

ISSN 0970-7247

THIRD CONCEPT

English Monthly

Annual Subscription Rs. 200

Vol. 30

No. 355

SEPTEMBER 2016

Rs. 20.00

- ❖ **India-China Relations**
- ❖ **Indo-Russian Ties**
- ❖ **2017 Punjab Elections**
- ❖ **Women Entrepreneurship in Rural India**
- ❖ **Dr Ambedkar & Social Justice**
- ❖ **Empowering Tribal Women**



An International Journal of Ideas

Vol. 30 No. 355 SEPTEMBER 2016 Rs. 20. 00

Third Concept aims at providing a platform where a meaningful exchange of ideas can take place among the people of the Third World. The attempt will be to communicate, debate and disseminate information, ideas and alternatives for the resolution of the common problems facing humankind. We welcome contributions from academics, journalists and even from those who may never have published anything before. The only requirement is a concern for and desire to understand and take the issue of our time. Contributions may be descriptive, analytical or theoretical. They may be in the form of original articles, reactions to previous contributions, or even a comment on a prevailing situation. All contributions, neatly typed in double space, may be addressed to:

<i>Editor</i> Babuddin Khan	<i>Consulting Editor</i> M. L. Sharma
<i>Managing Editor</i> R. Prudhvi Raju	<i>Art Director</i> Purba Roy
<i>Business Executive</i> R.S.Rawat	<i>Chief of Production</i> N. P. Agarwal

While the Editor accepts responsibility for the selection of materials to be published, individual authors are responsible for the facts, figures, and views in their articles. However, the Editor reserves the right to edit the articles for reasons of space and clarity.

Published, Printed and Owned by

Babuddin Khan
Third Concept
LB - 39, Prakash Deep Building,
7, Tolstoy Marg, New Delhi-110 001.
Phones : 23711092, 23712249
Fax No: 23711092.
E-mail : third.concept@rediffmail.com
Website: www.thirdconceptjournal.co.in

Designed by: Pt. Tejpal

INSIDE

Editorial	
Rio Olympics Fiasco	5
<i>B.K.</i>	
The India-China Political Relations	7
<i>Dr. Anilkumar B. Halu</i>	
Indo-Russia ties in a Global Context	10
<i>Dr. Bishal Das</i>	
Punjab Elections 2017: Some New Trends	12
<i>Gurpreet Singh Brar</i>	
Independence of Indian Judiciary vs. the NJAC	15
<i>Dr. Prasanta Sahoo</i>	
Appraising 'Make in India' Programme	21
<i>Dr. Prakash Kattimani</i>	
Problems of Women Entrepreneurship in Rural India	24
<i>Dr. V.Paramasivan</i>	
Dr. Bhim Rao Ambedkar: A Crusader of Social Justice	29
<i>Mrs. Gurdeep Kaur</i>	
Status of Geographical Indications in India, Especially Karnataka	32
<i>N K Manjunatha</i>	
The Paid-Journal Trend & Quality Higher Education	39
<i>Dr Adfer R. Shah & Rais Khan</i>	
Empowering Tribal Women	42
<i>Dr. Shruti Tandon</i>	
National Cadet Corps (NCC): Vision & Mission	45
<i>Lt.(Dr.) B.C. Shah</i>	
Perspectives on Bancassurance in India, Especially Madurai	48
<i>Dr.S.Ganesan & M.Eswari</i>	
India's Biggest Problem	56
<i>P.Pandidurai</i>	

Rio Olympics Fiasco

By contributing just two medals to the total medal tally of India at the recently concluded 2016 Rio Olympics, despite the fact that India had sent its largest contingent ever this time, the Indian contingent has kept the past tradition of its dismal performance at the Olympics. Of the total members of the Indian contingent, around 84 per cent performed below their qualifying marks. Of the 85 individual participants — excluding the 32 in men and women’s hockey — just 13 matched their personal best, justified their world ranking or advanced past the opening round. The post-Olympics phase has given rise to blame game. Undoubtedly, charges and counter-charges are being leveled on the Olympians, officials of the Sports Authority of India and various sports federations, including IOC, for the poor show and below par performance; nevertheless, it is high time for thorough introspection in the whole system governing the sports.

Many critics and experts in the realm of sports are unanimous in their opinion that absence of sporting culture in the country, inadequate financial resources, corruption and political interference are the major factors that account for India’s underperformance in international sporting events. Overemphasis on cricket eclipses other sporting events. In order to develop sporting culture in the country, a national sports policy needs to be framed with emphasis on promoting sports at the school and college level on par with academics. Availability of resources in terms of money and infrastructure has to be ensured with the objective of promoting a synchronized sporting culture.

Lack of financial resources for sports should not an excuse for a nation like India. It is not the lack of money but its faulty disbursement mechanism that accounts for underperformance. Media reports indicate that very little of the sanctioned amount actually goes in providing support to the sportspersons. The poor planning and execution of the budget allows corruption to seep in the system. Some experts feel that instead of spending money for sports, India should start investing in sports. Asserting that spending and investing are two different things, they point out that India has never invested in sports for the long term and it only expects miracles at the touch of a button. Alluding to Prime Minister’s recent announcement of budget increase for the Games from existing Rs 15 crore to Rs 125 crore, a critic has opined that in the absence of a proper rational plan, even this eight-fold fund increase may not translate into reality.

India should emulate the example of Britain in this regard. In the recent 2016 Rio Olympics, the Brits brought back 67 medals - 27 gold, 23 silver and 17 bronze. At the 1996 Sumer Games in Atlanta, UK made an abysmal show and could manage to win a solitary gold medal and finished in 36th position. After those Games in 1996, Britain decided to invest funds raised from the lottery into sports and the dividends are paying off. The British Olympic Association spent double the money on the team’s facilities at Rio than at any other Games. The UK doled out £274m across all Olympic sports. The medals, thus, come at a cost of £4.1m. India can also work out some similar plan to raise funds for the sports.

Some critics point out that politics and corruption in sports management is also responsible for country’s abysmal performance in sports. While pointing out the entire sports management system is fraught with over ambitious bureaucracy, poor resource management, corruption, conflict of interest and opaqueness, they cite the example of India’s Sports Minister who accompanied the Indian contingent at Rio and did all to sabotage India’s image where millions put their best foot forward. India was called out for uncivil behavior. The present scenario also calls for revamping the nation’s sports bodies by inducting world-class sportspersons at all levels so that they can help build a culture that promotes, trains and builds world-class talent. A former Indian Olympian recently lamented: “While other countries have scripted a turnaround in their fortune like the UK, we sadly continue to languish in mediocrity.” It is high time that the present dispensation looks seriously into the sad state of affairs pervading sports in the country and take remedial measures to prepare for the Tokyo Olympics.

— BK

The India-China Political Relations

Dr. Anilkumar B. Halu*

[There is little historical evidence of intense political interactions between India and China due to various reasons. First, both countries were self-sufficient for their existence; second, the geographical barrier imposed by the Himalayas prevented mass migration, territorial occupation and huge trade; third, the epicenters of both of the civilizations were too far from each other that discouraged direct interactions. The epicenter of China's civilization was east of today's Great Wall near Beijing, and India's was primarily centered in the Indo-Gangetic plain, too far from China's civilization. Both China and India were dominant economies in Asia for a long time.]

India became independent on 15 August 1947 after a long and non-violent struggle against the British colonial rule. China emerged as a communist country after a long and a violent internal political upheaval and a civil war. They established bilateral diplomatic relations on 1 April 1950 and India became the first non-socialist bloc country to establish diplomatic relations with the People's Republic of China. Prime Minister Nehru visited China in October 1954.

While, the India-China border conflict in 1962 was a serious setback to ties, Prime Minister Rajiv Gandhi's landmark visit in 1988 inaugurated a phase of improvement in bilateral relations. In 1993, the signing of an Agreement on the Maintenance of Peace and Tranquility along the Line of Actual Control (LAC) on the India-China Border Areas during Prime Minister Narasimha Rao's visit reflected the growing stability and substance in bilateral ties.

Visits of Heads of State/Government

Cumulative outcome of nine key visits in recent times has been transformational for our ties. These were: Prime Minister Vajpayee in 2003, Premier Wen Jiabao in 2005 & 2010, President Hu Jintao in 2006, Prime Minister Manmohan Singh in 2008 and 2013, Premier Li Keqiang in 2013, President Xi Jinping in 2014 and of Prime Minister Narendra Modi in 2015.

During Prime Minister Vajpayee's visit, the two sides signed a Declaration on Principles for Relations and Comprehensive Cooperation and also mutually

decided to appoint Special Representatives (SRs) to explore the framework of a boundary settlement from the political perspective. During the April 2005 visit of Premier Wen Jiabao, the two sides established a Strategic and Cooperative Partnership for Peace and Prosperity, while the signing of an agreement on Political Parameters and Guiding Principles, signaled the successful conclusion of the first phase of SR Talks.

During the Chinese President Hu Jintao's visit to India in November 2006, the two sides issued a Joint Declaration containing a ten-pronged strategy to intensify cooperation. Prime Minister Dr. Manmohan Singh visited China in January 2008. A joint document titled "A Shared Vision for the 21st Century" was issued during the visit. When Chinese Premier Wen Jiabao visited India in December 2010, the two sides agreed to establish the mechanism of annual exchange of visit between the two Foreign Ministers.

Mr. Li Keqiang, Premier of the State Council of the People's Republic of China paid a state visit to India (Delhi-Mumbai) on 19-21 May 2013. During this visit, the two sides signed eight agreements and released a Joint Statement. Some of the significant proposals included in the Joint Statement were the decisions to designate 2014 as the Year of Friendly Exchanges between India and China and hold the first High Level Media Forum. Prime Minister Narendra Modi met with Premier Li Keqiang in November 2015 (on the sidelines of the ASEAN Summit in Kuala Lumpur).

The then Prime Minister Dr. Manmohan Singh paid an official visit to China from 22-24 October 2013.

* Asst Prof., Dept of Pol. Sc., Post Graduate Study Center, Govt. College Kalaburagi, Karnataka.

Agreements relating to border, trans-border rivers, establishing service centers for servicing power equipment in India, road transport and Nalanda University were signed. Also signed were three agreements establishing sister-city partnership between Delhi-Beijing, Kolkata Kunming and Bangalore-Chengdu.

India's Vice-President Hamid Ansari paid a visit to China on 26-20 June 2014. During the visit the Vice President met with President Xi Jinping, held talks with Vice President Liu Yuanchao, attended events to mark the 60th anniversary of 'Panchsheel', and visited Xian in Shaanxi Province. Three agreements related to industrial parks, training of public officials, and exchange of flood season data on the Yarlung-Zangbu River were signed. The two Vice-Presidents also jointly released the English and Chinese versions of the Encyclopedia of India-China Cultural Contacts.

The Chinese President Xi Jinping paid a state visit to India from 17 to 19 September 2014. During the visit, President Xi Jinping met with President Pranab Mukherjee and held talks with Narendra Modi, Prime Minister of India. A total of 16 agreements were signed during the visit in various sectors including, commerce & trade, railways, space-cooperation, pharmaceuticals, audiovisual co-production, culture, establishment of industrial parks, sister-city arrangements etc. The two sides also signed a MoU to open an additional route for Kailash Mansarovar Yatra through Nathu La. The Chinese side agreed to establish two Chinese Industrial Parks in India and expressed their intention to enhance Chinese investment in India.

Prime Minister Modi's visit to China (May 2015)

Prime Minister Narendra Modi visited China from May 14-16, the visit was rich in symbolism and substance and it opened up a new chapter in India-China relations. For the first time, Chinese President Xi Jinping travelled outside Beijing to receive a foreign leader, in Xi'an in his home province of Shaanxi. President Xi also accompanied Prime Minister to the Big Wild Goose Pagoda and organized a grand welcome ceremony at the Xi'an city wall. Premier Li Keqiang joined Prime Minister at the Yoga-Taichi performance in Beijing on 15 May with the world heritage site of Temple of Heaven as

the backdrop, the first ever such event, which highlighted the cultural connectivity between the two countries.

There were 24 agreements signed on the government-to-government level, 26 MoUs on the business-to-business level and two joint statements, including one on climate change. The fact that India and China could come up with over 50 outcome documents in just eight months reveals the huge potential that exists between our two countries, as well as the efforts that we have made to elevate our partnership. The inter-governmental agreements covered, as Premier Li said, areas from the heaven to the earth! They included such diverse fields as space cooperation, earthquake engineering, ocean sciences, mining, railways, skill development, education, culture, yoga, tourism and many more.

The strength of our economic partnership could be gauged from the business events in Shanghai. Prime Minister interacted with 21 CEOs of leading Chinese companies and over 40 prominent Indian CEOs attended the Business Forum along with their counterparts from China. The 26 business understandings worth over US\$ 22 billion signed at the Forum covered such varied sectors as industrial parks, renewable energy, thermal energy, telecommunication, steel, capital goods, IT and media.

Besides, there was a clear consensus among the leaders of the two countries on correcting the existing imbalance in the bilateral trade and injecting sustainability into it. With this in mind, they agreed to establish a high-powered task force that will go into issues relating to the trade deficit as well as expansion of economic engagement. There was, moreover, an action-oriented accord on broad-basing the bilateral partnership, as could be seen from the range of agreements signed and in the establishment of new dialogue mechanisms, such as the one between the DRC and the NITI Aayog and the Think Tanks' Forum, besides a bilateral consultative mechanism on WTO negotiations.

Three new institutions were launched in partnership, the Centre for Gandhian and Indian Studies in Shanghai, Yoga College in Kunming, and National Institute for Skill Development and Entrepreneurship in Ahmedabad. Both sides decided to establish new

Consulates in each other's country, in Chengdu and Chennai and to expand our interactions at the sub-national level. Two agreements signed – one on cooperation between the Indian Ministry of External Affairs and the International Department of the Central Committee of the CPC and another on the establishment of a State/Provincial Leaders' Forum – reflect this understanding.

Prime Minister Modi and Premier Li addressed the opening session of the new Forum in Beijing on 15 May, which is a significant initiative, considering that this is the first time that India has established such a dialogue mechanism with any country. A number of sister-city and sister-state relations agreements between: Karnataka and Sichuan, Chennai and Chongqing, Hyderabad and Qingdao, Aurangabad and Dunhuang were also signed. Prime Minister also announced the extension of the e-visa facility to Chinese nationals wishing to travel to India.

Prime Minister addressed university students at the Tsinghua University and also gave a speech at the reception hosted by the Indian community in Shanghai, the largest ever gathering of the community in the region. The visit also went on to deliver a message to the international community on cooperation between India and China. There was agreement among the leaders that our relationship is poised to play a defining role in the 21st century in Asia and beyond, with the recognition that the simultaneous reemergence of India and China as two major powers would have a profound impact on the course of this century.

The Joint Statement has a separate section on “shaping the regional and global agenda” where India and China, as two major poles in the global architecture, agree to cooperate on a host of issues ranging from WTO, climate change and terrorism to regional organizations.

Other recent High-level Visits

Home Minister of India, Rajnath Singh visited China from 18-23 November, 2015 and met with Minister of Public Security of China. External Affairs Minister, Smt. Sushma Swaraj met Foreign Minister

Wang Yi in June 2015 (on the sidelines of the international donors' conference in Kathmandu). External Affairs Minister, Smt. Sushma Swaraj paid an official visit to the People's Republic of China from 1-3 February 2015 during which she met with Chinese President Xi Jinping, had formal talks with Foreign Minister Wang Yi and also had a meeting with Mr. Wang Jiarui, Minister of the International Department of the Central Committee of the Communist Party of China.

External Affairs Minister also inaugurated the 2nd India-China High-Level Media Forum and attended the launch of Visit India Year during her stay in Beijing. On 2 February, EAM also participated in the 13th Foreign Ministers' Meeting of Russia-India-China Trilateral. Minister for Environment and Forests, Paraksh Javdekar visited China in October 2015 to attend the 21st BASIC Ministerial Meeting on Climate Change. Minister of State for External Affairs Gen. (Dr.) V.K. Singh (Retd.) visited China in September, 2015 and met with Foreign Minister Wang Yi and he also attended the SCO-HOG Meeting in Zhengzhou on 14 December 2015.

The 18th round of talks between the Special Representatives of India and China on the Boundary Question, Ajit Doval, National Security Advisor of India and Yang Jiechi, State Councilor of China was held in New Delhi on 23 March, 2015. Both sides agreed to take necessary steps to maintain peace and tranquility in the border areas which is a prerequisite for continued growth of bilateral relations. The two sides agreed to build on the momentum provided by President Xi's visit to further expand bilateral relations in areas such as railways, smart cities, vocational education, skill development, clean and renewable energy and manufacturing sector.

Both sides agreed that growing linkages between Indian States and Chinese Provinces through sister-city and sister- province mechanism plays an important role in deepening bilateral ties. The two sides exchanged views on regional and global issues of mutual interest and agreed to enhance their consultations on counter-terrorism, maritime security, climate change, reform of United Nations and civil nuclear energy cooperation.



Indo-Russia ties in a Global Context

Dr. Bishal Das*

[Giving a fresh impetus to the bilateral and economic ties between India and Russia, Prime Minister Narendra Modi's recent visit to Kremlin witnessed signing of 16 agreements on defence, nuclear energy and other key areas with both sides announcing that Russia plans to build at least six new nuclear power units in India, in addition to inking key deals like the production of BrahMos missiles and the attack chopper Kamov-226 in India.]

Acknowledging Russia's consistent support for India, Modi said, "India and Russia have a long history of cultural relations. And now we have a strong and reliable friend on the political and international arena — Russia. Russia has always been with us in hard times. We have a strategic partnership, a true strategic partnership".

Modi's two-day trip to Russia renewed the decade long partnership between the two traditional friends now seeking to expand their influence in areas that may supposedly be discomforting to the others. While India has established stronger military ties with United States, Moscow under President Vladimir Putin, has lifted its unofficial embargo against Pakistan on military goods. It is slated to supply a slew of defence equipment to Islamabad, which it had not for decades keeping Indian sensibilities in mind. This, along with the deep defence ties that Islamabad has been building with China, has been an additional cause of concern to the Indian establishment.

However, to take an extreme position and question Russia's long-term commitment to India would belittle India's position as a mature nation in world polity that knows how to deal with the changing geo-politics of the world. With multipolarity becoming the norm of international politics, both Russia and the US will understand and appreciate that it is in India's interests to deal widely with both in various spheres of

* DAVP, M/o Information and Broadcasting, Govt. of India.

activity, whether military or diplomatic or cultural.

Therefore, in the present scenario both India and Russia should re-establish their relationship in the context of the new reality. And the latest slew of deals between the two has clearly signalled such a renewal.

Russia's unstinted support for India's permanent membership in the reformed United Nations Security Council proves the formers' confidence in India's role in solving global and regional issues. President Putin has reiterated that Moscow would like to see India's still greater role in addressing global and regional issues.

"We believe that India is a great power that conducts a balanced and responsible foreign policy and is one of the most worthy candidates for taking the seat of a permanent member on the UN Security Council," Putin said. He recalled that Moscow had "strongly supported India's accession to the Shanghai Cooperation Organization and that the two countries were actively cooperating within the BRICS group (Brazil, Russia, India, China and South Africa), where India will take the rotating presidency in February 2016.

On the Syrian crisis, Moscow too has supported India's stand that the internal armed conflict in Syria cannot be resolved by force and can be settled only by political and diplomatic means.

Achieving a major breakthrough as part of this summit, both the countries agreed to put the

government's flagship "Make in India" programme at the centre stage of their strategic relationship. Russia is the first country to have agreed to take the initiative under the "Make in India" umbrella in two key strategic sectors — nuclear and defence. As part of this manoeuvre, New Delhi and Moscow decided to build nuclear reactor components and military helicopters in India. Apart from helicopters, the agreement is expected to result in the construction of 12 atomic plants with the involvement of Indian firms.

Russia is the first country to have agreed to take the initiative under the "Make in India" umbrella in two key strategic sectors — nuclear and defence.

Indo-Russian ties have stood the test of times and have acquired a strategic dimension that will grow stronger in the twenty-first century. During the Cold War, India and the erstwhile USSR enjoyed a strong strategic, military, economic and diplomatic relationship. After the collapse of the USSR in 1991, Russia inherited the close relationship with India, even as India improved its relations with the West after the end of the Cold War. In spite of the changed realities in global politics, the relations between India and Russia have never been marred by any serious contradiction or disagreement.

Cooperation between India and Russia has helped India build its defence potential.

Continued cooperation would serve their strategic and geopolitical interests better and would be mutually beneficial. The twenty-first century might open new vistas for both India and Russia to cooperate for mutual interest.

References

1. Chopra, V.D. (2008). *Significance of Indo-Russian Relations in 21st Century*, Kalpaz. Publications, New Delhi.
2. D.G. Hanumanthappa (2014). "Indo-Russian Relation in the 21st Century". *International Journal of English Language, Literature and Humanities*. Vol. 1. Issue V.
3. Kumar, Sumit (2015), India-Russia Ties: The Nest Step, *The Pioneer*. December 23.
4. Wadehra, Randeep (2002). India and Russia in search of post-cold war equation, *The Tribune*, February 3.
5. Scott, David (2011), *Handbook of India's International Relations*, Routledge: London and New York.
6. K. Sibal, 'Why Putin Needs to be Thanked', Analysis (Observer Research Foundation), 12 March 2010, www.observerindia.com
7. Mohanty, Arun. "Saga of India-Russia Diplomatic Relations," Russia-India Report, *The Times of India*, April 27, 2011.



To our Contributors.....

& Original articles are welcome.

& Only Original copy of the manuscript, neatly typed in double-space should be sent. Please do not send carbon, cyclo-or photo-copies.

& Please check up grammatical & typographical mistakes before sending. Editor will not be responsible for these lapses.

& Editor reserves the right to reject/ modify / edit an article without assigning any reason.

Punjab Elections 2017: Some New Trends

Gurpreet Singh Brar*

Punjab is going to face the Assembly elections in 2017. It will be the 14th Assembly elections since its reorganisation. Though, every election has its own specificities and importance, yet, the coming elections are certainly going to be new in many ways. The state's electoral politics will see some unprecedented outcomes. e.g.

- If Shiromani Akali Dal (SAD) and BJP alliance forms the government then it will be the first time that any party or alliance wins three consecutive elections in the state.
- If Captain Amarinder Singh of Congress is sworn in as the Chief Minister then it will be the first time that any Congress leader becomes CM twice since the reorganisation of Punjab.
- If Aam Aadmi Party (AAP) gets a success in 2017 then it will be the first non-SAD-BJP, non-Congress government in the State.

The purpose of this article is to look into the prospects of 2017 elections by analysing the past as well as the present electoral scenario. Since 1966, the electoral politics of the state has been spinning around the SAD. In all the elections held in the state so far, the people of Punjab have voted either to support or to oppose SAD. Every time the people were dissatisfied with the SAD, the Congress got the benefit and formed the government as there was no other alternative. However, this time the situation is different.

There is quite a formidable dispensation in the form of Aam Aadmi Party (AAP) which is fast gaining political ground in the state. It has already surprised many election experts by winning four Parliamentary seats in Punjab. For a political party contesting for the first time, getting 24.4

per cent vote share in the Parliamentary elections is by itself commendable. Thus, AAP is being looked at as a serious player in the coming elections.

SAD-BJP alliance has been ruling the state for more than nine years. The ruling alliance has already chalked out its strategy of going to the people on the basis of the development work undertaken by them during this period. They are focusing hard to take their development work to the people. Various welfare schemes like *Atta Dal*, *Shagun* scheme, construction of Dalit colonies in villages, free electricity for tube-wells, road network in the state, twenty-four-hour electricity supply etc., are some of the major achievements as per the SAD claims.

Thus for the SAD the development issue is the major focus but it will also make use of its traditional issues like water issue and the returning of land acquired for SYL (Though the SC has stayed the return, yet party will try to cash on it politically). The SAD-BJP combine may be quite confident of the success of their strategy to gain power for the third consecutive time but it has to be kept in mind that the anti-incumbency sentiment against the longest running government in the state since 1966, will pose many problems and challenges. The discontentment against the government is primarily on the following grounds.

The farmers' suicide and the problem of drugs have been the most serious issues on which the SAD-BJP government has to bear the all-round criticism for its failure to do the needful. The Congress and the AAP are trying vigorously to make them the central issues in the elections. In addition to these, land, sand, cable and transport mafia is allegedly flourishing under the SAD

* Asst Prof (Pol. Sc., Dept of Distance Education, Punjabi University, Patiala.

patronage. The common man in the street openly talks of their misdeeds. Furthermore, the incident of sacrilege of Guru Granth Sahib, the holy book of Sikhs, at village Bargari in the Faridkot District and some other places in the state, has also exacerbated the people's anguish against the SAD-BJP alliance.

The farmers of the state, particularly from the cotton belt, are against the ruling alliance due to the sale of substandard pesticides last year. The nominal increase by the present Union government in the minimum support price of rice and wheat, when prices of everything for daily use are skyrocketing, put pressure on the SAD.

Earlier, during the UPA regime at the Centre, SAD shrewdly used to shift the blame on the Central government for many of the problems but now due to the presence of its alliance government at Centre, SAD is not in a position to do the same. These are some burning issues which are going to make it a daunting task for the SAD-BJP to win over peoples' mandate for the third time.

In spite of the above said catastrophic issues, there are some rays of hope for the Akalis. In many ways the SAD has an advantage over the other two rival parties. The foremost among them is an unopposed leadership of Parkash Singh Badal. Badal has proved to be the undisputed and the tallest leader of the party. Though Congress has announced Capt. Amarinder Singh as the Punjab Congress Committee president replacing Partap Singh Bajwa, yet he has not been declared the CM candidate.

Due to the internecine feud among leaders of Congress, the position of Capt Amarinder Singh is not as strong as that of Parkash Singh Badal in SAD. Till now he has not been able to emerge strong enough to unite different factions and give any signs of making Congress a fighting force in Punjab. As far as AAP is concerned, it is trying hard to mobilise the common masses by promising them to solve all their problems. It is also claiming to win 100 out of 117 seats yet the reality may not be so.

The most important problem the AAP is facing in Punjab is that it has failed to announce any one as CM candidate so far. There is no unanimity on any leader from the state unit. There is the issue of outsiders managing the Punjab affairs. The party has four MPs, among them two are suspended for anti-party activities and one has remained silent on every issue.

After leadership, the second most important factor for any political organisation is the strength of party workers, their electoral experience and level of coordination among them. The comparative analysis of the all major parties from this facet shows that Congress has a very experienced team but due to factionalism prevailing in the state unit the required coordination is missing among the local cadres of the party.

On the other hand, high spirited youth are propagating for AAP, particularly on social network, but the lack of experience among them is a weak link in AAP's campaign for 2017. Furthermore a number of power seeking leaders, rejected or ignored by SAD and Congress have joined the Aam Aadmi Party. It is felt that these disgruntled elements will create problems for AAP at the time of ticket distribution.

While on the contrary, SAD has an advantage of a large number of experienced party workers, furthermore, coordination among Akalis is far better than their counterparts because of unchallenged leadership. So, as far as the leadership, discipline, coordination and unity of any political outfit are concerned, SAD is looking ahead of its adversaries.

The Scheduled Caste (SC) population in the state is another significant factor in the electoral politics of the state. Punjab is the state where percentage of SCs (32 % according 2011 census) is the highest in the country. Due to this high proportion of SCs in the state's total population, 34 seats, more than one fourth seats of the State Assembly, are reserved for SCs. Earlier the SCs

were 28 per cent (2001 census) of the total population and 29 seats were reserved. Here again the ruling alliance is looking in vantage because the alliance has a dominance over these reserved seats since 1966.

SAD-BJP won 68 per cent of the total reserved seats in the last four assembly elections. Thus, if SAD-BJP performs as per their record since 1996, then they will be able to win a decisive 23 reserved seats. Secondly, the electoral politics in reorganised Punjab shows that there is a relationship between Lok Sabha and Assembly elections in the state. So far whenever SAD performed well in general parliamentary elections it always formed the government in the next assembly elections.

Whenever SAD got more than three seats in parliamentary elections, then it (including the seats won by its alliance partner) achieved the magic figure in the immediate assembly elections. In the 2014 Parliamentary elections, SAD-BJP performed well even got one seat more than the previous Lok Sabha elections. Hence, the electoral statistics of the state are indicative of a probable SAD-BJP victory in 2017.

However, the present electoral scenario is different from the previous elections. The consistently enhanced ambit of the AAP is a challenge for both the traditional actors of the state's politics. In 2014 elections, AAP eroded the vote share of both the dominant parties in the

state. It is also due to the presence of AAP that Congress has failed to get desired affirmation from the blazing personality of Capt. Amarinder Singh, who is otherwise referred to as the only Congress leader in the state who can give the Akalis a real fight.

In fact the Congress today has landed itself into a pitiable situation. It has to struggle on three fronts simultaneously, i.e. its orthodox opponent SAD, a swiftly emerging player AAP, and the internal factionalism in the party. Thus, the circumvented Congress has to fight the coming elections not only for its dignity but to save its existence in Punjab politics.

As it seems now, in case of triangular contest SAD-BJP alliance will be the beneficiary but in case the Congress fails to redress itself then the contest will be between AAP and SAD-BJP and that might be grievous for the ruling alliance. The picture of 2017 contest is blurring at the moment. It will become clear only after the announcement of candidates for all assembly seats by all parties.

One thing which is clear today is that 2017 elections will not be contested on any particular issue or on the wave of any political party. It will be based on the selection of the candidates, unity of the party and tenacity of the workers. However, it may be said in the end that whatever may be outcome of 2017 elections it will definitely show some new trends in the electoral politics of Punjab.



THIRD CONCEPT *welcomes your valuable comments on articles published in each issue. Suggestion to further improve quality and get-up of your favourite magazine, which has a record of uninterrupted publication since 1987, are also solicited's.*

Independence of Indian Judiciary vs. the NJAC

Dr. Prasanta Sahoo*

[Executive and judiciary are standing face to face once again in India. The recent conflict between the Government of India and the Supreme Court (SC) has put a huge question mark on the image of the country as world's largest and responsible democracy. A tug-of-war has started between the two. Both have been trying to encroach more than their own jurisdictions.]

On 16 October 2015, the SC struck down the law made by Indian Parliament on the appointment of National Judicial Appointments Commission (NJAC) which was to replace the Collegium System (CS). The five-judge bench gave the verdict that the NJAC is a pre-planned and vicious attempt of encroachment on the jurisdiction of the Judiciary. In democracies like India and America the conflict and misunderstanding among the three organs of the government—Legislature, Executive, and Judiciary—is not new one.

Indian democracy stands on its philosophy of checks and balances among the three. Since the framing of the Constitution and India becoming a republic, the conflict and cooperation among the three in general and executive and judiciary in particular are going on.

As the democracy grows strong and matured, the cooperation not the conflict must grow stronger between the two. In India's case it was the opposite as not the cooperation but the conflict grew stronger. The recent conflict on the NJAC issue is the best example of the tussle. The constitutionalists and the law specialists often debate the conflict. The check and balance system was to build cooperation among the three organs and to see no one is trespassing others' jurisdictions.

This is also important to remember that there is nothing written in the Constitution unlike American constitution regarding checks and balances. Interestingly, it is seen in recent years,

* Asst Prof., Dept of Pol. Sc., Bharati College, University of Delhi.

all the three organs of the government are trying to interfere in others' jurisdictions. They have done it whenever they got a chance.

The debate has reached at its peak now-a-days. The recent face-off between the Government of India and the SC has attracted attention of not only scholars of India but also people from all over the world. The scholars, constitutionalists and the law experts are facing a tough question to understand whether it is a conflict or conflict of interests among the three?

Check and Balance between Executive and Judiciary

Checks and balances principles of government are those mechanisms under which all branches have their own power to prevent actions of the other branches and promise to share power among each other. Democratic and parliamentary governments are very important such as that of India and the United States of America. In such systems, powers are separated among legislative, executive and judicial branches of the government.

The Greek historian Polybius analyzed the ancient Roman mixed constitution under three main divisions: monarchy, aristocracy and democracy (the people). Aristotle and Plato later had given their individual theories of separation of power. The framers of the American Constitution, influenced by Montesquieu and William Blackstone, saw checks and balances as essential for the security of liberty.

The model separation of powers was first developed in ancient Greece which divided into

some branches, each one with separate and independent powers and responsibilities. French Enlightenment political philosopher Montesquieu coined the term 'tripartite system' later. In *The Spirit of the Laws* (1748), Montesquieu described the separation of political power among a legislature, an executive, and a judiciary.

Encyclopedia Britannica (2003) has argued that checks and balances among institutions are central among these. Besides trying to influence judiciary, the executive and the legislature sometimes bring policies and pass laws that benefit themselves or allied interest groups. Then courts rather than legislators become final arbiters of law. However, constitutional review is used as important tool to counter the tyranny of the majority, benefit in making political and individual rights secured, as well as preserving and flourishing democracy.

Indian Provision of Checks and Balances

The doctrine of separation of powers is not evident in strict sense in Indian Constitution. In Constituent Assembly Debates, Prof. K.T. Shah, a member put emphasis on inserting a new clause by amendment. The following Articles explain the separation of power in the Constitution of India: Article-40(A) reads, "There shall be complete separation of powers among the principal organs of the State—the legislative, the executive and the judiciary." In Indian Constitution, there is an express provision that "Executive power of the Union shall be vested in the President" [Article-154(1)]. But there is no direct provision about legislative and judicial powers vested in one person or organisation.

President being the executive head is also empowered to exercise legislative powers. He may promulgate *Ordinances* in order to meet the situation [Article-123(1)]. According to Article-357, in the time of emergency, the President is empowered to make any Law in order to meet the situations. The President of India also exercises judicial powers. According to Article-103(1) "If any

question arises regarding disqualification of a Member of Parliament mentioned in Clause-(1) of Article-102, the President is the final authority".

However, Article-50 lays emphasis to separate judiciary from executive. The executive also exercises other judicial powers such as appointment of judges (Articles-124, 126 and 127). Judiciary also exercises some legislative powers. SC and High Courts are empowered to make certain rules through directions.

Whenever the SC or High Courts find that certain provisions of law go against the spirit of the Constitution or the public interests or violate the fundamental rights of the citizens it declares the same as null and void. This is popularly known as the Judicial Review. SC can also formulate the principles on the point where law is silent through a perfect tradition developed by it which is well-known as Judicial Activism. These powers are legislative in character. Similarly, the legislature (Parliament) also exercises judicial functions such as removal of the President of India (Article-56), and judges of SC and High Courts and other several powerful authorities.

Separation of Power defined through Supreme Court Rules

In the case of *Jayanti Lal and Amrit Lal vs. S.M. Ram* (1964), the SC said judiciary is independent and separate wing of the Government. The executive or legislature has no concern with the day-to-day functioning of the judiciary. In the case of *Kesavananda Bharti vs. State of Kerala* (1973), the SC observed: "Separation of powers between the legislature, the executive and the judiciary is a part of the basic structure of the Constitution; this structure cannot be destroyed by any form of amendment."

In the case of *Asif Hameed vs. State of Jammu and Kashmir* (1989), the SC clarified: "Although the doctrine of separation of powers has not been recognized under the Constitution in its absolute rigidity but the Constitution makers have meticulously defined the functions of various

organs of the State.” The three organs legislature, executive and judiciary have to function within their own spheres.

Constitutional Anomaly

India is known as the largest democracy of world because of its huge population. Constitutional control is well-popularized by the independent judiciary as the heart of its judicial structure. Since the formation of the Indian Republic (1950), the SC has been vigorously exercising checks on the legislative and executive branches in full spirit. According to Granville Austin, the framers of the Indian Constitution had three broad objectives in mind – ‘unity’, ‘democracy’ and creating a ‘social revolution’.

Jawaharlal Nehru embodied the essence of this goal in the following words to the Constituent Assembly: “The first task of this Assembly is to free India through a new Constitution, to feed the starving people and to clothe the naked masses and to give every Indian the fullest opportunity to develop himself according to his capacity”.

There is an express provision for ‘Judicial Review’ in Article-13 of the Constitution of India. Clause-(2) of that Article further says that “the states shall not make any law that takes away or abridges any of the fundamental rights else shall be declared void.” The courts decide whether a legislature or an executive has acted in excess of its powers. In the words of Dr. B.R. Ambedkar, this provision forms the heart and soul of the Constitution.

The Indian judiciary is popular for its activist character called “Judicial Activism” since the late 1970s. One such strategy has been the scope of the protection given to ‘life’ and ‘personal liberty’ under Article-21. The other strategy which has drawn significant attention overseas is that of the evolution of Public Interest Litigation (PIL). While some support PIL, others see it as arbitrariness and interference in legislative and executive jurisdictions. However, the common people and the oppressed have highly applauded the same.

Recent Conflict between Union Government and the Supreme Court

The Judicial Commission Bill and the 121st Constitutional Amendment Bill were passed in the Lok Sabha on 13 August 2015. Later on 14 August, the Rajya Sabha promptly passed both the Bill and the Amendment. The then Law Minister Ravi Shankar Prasad gave justification for this because four attempts had been made in 20 years (1990, 1997, 2003 and 2013) to get the Bill passed. Before this, the Venkatachaliah Constitution Commission (2003), and the Veerappa Moily Administration Reforms Commission (2007), and the Law Commission 214th Report (2008) were constituted in this regard; though in 2014 retired judges and jurists conducted a meeting to fortify the proposed bills.

The immediate impetus for these Bills was the Gopal Subramaniam controversy. In the controversy it was clearly evident that the government can go to any extent to embarrass a candidate they don’t like. But Justice Markandey Katju opposed the proposed traditions viciously and said this would end the independence of the judiciary. So, the politicians in the judicial process are simply unacceptable due to the fear of ‘politicisation’ of it. The Judicial Commission were to consist of Chief Justice of India (CJI) as chairman, two senior SC judges, the Law Minister and two eminent personalities nominated unanimously by the PM, CJI and Leader of Opposition (Lok Sabha). The due representation for eminent persons would be from the communities of SC, ST, OBC, minorities or women. This would lead to make the entire exercise as a political selection.

National Judicial Appointment Commission and Collegium System

NJAC was a proposed body, which if formed, would have been empowered for the appointment and transfer of judges to the higher judiciary in India. The Commission was established by the 99th Constitution Amendment Act, 2014 passed by the Parliament. The NJAC would have replaced the CS for the appointment of judges as

invoked by the SC. The NJAC Bill and the Constitutional Amendment Bill, were ratified by 16 of the state legislatures in India, and later got assent of the President of India on 31 December 2014.

The NJAC Act and the Constitutional Amendment Act came into force from 13 April 2015. The idea of NJAC was first proposed by the Atal Bihari Vajpayee led NDA-I government and later introduced by the Manmohan Singh led UPA-I government but it became real by the Narendra Modi led NDA-II government.

On the other hand, CS is the panel of judges for appointment and transfer of judges which was to be replaced by the NJAC. The National Commission to Review Working of the Constitution headed by Justice MN Venkatachaliah had said “when the CS was devised by the SC, it was hailed the world over as a unique and good system.” The bench of Justices JS Khehar, J Chelameswar, Madan Lokur, Kurian Joseph and Adarsh K Goel said “It is a system under which appointments and transfers of judges are decided by a forum—the Chief Justice of India and the four senior-most judges of the SC. The CS has its genesis in a series of three judgments that is now clubbed together as the Three Judges Cases.”

Logic behind the NJAC

As per the government argument, the main reason behind the formation of NJAC is to tackle with the ‘judicial corruption’. It is well-known that corruption is rampant in Indian judicial system. According to Transparency International, judicial corruption survives and spreads through several factors such as “delays in the disposal of cases, shortage of judges and complex procedures”. Most disturbing and unfortunate is that even the SC of India is not away from the corruption of the highest degrees.

In December 2009, legal activist Prashant Bhushan stated in the court, “out of the last 17 CJIs, half have been corrupt”. In November 2010, former Law Minister, Shanti Bhushan echoed Prashant Bhushan’s claim. Allegations have been made that judges with

doubtful integrity were given promotion within the higher judiciary. Nepotism is very high within the judiciary where advantage was given to some judges in various manners.

Arun Jaitley, former Law Minister, said in October 2012 that “Even though there is a retirement age, judges are not willing to retire. Thus “Pre-retirement judgments are influenced by post-retirement jobs”. In 2011, Soumitra Sen, former judge at the Calcutta High Court became the first judge in India to be impeached by the Rajya Sabha for misappropriation of funds.

Recent Supreme Court Judgment

Striking down the NJAC the five-judge verdict of SC puts the judiciary in conflict with the executive. The Rajasthan government’s lawyer, K. Parasaran, argued that Article-124 had been interpreted by the top court to establish a collegium, would never be revived. The five-judge bench referred the issue to an 11-judge bench to finally hear the case. For time being it is clear by the SC that Judges will continue to appoint judges. The SC has invalidated the 99th Constitutional Amendment Act “unanimously” passed by both Houses of Parliament and ratified by nearly 20 states.

Striking down the NJAC as unconstitutional, on 16 October 2015, the SC upheld the CS. The court was hearing the petitions filed by SC Advocates on Record Association and others. The validity of the NJAC Act was challenged by certain lawyers, lawyer associations and groups before the SC. The three judge bench has referred the matter to a Constitution Bench. However, the Supreme Court conceded that the CS of judges has not worked well so far. The SC observed that “it will do away with the shortcomings of the CS and make it more transparent is an admission that the system had shortcomings and it needed a correction”.

Politicization of the Issue—Conflict or Conflict of Interests

The SC verdict quashed the new law on appointment of judges which has seen as a “setback to parliamentary sovereignty”. It drew mixed responses from the legal fraternity as well

as the political parties. The government has said the verdict is not appropriate. Attorney General Mukul Rohatgi called it “flawed”. Congress reacted cautiously to the verdict, saying that the CS which will now be restored is “shrouded in secrecy”. Randeep Surjewala took the opportunity to target the Narendra Modi government.

Former CJI Justice Altamas Kabir and a former SC judge Justice AK Ganguly welcomed the verdict and expressed pride in the Indian judicial system. They have argued that the verdict has restored independence of Indian judiciary. The Union Minister Ravi Shankar Prasad has alleged that the order has raised questions over the Parliament’s sovereignty. Prasad as the Law Minister had presented the NJAC Bill in the Parliament.

Former attorney general Soli Sorabjee and senior advocate KTS Tulsi have criticised the collegium system and said “when Parliament unanimously adopts a law it cannot be called interference in independence of judiciary.” However, ex-Law Minister HR Bhardwaj strongly opposed the NJAC saying it “entitled outsiders to participate in appointments. Judges are always recommended by judiciary and Centre is only consulted.”

Echoing the former minister’s view, senior advocate Indira Jaising and lawyer Prashant Bhushan welcomed the verdict saying it upheld the fundamental constitutional provision of the government which maintained the separation between judiciary and executive. They also warned that the verdict should not be polarised. Bhushan, who represented one petitioner against the NJAC, said that “judicial independence is backbone of the Constitution and the Act could have prejudiced it.”

Being sarcastic on the SC, the Finance Minister and the former Law Minister Arun Jaitley said “The NJAC is dead and gone but debate for a better system for appointment of judges will continue.” Though, the former Chief Justice of

India Justice RM Lodha defended the SC judgment and said he could not believe the “tyranny of the unelected” criticism coming from Jaitley. Furthermore, a well-known legal expert Ram Jethmalani responded: “The voice of the judiciary should be paramount. The government is the biggest litigant and the citizen’s fundamental right of fair trial is lost if the government is involved in the process of picking judges.”

Saving Independence of Judiciary

Independence of Indian judiciary is in grave danger. The recent conflict has restarted the debate on separation of power in Indian polity. The doctrine of separation of powers must be an inseparable part of the democracy. Democracy dictates a system in which every citizen can breathe, express himself, and pursue his or her interests. The Legislature, the Judiciary and the Executive are the three main pillars of democracy. No democracy can become successful with absolute power in any single authority or any single organ.

Fareed Zakaria has rightly said “democratically elected regimes, often, ignore constitutional limits on their power and deprive their citizens of basic rights and freedoms. He believed in a democracy, a political system marked not only by free and fair elections, but also by the rule of law, a separation of powers, and the protection of basic liberties. Defining link between politics and power, Lord Acton once said “Power corrupts and absolute power tends to corrupt absolutely”.

This has been rightly observed by the Chief Justice Balakrishnan, “the Constitution lays down the structure and defines the limits and demarcates the role and function of every organ of the State.” Bestowing absolute power is anathema to democracy. A clear demarcation is very much necessary to keep the democratic system of a nation intact. If both legislative and executive powers vested in one person, that would become danger for liberty. The same thing

would happen if judiciary will distinct from the legislature and executive. If all the three powers vested in one person or body that would lead to arbitrariness or dictatorship. Giving legislative power to judiciary would amount to biasness and executive power would lead to despotism and tyranny.

The ultimate aim is to achieve a 'welfare state'; therefore a healthy coordination among the three is needed. The individual freedom can only be guaranteed by independence of the judiciary. Independence of the judiciary means that the judiciary should be free from any kinds of influences as an organ of the government.

However, except talking about the independence of the judiciary there are provisions mentioned in the Constitution. The doctrine of separation of powers that holds its existence since several years is primary on the independence of the judiciary. Different meaning of the judicial independence has been defined by scholars who have done their researches on the subject matter. The independence of judiciary can be maintained if the common people become aware and put pressure on the both the government and the judiciary to discharge of their respective duties independently and impartially.

The conflict among legislature, executive and judiciary must be stopped with a promise of harmony and coherence in the discharge of duties. Furthermore, legislature and executive should also let the judiciary work independently. Therefore, the recent SC decision on NJAC should be taken as an eye-opener as well as a strong warning. The conflict is also against the spirit and ethos of Indian culture and Indian polity. But the debate that has just begun will go on for long.

References

1. Foujdar, Ameya, Doctrine of Separation of Powers in India and various other countries, 09, October 2014, at http://www.academia.edu/8958451/Doctrine_of_

[Separation_of_Powers_in_India_and_various_other_countries](http://www.academia.edu/8958451/Doctrine_of_Separation_of_Powers_in_India_and_various_other_countries).

2. Checks and balances, Political Science, 15th August 2014, *Encyclopedia Britannica*, at <http://www.britannica.com/topic/checks-and-balances>.
3. Zakaria, Fareed, The Rise of Illiberal Democracy, *Foreign Affairs*, Vol. 76, No. 6, November- December 1997, pp. 22-43.
4. Indian Constitution and Separation of Powers, *LawTeacher*, at <http://www.lawteacher.net/free-law-essays/constitutional-law/indian-constitution-and-separation-of-powers-constitutional-law-essay.php>.
5. Judiciary of India, *Wikipedia*, at https://en.wikipedia.org/wiki/Judiciary_of_India.
6. Rajagopal, Krishnadas, The collegium controversy, *The Indian Express*, 24 August 2011.
7. National Judicial Appointments Commission (NJAC), *Wikipedia*, at https://en.wikipedia.org/wiki/National_Judicial_Appointments_Commission.
8. Singh, M.P., Securing the Independence of the Judiciary - The Indian Experience, *Indiana International & Comparative Law Review*, Vol. 10, No. 2, 2010, at <http://mckinneylaw.iu.edu/iiclr/pdf/vol10p245.pdf>.
9. Dhavan, Rajeev, Direct fight between executive & judiciary, *India Today*, August 25, 2014, at <http://indiatoday.intoday.in/story/rajeev-dhavan-on-direct-fight-between-executive-&-judiciary-lok-sabha-supreme-court-cji/1/378844.html>.
10. Supreme Court verdict on National Judicial Appointments Commission: Government 'surprised', mixed reaction from legal fraternity, *The Times of India*, 16 October 2015.



Appraising ‘Make in India’ Programme

Dr. Prakash Kattimani*

[An ancient nation like India has undergone many evolutionary cycles. Make in India is aimed at making India a manufacturing hub and economic transformation while eliminating the unnecessary laws and regulations, making bureaucratic processes easier, make government more transparent, responsive and accountable and to take manufacturing growth to 10% on a sustainable basis.]

The Government of India, knowing the importance of the sector to the country’s industrial development, has taken a number of steps to further encourage investment and improve the economy. ‘Make in India’ mission is one such long term initiative which will help to realize the dream of transforming India into a manufacturing hub.

The Make in India Vision

Manufacturing currently contributes just over 15% to the national GDP. The aim of this campaign is to increase this to a 25% contribution as seen in other developing nations of Asia. In the process, the government expects to generate jobs, attract much foreign direct investment, and transform India into a manufacturing hub preferred around the globe. The logo for the Make in India campaign is an elegant lion, inspired by the Ashoka Chakra and designed to represent India’s success in all spheres.

Description on logo

The logo for the Make in India campaign is an elegant lion, inspired by the Ashoka Chakra and designed to represent India’s success in all spheres. Wheel denotes peaceful progress and dynamism. lion has been the official emblem of India and it stands for “courage, tenacity and wisdom” – all Indian values The campaign was dedicated by the Prime Minister to the eminent patriot, philosopher and political personality, Pandit Deen Dayal Upadhyaya who had been born on the same date in 1916.

* Asst Prof., Dept of Pol. Sc., Ranichannamma University, Belagavi, Karnataka.

Make In India Initiative

Make in India is a new national program designed to transform India into a global manufacturing hub. It contains lot of proposals designed to urge companies — local and foreign — to invest in India and make the country a manufacturing powerhouse. India is largely an agrarian country. Nearly 50 percent of Indian population depends on agriculture and allied activities for livelihood. India is predominantly a service economy, and service sector has near 60 percent share of total GDP. The Make in India Initiative by the present government is a big step in this direction, towards making India, an investment hub for manufacturing. It is important for the purchasing power of the common man to increase, as this would further boost demand, and hence spur development, in addition to benefiting investors. The faster people are pulled out of poverty and brought into the middle class, the more opportunity will there be for global business.

Sectors covered under Make in India programme

The focus of Make in India programme is on creating jobs and skill enhancement in major sectors. These include: Automobiles, Aviation, Chemicals, IT & BPM, Pharmaceuticals, Construction, Defense manufacturing, electrical machinery, food processing, textiles and garments, ports, leather, media and entertainment, wellness, mining, tourism and hospitality, railways, automobile components, renewable energy, bio-technology, space, thermal power, roads and highways, electronics etc.

Policies under ‘Make in India’ initiative

There are 4 major policies under the ‘Make in India’ program:

New Initiatives: This initiative is to improve the business and increasing transparency in India. New initiatives such as environment clearances can be sought online, all income tax returns can be filed online, validity of industrial licence is extended to three years, paper registers are replaced by electronic registers by businessmen, approval of the head of the department is necessary to undertake an inspection.

Foreign Direct Investment (FDI): The government has allowed 100% FDI in all the sectors except Space (74%), Defence (49%) and News Media (26%). FDI restrictions in tea plantation has been removed, while the FDI limit in defence sector has been raised from the earlier 26% to 49% currently.

Intellectual Property Facts: The government has decided to improve and protect the intellectual property rights of innovators and creators by upgrading infrastructure, and using technology. The main aim of intellectual property rights (IPR) is to establish a vibrant intellectual property regime in the country.

National manufacturing: Make in India has wide prospects for sustainable development of the nation with promoting manufacturing sector. It has following objectives such as to increase manufacturing sector growth to 12-14% per annum over the medium term, to increase the share of manufacturing in the country’s Gross Domestic Product from 16% to 25% by 2022, to create 100 million additional jobs by 2022 in manufacturing sector, to create appropriate skill sets among rural migrants and the urban poor for inclusive growth, to increase the domestic value addition and technological depth in manufacturing, to enhance the global competitiveness of the Indian manufacturing sector, to ensure sustainability of growth, particularly with regard to environment.

Integrated approach in both planning and execution

Sustainability will invariably require coordinated action by the stakeholders. The structure needs to work in harmony. This will require steering away from the traditional system of different city departments and agencies working in isolation towards a more integrated approach, both during planning as well as the execution of smart and sustainable strategies. Cities may establish a nodal agency that will work together with city officials and policy-makers, in order to ensure that municipal strategies and urban planning targets are completely aligned with the city’s overall smart and sustainable vision.

This agency will be able to drive active collaboration and can serve as the single window for all stakeholders. Institutional factors for achieving sustainable cities:

- Good governance
- Planning
- Legislation and policies
- Financing
- Public and private cooperation
- Education, training and development

Governance for a sustainable future

Responsibility and accountability are integral towards making our community more sustainable. People, community groups, organizations and businesses must recognize that the decisions they make affect the sustainability of our community. Administrations need to be accountable and responsive to their citizens, transparent in their reporting on the use of public resources and in decision-making, and create opportunities for participation in policy as well as service delivery.

Good governance serves as a powerful inspiration for promoting reforms in policies and programmes for sustainable development. These include open and transparent opportunities for the poor and underprivileged to access information and secure their rights over land, forest and energy resources, as well as to encourage governments to implement policies that

are more amenable. We must hold each other responsible for the community's sustainability and for providing future generations with environmental, economic and social resources that meet our needs.

Benefits and disadvantages of Make in India

India is a country rich in natural resources. Labour is aplenty and skilled labour is easily available given the high rates of unemployment among the educated class of the country. With Asia developing as the outsourcing hub of the world, India is soon becoming the preferred manufacturing destination of most investors across the globe. Make in India is the Indian government's effort to harness this demand and boost the Indian economy. India ranks low on the "ease of doing business index". Labour laws in the country are still not conducive to the Make in India campaign. This is one of the universally noted disadvantages of manufacturing and investing in India. 'Make in India' is the new mantra and the objective is to encourage the production of goods within the country.

Conclusion

India has the capability to push its manufacturing contribution to GDP to 25% by 2025. The Government of India has taken a number of steps to further encourage investment and improve status of the nation. Make in India mission is one such long term initiative which will help to realize the dream of transforming India into a manufacturing hub. Government and non-Governmental organizations should encourage

all the communities and corporate sectors to make India a better nation.

References

1. Dr.T.V.Ramana (2015), Make in India: Illusion or Illusion or Possible Reality project?, International Journal of Academic Research, ISSN: 2348-7666 Vol.2, Issue-2(5), April-June, 2015.
2. Nigam, Make in India' – Modi's War on the poor, <http://kafila.org/2014/10/20/make-in-india-modis-war-on-the-poor/> October 20, 2014,
3. Report PricewaterhouseCoopers Private Limited (2015), MP 423 - September 2015 Making cities smart and sustainable Designed by Corporate Communications, India.
4. Sourabh Talwar (2014), How can the new government make India a global manufacturing hub?, Indian Institute of Management Calcutta.
5. Vikram Venkateswaran (2015), Home / Business / Make in India, A Possible Reality or Just An Illusion? <http://trak.in/tags/business/2015/01/14/make-in-india-reality-illusion/>
6. <http://www.clearias.com/make-in-india-initiative/>
7. <http://www.mapsofindia.com/government-of-india/make-in-india.html>
8. <http://www.dnaindia.com/money/report-pm-modi-s-make-in-india-turns-one-all-you-need-to-know-about-the-initiative-2128448>



PERSPECTIVES ON WOMEN

**Edited by
Babuddin Khan**

A compilation of Select Articles from 25 Years of THIRD CONCEPT

On Emancipation and Empowerment of Women across the world with special emphasis on Indian Women

Price: Rs 695

Special Discount of 25% for Third Concept subscribers

Problems of Women Entrepreneurship in Rural India

Dr. V. Paramasivan*

[Women have been successful in breaking their confinement within the limits of their homes by entering into varied kinds of professionals and services. Women entrepreneurs have proved to be on par with their male counterparts in business acumen and are emerging as smart and dynamic entrepreneurs. There are many reasons for women to enter into entrepreneurial ventures in a predominantly male-dominated society.]

Entrepreneurship among women is an important avenue through which women can overcome their subordination within the family and the society as a whole. Therefore, development of entrepreneurship among women has received special attention of the policy makers. In this direction, a special provision was incorporated in the Seventh Plan with a view to integrate women in the mainstream of economic development.

The new industrial policy has stressed the need for conducting special Entrepreneurial Development Programmes (EDPs) for women. Besides this, today, a network of institutions exists in the country to promote women entrepreneurship. The commercial banks and the financial institution are an integral part of this network. Many organizations / institutions and associations promote and develop women entrepreneurship by providing financial assistance at concessional rates of interest and also organize industrial fairs and exhibitions. Entrepreneurship Development Programmes (EDPs) for women create entrepreneurial awareness among them.

Position of Women Entrepreneurship in Rural India

Empirical evidence shows that women contribute significantly to the running of family businesses mostly in the form of unpaid effort and skills. The value of this effort is under estimated both by the families that take it for granted and in

* Asst Prof. of Economics, H.K.R.H College-Uthamapalayam, Tamil Nadu.

academic studies. On the other hand, many of the enterprises defined as being run by women (that is, enterprises in which women hold the controlling share) are in fact run in their names by men who control operations and decision-making.

Programmes meant to reach women entrepreneurs can succeed only if they take note of this paradox as well as of the familial and social conditioning that reduces the confidence, independence and mobility of women. Promoting entrepreneurship for women will require an even greater reversal of traditional attitudes than the mere creation of jobs for women would. This does not mean that we should wait for societal change to take place first. But it does imply that the programme should go beyond subsidies and credit allocation to attitudinal changes, group formation, training and other support services.

Importance of Women Entrepreneurs

It is imperative to note the participation of women in economic activities as self-employed individuals. Many of the traditional occupations open to women were mainly based on caste, creed and the nature of self-employment based on the standard of living. Presently, women are generating employment for themselves in an unorganized sector and another category of women who provide employment for others. The country needs to mobilize and utilize fully all its resources including human resources.

The participation of women in economic activities is necessary not only from a human resource point of view but also is essential even

from the objective of raising the status of women in the society. The economic status of the women is now accepted as an indicator of a society's stage of development and therefore it becomes imperative for the government to frame policies for development of entrepreneurship among women.

The long-term objectives of the development programmes for women should aim to raise their economic and social status in order to bring them into the mainstream of national life and development. For this, due recognition has to be accorded to the role and contribution of women in the various social, economic, political and cultural activities

Methodology of the Study

The study is based on secondary data which is collected from the published reports of RBI, NABARD, Census Surveys, SSI Reports, newspapers, journals, Textbooks, reports in the journals and magazines. Information was also collected by surfing the Internet and from relevant websites.

Objectives

- To critically examine the problems faced by women entrepreneurs.
- To study the policies, programmes and planning process for growth of women entrepreneurship.
- To study the suggestions for the development of women entrepreneurs.

Problems Faced By Women Entrepreneurs

Women entrepreneurs face a series of problems right from the beginning till the enterprise functions. Being a woman itself poses various problems to a woman-entrepreneur. The problems of Indian woman pertain to her responsibility towards family, society and professional work. Women in India are faced with many problems to get ahead in life in business.

Shortage of Finance

Women and small entrepreneurs always suffer from inadequate financial resources and working capital. They lack access to external funds due

to absence of tangible security and credit in the market. Women do not generally have property in their names.

Inefficient Arrangements for Marketing and Sale

For marketing their products, women entrepreneurs are often at the mercy of the middlemen who pocket large chunks of profit.

Gender Inequality

India is a male-dominated traditional society where women are not supposed to be equal to men folk. They are treated as subordinate to husbands and men, physically weak and lesser confident to be able to shoulder the responsibility of entrepreneur.

Shortage of Raw Materials

Women entrepreneurs find it difficult to procure raw materials and other necessary inputs. The failure of many women cooperatives in 1971 such as those engaged in basket-making was mainly due to the inadequate availability of forest- raw materials. The prices of many raw materials are quite high.

Stiff Competition

Many of the women enterprises have imperfect organisational setup. They have to face severe competition from organised industries and male entrepreneurs.

Obsolescence of Technology & Resulting Increase in Cost of Production

Several factors including inefficient management contribute to the high cost of production which stands as a stumbling block before women entrepreneurs. Women entrepreneurs face technology obsolescence due to non-adoption or slow adaptation to changing technology which is a major factor of high cost of production.

Low Mobility

One of the biggest handicaps for women entrepreneurs is mobility or travelling from place to place. Women on their own find it difficult to get secure accommodation in smaller towns.

Family Responsibilities

In India, it is mainly women's duty to look after the children and other members of the family.

Their involvement in family leaves little energy and time for business. Married women entrepreneurs have to make a fine balance between business and home.

IJCEM International Journal of Computational Engineering & Management, Vol. 15 Issue 6, November 2012 ISSN (Online): 2230-7893 www.IJCEM.org IJCEM www.ijcem.org 10

Social Attitudes

The biggest problem of a woman entrepreneur is the social attitude and the constraints in which she has to live and work. Despite constitutional equality, there is discrimination against women. In a tradition-bound society, women suffer from male reservations about a woman's role and capacity. In rural areas, women face resistance not only from males but also from elderly females who have accepted inequality.

Low Ability to Bear Risk

Women have comparatively a low ability to bear economic and other risks because they have led a protected life.

Lack of Education

In India literacy among women is very low. Due to lack of education, majority of women are unaware of technological developments, marketing knowledge, etc. Lack of information and experience creates further problems in the setting up and running of business enterprises.

Low Need for Achievement

Need for achievement, independence and autonomy are the prerequisites for success in entrepreneurship. But women are proud to bask in the glory of their parents, husbands, sons, etc. In addition to the above problems, inadequate infrastructure, shortage of power and technical know-how and other economic and social constraints have retarded the growth of women entrepreneurship in India, including Andhra Pradesh.

Male Dominated Society

The Constitution of India speaks of equality between sexes. But in practice women are looked upon as *abla* i.e., weak in all respects. In male-

dominated Indian society, women are not treated equal to men. This in turn serves as a barrier to women's entry into business.

Policies, Programme and Planning Process for Women Entrepreneurship

In order to appraise government's policies, programmes and planning process for promoting entrepreneurship among women, a brief overview of five-year plans in this regard is facilitated below:

The First Five-Year Plan (1951-56)

It envisaged a number of welfare measures for women. Establishment of the Central Social Welfare Board, organization of Mahila Mandals and the Community Development Programmes were a few steps in this direction.

The Second Five-Year Plan (1956-61)

The empowerment of women was closely linked with the overall approach of intensive agricultural development programmes.

The Third and Fourth Five-Year Plans (1961-66 & 1969-74)

These plans supported female education as a major welfare measure.

The Fifth Five-Year Plan (1974-79)

It emphasized on imparting training of women, who were in need of increased income and social protection. This plan coincided with International Women's Decade and the empowerment of women was closely linked with the overall approach of intensive agricultural development programmes. In terms of the Report of the Committee on the Status of Women in India, Women's Welfare and Development Bureau was set up under the Ministry of Social Welfare in 1976.

The Sixth Five-Year Plan (1980-85)

This period saw a definite shift from welfare to development. It recognized women's lack of access to resources as a critical factor impeding their growth.

The Seventh Five-Year Plan (1985-90)

It emphasized the need for gender equality and empowerment. For the first time, emphasis was placed upon qualitative aspects such as inculcation of confidence, generation of awareness with regards, to rights and training in skills for better employment.

The Eight Five-Year Plan (1992-97)

It focused on empowering women, especially at the grassroots level, through Panchayati Raj Institutions.

The Ninth Five-Year Plan (1997-2002)

It adopted a strategy of women's component plan, under which not less than 30 percent of funds/benefits were earmarked for women-specific programmes.

The Tenth Five-Year Plan (2002-07)

It aimed at empowering women through translating the newly adopted National Policy for Empowerment of Women (2001) into action and ensuring survival, protection and development of women and children through rights-based approach.

The Eleventh Five-Year Plan (2008-12)

It envisaged six monitor-able targets (1) Raise the sex ratio for age group 0–6 from 927 in 2001 to 935 by 2011–12 and to 950 by 2016–17; (2) Ensure that at least 33% of the direct and indirect beneficiaries of all government schemes are women and girl children; (3) Reduce IMR from 57 to 28 and MMR from 3.01 to one per 1000 live births; (4) Reduce malnutrition among children of age group 0–3 to half its present level; (5) Reduce anaemia among women and girls by 50% by the end of the Eleventh Plan; and (6) Reduce dropout rate for primary and secondary schooling by 10% for both girls as well as boys.”

Support and Assistant to Women Entrepreneurs

A number of institutions and agencies have been set up to develop entrepreneurship in women by providing training and giving financial assistance.

Financial Assistance

The public sector banks and state financial corporations' provide loan to women entrepreneurs. Self-employment for educated unemployed youth and Mahila Gramodyog

Scheme are implemented to develop women entrepreneurs. Under Jawahar Rojgar Yojana Scheme, 75 percent of the funds are provided by banks and 25 percent is provide by women's Finance Corporation, out of 20 percent is provided as subsidy to women entrepreneur.

Training

Shri Sakthi Package for women entrepreneurs is a special scheme of State Bank of India to provide special training and concession. Training for rural youth in self-employment, acton plan and several other schemes provide financial support, technical support and guidance to women entrepreneurs. The Government of India has organised number of workshops on trade related entrepreneurship assistance and development for the benefits of the women entrepreneurs.

Suggestions for the Growth of Women Entrepreneurs

Right efforts from all areas are required in the development of women entrepreneurs and their greater participation in the entrepreneurial activities. The following measures are suggested to empower the women to seize various opportunities and face challenges in business.

- There should be a continuous attempt to inspire, encourage, motivate and cooperate with women entrepreneurs.
- An awareness programme should be conducted on a mass scale with the intention of creating awareness among women about the various areas to conduct business.
- Attempts should be there to enhance the standards of education of women in general as well making effective provisions for their training, practical experience and personality development programmes, to improvise their over-all personality standards.
- Organize training programmes to develop professional competencies in managerial, leadership, marketing, financial, production process, profit planning, maintaining books of accounts and other skills. This will encourage women to undertake business.
- Vocational training to be extended to women community that enables them to understand the

production process and production management.

- Educational institutes should tie up with various government and non-government agencies to assist in entrepreneurship development mainly to plan business projects.
- International, national, local trade fairs, industrial exhibitions, seminars and conferences should be organized to help women to facilitate interaction with other women entrepreneurs.
- Women in business should be offered soft loans & subsidies for encouraging them into industrial activities. The financial institutions should provide more working capital assistance both for small-scale ventures and large-scale ventures.
- Extending banking provision of micro credit system and enterprise credit system to the women entrepreneurs at local level.
- The weaker section could raise funds through various schemes and incentives provided by the government to develop entrepreneurs in the state, e.g., the Prime Minister's Rozgar Yojana, The Khadi and Rural Village industries scheme, etc.
- In the initial stages women entrepreneurs may face problems but they must persevere, believe in themselves and not give up mid-way.
- Attempts should be made by various NGOs and government organizations to spread information about policies, plans and strategies on the development of women in the field of industry, trade and commerce. Women entrepreneurs should utilize the various schemes provided by the Government.
- Women should try to upgrade themselves in the changing times by adapting to the latest technology benefits. Women must be educated and trained constantly to acquire the skills and knowledge in all the functional areas of business management. This can facilitate women to excel in decision making process and develop a good business network.

- Self-help-groups 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 constraints or shortcomings towards the economic progress path of women entrepreneurs and giving suitable decisions in the 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.

Conclusion

The emergence of women entrepreneurs and their contribution to the national economy is quite visible in India. The glass ceilings are shattered and women are found to be indulging in every line of business from papad-making to power cables. Even though, we have many successful women entrepreneurs in our country, but as we have a male-dominated culture, there are many challenges which women entrepreneurs face from family & Society.

Since 1980 the Government of India has shown increasing concern for women-related issues through a variety of legislations promoting the education and political participation of women. There should also be efforts from all sectors to encourage the economic participation of women.

Along with adequate training, institutional and financial support as a composite package needs to be encouraged. It can be said that today we are in a better position wherein women participation in the field of entrepreneurship is increasing at considerable rate, efforts are being taken at the national as well as global level to enhance women's involvement in the enterprise sector. This is mainly because of attitude change, transformation of conservative mindset of society to modern one, daring and risk-taking abilities of women, support and cooperation by society members, changes and relaxations in government policies, granting various progressive schemes to women entrepreneurs etc.

References

1. A P Verna. 2007. *Business Statistics*. Asian Books Pvt. Ltd.
2. C R Kothari. 1997. *Research Methodology- Methods & Techniques*. Wishwa Prakashan.
3. Dr. C.B Gupta & Dr. N.P. Srinivasan 2001. *Entrepreneurship Development in India*. Sultan Chand & Sons.
4. Diane Elson. 1995. *Male Bias in the Development Process* Manchester University Press.
5. John A. Brett, “‘We Sacrifice and Eat Less’: The Structural Complexities of Microfinance Participation.” *Human Organization*, Vol. 65.
6. Sharma Sheetal (2006). “Educated Women, powered, women”, *Yojana* Vol.50, No.12 (2006): 8-19.
7. Robert D Hisrich, Michael P Peters & Dean A Shepherd 2007. *Entrepreneurship* Tata McGraw Hill.
8. Richard Swedberg. 2000. *Entrepreneurship the Social Science View* Oxford University Press,
9. Bhatia Anju (2000). *Women Development and NGOs*. Rawat Publication, New Delhi.
10. Bharati Collen and Indira Parikh (August 2005). “A Reflection of Indian Women In the Entrepreneurial World., Indian Institute of Management, Ahmadabad, Working paper Number 2005-08-07.
11. David H .Holt (2003). *Entrepreneurship New Venture Creation*. Prentice-Hall India.
12. Hattangadi V, (2007). *Entrepreneurship –Need of the hour*. Himalaya Publishing House.
13. Helene Ahl. “Why Research on Women Entrepreneurs Needs New Directions”, *Entrepreneurship Theory and Practice*. Vol. 30 Issue 5.



Dr. Bhim Rao Ambedkar: A Crusader of Social Justice

Mrs. Gurdeep Kaur*

[The author dwells in this brief article on the immense contribution made by Dr BR Ambedkar for the emancipation of the conditions of Dalit, women and other under-privileged segments of the Indian society by ensuring legal rights for their protection in the Constitution of India. While dealing with varied forms of crusades launched by Dr Ambedkar in bettering the lot of down-trodden people of Indian society, the author exhorts that it is the responsibility of each one of us to carry forward the legacy of the great statesman by not just remembering Dr. Ambedkar as a visionary of a caste-less society, but as one who stood for gender justice, labor justice, economic justice and for equal distribution of opportunities for one and all. Ed.]

Born in the year 1891, in a Dalit family to parents Ram ji Sakpal and Bhima Bai, was the fourteenth child in the family and being the youngest of all, was loved a lot by his parents as well as the other siblings. Having been born in a Dalit family made him a victim of exclusionary practices to which the other people of his caste were treated. As a child, the ill treatment and hardships he faced during the school days left an indelible mark on his psyche.

* Asst Prof., (Pol. Sc.), Sri Guru Gobind Singh College of Commerce, University of Delhi,

The disgrace, discrimination and severe social handicap that Dr. Ambedkar suffered right from his early life for being born to a so-called untouchable family, instilled in him the determination to liberate the depressed classes of the inhuman social practice. The painful experience that he underwent while pursuing his education both during his school and high school days made him realize the curse of caste system and emboldened his spirit to stand for the cause of justice for those who were treated worse than animals.

Despite the various shocking, painful, humiliating inhuman treatment that he was meted out, he emerged as a bright, intelligent, enterprising, dedicated student. Fortunately, his talent and intelligence was noticed by a few rational-minded people of those times, who motivated him to pursue higher studies abroad and made adequate arrangements for his funding and other things. He obtained Ph. D from both Columbia University and London School of Economics and a Law degree from Gray's Inn, Germany.

His qualification equipped him with the power of rational argument and empowered him to sit next to the learned people of both the Western and the Indian Society. However, emerging as distinguished statesman and a well-known scholar, he never deviated him from his real objective of establishing social justice not only for those belonging to his own caste, but for the entire untouchable community and for all those who suffered disgrace, humiliation, second-hand treatment and were subjugated on irrational grounds.

Experiencing the environment of Western society, where he was known not by his caste but by his meritorious qualities and his academic achievements, which encouraged Ambedkar to look into the origin of ill-practices of Indian social system be it untouchability, women subjugation or ill-treatment of the working class. Thus, the environment both in his home country and abroad played an instrumental role in birth of the Messiah of the Dalits, New-Manu of Women and crusader to fight for establishing equity, justice, fairness, cohesiveness in the society. He drew comparisons between both the societies and tried to find the reason behind the social malpractices, practiced in the society.

Crusader for Securing Rights of the Untouchables

Having worked on the origin of untouchability, he found that the social practice had no logical or a divine origin. It was introduced deliberately and created to establish patterns of domination. So he interpreted caste system as a dysfunctional,

disintegrative and an undesirable institution. He mobilised the people considered as untouchables and motivated them to fight for their own rights and self-respect. He encouraged them to seek education and move to newer towns and cities leaving behind the label of caste that did not allow them to integrate with the mainstream population rather were a cause of their miseries, sorrows and difficult life.

Dr. Ambedkar by equipping himself with knowledge and learning set himself as an example for the people of the depressed classes to follow. The journals and the newspaper that he started and societies formed by him were devoted to the cause of eradication of untouchability and all these allowed him to articulate his opinions on the prevalent inhuman practices. His efforts drew the attention of people far and wide and in response to Ambedkar's growing popularity not only among the depressed class but also among the Colonial rulers made Congress under the leadership of Gandhi to give momentum to anti-discriminatory activities and take up the issue of untouchability more fervently.

As a framer of Indian Constitution, Dr. Ambedkar put into practice his vision of an egalitarian and a just society by enshrining various articles and by laying down the Fundamental Rights purposefully to make every Indian, of every caste, of every religion, of every gender, of every region, to be felt empowered. The unrelenting efforts of Dr. Ambedkar for the emancipation of untouchables culminated in winning reservation for the depressed and the socially segregated people. Reservation of seats for the depressed classes provided the untouchables to compete with the caste Hindus and was a measure to bring the depressed sections on an equal footing with the mainstream population.

His Role towards the improvement of Status of Women

Dr. B.R. Ambedkar played a pioneering role in the upliftment of women. Through his various writings he made an attempt to show how the gender relations and differences are constructed

by Hindu Brahminical order, which conditions women to conform to stereotype feminine behavior, requiring them to be subservient to their male counterparts and conditions them to live life under the dominance of men folk with no right of raising voice to whatever is done to them.

He questioned the laws of Manu on the status of women that was responsible for shaping the attitude and behavior of society towards women and that was by and large responsible for the patriarchal set-up in the Indian society. Dr. Ambedkar, a man of rational ideas and a person who looked for logical reasoning for whatever he found unreasonable, found justification of subjugation of women as absurd.

He strongly condemned Manu and attacked *Manusmriti* as a major source, which legitimizes the denial of freedom, self-respect, right to education, property, divorce etc. To ameliorate the condition of women, he mobilised the women folk to fight for the rights and dignity. He encouraged women to get educated and be empowered to live life of respect, worth and self – sufficiency.

He also encouraged women to dress up very gracefully which he believed would instill in women the confidence to be a part of public life. Firmly believing that the rights for women have to be legally gained and secured, he made relentless efforts. He gave shape to his progressive thoughts by introducing reforms through the Hindu Code Bill.

He, by codifying Hindu Law in respect of marriage, divorce and succession, rationalized and restored the dignity to women. Thus the bill, a part of social engineering via law, was a historic achievement for women and by any standard of any time a revolutionary measure which indeed, was a first step towards the recognition and empowerment of women in India. His contribution in the form of the Hindu Code Bill laid the foundation for women empowerment to be taken as a serious and unavoidable issue.

His Role for Securing the Rights of Minorities

Dr. Ambedkar was an architect of the Indian Constitution and the issue of the rights of minorities was of prime importance to him. His experiences of witnessing upheaval and frequent outbreak of violence between the Hindu majority and the minority communities made him feel that the minorities needed special provisions for their protection, representation, growth, education & development. He felt that the minorities should have reservations in public employment as well as in the legislature in proportion to their population. He thus played an important role in securing the rights of minorities through the Fundamental Rights by laying down certain special provisions:

- i. right of ‘any section of the citizens’ to “conserve its distinct language, script or culture”; [Article 29(1)]
- ii. restriction on denial of admission to any citizen, to any educational institution maintained or aided by the State, “on grounds only of religion, race, caste, language or any of them”; [Article 29(2)]
- iii. right of all Religious and Linguistic Minorities to establish and administer educational institutions of their choice; [Article 30(1)]
- iv. Freedom of Minority-managed educational institutions from discrimination in the matter of receiving aid from the State; [Article 30(2)].
- v. He worked towards the reforms for the minorities, for he wished to free them from the stranglehold of the majority and henceforth created opportunities for the minorities for their self – development and that their differences are recognised.

Dr. Ambedkar’s contribution towards farmers and landless workers

He was a man of meritorious achievements and was a trained economist. Poverty, ignorance, illiteracy and subjugation of powerless people at all fronts bothered him the most. He was greatly moved by the inhuman treatment that the landless workers were subjected to and the very fact that

the degree and form of exploitation varied with one's belonging to particular caste disturbed him the most. Dr. Ambedkar observed that the untouchables were the lowest paid group and forced to work under inhuman conditions so to improve upon their social and economic conditions he strongly advocated for urbanisation and industrialisation.

He stood for bringing in land reforms and insisted that agriculture should be a state-owned industry requiring the state to acquire all land and give compensation to the land owners in proportion to their land and the cooperative farming should be followed, this would save the workers from the dominance of land-owners and also of the money-lenders, who are by and large responsible for the continually deteriorating conditions of people in villages, especially the landless people.

From the works he has done and the relentless efforts that Dr. Ambedkar made towards establishing justice at all fronts, it can be deciphered that he was a crusader of social

justice and his contributions in this regard is difficult to put in words. Yet it is the responsibility of each one of us to carry forward the legacy of the great statesman and this can be best done by being just, fair, impartial at our end and by not remembering Dr. Ambedkar just as a visionary of a caste-less society, but as one who stood for gender justice, labor justice, economic justice and for equal distribution of opportunities for one and all. He stood not just for the Dalits, but for all victims of inequity.

References

1. Thorat, Sukhdeo, 2004. "The Hindu Social System and Human Rights of Dalits", *Critical Quest*, New Delhi.
2. Ambedkar, B. R. (2005). *Writings and Speeches*, Education Department, Government of Maharashtra, Bombay, 2005, Vol 17 (III).
3. Singh Janak, (2010) *Dr. B.R. Ambedkar: The Messiah of The Down-trodden*. Kalpaz publications, Delhi.



Status of Geographical Indications in India, Especially Karnataka

N K Manjunatha*

[Presently, in India the Geographical Indications (GI) have emerged as an important form of Intellectual Property Rights (IPR) issue. GI provides the producers of a region the exclusive right to use the indication for their products originating from that region. It also means that they have the right to prohibit any unauthorized use or imitation of the sign on a product that is not from the designated area or which does not have the qualities guaranteed by the GI. In India Twenty eight states have registered geographical indications, among them Karnataka alone registered 33 geographical indications up to 18th November 2015. It is around 14.47% of the total registered geographical indications in India. When it comes to enhancing the brand value of geography-specific products, Karnataka gets highest number of GI tags in India.]

Article 22.1 of the TRIPS Agreement defines geographical indications as "...indications which identify a good as originating in the territory of a Member [of the

World Trade Organization], or a region or locality in that territory, where a given quality, reputation or other characteristic of the good is essentially attributable to its geographical origin". A geographical indication is a sign used on products that have a specific geographical

* Dept of Geography, Rani Channamma University, Belagavi, Karnataka.

origin and possess qualities or a reputation that are due to that origin.

The word 'geographical indication' was used for the first time in international Intellectual Property laws in the TRIPS Agreement of the WTO, which came into force in 1995. In India the legal system of GIs of Goods (Registration and Protection) Act was enacted in 1999 and has come into force in September 2003 (hereafter called GI Act).

Presently, in India the Geographical Indications (GI) has emerged as an important form of Intellectual Property Rights (IPR) issue. GI provides the producers of a region the exclusive right to use the indication for their products originating from that region. It also means that they have the right to prohibit any unauthorized use or imitation of the sign on a product that is not from the designated area or which does not have the qualities guaranteed by the GI.

It is mainly used to identify the agricultural, handicraft; manufacturing goods from the particular territory which has built up a good will in the market due to the special characteristics like temperature, humidity, soil etc. linked with the territory that are unique. The geographical indication is generally possessed by a community which belongs to that particular location. A Geographical Indications Registry with all India jurisdictions operates, as per the Geographical Indication of Goods (Registration and Protection) Act 1999.

Out of the 237 products that now have the GI tag up to 18th November 2015 in India, 33 are from Karnataka. The latest to get the GI tag from Karnataka is the 'Bangalore Rose Onion,' which is exclusively grown in Bangalore, has managed to get the most desirable Geographical Indication tag. It is the 217th product in India to get the tag. It is grown in one of the 16 taluks of Bengaluru rural, Kolar and Doddaballapur.

The lead taken by Karnataka State in getting GIs for its products augments the efforts made by both the government and voluntary organizations to protect and promote the state's cultural and

biological diversity. The GIs will help the state maintain exclusivity about its products.

Benefit of Registration of Geographical Indications

1. It confers legal protection to Geographical Indications in India,
2. It prevents unauthorized use of a registered Geographical Indication by others.
3. It boosts exports of Indian Geographical indications by providing legal protection.
4. It promotes economic prosperity of producers.
5. It enables seeking legal protection in other WTO member countries.

Difference between Geographical Indication and trade mark

Geographical indications and trademarks are distinctive signs used to distinguish goods or services in the marketplace. Both convey information about the origin of a good or service, and enable consumers to associate a particular quality with a good or service. Trademarks inform consumers about the source of a good or service. They identify a good or service as originating from a particular company. Trademarks help consumers associate a good or service with a specific quality or reputation, based on information about the company responsible for producing or offering it.

Geographical indications identify a good as originating from a particular place. Based on its place of origin, consumers may associate a good with a particular quality, characteristic or reputation. A trademark often consists of a fanciful or arbitrary sign that may be used by its owner or another person authorized to do so. A trademark can be allotted or licensed to anyone, anyplace in the world, because it is connected to a specific company and not to a particular place.

In contrast, the sign used to denote a GI usually links to the name of the place of origin of the good, or to the name by which the good is known in that place. A GI may be used by all persons

who, in the area of origin, produce the good according to specified standards. However, because of its link with the place of origin, a GI cannot be assigned or licensed to someone outside that place or not belonging to the group of authorized producers.

Objectives

To explore the current scenario of GIs that has been registered in Karnataka.

The main aim of this study is to analyze the current scenario of Geographical Indications in Karnataka state during 2003 to 2015.

Study Area

Karnataka has a special geographical location with plenty of rivers, hills, valleys, plains, forests and resources. Karnataka state is having a lengthy history of over 2,000 years, which has left many beautiful forts, tanks, temples, mosques and towns of historical importance to the posterity.

The study area of this paper extends from 11°35' North and 18°30' North latitudes and 74°5' East and 78°35' East longitudes. Karnataka is located in the western half of the Deccan plateau, Karnataka situated on a tableland at the interval of eastern and Western Ghats. Karnataka is bound by Goa and Maharashtra in the northwest, Maharashtra and Andhra Pradesh in the north and east respectively, Tamil Nadu and Kerala in the south with Lakshadweep Sea forming the coastal belt in the west.

The Karnataka state covers an area of 191,791 km², or 5.83% of the total geographical area of India. According to 2011 census, the total population of the Karnataka state is 6, 10, 95,297 persons.

The geological history of Karnataka is mainly confined to the two oldest eras-the Archaean and the Proterozoic. The large part of North Karnataka is covered by Deccan Trap. The bulk of the rocks of Karnataka are Archaean in age. The state boasts of a wide range of topological features. There are chains of mountains, the highest being the MullayyanaGiri (1,925m). Other than the

mountains, there are plateaus, residual hills and coastal plains.

Database and Methodology

The present paper aims to study the current scenario of Geographical Indications in India with special reference to Karnataka based on secondary data obtained from Legal books, journals, magazines and newspaper articles, reports of the governments, material from the world wide web especially the World Trade Organisation, the World Intellectual Property Organisation, and GI Registry Office, Chennai. The methodology includes the preparation of graphical representations like Bar graphs, Pie-diagram for a more effective representation of the data. Moreover simple mathematical techniques are used to calculate the percentages.

The status of geographical indications in India

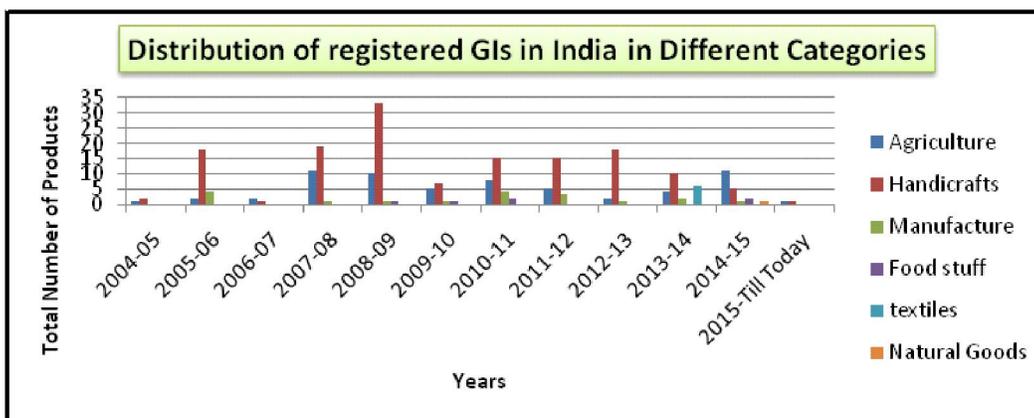
The trends and patterns in the year-wise distribution of GIs in India show that (see table - 1), there is an overall increase in the number of registered GI products. Only three 3 products were registered in the first year 2004-05. The number of products registered under GI recorded a significant increase in the year 2005-06. Twenty four (24) new products were registered in the following year 2005-06 but in the next year 2006-07, only 3 new products were registered. The year 2007-08, 31 new products were registered.

The year 2008-09 witnessed the maximum number of new products registered 45. However, in the year 2009-10 there was a significant drop in the numbers of new GI product registration. Only 14 products were registered during 2009-10. In the year 2010-11, 29 new products were registered and in the year 2011-12, 23 products were registered. The year 2012-13, witnessed Twenty one new products were registered. Twenty one new products were registered in the following year 2013-14. The year 2014-15 witnessed the nineteen new products registered under GI tag.

In the year 2015 to till date only two products were registered under GI tag in India. The maximum GIs registered are from Handicraft

category i.e. 144 forming 60.75% of the total registration followed by agriculture and manufacturing with 26.16% and 7.59% each.

Figure 1. Year wise Distribution of Registered GIs in India



Source: Prepared by using data taken from GI Registry Office, Chennai, as on march 2016

Table 1-Year wise Distribution of Registered GIs in India

Year	Agriculture	Handicrafts	Manufacture	Food stuff	Textiles	Natural Goods
2004-05	1	2	-	-	-	-
2005-06	2	18	4	-	-	-
2006-07	2	1	-	-	-	-
2007-08	11	19	1	-	-	-
2008-09	10	33	1	1	-	-
2009-10	5	7	1	1	-	-
2010-11	8	15	4	2	-	-
2011-12	5	15	3	-	-	-
2012-13	2	18	1	-	-	-
2013-14	4	10	2	-	6	-
2014-15	11	05	01	02	-	1
2015-till date	01	01	-	-	-	-
Total	62	144	18	06	06	1

Grand total: 237(including foreign GI registered in India)

Source: Prepared by using data taken from GI Registry Office, Chennai, as on march 2016

The status of geographical indications in Karnataka

The geographical indications from Karnataka was first registered in the year 2005 – 2006 and then increased in the number of registered geographical indications. The trends and patterns in the year wise distribution of GIs in Karnataka

show that (see table -2), there were no products registered in the first year 2004-05. The number of products registered under GI recorded a significant increase in the year 2005-06. Ten new products were registered in the following year 2005-06 but in the next year 2006-07, only two new products were registered. The year 2007-08, eleven new products were registered.

The year 2008-09 witnessed only one new product was registered. However, in the year 2009-10, three new products were registered. In the year 2010-11, two new products were

registered and in the year 2011-12, two products were registered. The year 2012-13, only one new product was registered. The year 2013-14 witnessed Zero products registered under GI tag. One new product was registered in the following year 2014-15.

In the year 2015 to till date no products were registered under GI tag in Karnataka. The

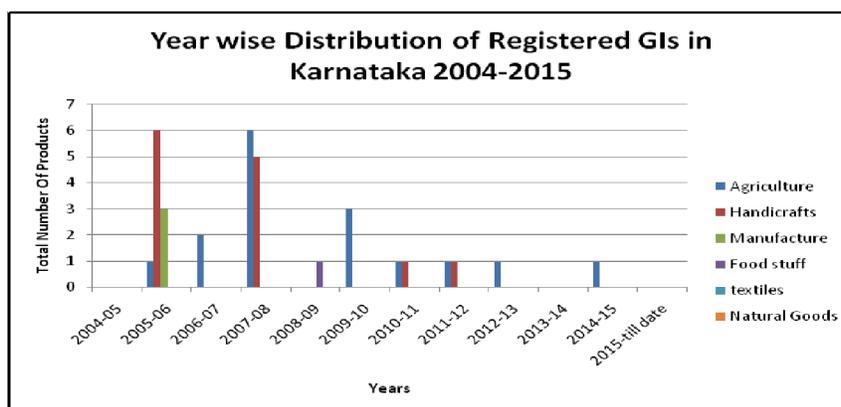
maximum GIs registered are from agriculture category i.e. 16 forming 48.48% of the total registration followed by Handicrafts and manufacturing with 39.39% and 9.09% each. The minimum GIs registered are from food stuff category i.e. 01 forming 3.03% of the total registration.

Table 2, Year wise Distribution of Registered GIs in Karnataka

Year	Agriculture	Handicrafts	Manufacture	Food stuff	textiles	Natural Goods
2004-05	0	0	0	0	0	0
2005-06	1	6	3	0	0	0
2006-07	2	0	0	0	0	0
2007-08	6	5	0	0	0	0
2008-09	0	0	0	1	0	0
2009-10	3	0	0	0	0	0
2010-11	1	1	0	0	0	0
2011-12	1	1	0	0	0	0
2012-13	1	0	0	0	0	0
2013-14	0	0	0	0	0	0
2014-15	1	0	0	0	0	0
2015-till date	0	0	0	0	0	0
Total	16	13	3	1	0	0

Data sources: Calculated by using data taken from GI Registry Office, Chennai, as on march 2016

Figure 2, Year wise Distribution of Registered GIs in Karnataka-2004-2015



Data sources: Calculated by using data taken from GI Registry Office, Chennai, as on march 2016

Table 3-, State Wise Distribution of Geographical Indications Registered in India

Sr. No	State	No. of GI registered	%
1.	West Bengal	10	4.38
2.	Kerala	22	9.64
3.	Andhra Pradesh	13	5.70
4.	Tamil Nadu	24	10.52
5.	Madhya Pradesh	08	3.50
6.	Maharashtra	10	4.38
7.	Odisha	15	6.57
8.	Karnataka	33	14.47
9.	Rajasthan	10	4.38
10.	Himachal Pradesh	06	2.63
11.	Bihar	05	2.19
12.	Assam	05	2.19
13.	Telangana	10	4.38
14.	Uttar Pradesh	21	9.21
15.	Chattisgarh	05	2.19
16.	Gujarat	09	3.94
17.	Jammu & Kashmir	03	1.31
18.	Nagaland	02	0.87
19.	Goa	01	0.43
20.	Punjab, Haryana & Rajasthan	01	0.43
21.	Pondicherry	02	0.87
22.	Kashmir	03	1.31
23.	Manipur	04	1.75
24.	Arunachal Pradesh	01	0.43
25.	Sikkim	01	0.43
26.	Mizoram	01	0.43
27.	Tripura	01	0.43
28.	Meghalaya	02	0.87
	TOTAL	228	100

Note :(Including few foreign GIs=228+9=237)

Source:<http://ipindia.nic.in/girindia/>

It has been observed from Table No. 3, that in India, the maximum i.e. 33 geographical indications are registered by Karnataka forming 14.47% followed by 24 from Tamil Nadu with 10.52%.

Registered Geographical Indications from Karnataka

In India Twenty eight states have registered geographical indications, among them Karnataka alone registered 33 geographical indications up

to 18th November 2015. It is around 14.47% of the total registered geographical indications in India. When it comes to enhancing the brand value of geography-specific products, Karnataka gets highest number of GI tags in India.

Among the Thirty three geographical indications registered in Karnataka and the major fraction is contributed from Agriculture goods (48.48%) like, Coorg Orange, Mysore Betel leaf, Nanjanagud Banana, Mysore Jasmine, Udupi Jasmine, Hadagali Jasmine, Coorg Green Cardamom and so on. The Handicraft goods like, Mysore Silk, Bidriware, Channapatna Toys & Dolls, Mysore Rosewood Inlay, Navalgund Durries, Karnataka Bronze Ware, Molakalmuru Sarees are name to few.

Mysore Agarbathi, Mysore Sandalwood Oil, Mysore Sandal soap are the main products in the Manufactured goods category and from the food stuff category Dharwad Pedha is the only one product registered under GI till today. Bangalore Rose Onion is the last product registered from Karnataka under GI tag.

Conclusion

India is in evolving era of the new upcoming intellectual property i.e. geographical indications. Total registered geographical indications are gradually increasing year by year. Odisha is one of the states coming up as a potential player in this area. For Karnataka, number of other GI applications can be filed in the fields of Manufacture, Food stuff, textiles and Natural Goods.

To be qualified as a GI, a product or service may be described and designated as such only where specific aspects of that geography contribute to its uniqueness. This creates the intrinsic link between the product and the geographic location and is very critical when it comes to identification of GIs.

The Karnataka state has a dynamic and erratic weather that changes from place to place within

its territory. As Karnataka experiences variable geographic and physio-graphic conditions, encouraged Karnataka state for growing variety of flowers, fruits and vegetables in different parts of Karnataka.

Reference

1. Rangnekar, D. (2004). The socio-economics of geographical indications. UNCTAD-ICTSD Project on IPRs and Sustainable Development, Issue Paper, 8.
2. Moschini, G., Menapace, L., & Pick, D. (2008). Geographical indications and the competitive provision of quality in agricultural markets. *American Journal of Agricultural Economics*, 90(3), 794-812.
3. M. Usha Rani, M. Kishor Kumar & Dr. Y.S.R. (2013). Geographical indications in fruit crops – A review. *Indian journal of research, Paripex*, Issue, 5, 2250-1991.
4. Bowen, S., & Zapata, A. V. (2009). Geographical indications, terroir, and socioeconomic and ecological sustainability: The case of tequila. *Journal of rural studies*, 25(1), 108-119.
5. Babcock, B. A., & Clemens, R. L. (2004). Geographical indications and property rights: protecting value-added agricultural products.
6. Soam, S. K. (2005). Analysis of prospective geographical indications of India. *The Journal of World Intellectual Property*, 8(5), 679-704.
7. Das, K. (2010). Prospects and challenges of geographical indications in India. *The Journal of World Intellectual Property*, 13(2), 148-201.
8. Jena, P. R., & Grote, U. (2010). Changing institutions to protect regional heritage: a case for geographical indications in the Indian Agrifood sector. *Development Policy Review*, 28(2), 217-236.
9. Das, K. (2007). Protection of geographical indications: An overview of select issues with particular reference to India. Centre for Trade and Development Working Paper, (8).
10. O'Connor, B. (2004). *The law of geographical indications*. Cameron May.
11. Das, K. (2006). International Protection of India's Geographical Indications with Special Reference to "Darjeeling" Tea. *The Journal of World Intellectual Property*, 9(5), 459-495.
12. Srivastava, S. C. (2003). Geographical indications and legal framework in India. *Economic and Political Weekly*, 4022-4033.
13. Rao, C. N. (2005). Geographical Indications in Indian context: A case study of Darjeeling tea. *Economic and Political Weekly*, 4545-4550.
14. Heald, P. J. (1996). Trademarks and geographical indications: exploring the contours of the TRIPS Agreement. *Vand. J. Transnat'l L.*, 29, 635.
15. Jena, P. R., & Grote, U. (2010). Changing institutions to protect regional heritage: a case for geographical indications in the Indian agrifood sector. *Development Policy Review*, 28(2), 217-236.
16. Hirwade, M., & Hirwade, A. W. (2006). *Geographical indications: Indian scenario*.
17. Marie Vivien, D. (2008). From plant variety definition to geographical indication protection: A search for the link between Basmati rice and India/Pakistan. *The Journal of World Intellectual Property*, 11(4), 321-344.
18. Marie Vivien, D., Garcia, C. A., Kushalappa, C. G., & Vaast, P. (2014). Trademarks, geographical indications and environmental labelling to promote biodiversity: the case of agro-forestry coffee in India. *Development Policy Review*, 32(4), 379-398.
19. Chethana, A. N., Nagaraj, N., Chengappa, P. G., & Gracy, C. P. (2010). Geographical Indications for Kodagu Coffee—A Socio-economic Feasibility Analysis. *Agricultural Economics Research Review*, 23(1), 97-103.

20. Rajashekhar, C. (2007). Protection of Geographical Indication of Goods. *DESIDOC Journal of Library & Information Technology*, 27(4), 37.
21. O'Connor, B. (2004). *The law of geographical indications*. Cameron May.
22. Felix Addor and Alexandra Grazioli, 2006, Federal Institute of Intellectual Property available at <http://www.ige.ch/e/jurinfo/j110110.shtm>.
23. Dr. Sudhir Ravindran, Altacit Global, Geographical Indications, available at <http://www.altacit.com>
24. Geographical Indications: An Introduction, WIPO Intellectual Property Handbook, WIPO Publication No. 952(E), ISBN 978-92-805-2280-8. Page no 13
25. Geographical Indications –Law and Policy perspectives: A case study with reference to Andhra Pradesh
26. Niranjana Rao Calindi, 2003: “Geographical indications in Indian context: A case study of Darjeeling tea”, ICRIER, New Delhi.
27. OXFAM, 2003: www.oxfam.org.uk August.
28. United States Patent and Trademark Office, 2003: “Definitions”, <http://www.uspto.gov/web/offices/tac/tmfaq.htm#Definition>; 15 April 2016.
29. 2016: “What is a geographical indication?” Available at <http://www.wipo.int/about-ip/en/index.html>; accessed on April 4, 2016.



The Paid-Journal Trend & Quality Higher Education

Dr Adfer R. Shah* & Rais Khan**

[Actually it is the research in higher education that leads to a quality higher education itself. The quality higher education in turn comes from the current research and new innovations that are brought forth and highlighted by relevant journals and books in any field of study. We cannot achieve quality in higher education if the research supporting the very education is not of good quality.]

In the contemporary times, we see scores of such journals and publication houses coming up and thriving upon the research and publications that lack quality, methodology, relevance and need but are simply reproduced on payment basis. Such journals and book publication houses have actually sabotaged the entire research ethic and quality in research and higher education, especially in India.

The Economy of Publications

Are our scholarly journals really so scholarly? I think not all for money factor has crept in. The new idea of subscription and subscription fee

* Sarojini Naidu Centre for Women's Studies, Jamia Millia Islamia, New Delhi.

paid not by readers as one would have expected but by writers themselves who want to see their name and gather publications in their credit in a plethora of such quality-less but all quality journals. Writers write and pay not just the subscription fee but actually the publication charges and gets anything published even without an iota of objective analysis, relook, revise critical assessment, review, rejection or academic ethics though peer reviewed labels on such frivolous publications remain intact.

Now editors of such paid journals have made it a booming business where people are eager to publish anything to enrich their profile and strive for promotions or for well-paid jobs in academia (now a lost tradition but well-paid). Such a

devastating trend has tarnished the standard of research in the contemporary times and turned the whole exercise meaningless and most importantly commercial.

Now the '*Reader Pays*' pricing model is fading but *writer pays and sees himself published model* is flourishing. Such an '*Author Pays*' pricing model has certain negative fallouts like compromise over research quality, factuality, objectivity, empiricism, careful editing, error-free jottings, lack of writings with impact, writings for change, writings for contribution to the body of research or knowledge, etc, in the stuff published in such a fake peer reviewed journals.

Further reproduction of a plagiarized content where there is 'Open Access' to one and all thereby diminishing the rapport of quality research work for the cheap trend of 'write anything and get published and read yourself' is flourishing too fast. In many cases the writer gets only two readers, both himself/herself and the journal owner. It sometimes gives a feeling that an editor/owner of such journals is hardly different from a truck owner.

Why Should a Writer Pay?

Why should a researcher pay when he takes lots of pains to conduct a study and sends free of cost to a journal just to see his name? He/she does so for circumstances demand so now. In fact journals should pay the author for they always get the free material (even not raw material) and make good business without actually investing much. This reflects sheer exploitation in publication business. But it is the powerless researcher/writer who hardly gets space just on quality (quality to big journals means what suits them) basis today thereby falls prey to such exploitation.

Factors Responsible

Such a trend has also got boost by API score pattern introduced by the UGC by virtue of which a rat race has started among the academics and they write anything trash/Google/plagiarized and

get it published at all costs simply to meet their scores for the promotion. In this game, cheap and quality-less journals have evolved that publish on payment-basis from authors thereby defeating the actual cause of academia and research and excellence.

It has had adverse impact upon the research quality as well for most of the times it is nothing but Internet material/content that is churned and re-churned with some language changes and reshaped in such journals. Also in the name of interdisciplinary approach, some journals even publish one article from management science, another from environmental science and the other from chemistry or zoology in the same edited book or journal which is totally of no utility.

The ISSN/ISBN Dilemma

Just consider the unchecked increase in the number of journals. Using Ulrich's Periodicals Directory, it was observed that publications grow at a rate of 3.26 percent per year (i.e., doubles about every 20 years). The main cause: the growth in the number of researchers and now by some policies of UGC and International agencies they are responsible for rat-race of publications at any cost by the researchers.

In certain countries, all serial publications covered by legal deposit must have an ISSN. ISSN is automatically assigned and publishers should ensure that it is printed on each issue. When a publication (print or electronic, scholarly or non-scholarly) is assigned an ISSN, it means that it is a continuing resource according to the ISSN criteria (a serial, a website, etc).

ISSN does not provide any guarantee as to the content of that resource, or any evaluation of its content and does not provide evidence of its validity. The difference between ISSN and ISBN is simply that ISSN is assigned to serial publications while ISBN is assigned to monographs ("books"). An ISSN can be assigned to a series of monographs as such and an ISBN will be assigned to each separate book of the series.

Now- a-days due to UGC and other International regulations researchers are trying to publish their works in refereed and reputed journals but people don't know about real phenomena of research journals. The publishers are earning big money on our work - even ask us for extra money to be paid to them for extra pages or full color pictures. While we the authors get absolutely nothing. Instead, we are even asked to pay the subscription to the journal they are publishing. Would this make sense to a book-writer?

Suggestive Rectifications

Especially in India, the paid journal menace can be stopped by following:

First, limit the number of papers to the best three, four, or five that a job or promotion candidate can submit. That would encourage more comprehensive and focused publishing. Second, make more use of citation and journal "impact factors," from Thomson ISI.

Third, change the length of papers published in print: Limit manuscripts to five to six journal-length pages, as Nature and Science do, and put a longer version up on a journal's Website. The two versions would work as a package. That approach can be enhanced if university and other research libraries start buying consortia, which would pressure publishers of journals more quickly and aggressively to pursue this third route. Some are already beginning to do so, but a nationally coordinated effort is needed.

There may well be other solutions, but what we surely need is a change in the academic culture that has given rise to the oversupply of journals. For the fact is that one article with a high citation rating should count more than 10 articles with negligible ratings. Our suggestions would change evaluation practices in committee rooms, editorial offices, and library purchasing meetings. Hiring committees would favor candidates with high citation scores, not bulky publications. Libraries would drop journals that don't register impact.

Journals would change practices so that the materials they publish would make meaningful

contributions and have the needed, detailed backup available online. Finally, researchers themselves would devote more attention to fewer and better papers actually published, and more journals might be more discriminating. Best of all, our suggested changes would allow academia to revert to its proper focus on quality research and rededicate itself to the sober pursuit of knowledge. And it would end the dispiriting paper chase that turns fledgling inquirers into careerists and established figures into overburdened grouches.

Last Word

The UGC and other National and International agencies must look into this menace seriously and such exploitation must stop immediately so that we can improve the quality of research in India. Such a trend has also set a different impression among the young researchers who manage good number of publications through these journals without actually knowing about their publications seriously. It is simply a mad race and needs to be stopped. Moreover, the fact remains that the academic publishing market is tuning more exploitative/commercial wherein hardly any space is reserved for young researchers by credible journals, who later in search of identity and pressures publish through payments.

At least the conscious society must not let such a devious trend prevail that has already wreaked a silent havoc and still goes unchecked. Young researchers should not fall prey to these commercial journals but must try to contribute their writings in quality publications.

As a result, instead of contributing to knowledge in various disciplines, the increasing number of low-cited publications only adds to the bulk of words and numbers to be reviewed. Even if read, many articles that are not cited by anyone would seem to contain little useful information. The avalanche of ignored research has a profoundly damaging effect on the enterprise as a whole.



Empowering Tribal Women

Dr. Shruti Tandon*

[Tribal population constitutes 8.6 percent of total population (Census 2011). They belong to various ethnic stocks, have distinct patterns of economy, technology and religious behaviour and speak a large number of languages and dialects. Since, the term 'Tribe' has been defined in different ways by different scholars; there is no universally accepted definition.]

It is also nowhere defined in the Indian Constitution. It only declares that the Scheduled Tribes are “the tribes or the tribal communities or parts of or groups within tribes or tribal communities” which the President of the country may specify by public notification (Constitution of India, Article 342).

The most acceptable definition in the Indian context is propounded by D.N. Majumdar (1958). According to him, “a tribe is a collection of families or groups of families bearing a common name, members of which occupy the same territory, speak the same language and observe certain taboos regarding marriage, profession or occupation and have developed a well-assessed system of reciprocity and mutuality of obligations”.

In tribal communities, the role of women is substantial and crucial. They constitute about half of the total population. They work harder and the family economy and management depends on them. Collection of minor forest produce is done mostly by women and children. Many also work as labourers in industries, households and construction, contributing to their family income.

In the contemporary scenario, globalization, modernization including urbanization, education and development programmes have their impact in bringing about social and cultural changes among tribal people, especially tribal women. Thus, it is important to discuss about the problems and prospects of development of tribal women.

* Lecturer (Sociology), Govt. Meera Girls College, Udaipur (Rajasthan)

Status of Tribal Women

Generally, the status of women has two dimensions - (i) the extent of control enjoyed by women over their live, and (ii) the extent to which they have access to the decision-making process and are effectively in position of power and authority. Status of women is generally measured using three indicators - education, employment status and intra-household decision-making power. In general women with higher education tend to have a better position (WHO 1989).

In some cases, however, education alone may not be sufficient to enhance status unless it engages employment as well (Hogan et al. 1999). In addition, women’s ability to communicate with and convince their spouses or other members of the family indicates their decision-making autonomy. Women with great decision-making power are supposed to have a higher status in the house-hold.

However, a single measure cannot be used to assess the status of women; rather a multi-dimensional cluster of variables is required to indicate the status. Status is not a fixed rigid concept, it changes over time. Women occupy different positions in the social structure as they pass through the life cycle and the very basis upon which the community ascribes power, privilege and prestige also changes.

The popular image and perception of the tribal women is that of being better off than their non-tribal counterparts. There is no child marriage, no stigma on widowhood. Instead of dowry there is bride price indicating high social status of the

tribal women. She earns and is, economically independent. A higher social status of women was reported by Furer - Haimendorf (1943), Hutton (1921), Hunter (1973) and Firth (1946) among Tharus of U.P. and Nagas & Garos of the North East.

However, there are many facts which indicate a low status for the tribal woman. For example, she does not have property rights except in a matrilineal society which is a smaller proportion of the tribal population. She is paid less as wages than her male counterpart for the same work. Several taboos discriminating against tribal women exist in certain tribal groups implying impurity and low status.

In certain tribes only the males can participate in ancestor worship (Satyanarayana & Behera 1986). The Toda & Kota women in Southern India cannot cross the threshold of a temple. The Santhal women cannot attend communal worship. Rivers (1973) and Grigson (1938) have reported low status of women among Todas, Kharies and Mariya Gonds with reference to certain taboos during certain periods and ceremonies.

Though tribal women are pivot of tribal agriculture, performing many household and agriculture job, they also play a major role in the co-management of their natural, social, economic, resources of agricultural development including crop-production, livestock production, horticulture and post-harvest operations but they remain backward due to illiteracy, superstitions, dominant male roles in decision-making, social evils and many other cultural factors.

Problems of Tribal Women

Tribal women still face problems and challenges in getting a sustainable livelihood and a decent life. Undoubtedly, the programmes, oriented towards the empowerment of tribals, particularly women, have improved their socio-economic conditions and status; but still it is important to know about the problems faced by tribal women at one or the other level which makes the target of inclusive development incomplete.

Problem of Poverty and Land Alienation

Though tribals have been residing in forest areas for generations, cultivating land collecting non-timber forest produce, but when outsiders exploit the tribe's land and its resources the natural life cycle of tribal ecology and the tribal life is greatly disturbed. The history of land alienation among the tribes began during British colonialism in India. Coupled with this, tribal lands were occupied by money-lenders and Zamindars by advancing them loans etc. The resultant impact is that most of them live under abject poverty and are in debt in the hands of local money-lenders.

In order to repay the debt they often mortgage or sell their land to them and exploitation of tribal women takes place. After the British came to power, the forest policy of the British Government was more inclined towards commercial considerations rather than human. Some forests were declared as reserved ones where only authorized contractors were allowed to cut the timber.

Opening of mines in the heart of tribal habitat and even a few factories provided wage labor as well as opportunities for factory employment. But this brought increasing destitution and displacement. Many tribal women work as laborers in industries, households and construction at low wages. Tribal women are used for immoral trafficking in collieries and mines by labour contractors and managers.

Problem of Health

Lack of food security, sanitation and safe drinking water, poor nutrition and high poverty levels aggravate the poor health status of tribal woman. Male migration to mega cities in search of livelihood for self and the family is very frequent leaving the women and children alone back home. These women left alone in the village with burden of small children are exploited more often than not and are subjected to social exclusions branding them as the person of dubious character capable of contaminating others in the community. At times when migrated male counterpart brings

back the gift of HIV/AIDs, the condition of women becomes more miserable.

Tribal poverty has come into sharp focus since their food sources from the forest have started dwindling. Also, widespread illiteracy, under-nutrition, absence of safe drinking water and sanitary living conditions, poor maternal and child health services and ineffective coverage of national health and developmental services have been identified by several studies, as possible contributing factors to the dismal health conditions prevailing among the tribal women.

Problem of Education

The low educational status of tribal women is reflected in their lower literacy rate, lower enrolment rate and higher dropouts in the school. The educational schedule - the study year, daily classes and holidays - is organized with little understanding of tribal cultures. Tribal festivals and celebrations and the seasonal pursuit of agriculture and gathering are not taken into consideration in planning educational timetables. All too often teachers hold classes as they would in cities or towns, ignoring the daily or seasonal habits of tribal pupils. Most tribal institutions do not blend well into the tribal environment. They are alien and shortly after schools are opened, they acquire the look of neglected buildings.

Problem of Protecting Culture

Tribal way of living perfectly portrays a well-balanced environment, a procedure that in no way upsets the ecological balance. Affectionate hospitality, undemanding ways of living and earnest judgement of the opinions etc., are some of the characteristic traits of Indian tribal culture. Their customs mirror their confidence in simplicity. But the major occupational and techno-cultural changes which have been taking place in our society due to the political, social and economic developments have promoted linkages and interaction among castes, tribes, religious groups and cultural region.

These developments have, however, also reinforced people's self-consciousness and narrow cultural identities organized on principles

of ethnicity, religion, caste, language and region. The process of cultural integration on a national scale has grown but with simultaneous increase in search for cultural autonomy. Some of the tribes face cultural change due to acculturation, regionalism, assimilation and so forth.

Recommendations to Empower Tribal Women

- It is important to impart practical knowledge and training of techniques to all tribal women regularly so that their work becomes easier and crop production increases. It is required to create better linkage with mainline departments (veterinary, agriculture, banking and so on) and other collaborating training institutes to impart training to them.
- Educational status of tribal women is very low with high dropout ratio. It is a matter of great concern and needs to be addressed properly. It is the root cause of low autonomy among tribal women.
- Encourage women's organization working among tribals and ensure the formation, stabilization and bank linkages of SHGs to promote viable micro-organism activities with substantial support in terms of credit and market.
- Proper medical facilities should be provided to tribal women. Especially, the role of mass media in educational development of tribals needs to be assessed.
- To increase the female participation at the community level and to give more decision-making power, it is needed to understand the existing traditional pattern of tribal community in more details which would help in formulation of more effective developmental policies and it will also help to bring out the lacunae lying within present policies.
- Formulation of development policies for tribal women is not so important, as that of implementation. The main stress should be given to create awareness and to inbuilt self-reliance among tribal females.
- For economic empowerment, ensure provision of training, employment and income generation activities with both forward and

backward linkages with ultimate objective of making them economically independent and self-reliant.

Conclusion

Thus, it is very clear that though tribal women are pivot of tribal life but still they are lacking behind on many factors. It is essential to keep in mind that tribal women are not mere individuals but belong to a sociological and dialectical system. Therefore, more tribal women in their population proportion should be given chance to enter in the system like judiciary, education, health and politics. Participation and empowerment is necessary for development of women in general and tribal women in particular.

References

1. Census of India (2011).
2. Firth, R. (1946); “*Human Types*”, London : Nelson.
3. Furer - Haimendorf, Van C. (1943); “*The Chenchus : Jungle Folk of Deccan*”, London : Macmillan & Company.
4. Government of India (2012); “*Faster, Sustainable More Inclusive Growth : An Approach to the Twelfth Five Year Plan*”, New Delhi : Planning Commission.
5. Grigson, W.V. (1938); “*The Maria Gonds of Bastar*”, Oxford : Oxford University Press.
6. Hogan, D.P., B. Berhanu and A.Hailermarium (1999); “*Household Organization, Women’s Autonomy and Contraceptive Behaviour in Southern Ethiopia*”, *Studies in Family Planning*, 30(4).
7. Hunter, W.W. (1973); “*Orissa*”, London: Smith Elder.
8. Hutton, J.H. (1921); “*The Sema Naga*”, London: Macmillan.
9. Majumdar D.N. (1958); “*Caste and Communication in Indian Village*”, Bombay Asia Publishing House.
10. Rivers, H.H. (1973); “*The Todas*”, London: Macmillan.
11. Satyanarayan, R. & Behera, D.K. (1986); “*Socio-Economic Responsibility of Tribal Women: A Micro-Study of the Kissan of Western Orissa*”, *Tribal Women and Development. Agenda Papers*.
12. Sawin M. (1994); “*Globalization and Transportation Tribal Health: Special Reference to Jharkhand*”, India. Health Action.
13. WHO (1989); “*Preventing Maternal Deaths*”, Geneva: World Health Organization.



National Cadet Corps (NCC): Vision & Mission

Lt.(Dr.) B.C. Shah*

[This brief appraisal of the NCC by the author provides its genesis and emphasizes on its significant role in promoting the common values of humanism, patriotism and selfless services and working for nation-building through varied activities. While pleading for more incentives by the State and Central governments for NCC, the author opines that such a move can go a long way in making it more popular and useful in the service of nation. He is in favour of making the NCC compulsory in every college so that the youth avail the opportunity to serve the society in a better manner and contribute to nation-building.]

National Cadet Corps is the premier voluntary organization of young boys and girls and quite similar in its aims to many organizations all over the world. The NCC

* Asst Prof. & NCC Officer, 1SDPL, NCC, GPGC Gopeshwar.

has its genesis in the ‘University corps’, which was created under the Indian Defence Act, 1917 with the object to make up the shortage of the Army. In 1920, when the Indian Territorial Act was passed, the ‘University Corps’ was replaced by the University Training Corps (UTC) and in

1942, the UTC was renamed as the University Officers Training Corps (UOTC).

The need to create a youth organization at national level to train the young boys and girls to be better citizens and future leader of our great country in all walks of life, including defence forces, was rightly realized by our leaders. A Committee under Pandit HN Kunzru was set up in 1946 at the behest of our first Prime Minister Pandit Jawaharlal Nehru. Thus the National Cadet Corps came into existence on 16th July 1948 under the NCC Act, XXXI of 1948 under the Ministry of Defence. It has an enrolled strength of cadets throughout India. The NCC has wider based Nation-Building program for young boys and girls.

Aims and Motto

NCC training was basically confined to military-oriented training with some emphasis on adventure and sports activities, but over a period of time its aims have undergone change and these are : -

1. To develop character, comradeship, discipline, leadership, secular outlook, spirit of adventure and the ideals of self-less service amongst youth of the country.
2. To create human resource of organized, trained and motivated youth, to provide leadership in all walks of life and always available for the service of the nation.
3. To provide suitable environment to motivate the youth to take up a career in the armed forces.

The motto of NCC is “Unity and discipline”. The aims and motto are the ways of cadets for nation building. We are really fortunate enough for our identity as the free citizens of very vast nation having equally large population of different caste, creeds, sects, religions and beliefs. In spite of

all such differences and remarkable distinctions among population, “India still offers unity in diversity”.

Activities regarding Nation-Building

The main activity is the *institutional training* for cadets which is designed to create a deep sense of patriotism, discipline and confidence. The institutional training covers basic military training in either Army, Navy or Air force subjects but the aim of this training is to expose the youth to a regimental way of life to inculcate in them the values of discipline, dutifulness, personality, orderliness and smartness. Through the aims, NCC is producing a bold and courageous future generation which will be an asset to the society and the nation.

During *various camps* such as Army attachment Camp, Thal Sena Camp, Combine Annual Training Camp and Republic Day Camp etc, the cadets live, eat and train together, thus they get acquainted with the traditions, customs and temperaments of other cadets. This develops the spirit of unity, oneness and cooperation. Especially, the camp training gives these young boys and girls thrill and joy of outdoor life and also assists in developing in camaraderie, teamwork, group cohesion, qualities of character and leadership, self-confidence and self-reliance.

National Integration Camps (NICs) are organized all over the country. The aim of the NIC is to make cadets aware that honor, welfare and security of the country comes first followed by that of all the citizens of the nation. Their own welfare comes last, always and every time. NCC integrates cadets in true spirits of “Unity and Diversity”.

NCC cadets also have ample opportunities to partake in *adventurous activities* such as Trekking, Rock-climbing, Mountaineering, Para-jumping, Scuba-diving, Water-skiing, Gliding,

Flying, Hiking and Micro-lights flying, Slithering and Cycle/Motor cycle expeditions. These adventurous activities emphasize on courage and confidence.

In the sphere of social activities for community development, NCC cadets participate in adult education program, blood donation, flood relief operations, environment conservation, traffic control and other rescue and relief operations. Large number of cadets, each year takes pledge in the anti-dowry campaign and for eye donation. The purpose of organizing these activities is to make our young people conscious and sensitive to the needs and problems of their fellow countrymen. This is the work for society development which is the most important factor of nation-building.

Other important part of NCC training also includes the Youth Exchange Program. In the light of increasing international understanding and heightened awareness, the NCC has *Youth exchange program* with organizations of ten countries namely Australia, Bangladesh, Bhutan, Canada, Maldives, Nepal, Singapore, Sri Lanka and the United Kingdom. This exchange program includes mutual visit by cadets for a period of three months. Cadets carry out community development works and study of history, culture and socio-economic conditions of the YEP countries. These YEP give the youth of our nation an enhanced understanding of the international environmental and help them to become effective leaders in the future.

NCC cadets, who get 'B' and 'C' certificate of NCC, get weightage in the admission in various academic institutions which are providing good education of society components as doctor, engineer, administrator, teacher etc. After completing the education, the educated cadet becomes a responsible person for the service of society. 'C' certificate holders have also

reservation in Armed Forces and state governments also give some weightage in government jobs. Therefore, a responsible and honest doctor, administrator, engineer, teacher and security personal etc., can also work for nation-building.

Former Prime Minister of India, Dr. Manmohan Singh took salute at the PM's NCC Rally in Delhi on January 2014 and said " Youth today are not only aware and ready to articulate their views but are also willing and prepared to participate in shaping our polity and society in a way that responds to their aspirations .This is an extremely positive development". He also recalled the "immense contribution of the NCC in nation building and social harmony" and in particular made a mention of how it contributed in providing disaster relief in Uttarakhand and Orissa last year.

NCC is promoting the common values of humanism, patriotism and selfless services and working for nation building through all above activities. The State and Central Governments should give more incentives for NCC to make it more popular and useful in the service of nation. NCC should be compulsory in every college so that the youth avail the opportunity to serve the society in a better manner and contribute to nation-building.

References

1. The Cadet, Journal of the National Cadet Corps, Vol. 46, pp. 47, 1996.
2. NCC Golden Jubilee Issue, NCC Directorate Uttar Pradesh, pp. 69-70, 1998.
3. Singh, M. M., PM rally, "PM lauds NCC's role in Nation Building", *The Hindu*, New Delhi ,January,24, 2014



Perspectives on Bancassurance in India, Especially Madurai

Dr.S.Ganesan* & M.Eswari**

Bancassurance symbolizes the convergence of banking and insurance. It refers to selling of insurance products through a bank's distribution channels. It is service that can fulfill both banking and insurance needs at the same time. Bancassurance as a concept first began in India when the insurance industry opened up to private participation in December 1999.

Distribution of insurance products through bank branches, enlarged customers base, defensive positioning and size drive the insurers to embrace bancassurance. The focus that spurs banks to seek distribution of insurance products through their branch network are asset accumulation, disintermediation, lower risk and higher margin products (unit-linked products), potential for cross selling scale, client solutions, risk diversification, cost benefits and capturing increased profit.

Bancassurance = Banks as Insurance Agents = Bank and an insurance company from a partnership so that the insurance company can sell its products to the bank's customer. This concept originated in France. Overall, insurance companies' 30% of the business comes from bancassurance.

Importance of Bancassurance

The financial resources in the hands of people if channelized in an effective manner cannot only help increase the returns from the basic financial structure of the nation but also improve the quality of the living of the people. Insurance policies, being instruments/products that play

major role in upholding the financial structure of developed countries, maintain its importance amongst the entire kitty of financial offerings. Though the teething phase of insurance, one may say is just past, a desirable foothold is yet to be found with growth in number of middle class families in the country. RBI recognized the need of an effective method to make insurance policies reach people of all economic classes in every corner of the nation. Implementing bancassurance in India is one such development that took place toward the class.

Objectives of the Study

The following are the main objectives of the study.

1. To identify the needs of bancassurance in India
2. To study the insurance penetration and density in India
3. To analyses the perception of policy holders towards Bancassurance.

The study is based upon both primary data and secondary data. The primary data were collected through direct personal interview with the help of a structured interview schedule. The secondary data were collected from journals, articles, books and websites. Thus, the perceptions of policy holders towards Bancassurance have been analysed with the help of percentage analysis, weighted arithmetic mean and ANOVA 'F' test.

Sampling Design

To study the perception of policy holders towards Bancassurance, 350 samples were selected for this study. Hence, the respondents were selected by simple random adopting convenient sampling method from different parts of the Madurai City.

* Asst Prof., PG Dept of Commerce, R.D.Government Arts College, Sivagangai.

** PhD Scholar, Dept of Commerce, Bharthiyar University, Coimbatore.

Needs of Bancassurance in India

a) Improve the channels

To improve the channels through which insurance policies are sold/marketed so as to make them reach the hands of common man.

b) Earn more profit

Now banks have realized that by entering into that product value services in insurance sector, they can meet client expectations and earn more profit while carrying on their banking business.

c) Periodic nature and loyalty

In an insurance product there is a periodic nature of premium deposit which is positive for the bank to get regular income. Banks also have realized that customer's loyalty helps to increase the profit.

d) Customer database

Insurance sector is in the extensive need to use the bank's distribution network, large client base and huge customer database, which are helpful in selling their products.

e) Widen the area of working of banks

The size of the country, a diverse set of people combined with problems of connectivity in rural areas, makes insurance selling in India a very difficult proposition. Insurance companies require immense distribution strength and tremendous manpower to reach out to such a huge customer base. This distribution could undergo a sea change if all insurance companies proposed to bring insurance products into the lives of the common man by making them available at the most basic financial point, the local bank branch, through Bancassurance.

f) Reduces the cost of distribution

To improve the services of insurance by creating a competitive atmosphere among the private insurance companies in the market, Bancassurance reduces the cost of distribution of insurance products in comparison to the traditional agency channel.

Status of Bancassurance in India

Reserve Bank of India (RBI) has recognized "bancassurance" wherein banks are allowed to provide physical infrastructure within their select branch premises to insurance companies for selling their insurance products to the banks' customers with adequate disclosure and transparency, and in turn earn referral fees on the basis of premia collected. This would utilize the resources in the banking sector in a more profitable manner. Bancassurance can be important source of revenue.

With the increased competition and squeezing of interest rates, profits of the banks are likely to be under pressure. Fee-based income can be increased through hawking of risk products like insurance. There is enormous potential for insurance in India and recent experience has shown massive growth pace. A combination of the socio-economic factors is likely to make the insurance business the biggest and the fastest growing segment of the financial service industry in India.

However, before taking the plunge in to this new field, banks as insurers need to work hard on chalking out strategies to sell risk products, especially in an emerging competitive market. However, future is bright for bancassurance. Banks in India have all the right ingredients to make Bancassurance a success story. They have large branch network, huge customer base, enjoy customer confidence and have experience in selling non-banking products.

If properly implemented, India could take leadership position in bancassurance all over the world. Government of India Notification dated August 3, 2000, specified 'Insurance' as a permissible form of business that could be undertaken by banks under Section 6(1) (o) of the Banking Regulation Act, 1949. Then onwards, banks are allowed to enter the insurance business as per the guidelines and after obtaining prior approval of Reserve Bank of India.

Guidelines for Banks for Entry into Insurance Business

Scheduled commercial bank would be permitted to undertake insurance business as agent of

insurance companies on fee basis, without any risk participation. The subsidiaries of banks will also be allowed to undertake distribution of insurance product on agency basis.

Banks which satisfy the eligibility criteria given below will be permitted to set up a joint venture company for undertaking insurance business with risk participation, subject to safeguards. The maximum equity contribution such a bank can hold in the joint venture company will normally be 50 per cent of the paid-up capital of the insurance company. On a selective basis the Reserve Bank of India may permit a higher equity contribution by a promoter bank initially, pending divestment of equity within the prescribed period

The eligibility criteria for joint venture participant are as under:-

The net worth of the bank should not be less than Rs.500 crore;

The CRAR of the bank should not be less than 10 per cent;

The level of non-performing assets should be reasonable;

The bank should have net profit for the last three consecutive years;

The track record of the performance of the subsidiaries, if any, of the concerned bank should be satisfactory.

In cases where a foreign partner contributes 26 per cent of the equity with the approval of Insurance Regulatory and Development Authority/Foreign Investment Promotion Board, more than one public sector bank or private sector bank may be allowed to participate in the equity of the insurance joint venture. As such participants will also assume insurance risk, only those banks which satisfy the criteria given in paragraph 2 above, would be eligible.

A subsidiary of a bank or of another bank will not normally be allowed to join the insurance company on risk participation basis. Subsidiaries would include bank subsidiaries undertaking merchant banking, securities, mutual

fund, leasing finance, housing finance business, etc.

Banks which are not eligible as joint venture participant as above, can make investments up to 10% of the net worth of the bank or Rs.50 crore, whichever is lower, in the insurance company for providing infrastructure and services support. Such participation shall be treated as an investment and should be without any contingent liability for the bank. The eligibility criteria for these banks will be as under:

- i. The CRAR of the bank should not be less than 10%;
- ii. The level of NPAs should be reasonable;
- iii. The bank should have net profit for the last three consecutive years.

All banks entering into insurance business will be required to obtain prior approval of the Reserve Bank. The Reserve Bank will give permission to banks on case-to-case basis keeping in view all relevant factors including the position in regard to the level of non-performing assets of the applicant bank so as to ensure that non-performing assets do not pose any future threat to the bank in its present or the proposed line of activity, viz., insurance business. It should be ensured that risks involved in insurance business do not get transferred to the bank and that the banking business does not get contaminated by any risks which may arise from insurance business. There should be 'arms length' relationship between the bank and the insurance outfit.

Holding of equity by a promoter bank in an insurance company or participation in any form in insurance business will be subject to compliance with any rules and regulations laid down by the IRDA/Central Government. This will include compliance with Section 6AA of the Insurance Act as amended by the IRDA Act, 1999, for divestment of equity in excess of 26 per cent of the paid up capital within a prescribed period of time.

Latest audited balance sheet will be considered for reckoning the eligibility criteria.

Banks which make investments under paragraph 5 of the above guidelines, and later qualify for risk participation in insurance business (as per paragraph 2 of the guidelines) will be eligible to apply to the Reserve Bank for permission to undertake insurance business on risk participation basis.

Insurance Penetration and Density in India

The measure of insurance penetration and density reflects the level of development of insurance sector in a country. While insurance penetration is measured as the percentage of insurance premium to GDP, insurance density is calculated as the ratio of premium to population (per capita premium).

Insurance Penetration and Density in India

S.No	Year	Life		Non-Life		Industry	
		Density (USD)	Penetration %	Density (USD)	Penetration %	Density (USD)	Penetration %
1	2001	9.1	2.15	2.4	0.56	11.5	2.71
2	2002	11.7	2.59	3.0	0.67	14.7	3.26
3	2003	12.9	2.26	3.5	0.6	16.4	2.88
4	2004	15.7	2.53	4.0	0.64	19.7	3.17
5	2005	18.3	2.53	4.4	0.61	22.7	3.14
6	2006	33.2	4.10	5.2	0.60	38.4	4.80
7	2007	40.4	4.00	6.2	0.60	46.6	4.70
8	2008	41.	4.00	6.2	0.60	47.4	4.60
9	2009	47.7	4.60	6.7	0.60	54.3	5.20
10	2011	55.7	4.40	8.7	0.71	64.4	5.10
11	2012	49.0	3.40	10.0	0.70	59.0	4.10
12	2013	4.7	3.17	10.5	0.78	53.2	3.96
13	2014	41.0	3.10	11.0	0.80	52.0	3.90

* Insurance density is measured as ratio of premium (in USD) to total population.

* Insurance penetration is measured as ratio of premium (in USD) to GDP (in USD).

* The data of Insurance penetration is available with rounding off to one digit after decimal from 2006.

Source: Swiss Re, Sigma, Various Issues.

During the first decade of insurance sector liberalisation, the sector has reported consistent increase in insurance penetration from 2.71 per

cent in 2001 to 5.20 per cent in 2009. However, since then, the level of penetration has been declining reaching 3.9 per cent in 2013. A similar trend was observed in the level of insurance density which reached the maximum of USD 64.4 in the year 2010 from the level of USD 11.5 in 2001. During 2013, the insurance density was USD 52.0.

The insurance density of life insurance business had gone up from USD 9.1 in 2001 to reach the peak at USD 55.7 in 2010. During 2013, the level of life insurance density was only USD 41. Similarly, the life insurance penetration surged

from 2.15 per cent in 2001 to 4.60 per cent in 2009. Since then, it has exhibited a declining trend reaching 3.1 per cent in 2013. Over the last 10 years, the penetration of non-life insurance sector in the country remained steady in the range of 0.5-0.8 per cent. However, its density has gone up from USD 2.4 in 2001 to USD 11.0 in 2013.

Registered insurers in India

At the end of March 2014, there are 53 insurance companies operating in India; of which 24 in the life Insurance business and 28 are in non-life insurance business. In addition, GIC is the sole national reinsurer. Of the 53 companies presently in operation, eight are in the public sector – two are specialized insurers, namely ECGC and AIC, one in life insurance namely LIC, four in non-life insurance and one in reinsurance. The remaining forty five companies are in the private sector.

Registered Insurers in India As on 30th September, 2014

Types of business	Public Sector	Private Sector	Total
Life Insurance	1	23	24
Non-Life Insurance	*6	**22	28
Reinsurance	1	0	1
Total	8	45	53

*includes specialized insurance companies – ECGC and LIC

**includes five standalone Health Insurance Companies – Star Health & Allied Insurance Co., Apollo Munich Health Insurance Co., Max Bupa Health Insurance Co., Religare Health Insurance Co., and Cigna TTK Health Insurance Co.,

District Level Distribution of Life Offices

As on 31 March 2014, the sole public sector life insurer, LIC of India had its offices in 597 districts out of 640 districts (As per the Decennial census – 2011) in the country. As such, it covered 93.28 percent of all districts in the country, whereas the private sector insurers had offices in 560 districts covering 87.50 percent of all

districts in the country. In total, both LIC and private insurers together covered 94.37 percent of all districts in the country.

The number of districts with no presence of life insurance offices stood at 36 in the country. Out of these, 23 districts belong to the six of the North-eastern states namely, Arunachal Pradesh, Manipur, Meghalaya, Mizoram, Nagaland and Sikkim. In 21 states / union territories (out of a total of 35 states / union territories in the country), all their districts were covered through life insurance offices.

Distribution of Offices of Life Insurers

NUMBER OF LIFE OFFICES AS ON 31ST MARCH, 2014

Insurer	Metro	Urban	Others	Total
Private ##	676	1926	3591	3850
LIC#	372	617	3850	4839
Total	1048	2543	7441	11032

* Based on the HRA classification of places done by the Ministry of Finance.

** Metro : Delhi, Mumbai, Chennai, Kolkata, Hyderabad and Bangalore

*** Urban : A, B-1 and A-2 class cities of the HRA classification

**** Unclassified : Rest of the places

Does not include one office located outside India

Does not include two offices which are located outside India.

Measurement of the Level of Perceptions

To measure the level of perception of the sample policy holders towards the Bancassurance, the level of perception of the policy holders has been analysed through Likert's five points scaling as stated below:

1. S A - Strongly agree – 5 point
2. A - Agree – 4 points
3. NO - No opinion – 3 points

4. DA - Disagree - 2 points

5. SDA – Strongly disagree - 1 point.

Twenty one statements were prepared on the basis of search of literature and discussion with the perception of policy holders towards Bancassurance. The level of perception of policy holders was measured through the five-point scale. The total scores obtained by the policy holders were computed by adding the scores for all the statements. Similarly, the scores obtained by all the policy holders were computed. Then the association between demographic variables and perception of the policy holders is studied.

Association between Demographic Variables of Respondents and Perception of policy holders towards Bancassurance

An attempt has been made to study the variances between the demographic variables and perception of policy holders towards Bancassurance by applying one way ANOVA. When two or more means of independent samples are involved the analysis of variance (ANOVA) technique is used to test the differences among such means Perception. It is a power statistical tool and is frequently used. The ANOVA has two phases to use: The one-way classification and the two and three way classification.

Besides, the one way analysis of variance (ANOVA) is used to test the level of perception of policy holders towards Bancassurance. The formula used to calculate the “F” value is

$$F = \frac{\text{Variance between sample}}{\text{Variance with sample}}$$

The computed “F” value is compared with the table value at the 5% level of significance. When the computed “F” value is greater than the table value for a given degrees of freedom the hypothesis is rejected and vice-versa.

Age and Level of Perception

The average perception scores of the three groups of the sample respondents on the basis of their age are given in Table 1.

TABLE 1

Age and Level of Perception

SL NO	Age	Average mean score	Sample size
1	Below25	0.101	242
2	25-30	-0.159	103
3	Above31	-1.614	5
	Total	2.540	350

Table 1 reveals that the level of Perception score of the respondents who belong to the age group of above 31, (-1.614 0) is lower than the Perception score of the group of 25 to 30 years (- 0.159) and below 25 years (0.101). It is proposed to test the null hypothesis that the average level of Perception. The Perception score of the three groups of women employees on the basis of their age is the same “F” test applied.

TABLE 2

Age and Perception of Sample Respondents: F Test

Sources of variance	Sum of squares	Degrees of freedom	Means square	‘F’ value
Between	18.113	2	9.057	9.498
Within	330.887	347	0.954	
Total	349.000	349		

Since the calculated value of “F” (9.498) is more than the table value of “F” (.001) for 2 and 347 degrees of freedom at the 5% level of significance the null hypothesis is rejected. Thus it could be concluded that there is association between age and the level of Perception.

Marital status and Perception of the Policy Holders

The average Perception score of the two groups of the sample respondents on the basis of their marital status is given in Table 3.

TABLE 3

Average Perception Score of the Respondents

on the basis of their Marital Status

SL No	Marital status	Average mean score	Sample Size
1	Married	-0.246	121
2	unmarried	0.130	229
	Total	4.060	350

It could be seen from Table 3 that the average Perception score of the respondents who fall under the married category (-0.246) is lower than that of the other category (0.130) of the sample respondents. It is proposed to test the null hypothesis that the average of two groups remains the same" F "test was applied.

Since the calculated value of "F" Test (11.75) exceeds the Table value "F" (0.001) for and 348 degrees of freedom at the 5 % level of significance, the null hypothesis is rejected. Thus it may be concluded that there is association between marital status and the level of perception.

Family size and Perception of the Sample Respondents

The average perception score of the two groups of the sample respondents on the basis of their family size is given in Table 4.

TABLE 4

Average Perception score of the Respondents on the basis of their Family Size

SL No	Family size	Average mean score	Sample size
1	UP to 2	-0.101	215
2	Above2	0.161	135
	Total	-1.020	350

Table 4 shows that the perception score of the respondent who belong to families with up to 4 members (-0.101), is lower than the Perception score of the respondents of their families with above 4 members (0.161). It is proposed to test the null hypothesis that the average Perception score of the two groups of women employees on the basis of their family size is the same "F" test was applied.

Since the calculated value of "F" (5.831) is more than Table value of "F" (0.16) for 1 and 348 degrees of freedom at the 5% level of significance the null hypothesis is rejected. Thus it could be concluded that there is an association between family size and the level of Perception.

Educational Qualification and Perception Score

The average Perception score of the two groups of the sample respondents on the basis of their educational qualification is given in Table 5.

TABLE 5

Average Perception score of the Respondents on the basis of their Education

SL No	Educational Qualification	Average mean score	Sample size
1	Non Graduate	-0.593	41
2	Graduate	-0.108	175
3	Post Graduate	0.323	134
	Total	-2.030	350

The Perception score of the respondents' educational qualification who are non- graduates (-0.593) is lower than the Perception score of the respondents who are graduates (-0.108) and Post Graduates (0.323). It is proposed to test the null hypothesis that the average Perception score. The Perception score of the three groups remains the same "F" test has been applied.

Since the calculated value of "F" (16.639) is more than the Table value of "F" (0.001) for 2 and 347 degrees of freedom at the 5% of the level of significance the null hypothesis is rejected. Thus it could be concluded that there is a relationship between educational qualification and the level of Perception.

It could be inferred from that the perception score of the respondents who fall under the income Rs.15, 000 - 20,000 (-9.770) is lower than that of other group of whose income is below 15,000 (-8.410), Above Rs 25,000 (-6.820) and Rs 20,000 -25,000(0.780). It is proposed to test the null hypothesis the Perception of four groups remains the same "F" test was applied.

Since the calculated value of “F” (8.435) is more than the value of “F” (0.001) for 3 and 346 degrees of freedom at the 5% level of significance the null hypothesis is rejected. Thus it could be concluded that there is association between income and the level of Perception.

Conclusion

Bancassurance is not just selling insurance, but it is also about changing the mind-sets of doing a plain vanilla banking. The time has come for banks to move beyond their traditional business to turn into a financial super mall; of course with necessary safeguards and after a meticulous due diligence process. Bancassurance has been a phenomenal success and although slow in gaining momentum, it has taken off in India.

The growth of bancassurance will primarily depend on the customers’ response, ability of insurers and banks to understand each other’s business; iron out the differences and seize the emerging opportunities. It is the need of the hour for the bancassurance venture to include new ideas, and new thinking approach and work culture to dominate the world of tomorrow.

Bancassurance will definitely play a defining role as an alternative distribution channel and will change the way insurance is sold in India. Bancassurance in India has just taken a playing start, but it has a long way to go and for it sky is the limit.

References

1. Ahuja Rajeev,C., “Life Insurance in India : Emerging Issues”, *Economic and Political Weekly*, Vol XXXIV, Nos 3 and 4, January,1999, Mumbai.
2. Ansari, H., “India: An Industry in Transition”, *Asia Insurance Review*, Vol XX, January, 2000.
3. Bala Krishna,P,” Banks Get Into Insurance, Indian Infrastructure”, *ICFAI PRESS*, Vol. 3, March, 2001.
4. Barman, R.B. and G.P Samanta, “On efficiency of Indian stock market: A Statistical reevaluation”, *IJAF*, Vol. 7, July, 2001.
5. Berman, P., “Rethinking Health Care Systems: Private Health Care Provision in India.” Harvard School of Public Health Working Paper, Vol. 22 (3), November, 1996
6. Burdon, V., “Profiting from bancassurance: choosing the right route”, *Britannia Life Limited*, Vol.67, October, 2002.
7. *Business Today*. “The Monitory Group Study on Insurance I and II.” March 22 and April 7, 2000.
8. Crooks Gora, J. “Bancassurance: positioning for affiliations - lessons from Europe, Canada, and the United States”, LOMA Publications, Atlanta, May, 1997.
9. Dasgupta, S., “Iffco-Tokio yet to appoint actuaries”, *Economic Times*, Vol XI (4), January 23, 2001.
10. Dr. N. Neelmegam, “Insurance Distribution in India”, *Journal of Insurance Professional*, Vol. XIV, May, 2006.
11. Dutta Sonali, D., “SBI Life Insurance Company -Indian Perspective”, *Insurance Chronicle*, Vol. 34 (2), June , 2001.
12. *Financial Express*, “Bancassurance: Taking the Lead”, January 1, 2006.
13. Gneral & Cologne Re.F, , “Bancassurance Concepts”, *The Journal Of Insurance Institute of India*, Vol. No.XXX, July-December, 2004.
14. Graham, M., and R. Krishnamurthy, “The Emergence of Alternative Distribution in India”, *Watson Wyatt Worldwide*, Vol. VXX, September, 2001.
15. Gurunath Singh, G., “Emerging trends in banking and insurance sector” *Journal of Insurance Professional*, Vol. VII, AUG, 2004.
16. Hoggarth. G and E.Saportar, “Costs of banking system instability: Some empirical evidence”, *Bank of England financial stability review*, June, 2001.



India's Biggest Problem

P.Pandidurai*

[Many people in India don't know about sanitation scheme. Today more than 783 million people do not have access to clean water, while 2.5 billion people don't have proper sanitation facilities worldwide. They are forced to open-defecate every day due to shortage of adequate facilities and infrastructure, and a lack of understanding of the importance of healthy sanitation habits.]

Many people in India depend on on-site sanitation facilities, which mean mainly pit latrines in rural areas. The lack of adequate sanitation facilities and safe drinking water has significant negative health impacts. Using open air defecation, people suffer from chronic diseases, respiratory problems, skin disorders, allergies, headaches and eye infection and other types of water-borne diseases. Prime Minister Narendra Modi has given the sanitation issue a top political priority, and launched Swachh Bharat (Clean India) Mission in 2014.

“When the girl student reaches the age where she realizes this (lack of female toilets in the school) she leaves her education midway. As they leave their education midway they remain uneducated. Our daughters must also get equal chance to quality education,” said PM Modi.

Sharing pattern under TCS

Category	Government of India Share	Government of Tamil Nadu Share	Beneficiary contribution
IHHL	60%	28%	12%
School Toilet	70%	30%	0
Anganwadi Toilet	70%	30%	0
Sanitary Complex	60%	20%	20%

Sources : Rural development & Panchayat raj department (website)

Nirmal Bharat Abhiyan (NBA) (from 1999 to 2012 called the Total Sanitation campaign (TSC)) was a program following the principles of community-led total sanitation (CLTS) and was

* Research scholar, Madras Christian College, East Tambaram, Chennai.

Schemes in India

Total Sanitation Campaign (TSC)

The Government of India had restructured the Comprehensive Rural Sanitation Programme with effect from April 1, 1999 and launched the Total Sanitation Campaign (TSC). The main objectives of the TSC are to bring about an improvement in the general quality of life in the rural areas and to accelerate sanitation coverage in rural areas to access to toilets to all by 2012 by motivating communities and Panchayati Raj Institutions in promoting sustainable sanitation facilities through awareness creation and health education. Individual Household Latrines, School Toilets, Anganwadi Toilets, Sanitary Complexes and Rural Sanitary Marts are taken up under the scheme.

initiated by Government of India in 1999. It was a demand-driven and people-centered sanitation program. It evolved from the limited achievements of the first structured programme for rural sanitation in India, the Central Rural Sanitation Programme, which had minimal community participation and was not following the principles of CLTS.

The main goal of Total Sanitation Campaign was to eradicate the practice of open defecation by 2017. Community-led total sanitation was not focused on building infrastructure, but on changing cultural norms to prevent open defecation. In Maharashtra where the program started, more than 2000 Gram Panchayats achieved “open defecation free” status. Villages that achieved this status received monetary rewards and high publicity under a program called Nirmal Gram Puraskar. The campaigning ambassador for Nirmal Bharat Abhiyan is leading lady of Hindi cinema-Vidya Balan. Government of India gives 10, 000 rupees to every family to construct a toilet.

Objectives of (NBA)

Bring about an improvement in the general quality of life in the rural areas.

- Accelerate sanitation coverage in rural areas to achieve the vision of Nirmal Bharat by 2022 with all gram Panchayats in the country attaining Nirmal status.

- Motivate communities and Panchayati Raj Institutions for promoting sustainable sanitation facilities through awareness creation and health education.
- To cover the remaining schools not covered under Sarva Shiksha Abhiyan (SSA) and Anganwadi Centres in the rural areas with proper sanitation facilities and undertake proactive promotion of hygiene education and sanitary habits among students.
- Encourage cost effective and appropriate technologies for ecologically safe and sustainable sanitation.
- Develop community-managed environmental sanitation systems focusing on solid & liquid waste management for overall cleanliness in the rural areas

The sharing of cost among the Centre, State and Beneficiary contribution is as follows:

Category	Govt. of India Share	Govt. of Tamil Nadu Share	Beneficiary	Total
IHHL	3,200	2,500*	900	6,600
School Toilet	24,500 (70%)	10,500 (30%)	0	35,000
Anganwadi Toilet	5,600 (70%)	2,400 (30%)	0	8,000
Sanitary Complex	1,20,000 (60%)	60,000 (30%)	20,000 (10%)	2,00,000
Solid Liquid Waste Management	70%	30%	0%	

Sources: <http://www.tnrd.gov.in/schemes/cen>

* It includes additional State Share

The Unit Cost for each Individual Household Latrine is as follows:

1. Central Share* :Rs. 3,200/-
2. State Share** (including additional amount provided by State Government): Rs. 2,500/-
3. Beneficiary Contribution : Rs. 900/-
Unit cost under NBA : Rs. 6,600/-
4. Assistance from MGNREGS:Rs. 4,500/-

Total Unit Cost Rs.11,100/-

* The Central Share would be Rs.3,700 in the case of Hilly and difficult areas

Swachh Bharat Abhiyan

Swachh Bharat Abhiyan is a national campaign by the Government of India, covering 4041 statutory towns, to clean the streets, roads and infrastructure of the country. The campaign was officially launched on 2 October 2014 at Rajghat, New Delhi, where Prime Minister Narendra Modi himself cleaned the road. It was a

remembrance to Gandhi's words. It is India's biggest ever cleanliness drive and 3 million government employees and school and college students of India participated in this event. The mission was started by Prime Minister Modi, who nominated nine famous personalities for the campaign, and they took up the challenge and nominated nine more people and so on. It has been carried forward since then with people from all walks of life joining it.

Budget 2016-2017

The government of India announced allocation of Rs 11,300 crore for both rural and urban areas for Swachh Bharat Abhiyan, Centre's biggest drive to improve sanitation and cleanliness across the country. The Budget 2016-17 has earmarked Rs 9,000 crore for rural areas, while Rs 2,300 crore for the urban areas

Sanitation Status of Tamil Nadu

Tamil Nadu's first environment friendly bio-toilet has been commissioned at Kappalur Panchayat in the district. The bio-toilet was introduced under a state government scheme to eradicate open defecation. Kappalur was chosen as the first village to have the facility, an official release said. Rural Development Agency Director Rohini Ramdoss said the facility, designed by the Defence Research and Development Organisation, would have six toilets, three for men and three for women. Bacteria are used to convert human waste into vapour and gas, which can be easily disposed. There would be no foul smell and the septic tank would last much longer, she said.

Bio-gas from the tank could be used for various purposes. Depending on the success of the bio-toilet, the facility would be extended to other areas, she said. She said one panchayat in every district would have a bio-toilet, which would cost around Rs. 4.5 lakh

'Namma Toilet' model

In December 2011, the Government of Tamil Nadu declared that it would take steps to provide safe sanitation to all its residents by 2015. This ambitious goal led to sanitation being recognised as a priority "State" issue. In pursuit of improving sanitation services, a multidisciplinary team was formed to look into various aspects of urban sanitation. The

lessons learnt in the early stages of this exercise can help in better planning and implementation of sanitation services in other States as well.

Open Air Defecation in India

According to World Bank, 53% Indian households defecate in open. Currently, more than 2.5 billion people worldwide lack access to toilets, one billion people practice open defecation and 600 million in India openly defecate.

Open Air Defecation in Tamil Nadu

The Government of Tamil Nadu is determined to add vigour to the sanitation initiatives and ensure a fully sanitized and open-defecation-free rural Tamil Nadu by strengthening the institutional arrangements and through sustained IEC campaigns by the year 2015 as envisioned by the Chief Minister.

One of the ten core themes of the Chief Minister's Vision Tamil Nadu 2023 aims at providing the best infrastructure services in India in terms of universal access to water and sanitation. The Chief Minister directed all District Collectors during the Collectors' Conference held on December 17, 2012 to adopt a multi-pronged strategy to ensure the goal of an open-defecation-free Tamil Nadu by 2015 and organize all stakeholders into a mass movement to root out this practice.

The first and foremost task is to identify the sanitation gaps in the rural areas through a "Baseline Survey" and address the issues in a phased manner to achieve the goal of Open Defecation Free (ODF) Tamil Nadu by 2015. As per the guidelines issued by Government of India under Nirmal Bharat Abhiyan, the process of Baseline Survey has already been initiated for the preparation of Revised Project Implementation Plan (PIP). This Plan will provide the basis and act as a guide post for implementation of Sanitation Programmes and ultimately attain the ODF Status.

Though the Total Sanitation Campaign, now renamed as Nirmal Bharat Abhiyan, stresses heavily on Information Education Communication (IEC) component by earmarking separate fund allocation for this purpose, no tangible efforts were taken on these activities during 2006 to 2011 which led to the slip back in the sanitation efforts taken during the earlier period.

(.....Contt. Next Edition)

DELHI POSTAL REGN. NO. DL (ND) - 11/6026/2015-16-17
R.N.I. NO. 45898/87
POSTED AT N.D. PSO ON 7/8 EVERY MONTH
Date of Publication : 6 - 9 - 2016
