. According to the 2001 census report, Bidar district had the highest percentage of agricultural labourers with 68.1 percent, and the next was Bijapur district with 63.1 percent during the year 2001. This pattern is true even in next decades also. As far as cultivators are concerned the rural Bangalore shared the highest percentage with 37.3 percent in 2001, 15.5 percent in 2011 census period in the decreasing order. A majority of other workers was concentrated in Bangalore Urban (77.3 percent) district during 2001 and followed by Kodagu (71.8 percent) district for the same projection period 2001. The same could be seen given in 2011 projected periods with slight variations.

The decadal growth rate of the workers among weaker sections in all the periods and districts of Karnataka was positive. The highest percentage growth of workers occurred during the decade 2001 as compared to 2011 projected period.

Major Findings

Analysis of work participation across districts indicate, five important observations:

- The concentration of weaker sections is increasing among agricultural labourers and at the same time their participation rates in other economic activities are either constant or declining. This is a phenomenon almost across the districts.
- This is sharply visible in the northern Karnataka as against southern Karnataka districts.

- As a consequence of these trends the density of poor is on increase in northern Karnataka and among the weaker sections.
- The cultivators belonging to weaker sections are probably losing their land base and that may have a long term detrimental effect on their economic status.
- Lastly, the opportunities in the other volitions are also limited despite reservation policies

Suggestions

A few suggestions are proposed below for the improvement of work participation of the workers from weaker sections, which in turn will contribute towards their aggregate welfare:

- For the development of any village, town and city, it is essential to provide infrastructural facilities like transport and other communication facilities.
- Instead of giving temporary relief and immovable assets, surplus land may be distributed to the landless from government land or CPRs. Necessary infrastructure may be assured to facilitate some production, until such families have to be protected and are cared under safety net.
- Under the state special component programme, the sustainable agricultural and livestock schemes like sheep rearing, trade and business and dairy development have to be encouraged. These will generate employment as well as income.
- Special skill development programmes be taken up for the employed youth from weaker sections.
- It is a well-known fact that employment exchange do not work in the interest of the weaker sections. It would be better to review the working of these institutions and revamp the procedures. If these are computerized, the transaction cost can be reduced significantly.

Conclusion

The agricultural labourers in Karnataka belonging to weaker sections are living under grinding poverty. The labour market is not easily accessible for them and they are not really able to sell their labour. Their

work is largely bounded by institutions be it social, economic or traditional.

Government of India has adopted some policies towards improving their conditions in terms of providing employment. But these policies could achieve limited success. In rural areas there is heavy dependency on agriculture; hence, agro-based low cost and labour-intensive manufacturing units should be setup to make a very effective strategy for productive use of underemployed rural labour. The programmes to promote efficiency of agricultural labour should be envisioned. The development of labour skill and technical efficiency should be provoked in the agro-based industries.

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Utilization of Cooperative Banks

Chandrakant H * & Dr. B.Siddappa**

[Cooperation is much older than mankind. Formation of social groups is the outcome of reflexive cooperation, whereas the life of ants, bees, wasp, lion etc, provides the best example of instinctive cooperation. The practice of instinctive cooperation has contributed to the development of human race more than any other factor. Right from the hunting age up-to-the- present day, the progress and development of human beings, in all spheres – social, economic, religious and political – is marked by a sense of thinking, working and living together.]

The importance of cooperative credit system in India is reflected from its dominant share in the total institutional credit for agriculture. During the Eighth Plan period, Cooperatives accounted for 62 percent of agriculture credit disbursed, 34 percent of fertilizer supplied, 62 percent of the sugar produced and 58 percent of handloom production in the country. The cooperative credit structure has evolved principally into two arms, viz., production credit (short term) and investment credit (long-term).

The short-term credit structure has, at its base, primary cooperatives of all kinds, primary agricultural credit societies, Farmers' Service Cooperative Societies including Large-sized Adivasi Multi-purpose Societies in Tribal Areas (LAMPS). These primary societies are affiliated to District Central Cooperative banks at the district level, which are in turn affiliated to Apex Cooperatives at the State level. The state land development bank at state level and primary land development banks at the district/taluk level are providing long-term credit.

Mahatma Gandhi frequently pointed out, "Gram swaraj is the pathway to puma swaraj". Gandhian idea on marrying brain and brawn in order to achieve rural regeneration is very important one and to achieve that goal cooperatives are best suited. Because cooperatives in our country are

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the largest and the widest spread network of institutions among the 3rd sector alternatives, over 5,00,000 cooperatives with membership coverage of about 220 million is a strong presence. In terms of geographical spread, cooperatives are the only institutions that have access to all the villages of the country with their long history; they have intruded into all walks of life.

Institutional credit is very much important to any economic sector in general and the agriculture in particular. Credit enables the farmers to purchase fertilizers, seeds and pesticides etc. for raising and harvesting the agricultural commodities. Institutional credit got importance due to the farmers' meager owned funds that act as limiting factor to finance their agricultural operations.

Proper utilization of credit is intended to generate resources; the resources so generated by the borrowers through the application of credit should not drain off without being productively utilized. Such regenerated resources should flow back to the banking system not only towards the repayment of credit but also as deposits, which in turn reaffirms the financial soundness of the banks. All institutional agencies which are giving credit to the farming community insist on the end use of credit for which it is provided.

It is often said that if the loan borrowed is properly utilized, it will repay itself. On the other hand, if they use it for unproductive purposes, it

will not only result in poor agricultural production but also adversely affect the repaying capacity of the farmers. Further, it results in aggravation of overdue problem. Besides this, the diversion of credit leads to inflationary pressure that badly affects the standard of living of the masses. It is in this context end use of credit assumes significance on which the economic well-being of the banks and the farmers largely depends.

Objectives of the study

1. To know the utilization of cooperative banks.
2. To assess the extent of utilization of cooperative banks.

Scope of the study

The study is confined to Gulbarga district since the banks' operations are confined to Gulbarga district only. Therefore, the present study makes an attempt to probe the utilization of Gulbarga District Central Cooperative Bank (DCCB).

Utilization of Credit Co-operative Bank

The utilization pattern of loan for productive as well as non-productive purposes by the loanee farmers, as discerned from the survey, reveals that the loanee farmers in the areas with more irrigational facilities use the loan for the productive purposes. However, the utilization pattern of loan is not consistent among various categories of farmers for variation is observed in different categories of farmers.

It is very clear that most of the loans were used by the large farmers for productive proposes and in case of marginal farmers, the medium and small farmers, the loan was also utilized respectively for productive purposes. It shows that the farmers with larger size of land holdings are more cautious about the proper utilization of loan for productive purposes. On the other hand, it is observed that some percentage of the loan amount was diverted by all the categories of farmers for non-productive activities. This diversion is not uniform among different categories of farmers.

The study reveals that more number of the farmers utilized total credit disbursed for productive purposes in the less irrigational facilities area. This utilization is varied among the different categories of farmers. It is evident from the analysis of this survey that the small and medium farmers have utilized the credit for agricultural purposes and the marginal and large farmers used relatively less amount of agricultural credit for productive purposes.

The present study also observed that the loan was not properly utilized by some farmers. The diversion of loan is more as compared to the more irrigational facilities area. The reasons for diversion in marginal farmers category is that they had to look after their basic minimum needs out of their meager resources which in turn were insufficient. Whereas in case of large farmers the reason is quite different that they willfully wrongly utilized the credit in anticipation of loan waiver schemes by the Governments.

This phenomenon had been common between the decades of 1980 and 2010. Unscientific pricing system and natural calamities have also contributed substantially in this direction.

Reasons for improper utilization of credit

The survey was also made to ascertain the reasons for improper utilization of loan sanctioned by the credit cooperative bank and the findings are as follow:

- Illiteracy and lack of proper training, marketing, transportation facilities and technology.
- Credit to the poor is counterproductive as it imposes the burden of loans on the poor who have no repaying capacity.
- Social needs sometimes are so pressing that any loan will be diverted from production to requirements.
- Severe poverty and medical expenses has crippling effect on the mind and aspirations of the poor and this shackles the poor to lower levels of living.

- The rural power-structure is too powerful and entrenched to allow such a credit programme for poverty alleviation to succeed.
- By encouraging the poor to take up independent professions, a shortage in wage labour will be created. This results in higher wages, increasing the cost of agricultural production.
- Success of credit programmes depends on wider national economic policy issues. If the terms of trade for food and cash crops between rural and urban areas are based against the rural poor, credit programmes will have limited impact.

Apart from these reasons, the irregular and scanty rainfall, inadequacy of credit, increased consumption requirements and willful defaulting attitude of the farming community have contributing a lot in improper utilization of productive cooperative credit in both the areas.

Suggestions

The present study places forward some suggestions, which are as follow:

1. The cooperative bank should formulate a prospective plan for effective implementation of the objectives and also evaluate the performance.
2. Wider campaign and publicity with a view to show the benevolent effects of cooperative movement should be launched.
3. There should be provision of credit for the consumption purposes in order to reduce the misdirection of funds for unproductive purposes.
4. The entire productive credit is disbursed in one lump sum at a single point of time. But it should go all along with the agricultural operations as and when they are carried on by the farmers. Hence, it is advisable to have a programme of phased disbursement of agricultural credit.
5. Inputs like fertilizers, pesticides, seeds etc should be made available to the farmers through marketing federation.

6. The government should not encourage loan waiver scheme. In some cases, strictly on a selective basis, the government can waive the loan of the farmers out of its exchequer and immediate reimbursement has to be made to the bank and in no way the bank should be made to bear the burden of such a social welfare programme.
7. New credit to the existing farmers is to be given on the basis of past repayment behavior and potential improvement in the loan repaying capacity of the borrowing families before sanctioning the loan.
8. Essential steps should be taken to ensure speedy and timely disbursement of loans prior to the commencement of agricultural operations.

Conclusion

The analysis reveals that the Gulbarga district central cooperative bank has made good efforts to include the farming community consisting of almost all categories irrespective of their size of land holdings in growth process. Still the farmers in less irrigational-facility areas have utilized significant amount of funds for unproductive purposes.

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Saansad Adrash Gram Yojana: An Appraisal

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[Prime Minister of India Narendra Modi launched the ambitious “Saansad Adrash Gram Yojana (SAGY) on 11th October, 2014, the birth anniversary of Jaya Prakash Aryan. The Government intends to translate the concept of Gram Swaraj into reality through the Saansad Adrash Gram Yojana. Under SAGY, the members of parliament will lead, guide and take the responsibility of developing the physical and institutional infrastructure in three villages by 2019 of which first village will be developed by 2016. Inspired by the principles and values of Mahatma Gandhi, the project places equal stress on nurturing values of national pride, patriotism, community spirit, self-confidence and on developing infrastructure.]

The government is arguing that the holistic approach in development sense makes the project unique and transformative. The emphasis of SAGY is on integrated development of selected villages in areas such as agriculture, health, education, sanitation, environment etc. In addition to these so-called ritual indicators of development-cum-inclusive policies of government, the SAGY aims at inculcating certain values, i.e. people’s participation, agenda of equality, dignity of women, social justice, spirit of community services, cleanliness, eco-friendliness, maintaining ecological balances, peace, harmony, self-reliance, mutual cooperation, self-governance, accountability in public life, what and what not, so that they may get transformed into models for others.

Ensuring universal access to education facilities, adult literacy, e-literacy is also among important goals of SAGY. In addition to education, these villages will have quality health care. The outcomes will include 100 percent immunization, 100 percent institutional delivery, reduced infant mortality rate (IMR), maternal mortality rate (MMR) and reduction in malnutrition in children, etc.

Under the SAGY programme Lok Sabha MPs will pick up the villages from their constituency while

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the Rajya Sabha MP’s would choose villages in the states they represent. The numbers of Gram Panchayats in India are about 26, 500. The Lok Sabha has 543 MPs and Rajya Sabha has 250, including 12 nominated members. If each MP adopts three villages, the scheme will be able to develop 2379 Gram Panchayats over the next five years.

The villages would be selected according to the basic unit for Gram Panchayat which comprises a population of 3,000-5000 in plain areas and 1000-3000 in hilly, tribal and difficult regions. The MP would take liberty to choose the suitable for Adarsh Gram other than their village or that of his/her partner. The constituency fund, MPLADS, would be available to fill the critical financing gaps.

A separate, national web monitoring system will be put in place for the scheme covering all aspects and components. However, the rural development minister would be the head of a committee and ministers will also be appointed for planning the programme and implementation. The Rural Development Ministry of Government of India will put in place a specially designed capacity building programme for government functionaries at different levels including Gram Panchayats. The planning process in each village will be a participatory exercise coordinated by the District

Collector. In this entire exercise, the MP will play an active facilitating role.

The government has argued that the Saansad Adrash Gram Yojana will prove an important job in achieving the holistic development of the villages. But it seems more theoretical than the practical one as SAGY has more challenges and is ambiguous. Knowing the socioeconomic and geo-political scenario of India, Indian economy is known as village economy if not now but still presently almost 70% of population living in the rural areas with more than six lakh villages and adopting a mere 0.37% of villages is an open exclusionary policy.

The policy of adopting three villages by an MP and filling the financial gaps by using MPLAD's funds with an approach of holistic development is at the cost of rest of the villages in the constituency. However, it has been argued that the villages will serve the models for other villages or we can say the government is expecting that demonstration effect or trickledown model/effect will work out in this approach, but we are very well aware that trickledown effect/model has totally failed in India to fulfill the development aspiration of India.

While as in 73rd amendment of the Indian Constitution in 1992, self-governance concept was introduced and it was decided to grant more and more power to local bodies at the rural and urban level. As the Article 243 of the Indian Constitution restricts the MPs and MLAs from being representatives in the local bodies including village Panchayats, in such circumstance if MPs and MLAs are allowed to choose one village for developing fully, it will be direct interference in the Panchayati Raj system, which is unconstitutional.

Another major cause of concern regarding the same is that the MP is the kingpin of the programme and this will lead to concentration of power in few hands, thus is open challenge for the process of decentralisation. The one more

issue regarding the SAGY is that, why the basic criteria for the selecting a village is the population rather than the socio-economic conditions of the village. Here it seems that the new so-called holistic approach is a new challenge for the process of inclusive development which the Indian economy had adopted in the 11th five year plan to reach unreached areas and poorest among the poor via different programmes and policies for which government is time and again arguing for their curtailment.

It can also prove a threat to democracy. Democracy in its literal perception means development from the grass-root level which as per my view would prove false by devising such a policy. There will be a one-man-rule. It appears to me as it is nothing but a strategy towards voting bank. For truly implementing such a noble work, there should have been participatory approach. Concerned data should have been followed according to which villages should have been preferred. Priority should have been given to the poorest villages.

Creating model villages would develop income disparity among villages. Demonstration effect in such a case would prove untrue as this will lead to only development disparity. Moreover, it has been estimated that an expenditure of around Rs. 50 crore will incur on it. Thus the concerned government has also to take into consideration the appropriate sources by which it can bear such a big amount as the economy is already under deficit.

I know that every effect has its side-effect. But which part is more weighing determines the validity of an approach. So far many words have been lipped down, many intellectuals have given their oceans of ideas regarding the inclusive growth of India but achieving it has still remained a dream. Now how far this approach will prove true is a matter of time.

