SAARC
International Journal of Research
Volume 3 Number 2 July-December 2015

Papers

WOMEN EMPOWERMENT THROUGH LEGAL AWARENESS

Dr. Soma Mazumdar*

Declaration

The Declaration of the author for publication of Research Paper in SAARC: International Journal of Research ISSN 2347-8373 Six-monthly Journal of all Research: I, *Soma Mazumdar* the author of the research paper entitled WOMEN EMPOWERMENT THROUGH LEGAL AWARENESS declare that , I take the responsibility of the content and material of my paper as I myself have written it and also have read the manuscript of my paper carefully. Also, I hereby give my consent to publish my paper in SAARC Journal , This research paper is my original work and no part of it or it's similar version is published or has been sent for publication anywhere else. I authorise the Editorial Board of the Journal to modify and edit the manuscript. I also give my consent to the Editor of SAARC Journal to own the copyright of my research paper.

"A strong women knows who she is and the path she wish to travel on."- Laiah Gifty Akita

Abstract

In recent year, there has been an alarming rise in atrocities against women in India, in terms of rapes, assaults and dowry-related murders. Female infanticide and sex-selective abortions are additional forms of violence that reflect the devaluing of females in Indian society. There fore, the constitution not only grants equality to womens but also empowers the states to adopt measures of positive discriminations in favour of women. So, Indian constitution provides numerous laws to strengthen the rights of the women.

Keywards : Constitution, Legal Aid, Article, Equality Fundamental Rights protection.

Objectives; Objectives of this paper is to know the protective laws and legal aid for the Indian women for their rights, safety, security and empowerment.

Introduction

Women are considered as the back bone of the society. Every possible effort is being made to improve the social status of women in India by providing legal and constitutional provisions. The Constitution of India has enshrined us with fundamental right and awareness and knowledge of the same will help the citizen of India to lead a respectful life. But in India most of the women are still treated as second class citizens. Indian women lives in two types of realities - Social and legal. Legally she can claim

*D.Phil. in Economics, University of Allahabad, Allahabad (U.P.) India.

perfect equality with her counterpart but socially she is still "the neglected and oppressed." There fore in recent years, the empowerment of women has been recognized as the central issue in determining the status of women.

The principle of gender equality is enshrined in the Indian constitution in its preamble, Fundamental Rights, Fundamental Duties and Directive Principles. The constitutions not only grants equality to women, but also empowers the state to adopt measures of positive discrimination in favour of women. Within the frameworks of a democratic policy, our laws, development policies, Plans and programmes have aimed at women's advancement in different spheres. India has also ratified various international conventions and human rights instruments committing to secure equal rights of women key among them is the ratification of the Convention of Elimination of All Forms of Discrimination Against Women (CWDAW) in 1993.*

Constitutional Provisions

Now, the constitution of India guarantees the right to equality to women. It embodies the general principles of equality before law and prohibits unreasonable discriminations between persons. Realizing that women have unequal status to men in India, special laws have been enacted for the protection of women in society. There are number of laws under this head. Article 14, 15, 15 (3) 16, 39 (a), 39 (b), 39 (c), 42, 46, 47, 51 (A) (e), 243 D (3), 243 D (4) 243 T (3) 243 T (4) of the constitution are of specific importance in this regard:

♦ Article 14 provides Equality before law for women.
♦ Article 15 (1) prohibits the state from discriminating on the basis of religion, race, case, sex or place of birth.
♦ Article 15 (3) allows the state to make special provisions in favour women and children.
♦ Article 15 merely in favour elaborates that same concept and acknowledges that women need special treatment for their upliftment.
♦ Article 16 Equality of opportunity for all citizens in matters relating to employment or appointment to any office under the state.
♦ Article 39 (a) Urges the state to provide equal right to adequate means of livelihood to men and women.
♦ Article 39 (d) Equal pay for equal work for both men and women.
♦ Article 42 for maternity relief.
♦ Article 44 state to secure for the citizens a uniform eivil code throughout the territory of India.
♦ Article 46 state to promote with special care the educational and economic interests of the weaker sections of the people and to protect them from social injustice and all forms of exploitation.
♦ Article 47 state to raise the level of nutrition and the standard of living of its people.
♦ Article 51 (A) (e) says that it is the duty of the citizens to renounce practices that are derogatory to the dignity of women.
♦ Article 243 D (3) Not less than one third of the total number of seats to be filled by direct election in every Panchayat to be reserved for women and such seats to be allotted by rotation to different constituencies in a Panchayat.
♦ Article 243 T (3) Not less than one third of the total number of seats to be filled by direct election in every Municipality to be reserved for women and such seats be allotted by rotation to different constituencies in a Municipality.

Legal Provisions

Legal-judicial system will be made more responsive and gender sensitive to women's needs, especially in cases of domestic violence and personal assault. There fore, several legal provisions meant for the protection and benefit of women.

Dowry prohibition Act. 1961; It prevent the giving or taking of dowry.

The medical termination of pregnancy Act 1971; It provides for the termination of certain pregnancies by registered medical practitioners and for matters connected therewith or incidental there to.

The Hindu succession Act, 1956 with amendment in 2005; This act provided for equal inheritance rights to women.

The protection of women from domestic violence Act, 2005; This act provide for more effective protection of the rights of women guaranteed under the constitution who are victims of violence of any kind occurring within the family and for matters connected therewith or incidental thereto.

The crimes Identified Under the Indian penal code (IPC)

♦ Kidnapping and Abduction for different purposes (Sec. 363-373 IPC)
♦ Rape (Sec. 376 IPC)
♦ Homicide for Dowry (Sec. 302/304-B IPC)
♦ Torture, both mental and physical (Sec. 498-A IPC)
♦ Molestation (Sec. 354 IPC)
♦ Sexual Harassment (Sec. 509 IPC)
♦ Importation of girls (up to 21 years of age) (Sec. 366 B, IPC)

Special Initiative for women

These are as under:

♦ National commission for women (1992)
♦ Reservation for women in local self Government (1992)
♦ The National plan of Action for the girl child (1991-2000)
♦ National Policy for the Empowerment of women (2001)

Conclusion

Now the constitution has authorized the legislatures to pass special protective laws in favour of women to undo the injustice done to them for ages. So, there are number of laws under this head. The aim of laws are constitutional and legal safeguards provided for women, ensure one-third of the total seats in local bodies, better future for the girl child and advancement, development & empowerment of women. In spite of protective laws of women men's brutality is touching dizzying heights. This is not because of our religious beliefs, poverty or patriarchal structure of the society. This is due to weakness of our laws or the protection provided by the laws. There are so many loopholes in these laws that the culprits can manage to get away.

A number of laws that protect women from discriminations have also either inadequate or have not been properly laws that protect women from discrimination have also either inadequate or have not been properly implemented. The 'women's Justice Initiative' (WJI) is our national network of lawyers and social activists, using the law to oppose all forms of gender-based discrimination and violence against women and to increase women's access to the justice system as a vital means to their empowerment.**

REFERENCES

AGNIHOTRI DAMYANTI, Protective Laws and Legal Aid for India Women, Challenges of Education, Adhyayan Publication and Distributors, New Delhi.

BADAR, A.Y., Protection of women under law, Deep and Deep publications, New Delhi.

Constitutional and legal provisions for women in India. National Legal Research Desk.

Legal Aid-Justice & Law-Law and order—citizens : National portal of India

MEHTA, R, Social Legal status of women, mittal Publications, New Delhi.

National Policy for the Empowerment of women (2001)

Protection of women from Domestic Violence Act, 2005. Wikipedia the free encyclopedia.
Sood, S. Violence against women, Arihant Publishers.
The Hindu News Paper
Women protection and changing laws
Women Justice

*National Policy for the Empowerment of women (2001)
**Women Justice

"THE CHALLENGES OF ATTAINING MILLENNIUM DEVELOPMENT GOALS IN EDUCATION IN JHARKHAND BY 2015"

MD. ABDULLAH*

Declaration

The Declaration of the author for publication of Research Paper in SAARC: International Journal of Research ISSN 2347-8373 Six-monthly Journal of all Research: I, *Abdullah* the author of the research paper entitled "THE CHALLENGES OF ATTAINING MILLENNIUM DEVELOPMENT GOALS IN EDUCATION IN JHARKHAND BY 2015" declare that , I take the responsibility of the content and material of my paper as I myself have written it and also have read the manuscript of my paper carefully. Also, I hereby give my consent to publish my paper in SAARC Journal , This research paper is my original work and no part of it or it's similar version is published or has been sent for publication anywhere else. I authorise the Editorial Board of the Journal to modify and edit the manuscript. I also give my consent to the Editor of SAARC Journal to own the copyright of my research paper.

Abstract

The UN Millennium Declaration united heads of states in making a pact to adopt human development as the key premise based on principles of freedom, equality, solidarity, tolerance, respect for nature and shared responsibility. It also gave birth to the Millennium Development Goals (MDGs), a set of eight globally applicable goals that were adopted in 2000 by 193 countries with a promise to attain these goals by 2015. While the MDGs have been widely praised for conveying the need to end poverty in a clear and concrete message, they have also been the target of sharp criticism. The lack of a participatory process for formulating the goals is viewed by critics as particularly damaging because it has translated into a lack of ownership of the MDGs at the ground level.

India has achieved progress, in the last two decades or so, towards instituting a rights-based Social Protection Floor, through initiatives, such as making education of children up to the age of 14 a fundamental right and introducing a limited right to employment in rural areas guaranteeing every rural household 100 days of unskilled employment in public works a year. Poverty in Jharkhand, though, high has also declined by about 8 percentage points between 2004-05 and 2011-12. The pattern of economic returns to education, too, has undergone a change over the years, with returns, instead of being highest at the primary level, increasing as the level of education completed rises. While the explanation could lie in excess supply of workers with basic education, or change in the demand structure of jobs requiring certain skill-sets, a possible reason could be the falling quality of basic education. The focus on primary completion as a part of the MDGs has greatly expanded the enrolment and inevitably the question of quantity-quality trade-off has cropped up. While conclusive evidence is not available, it is entirely possible that rapid expansion of primary level schooling found countries unable to provide matching requirement of teachers and infrastructural inputs, leading to a drop in the quality of learning outcomes.

The State is endowed with good educational and technical institutions. There are 12 Polytechnic institutions and ITI's. There are institutions of repute such as XLRI, XISS, ISM, RIT Jamshedpur, BIT Sindri, BIT Mesra, CMPDI, etc. A good

*Research Scholar, Department of Commerce and Business Management [B.R.A. Bihar University] Muzaffarpur (Bihar) India.

number of National laboratories such as CFRI, CMRI, NIFFT, NML etc. are located here. Every year altogether 5000 trained technical manpower is released in various categories, for absorption in the national and international markets. Recently the Government has decided to allow private participation in opening technical institutions. Many national and international software companies have established their manpower training institution in the State. To promote private participation in opening technical institutions a special cell would be set up by the Government to ensure speedy and single point facilitation of such services.

Keywords: Millennium, Solidarity, Poverty, Equality, etc.

Introduction

The Millennium Development Goals (MDGs) have helped in bringing out a much needed focus and pressure on basic development issues, which in turn led the governments at national and sub national levels to do better planning and implement more intensive policies and programmes. The MDGs originated from the Millennium Declaration adopted by the General Assembly of the United Nations in September 2000. The MDGs consists of eight goals, and these eight goals address myriad development issues. The eight (8) Goals are as under:

- Goal 1: Eradicate Extreme Poverty and Hunger
- Goal 2: Achieve Universal Primary Education
- Goal 3: Promote Gender Equality and Empower Women
- Goal 4: Reduce Child Mortality
- Goal 5: Improve Maternal Health
- Goal 6: Combat HIV/AIDS, Malaria and TB
- Goal 7: Ensure Environmental Sustainability
- Goal 8: Develop Global Partnership for Development

The state of Jharkhand was formed in the year 2000 and is the 28th state of India. Jharkhand is spread over a total area of 79714 square kilo-meters (7.79million hectares), which constitutes 2.4 percent of the total geographical area of the country. As per the 2011 census, about 2.72 percent of the population of the country lives in this state. The total population of the state, as per 2011 census, is 3, 29,76,238 out of which 1, 69,31,688 are males and 1,60,34,550 females. The average household size is 5.3 persons. The children in the age group of '0 to 6' years constitute 15.89 percent of the total population of the state. The sex ratio of the state is 947 females per thousand males.

The state has a sizable tribal population. As per 2011 census, the tribals constitute 26.2 percent of the population of the state. Among all the States and the UTs, Jharkhand holds the 6th rank in terms of Scheduled Tribe (ST) population. The state has around 32 tribal groups. They mostly live in relatively isolated and inaccessible areas and are highly deprived and marginalised. Eight of the tribal groups of the state namely; Asur, Birhor, Birajia, Korwa, Savar, Pahariya (Baiga), Mal Pahariya and Souriya Pahariya are the particularly vulnerable tribal Groups (PVTGs). They live in small, dispersed and inaccessible habitations. Malnutrition, malaria and dysentery are rampant among the PVTGs. Among the tribes in Jharkhand, Santhal is the most numerous, constituting about with one third of its tribal population; distantly followed by Oraon (19.66 percent), Munda (14.86 percent) and Ho (10.63 percent) each with more than 10 percent of the tribal population of the state.

The literacy rate in the state, though less than the all India average, has also improved over a period of time. In the state, 67.63 percent of the population is literate; 78.45 percent of its males and 56.21 percent of its females are literate. The literacy rate has improved by about 14 percentage points; among males by about 11 percentage points and among females by 18 percentage points in the last one decade. Jharkhand has one of the highest levels of poverty in India. As per Tendulkar Methodology, 36.96 percent of its population was below poverty line (BPL) in 2011-12 as compared to 21.92 percent for India as a whole.

MDGs & Access to Education

Education has a longer history of international goals than some of the other MDGs. The original set of six educations for all goals was first established at an international education meeting in Jomtien, Thailand in 1990, with the key targets to be universal primary education and gender parity by the year 2000. By the late 1990s it had become quite apparent that very little progress was being registered against these targets and as a result the international education community made preparations to renew the EFA goals in 2000. These preparations, involving regional assessments of progress and regional meetings, took place in the late 1990s and very much overlapped with the MDG process. The EFA dialogue culminated in a meeting in Dakar, Senegal in 2000 which adopted a new set of six goals, roughly the same as those put in place a decade before in Jomtien. As a result, there are currently two Education MDGs and six EFA goals, both sets established in 2000 and targeted on 2015. The education-focused MDGs overlap with two of the six EFA goals.

MDGs:

1. Ensure that by 2015 children everywhere, boys and girls alike will be able to complete a full course of primary schooling.
2. Eliminate gender disparity in primary and secondary education, preferably by 2005, and in all levels of education no later than 2015.

EFA Goals:

1. Expanding and improving comprehensive early childhood care and education, especially for the most vulnerable and disadvantaged children.
2. Ensuring that by 2015 all children, particularly girls, children in difficult circumstances and those belonging to ethnic minorities, have access to, and complete, free and compulsory primary education of good quality.
3. Ensuring that the learning needs of all young people and adults are met through equitable access to appropriate learning and life-skills programmes.
4. Achieving a 50 per cent improvement in levels of adult literacy by 2015, especially for women, and equitable access to basic and continuing education for all adults.
5. Eliminating gender disparities in primary and secondary education by 2005, and achieving gender equality in education by 2015, with a focus on ensuring girls' full access to and achievement in basic education of good quality.
6. Improving all aspects of the quality of education and ensuring excellence of all so that recognized and measurable learning outcomes are achieved by all, especially in literacy, numeracy and essential life skills.

The Impact of the Education MDGS and EFA Goals

The precise impact of the education goals cannot be ascertained for well known methodological and measurement reasons. Several of the EFA goals are also very imprecisely defined. Broadly speaking, however, there has been considerable progress toward the MDG goals of universal primary enrolment and of gender parity at all levels of education; there has been an impact on international resource transfers and probably also on domestic spending for primary education; but there has been relatively little progress on the EFA goals of early childhood care and education, youth and adult literacy, skills and quality.

Continuing Challenges

The need to aim at a minimum level of education till the secondary stage has been reiterated in the remaining papers in the section on Education. Emphasising that universal retention should be the priority and that the completion of primary education cycle should be inclusive, the paper by Sudhanshu Bhushan argues for universal secondary schooling as an important goal for the post-2015 years. This is expected to provide a definite gain in terms of converting human resource potential to the development of human

capabilities, including income generation. Secondly, in view of the large number of educated youths beyond the age of 18 years who look for gainful employment, skill development of persons beyond the age of 18 years may be considered as an important priority area in the post- MDG period. This would allow a productive engagement of the individual and add to the growth opportunities of the nation. It is also imperative to identify clearly the means of implementing each goal.

Post-primary education and skill development are underscored as extremely important issues in the paper by Wahiduddin Mahmud. Since education is the main ingredient for human capital formation, education systems need to be geared towards developing well-balanced human resources equipped with suitable skills and flexibility for adjustment, in the context of globalised markets and fast changing technologies. In this journey towards educating and imparting skills to their youth, governments of resource-strapped states can choose to educate their citizens either "widely" or "deeply".

The links between a country's education system and its economic performance are mediated through labour market outcomes and here the economic returns to education become very important. Poor employment prospects following years of education are likely to lead to lower demand for education. Another key segment where governments must direct skill development efforts is for those who are already in the workforce.

In the post-MDG context, while planning for higher education, private sector participation can provide an opportunity whereby the education-labour linkage can be strengthened by accessing more market-oriented skill training and reducing government's fiscal burden in education spending. The widening gap between the earnings of the higher educated and lower educated can be countered by "making the education system an integral part of an inclusive job-creating growth strategy while providing better access for the poor at all levels of education". In an out-of-the-box recommendation for redressing inequity in educational opportunities, why not even think of setting up "universities for the bottom half"?

Attaining Millennium Development Goals in Education by 2015

India has made significant progress towards the goal of Education for All during the past few years. Keeping in view the pace of progress achieved till 2000, several programmes have been formulated and implemented since 2001 to advance the goal of Education for All. These policies and programmes have been implemented through the collaborative efforts of Government of India and the State/UT Governments, and through district level decentralized management structures, involving local bodies.

Policy framework for education development:

1.*National Policy on Early Childhood Care and Education (2013);* A National Policy on Early Childhood Care and Education was adopted in September 2013. The Policy envisages promotion of inclusive, equitable and contextualized opportunities for promoting optimal development and active learning capacity of all children below six years of age. The policy lays down the way forward for a comprehensive approach towards ensuring a sound foundation for survival, growth and development with focus on *care and early learning* for every child. The key goals of the policy include: Universal access with equity and inclusion; Quality in ECCE; and Strengthening capacity, monitoring and supervision, advocacy, research and review.

2. *Right To Education (RTE) Act;* In 2010, the country achieved a historic milestone when Article 21-A and the Right of Children to Free and Compulsory Education (RTE) Act, 2009 became operative on 1st April 2010. The enforcement of Article 21-A and the RTE Act represented a momentous step forward in our country's struggle for universalising elementary education. The RTE Act is anchored in the belief that the values of equality, social justice and democracy and the creation of a just and humane society can be achieved only through provision of inclusive elementary education to all. The Right to Free & Compulsory Education Act 2009 provides a justiciable legal framework that entitles all children between the ages of 6-14 years free and compulsory admission, attendance and completion of elementary

education. 'Free education' means that no child, other than a child who has been admitted by his or her parents to a school which is not supported by the appropriate Government, shall be liable to pay any kind of fee or charges or expenses which may prevent him or her from pursuing and completing elementary education. 'Compulsory education' casts an obligation on the appropriate Government and local authorities to provide and ensure admission, attendance and completion of elementary education by all children in the 6-14 age groups. It provides for children's right to an education of equitable quality, based on principles of equity and non-discrimination. Most importantly, it provides for children's right to an education that is free from fear, stress and anxiety.

3. *Sarva Shiksha Abhiyan (SSA);* The Sarva Shiksha Abhiyan (SSA) is being implemented as India's main programme for universalising elementary education. Its overall goals include universal access and retention, bridging of gender and social category gaps in education and enhancement of learning levels of children. SSA has been operational since 2000-2001 to provide for a variety of interventions for universal access and retention, bridging of gender and social category gaps in elementary education and improving the quality of learning. SSA interventions include inter alia, opening of new schools and alternate schooling facilities, construction of schools and additional classrooms, toilets and drinking water, provisioning for teachers, regular teacher in service training and academic resource support, free textbooks & uniforms and support for improving learning achievement levels / outcome. With the passage of the RTE Act, changes have been incorporated into the SSA approach, strategies and norms. During the period 2000-01 to 2013-14, the number of primary schools (schools with only primary section) has increased from 638,738 to 858,916 schools while the number of schools imparting upper primary education increased from 206,269 to 589,796. Nationally, about 98 per cent of the rural habitations have a primary school within a distance of 1 km. The enrolment in primary education during the period 2000-01 to 2013-14 has increased by 18.6 million (from 113.8 million to 132.4 million).

4. *Development Service (ICDS);* The ICDS Scheme is one of the world's largest programmes for early childhood development. This has a component aimed at pre-school education for children of age 3-5+ years. All services under ICDS converge at the Anganwadi – a village courtyard – which is the main platform for delivering these services. The ICDS Scheme covers all the States and Union Territories in the country. The expansion of ICDS contributed significantly to the increased coverage of ECCE services. The number of projects under the ICDS scheme has increased from 4,068 to 7,025 projects during the period 2001-02 to 2012-13. The number of Anganwadi Centres (AWCs) increased by 145% (from 545,714 to 1,338,732 centres) during the period 2001-2002 to 2012-13.The total number of children of age 3-5+ years, who received pre-school education in Anganwadi Centres increased by 112% (from 16.7 million to 35.3 million) during the period 2001-02 to 2012-13. Girls constituted 49% (17.3 million) of the total number of children who received pre-school education during the year 2012-13.

5. *Mid Day Meal Scheme (MDMS);* With a view to enhancing enrolment, retention and attendance and simultaneously improving nutritional levels among children, the National Programme of Nutritional Support to Primary Education (NP-NSPE) was launched as a Centrally Sponsored Scheme on 15th August 1995. In 2001, MDMS became a cooked Mid Day Meal Scheme under which every child in every Government and Government aided primary school was to be served a prepared Mid Day Meal with a minimum content of 300 calories of energy and 8-12 gram protein per day for a minimum of 200 days. The Scheme was further extended in 2002 to cover not only children studying in Government, Government aided and local body schools, but also children studying in Education Guarantee Scheme (EGS) and Alternative & Innovative Education (AIE) centres. In September 2004 the Scheme was revised to provide for Central Assistance for Cooking cost @ Re 1 per child per school day to cover cost of pulses, vegetables cooking oil, condiments, fuel and wages and remuneration payable to personnel or amount payable to agency responsible for cooking. In July 2006 the Scheme was further revised to enhance the cooking cost to Rs 1.80 per child/school day for States in the North Eastern Region and Rs 1.50 per child / school day for other States and UTs. The Scheme was further revised in April 2008 to extend the scheme to recognized as well as unrecognized Madarsas / Maqtabs supported under SSA. During 2011-12 total coverage of children against enrollment was 10.52 Crore (i.e. Prymary-7.71 crore and Upper Primary 3.36 crore children). During 2012-13, 10.68 Cr. children (Elementary level) had been covered in 12.12 lakh Schools. 10.45 Cr. children were covered in 11.58 lakh Schools during 2013-14.

Measuring Human Development

Measure of human development to gauge progress (or the lack of it) in human development. It goes beyond income measures and captures other nonincome dimensions of well-being. It has three main components: longevity, knowledge and income, measured respectively by life expectancy at birth; adult literacy and mean years of schooling; and GNP per capita. Jharkhand has made progress in human

development indicators; from 1996 to 2006, the HDI for the state increased from 0.434 to 0.574, (table 1.1), but it continues to lag behind the rest of the country.

T A B L E 1.1 *HDI of India and Jharkhand over 1996-2006*

		India		
Year	Health Index	Education Index	IncomeIndex	HDI
2006	0.577	0.506	0.73	0.605
1996	0.49	0.429	0.671	0.53
		Jharkhand		
Year	Health Index	EducationIndex	Education Index	HDI
2006	0.594	0.447	0.683	0.574
1996	0.491	0.317	0.494	0.434

Education

Education is universally acknowledged to be a pillar of human development. Not only does it have an intrinsic value, but it also helps to shape the human capital in a country or a state. For a population which has a large share of youth, education supplemented by vocational training and skill development can be a fundamental ingredient for enhancing the employability of the youth in the modern-day market.

Literacy

Jharkhand, a young state born in 2000, ranked very low among all the states in India in terms of literacy in 2011, with only three other states placed below it. As an indicates, both male and female literacy rates in the state were lower than the national average and there was nearly a 7 % point difference between the literacy rates for All-India level (74.07%) and Jharkhand (67.63%). The gap was sharper for female literacy at 9%, also reflected in higher gender gap (male literacy less female literacy rates) for Jharkhand. The aggregate literacy of 67.63% in Jharkhand masks considerable difference across districts. Some districts such as Ranchi, Dhanbad, Purbi Singhbhum, etc. perform well in terms of both male as well as female literacy, while some districts such as Pakur and Sahibganj fare poorly on both counts (Table 1.2). Female literacy in 2011 was as low as 41.23% in Pakur and 44.31% in Sahibganj. The districts of Godda and Paschimi Singhbhum, also among the bottom five in terms of female literacy, had relatively higher levels of male literacy, but male literacy in Pakur was below 60%. In contrast, the top performing districts had male literacy rates of around 84 and 85%.

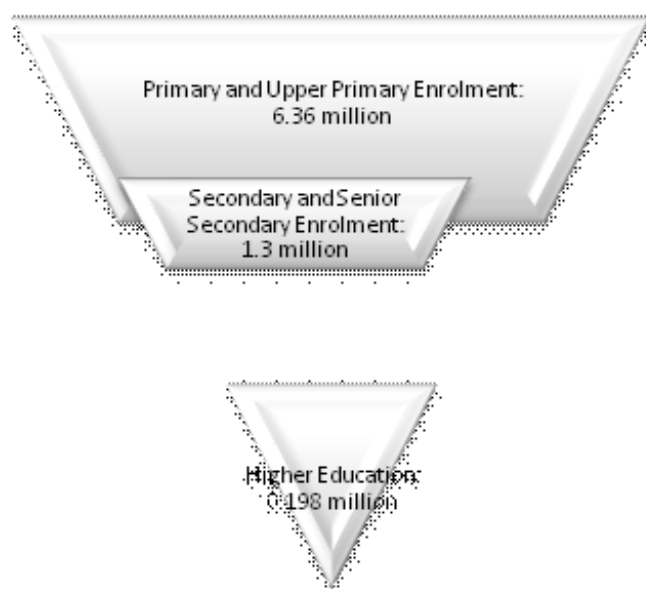T A B L E 1.2 *Literacy rates (%) for selected districts in Jharkhand 2011*

	Top 5 districts	Bottom 5 districts
Female	Ranchi (68.2), Purbi Singhbhum (67.33) Dhanbad (64.7), Ramgarh (63.49) Bokaro (61.46)	Pakur (41.23), Sahibganj (44.31), Godda (44.9), Paschimi Singhbhum (47.01), Garhwa (49.43)
Male	Dhanbad (85.68), Ranchi (85.63), Purbi Singhbhum (84.51),Bokaro (84.50), Ramgarh (83.51)	Pakur (59.02), Sahibganj (62.65), Godda (69.56), Chatra (71.85), Paschimi Singhbhum (72.18)
Combined	Ranchi (77.13), Purbi Singhbhum (76.13), Dhanbad(75.71),Ramgarh (73.92), Bokaro (73.48)	Pakur (50.17), Sahibganj (53.73), Godda (57.68), Paschimi Singhbhum (59.54), Latehar (61.23)

Source: 2011 Census

Elementary Education

The Millenium Development Goal of providing universal primary education by 2015 and the mission of Sarva Shiksha Abhiyan in India to achieve universal elementary education has impacted the fledgling state of Jharkhand. The Right to Free and Compulsory Education Act of 2009 has also provided the necessary mandate for education to be treated as a right rather than a public provisioning based on incentives. In this backdrop of continued thrust provided to the basic education in the country, Jharkhand has dedicated concerted efforts to expand the base of school education, especially elementary education (see Fig1.1).

Fig. 1.1: Enrolment in Primary, Secondary and Higher Education

Primary and Upper Primary Enrolment: 6.36 million

Secondary and Senior Secondary Enrolment: 1.3 million

Higher Education: 0.198 million

T A B L E 1.4 *Enrolment at selected levels of education (lakhs)*

Year	Classes I-IV	Classes VI-VIII
2004-05	34.5	9.2
2010-11	50.2	18.2

Source: School Education Statistics, MHRD, relevant Years

There has also been considerable expansion in schooling facilities in the state. At present, Jharkhand has a total of 40,177 government schools, 841 government aided schools and 1443 private aided schools. Early childhood education has been recognized to impart crucial inputs into a child's overall development and cognitive abilities, in particular, and towards this end, the state has 95 schools at the pre-primary level at present. The comparative statistics for schools at the elementary stage are provided in Table 1.5 for the period 2004- 05 to 2010-11. The facilities at the upper primary level in particular, have expanded enormously, by more than three times.

T A B L E 1.5 *Number of Primary and Upper Primary Schools in Jharkhand*

Year	Primary	Upper primary
2004-05	16572	4933
2010-11	26731	14863

Source: School Education Statistics, MHRD, relevant Years

Over-age enrolment used to be a persistent problem in the state, but the problem has been tackled to a great extent in recent years as can be seen from the Gross Enrolment Ratio figures in Table 1.6. For earlier years both the primary and the overall elementary levels show GER values much higher than 100, indicating considerable over-age enrolment. But in the latest estimate the GER is 99.61. The Net Enrolment Ratio (NER) indicates age-appropriate enrolment. At present, with 6.17 million age-specific enrolment in classes I-VIII, out of a child population 6.64 million, the NER stands at 92.89.

Class completion has been a problem in Jharkhand. The retention rate at the elementary cycle stands at 47.33% at present, implying a drop-out rate of 52.67% over the elementary cycle, or an annual average drop-out rate of 6.58%. According to DISE 2012-13 data, the rate of transition from the primary to upper primary level now stands at 78.79%.

Education of disadvantaged socio-economic categories and CWSN

The Scheduled Tribes (ST) and the Scheduled Castes (SC) have been historically disadvantaged, but efforts towards inclusive education are slowly bringing them into the fold of mainstream education. With regard to schooling, the tribals have an added disadvantage that often the language used at home differs from the medium of instruction at schools, impeding their learning process.

T A B L E 1.6 *GER in Elementary Education in Jharkhand 2010-11 and 2013-14*

	Boys	Girls	Total
2010-11			
Class I-V (6-10 years)	145.9	148.5	147.1
Class VI-VIII (11-13years)	81.7	81.0	81.3
Class I-VIII (6-13 years)	120.6	121.5	121.0
2013-14*			
Class I-VIII (6-13 years)			99.61

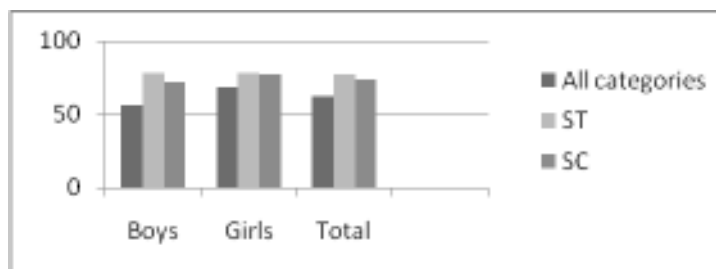*Source:* School Education Statistics, MHRD, relevant years

In the state of Jharkhand, the STs comprise 26.3% and SCs around 11.8 % of the population, according to the 2001 census, and the enrolment figures of these children broadly reflects the population share. Of the total enrolled children of 7.7 million in classes I-XII in 2010-11, 2.19 million children belonged to the ST community. At the elementary level, too, there are 2 million ST children out of a total enrolment of 6.8 million. But the drop-out figures indicate that their school retention and completion needs much improvement (Figs 1.2 and 1.3). The SC children, too, exhibit drop-out rates higher than the general categories, even while drop-out rates at the elementary level are high for children across all socio-economic categories.

Fig. 1.2: Drop-out Rates (%) in Jharkhand class I-V
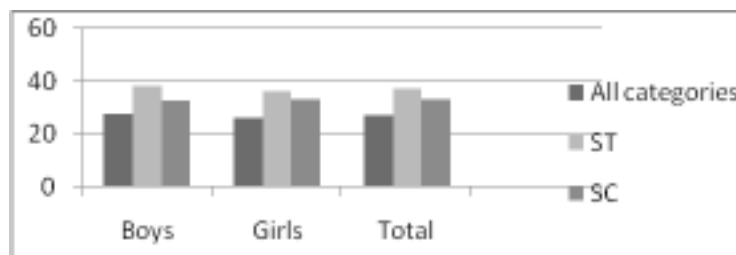
Source: School Education Statistics, MHRD, relevant years

Fig.1.3: Drop-out Rates (%) in Jharkhand Class 1-VIII

Source: School Education Statistics, MHRD, relevant years

Compliance with RTE benchmarks:

The Government of Jharkhand has been taking steps towards meeting the RTE requirements and at present performs fairly well in terms of basic infrastructure facilities, such as drinking water, toilets, etc. but falls short on some counts such as boundary wall, playground and ramp (Fig1.4). There is also teacher shortage which needs to be met. The Pupil-Teacher Ratio (PTR) at the elementary level is at present 41, which is below the SSA norms of 30 for primary level and 35 for upper primary level. According to latest official estimates, there are 29,624 vacancies for government teachers in elementary schools. The vacancy for para-teachers is even higher at 41,516.

Fig. 1.4: State of RTE Compliance in Elementary Schools in Jharkhand
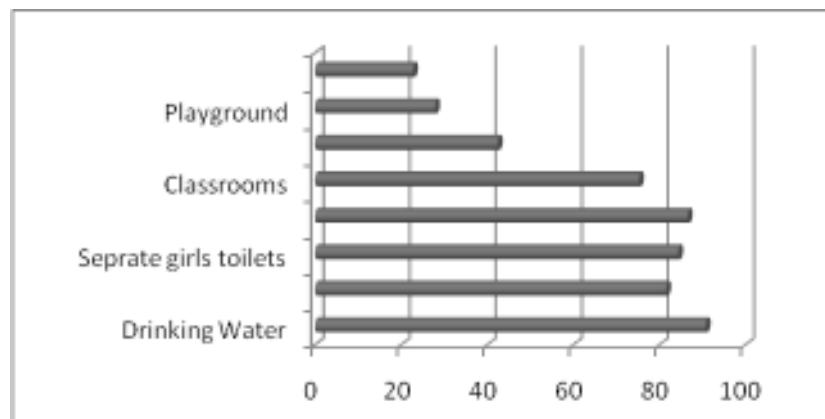
Source: Dept of HRD, submission to 14th Finance Commission

The main flagship schemes operating in elementary education at present are Sarva Siksha Abhiyan (SSA) for Universalizing Elementary Education, Kasturba Gandhi Balika Vidyalaya (KGBV) for bringing older out of school girls belonging to disadvantaged socio-economic groups and from educationally backward blocks into the fold of mainstream education, Saraswati Vahini or the Mid Day Meal scheme, etc. apart from various state initiatives such as free distribution of text-books, uniforms, awarding merit scholarships, etc.

Secondary and Senior Secondary Education

Jharkhand has a total of 2879 schools at the Secondary level catering to a 1.5 million youth population in 14-16 years age category and 376 schools at the Senior Secondary level, catering to another 1.18 million youth in the 16-18 years age group. The details for these educational facilities are given in Table 1.7.

13

T A B L E 1.7 *Status of Secondary and Senior Secondary by Management Type*

	Numbers of schools
Secondary Schools	
Government High Schools	2246
Government Aided Minority High Schools	135
Government Aided Madarsas	186
Government Aided Sanskrit High Schools	12
Recognized Secondary Schools	300
Total	2879
Senior Secondary Schools	
Government +2 Schools	230
Recognized Private +2 Colleges	146
Total	376

Source: Dept of HRD, submission to 14th Finance Commission

There is evidently a need to boost educational access at these higher levels of education. Enrolment has been increasing over time, as can be seen from Table 1.8, but still GER levels are quite low at 62.41 for the Secondary level and only 32.89 at the Senior Secondary level.

T A B L E 1.8 *Enrolment at selected level (lakhs)*

Year	Classes IX-X	Classes XI-XII
2004-05	3.5	0.3
2010-11	6.7	1.9
2013-14*	9.4	3.9

Source: School Education Statistics, MHRD, relevant years

he Centrally Sponsored Schemes (CSS) of Rashtriya Madhyamik Shiksha Abhiyan, providing Computer literacy and computer aided learning, establishment of model schools, etc. are operating in Jharkhand. A very important state initiative is the Skill Development Mission and provision of vocational education in the +2 schools. There are also state schemes to provide free cycles and to provide free dress, text books and solar lamps to girl students.

Higher education and Technical education

Higher education and technical education are areas that need improvement in access. The Gross Enrolment Ratio for Higher Education in Jharkhand is just 13.7%, lower than even the low average of 19.7% for India. The status of higher education in the state is presented in Table 1.9 below. The five universities in Jharkhand include Ranchi University, Vinoba Bhave University in hazaribagh, S.K. University in Dumka, Nilambar Pitambar University in Palamau and Kolhan University in Chaibasa.

T A B L E 1.9 *Status of Higher education in Jharkhand*

Category	Number
Universities	05
Constituent Colleges	65
Minority and Aided Colleges	08
Permanently Affiliated Colleges	55
Private Universities	04
IIM	01
Central University	01

National Law University	01
Government B.Ed. Colleges	04
Private B.Ed. Colleges	102

Source: Dept of HRD, submission to 14th Finance Commission

Technical education in the state received a fillip during 11th Five Year Plan when a drive was launched to bring about a substantive improvement in the access to technical education in Jharkhand and to bring about an enhancement in the quality and standards of the technical education imparted. According to official estimates by the Department of Science and Technology, Govt of Jharkhand, nearly 14 thousand students were receiving technical education in various disciplines of engineering, management, computers, hotel management, pharmacy, etc. in the year 2011-12. There has been a steady growth in the intake of students over the 11th Plan period.

Conclusion

A carefully thought-out, integrated approach to introducing computers and the Internet into learning environments in States and UT's can have a significant impact on teaching and learning. In countries where learning resources are limited and teachers never dream of having a fully stocked library, let alone the Internet, teachers and students have been introduced to a new world of learning. There is a critical need to document every effort for the benefit of the various stakeholders—decision-makers, institutions, NGOs and civil society. It is necessary to know what works and what does not, and what the implications are for policy making, planning, and implementation. Specifically, it needs to be understood that any new technology comes not merely with hardware and software, but with a learning and teaching style and grammar of its own, and that management practices need to be adapted in order to use the technologies effectively.

REFERENCES

Census of India 2011, Provisional Tables, Registrar General of India, http://www.censusindia.gov.in/2011-prov-results/prov_results_paper1_india.html

India Human Development Report 2011, IAMR and Planning Commission

Jharkhand Economic Survey 2013-14

Millennium Development Goals India Country Reports 2015

UNESCO Asia and Pacific Regional Bureau. (2012). Towards EFA 2015 and Beyond Shaping a new Vision of Education. Bangkok: UNESCO

United Nations. (2012) Education First: An Initiative of the United Nations Secretary General, United Nations, New York.

www.mospi.nic.in

BPO BUSINESS AND GLOBAL ECONOMY

DR. MUSTAFIZUL HAQUE*

Declaration

The Declaration of the author for publication of Research Paper in SAARC: International Journal of Research ISSN 2347-8373 Six-monthly Journal of all Research: I, *Mustafizul Haque* the author of the research paper entitled BPO BUSINESS AND GLOBAL ECONOMY declare that , I take the responsibility of the content and material of my paper as I myself have written it and also have read the manuscript of my paper carefully. Also, I hereby give my consent to publish my paper in SAARC Journal, This research paper is my original work and no part of it or it's similar version is published or has been sent for publication anywhere else. I authorise the Editorial Board of the Journal to modify and edit the manuscript. I also give my consent to the Editor of SAARC Journal to own the copyright of my research paper.

Introduction

Trade is the locomotive for economic growth; its surplus is transmitted among all the veins of domestic areas to make them flourish. Among the entire sector at international level, Information Technology is millennium's most sought Industry and holds paramount promises to proliferate in the modern era. India knows that International trade can make her fulfill the promise of accomplishing the projection of India Vision-2020 and IT is cardinal in making this dream a reality.

BPO business is a boon of liberalization for globalization. India has shown remarkable progress in the sphere of BPO business. In other words, Indian BPO Industry is fast shaping the destiny of global economy. The pre imminence of BPO business in the last decade has attracted the attention of the corporate and the Government alike. BPO business has the promise for tomorrow in terms of rising foreign and huge employment generation. BPO industries provide solutions for a dynamic environment where business and technology converge. Our approach focuses on new ways of business; combining software innovation and adoption while leveraging an organization's current IT Industry asset.

The BPO export segment grew by 14 per cent to reach USD 14.1 billion in FY2011. BPO sector was impacted by delayed decision making and deal restructuring in the first half of the year, but picked momentum in the second half. The interesting trend for the year was the increased focus on client relationships, mining existing clients and restructured operations to provide focused vertical solutions. Further, the industry focused on achieving excellence in business process management, and deliver

*Guest Faculty, Deptt. of B.B.A, M.S. College (B.R.A.B.University, Muzaffarpur) Motihari (Bihar) India.

strong transformational benefits creating revenue impact for clients.

BPO market in 2010, and been able to increase its market share in spite of competitive challenges presented by emerging off shoring destinations. This has been only possible due to the development of a set of factors unique to India, that multiply India's value proposition manifold. While the cost advantage is unparalleled, India has the world's largest pool of employable talent, service delivery infrastructure across multiple geographically dispersed locations within the country, and a supportive policy regime. However, the Indian global sourcing business is no longer hinging its value proposition on cost, talent, infrastructure and processes which are considered as basic tools to operate in the global sourcing landscape. With customers also pushing for more collaborative contracts where there is business metric performance measurement and greater risk-reward sharing

The Indian Information Technology (IT) and Information Technology Enabled Services (ITES) business has been one of the great success stories of modern India. An business that did exist barely 2 decades ago is now the toast of the nation and the envy of the world. It is arguably the most global of any Indian business and has created international benchmarks for quality, proving to the world and to ourselves that Indian companies can compete globally and win on quality (Nasscom-Deloitte Study, 2008).

The liberalization of the Indian Telecom sector in 1994 gave an unexpected boost to the ITES/BPO business. India has turned into a hot destination for global offshore outsourcing companies. The shift of the Indian economy towards more service orientation suggests that in the long term, India will continue to be a major player in the global BPO business. The number of people directly employed stood at 1.6 million in 2006-07 and it is projected to be 5 million by 2012 and indirect employment includes about 1.2 million jobs in ancillary services like transportation, catering, infrastructure, etc. (Nasscom Strategic Review, 2007).

The Conception Of BPO

Outsourcing is a journey of two organizations seeking jointly to overcome predictable challenges (Nakkiran S John; Franklin D, 2005). BPO stands for 'Business Process outsourcing' which is the process through which one company hands over part of its work to another company, making it responsible for the design and implementation of the business process under strict guidelines regarding requirements and specifications from the outsourcing company (Destination India, 2009).

Webster's Universal Dictionary meaning of "Outsourcing" is: "A company or person that provides information; to find a supplier or service, to identify a source".

The philosophy behind BPO is specific "Do what you do best and leave everything else to business process outsourcers". BPO creates breakthrough thinking by providing a clear focus on organizations core competencies and then harnessing the unique capabilities of equally talented and focused outside partners to handle non-core competencies.

Alpesh B. Patel et al (2005) defines BPO as the delegation of one or more IT – intensive business processes to an external provider, which in turn owns, administers and manages the selected process based on defined and measurable performance criteria.

It is the long term contracting out of non-core business processes to an outside provider to help achieve increased shareholder value. BPO is a business discipline built on a long term commercial relationship between a process supplier and a process consumer that is enabled by a process infrastructure and maintained at a high level of mutual commitment and collaboration (Nakkiran S John; Franklin D, 2005).

Elements Of BPO

BPO is the act of transferring some of an organization's repeated non-core and core business processes to an outside provider to achieve cost reductions while improving service quality. Because the processes are repeated and a long-term contract is used, outsourcing goes far beyond the use of consultants. If done well, BPO results in increasing shareholder value. The main difference between BPO and more traditional IT outsourcing is that BPO offers companies a way of achieving transformational outcomes much more quickly. In a typical BPO contract, a service provider takes over a specific corporate function. Effective BPO encompasses much more than just changing who is responsible for performing the process. In BPO, the outside provider not only takes on the responsibility to manage the function or business process, but also re-engineers the way the process has been traditionally done.

In a world where IT has become the backbone of businesses worldwide, outsourcing is the process through which one company hands over part of its work to another company, making it responsible for the design and implementation of the business process under strict guidelines regarding requirements
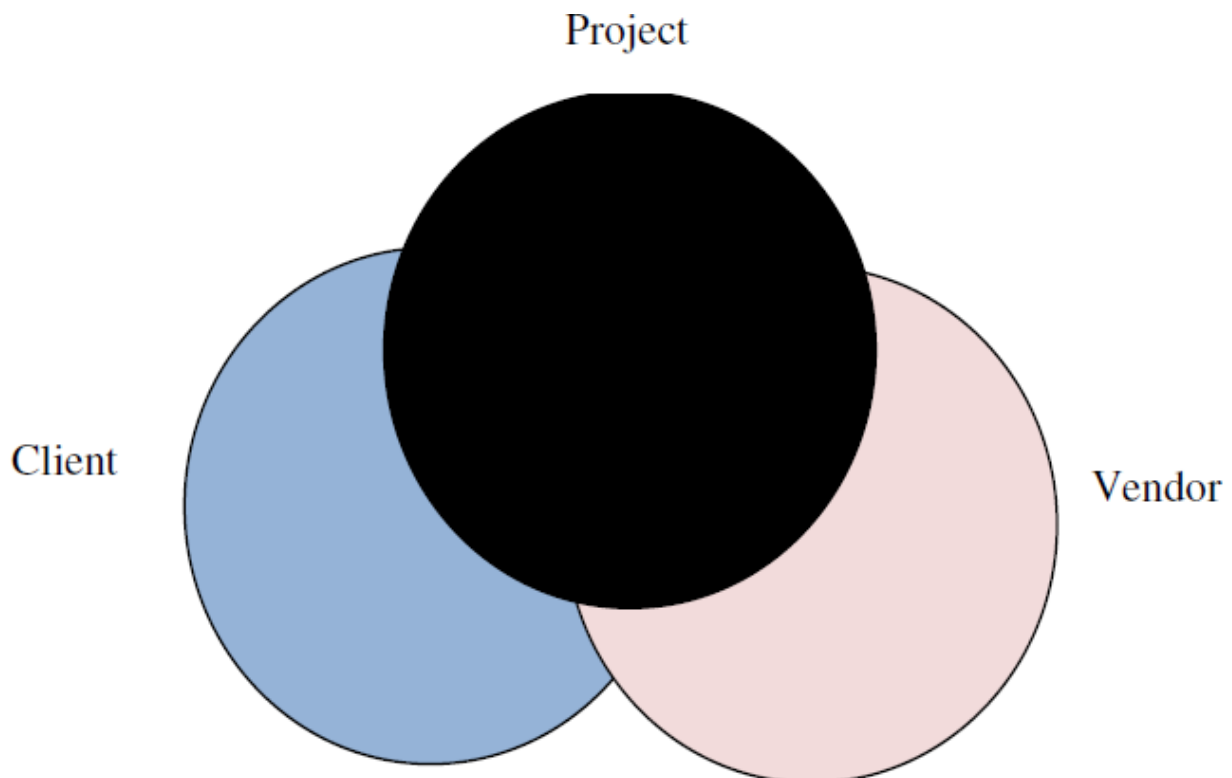

Figure No.1.1 The key Elements of BPO
Source: Mark J Power; Kevin C Desouza and Carlo Bonifaci (2007)

and specifications from the outsourcing company. This process is beneficial to both the outsourcing company and the service provider, as it enables the outsourcer to reduce costs and increase quality in non core areas of business and utilize his expertise and competencies to the maximum.

Outsourcing is made up of two words – 'out' and 'sourcing'. Sourcing refers to the act of transferring work, responsibilities and decision rights to someone else. It will be futile for a manager to expel efforts booking a business trip, as it involves intricacies such as finding flights, booking hotel rooms, reserving a rental car that, need not be remunerated at the manager's salary.

The organization will run at a loss by having a manager conduct the administrative task rather than sourcing it to an individual who is costing the organization less in terms of salary. Hence costs, both real (the salary) and opportunity (the time, attention and effort), are important determinants in the sourcing decision. No organization is self-sufficient, nor does any organization have unlimited resources. Organizations must source work that can be conducted by others at lower cost and with greater effectiveness or it will waste valuable resources in the pursuit of capabilities that can be readily purchased from others. Sourcing is normally conducted with an external party which is external to the unit conducting the sourcing, hence the word 'out'. An organization can outsource work to another organization or person who is external to it. Sourcing, as discussed above, is the act of transferring work from one entity to another. Outsourcing is the act of transferring the work to an external party.

Organizations are continuously faced with the decision of whether to expend resources to create an asset, resource, product or service internally or to buy it from an external party. If the organization chooses to buy, it is engaging in outsourcing. An outsourcing initiative calls for the transfer of factors of production, the resources used to perform the work and the decision rights. The organization transferring these is referred to as the client, the organization that conducts the work and makes decisions is the vendor, and the scope of the work is captured in a project.

The Major Elements

The simple business process outsourcing model consists of 3 components as; i. The client, ii. The vendor, iii. The project.

Description of the above components is given as follows:

The client: A client is the person or organization that would like to outsource a given project. Normally, this entity is thinking about utilizing outsourcing as a strategic tool. A client can be an entire organization or a unit within an organization. If the project being outsourced is the entire IT department of the organization, we can say that the organization is the client. However, if we are only outsourcing the payroll functionality of the human resource department, the client is the human resource department, though indirectly the entire organization is also the client.

The Vendor: The vendor is the service provider who will take over and conduct the outsourced work. Vendors come in many shapes and sizes. For instance, a vendor can be an external organization, which is most often the case. However, a vendor can also be a subsidiary of the organization. For instance, Dell Computers has opened operations in places like Brazil, where they own the outfits. Dell routinely sends software work to these locations because of the availability of a skilled workforce and cost savings. Hence, Dell is engaging in what might be called 'wholly-owned outsourcing' by outsourcing work to subsidiaries that it owns.

Vendors can be differentiated based on where they are located. Some vendors are located onshore or in the same area as the client. Others are located near-shore, as in the case of potential Canadian companies for US clients. Finally, vendors can be offshore, as in the case of Indian companies for British clients.

The Project: The third component is the actual work being outsourced. In the past, the most common form of such work was manufacturing or labour-intensive projects. Today, however, there is move towards the outsourcing of more complex forms of work, such as software development or Research and Development (Mark J Power; Kevin C Desouza and Carlo Bonifaci, 2007).

BPO Operations

The basic BPO operations related to the major functions namely Demand Management and Supply Management performed in an organization has been schematically shown in the figure No.1.2. From the diagram, it is clear that the processes/activities that can be outsourced include accounts payable and accounts receivable, telemarketing, negotiation and closing, inquiry handling, field support, payroll benefits, direct procurement, indirect procurement, contract manufacturing, product/service creation, warehouse management, inventory management and logistics distribution.
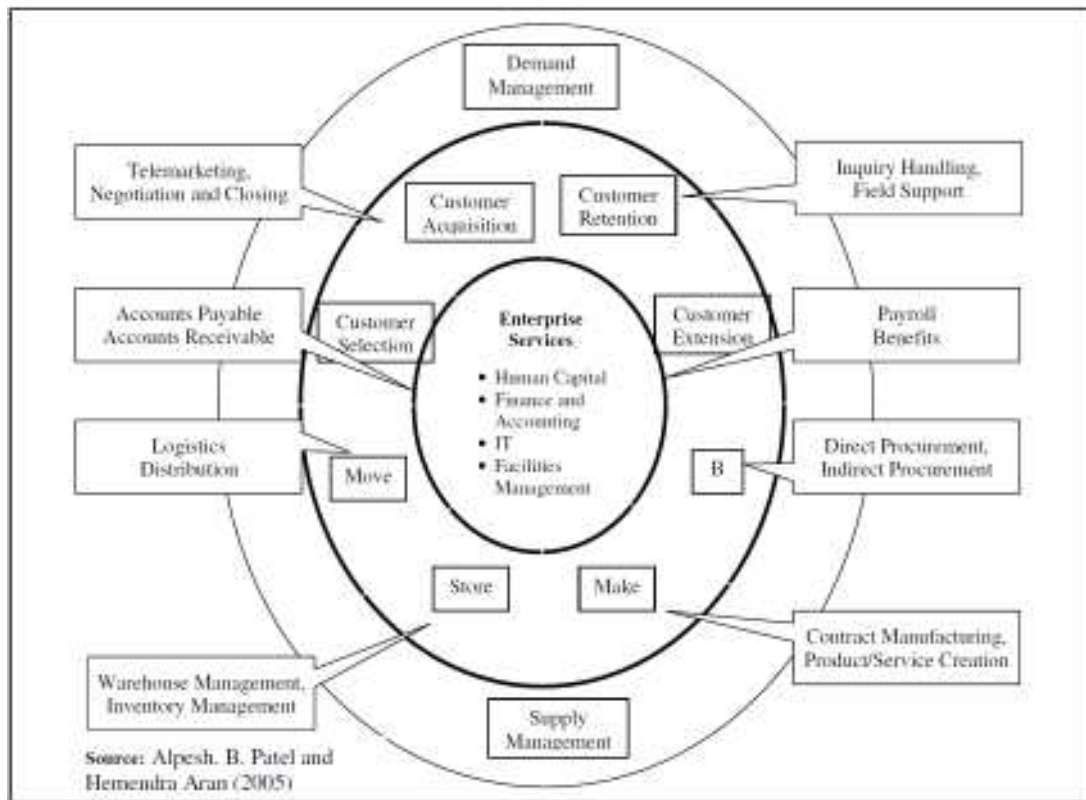
Figure No.1.2 BPO Operations

1.4 BPO Service Applications

Following is a list of common BPO service applications:

1. Data Entry Services / Data Processing Services.
2. Data entry from Paper/Books with highest accuracy and fast turnaround time.
3. Data entry from Image files in any format.
4. Business Transaction Data entry like sales / purchase / payroll.
5. Data entry of E-Books / Electronic Books.
6. Data Entry: Yellow Pages / White Pages Keying.
7. Data Entry and compilation from Web site
8. Data Capture / Collection
9. Business Card Data Entry into any Format
10. Data Entry from hardcopy/Printed Material into text or required format.
11. Data Entry into Software Program and application
12. Data Entry for Mailing List/Mailing Label.
13. Manu scripting typing in to word
14. Taped Transcription in to word.
15. Copy, Paste, Editing, Sorting, Indexing Data into required format etc.
16. Data Conversion Services Service Example:
17. Conversion of data across various databases on different platforms.
18. Data Conversion via Input / Output for various media.
19. Data Conversion for databases, word processors, spreadsheets.
20. Receipt and Bill Data Entry, Catalog Data Entry.
21. Conversion from Page maker to PDF format.
22. Conversion from Ms-Word to HTML format.

23. Conversion from Text to Word Perfect.
24. Conversion from Text to Word to HTML and Acrobat.
25. Convert Raw Data into required MS Office formats.

Source: Management- best-practices (2007)

Evolution Of Global Business Process Outsourcing

(A) The Birth (1995-2000) :

1995: Pramod Bhasin and Nigel Andrews of GE Plastics make a case for captive back office operations in India. GE M & A asks Anderson Consulting to explore the market for third party vendors.

1996: British Airways sets up a 30 people captive back office in Mumbai to undertake data entry work. American Express assigns Raman Roy the task of setting up a call centre in Gurgaon. The same year, Anderson submits its verdict to GE; captive is the way to go.

1997: GE flags off captive BPO operations in Gurgaon through subsidiary GE Capital International Services (Gecis). Raman Roy is signed on as CEO; Gecis starts operations with basic data entry work.

1999: Driven by the Internet boom, Sanjeeev Agrawal backed by $3 million venture funding from CDC Capital Partners, sets up Dakshe Services in Gurgaon and begins offering email support service.

2000: Raman Roy quits Gecis to set up Spectramind in Gurgaon, Customer Asset and 24/7 Customer setup shop in Bangalore. All three rope in venture capital investment and follow Daksh's lead in fashioning tier business models around email support services. The third party industry is born.

(B) The Gold Rush (2000-02) :

2001: The dotcom crash is followed by boom in demand for voice based services. Customer support and telemarketing services fuel boom in call centers. Captives like Dell, HSBC, Standard Chartered, AOL and HP lead the boom.
Multinational third party start ups land big ticket customers Daksh-Sprint, Spectramind- American Express.

2002: Private equity investors, Indian IT services majors and large corporate houses rush into third party BPO. Warburg Pincus acquires a 70 percent stake in British Airways' captive. WNS Global Services is born. General Atlantic pumps $21 million into Daksh. Indian IT majors enter the space and its BPO revenues surge to $2.7 billion as on March 2003 and voice corners 60 percent of the market.

(C) Consolidation (2002-04):

2003: Third party firms begin to scale up revenues and diversify service lines through aggressive M&A led strategies. WNS buys UK based Town and Country and US based Claims BPO to enter insurance segment. One Source buys British Telecom's call centre in Ireland.

2004: WNS becomes the first Indian third party BPO firm to hit $100 million revenues. IBM buys Daksh for $130 million. GE sells 60 per cent in Gecis to private equity firms, General Atlantic and Oak Hill Capital for $500 million. Gecis becomes the largest third party Indian BPO firm.

(D) Coming Of Age - 2005 Onwards :

M& A – driven consolidation leads to emergence of four third party camps. Indian scale players with multiple service lines across the Value Chain (Genpact, I-One Source, EXL, WNS, MNC);Third Party   Players (Convergys, ADP, Hewitt); Integrated IT and BPO services offering (Infosys, Wipro, IBM, Accenture), and Niche players.(Office Tiger, Marketrx, Indecomm).Captives continue to set up operations but are now looking at different models – BOT, Hybrid (third party and captive). The next phase of BPO will see players in all categories moving towards high end knowledge based services like analytics and market research.

REFERENCES

ALPESH B PATEL & HEMENDRA ARAN (2005). Outsourcing Success: The Business Imperative. New Delhi: Tata Mc Graw-Hill Publishing Company Limited, 12, 17-20, 22-23, 25-29.

AMIT BHARGAVA (2010). Hr Concerns In The It Sector : from http://www.spancobpo.com/bpo.html - accessed on March 27th, 2010.

ANANDAN PILLAI (2007). HR Issues in BPO**:** from www.iupindia.in/506/HRM HR, Issues - accessed on 23rd April 2008.

ANANDKUMAR V & SUBHASISH BISWAS (2008). Business Process Outsourcing: New Delhi, SAGE Publications, Response Books, Mathura Road, 10, 13-21, 39, 41,102-104,125-126.

ANUPAMA D RAINA (2007). Management of Call Center – Boredom, Employee Attrition and Retention: from www.docstoc.com/callcenter research reports - accessed on 15th June 2008.

Article (2007). Issues and concerns of health among call center employees: from the website www.ijoem.com - accesssed on 3rd June2009.

Article (2009). India's IT-BPO market (including exports) could touch $285 billion in 2020: from http:// www.bpowatchindia.com/BPO Research.htm ˗ accessed on February, 10, 2010.

Article (2008). Emerging-trends-in HRM: from the site http://www. articlesbase.com/human-resources-articles - accessed on 5th December 2009.

Article (2008). High attrition a big challenge: from rphrm.curtin.edu.au/ 2008/issue2 - accessed on 2nd July 2009.

Article (2009). India's IT-BPO market (including exports) could touch $285 billion in 2020: from http:// www.bpowatchindia.com /BPO_Research.htm ˗ accessed on February, 10, 2010.

ASHOK AGARWAL (2008).Challenge in the BPO industry is lack of discipline: from www.docstoc.com/callcenter kaleidoscope events, co - accessed on 10th march 2009.

ARTICLE (2007). Attrition-in-the-BPO: from www.bpoindia.org/research/attrition.shtml - accessed on 2nd September 2008.

ARTICLE (2009). Job Hopping in the Indian BPO Industry: from the websitehttp://www.docstoc.com/docs - accessed on 31st Oct 2009.

Report (2003): Banknet India–Report and white paper on BPO in the financial sector: from www.banknetindia.com/ books/bporeport.,www.rediff.com/siteresources. worldbank.org - accessed on 1st February 2009.

BETH ELLYN ROSENTHAL (2008). Why is the Attrition Rate at Indian BPOs 23.5 Percent? A Hay Group Study: from http://www.outsourcing-bpo.com/attrition.html - accessed on 23rd August 2009.

BOOTH & HAMER (2007). labour turnover is related to a variety of environmental factors and organizational factors such as company culture, etc.: from indarticles.com/p/articles/mi_6769/is_2.../ai_n31872195 - accessed on 13th September 2009.

BPP Learning Media (2009). Human Resource Management, Business Essential: New Delhi, First Edition, Viva Books Private Limited, Ansari Road, Daryaganj. 50-54,199.

CASCIO WF (1989). Managing Human Resources, Productivity, Quality of Work Life, Profits: New York, 2nd edition Tata McGraw-Hill.

CASSANDRA A FRANGOS (2006). Retaining your best people: Harvard Business Review, Harvard Business school publishing corporation United States. 34, 50-60.

CHAUDHURI (2007). Causes of attrition/ turnover in the Indian ITES industry: fromhttp://www.bpowatchindia.com/ BPO_Research.htm - accessed on 26th June 2009.

CHETAN BHAGAT (2005). One night @ the call center: New Delhi, First Edition. Rupa and company.

CHIAMSIRI S, BULUSU SD & AGARWAL M (2005). Information Technology Offshore Outsourcing in India: A Human Resources Management Perspective, from http://www.scribd.com/ doc/12686810/HRM-Planning - accessed on 25th January 2008.

CIPD Survey (2009). Chartered Institute of Personnel and Development, London. www.CIPD.co.uk/hr - accessed on 15th January 2010.

DAVID A DECENZO & STEPHEN P ROBBINS (2008). Fundamentals of Human Resource Management: Singapore, 8th Edition John Wiley and Sons (Asia) Pvt. Ltd.

DAVID A, AAKER V KUMAR & GEORGE S DAY (2002). Marketing Research: New York, 7th Edition John Wiley and Sons.

PROJECT FINANCING: AN OVERVIEW

DR. RAMESH KUMAR SINGH*

Declaration

The Declaration of the author for publication of Research Paper in SAARC: International Journal of Research ISSN 2347-8373 Six-monthly Journal of all Research: I, *Ramesh Kumar Singh* the author of the research paper entitled PROJECT FINANCING: AN OVERVIEW declare that , I take the responsibility of the content and material of my paper as I myself have written it and also have read the manuscript of my paper carefully. Also, I hereby give my consent to publish my paper in SAARC Journal , This research paper is my original work and no part of it or it's similar version is published or has been sent for publication anywhere else. I authorise the Editorial Board of the Journal to modify and edit the manuscript. I also give my consent to the Editor of SAARC Journal to own the copyright of my research paper.

Abstract

Project financing is an emerging concept for financing infrastructure and other large scale projects in which private sector is involved in managing and financing activities. The objective of the study is to explain in a brief the concept of project finance, project financing arrangements and project evaluation. Project finance is different from traditional forms of finance because the credit risk associated with the borrower is not as important as in an ordinary loan transaction, what is most important is the identification, analysis, allocation and management of every risk associated with the projects. Project financing structures maybe simple conventional type of loans or more complex structures like the built-own-operate-transfer (BOOT) structure, the built-own-operate (BOO) structure, and the built-lease-transfer (BLT) structure. Project evaluation is a methodology for assessing the economic, social, environmental and financial impact of proposed capital projects. It is a high level assessment of the project to see whether the project is worthwhile to proceed and whether the project will fit in the strategic planning of the whole organization. Thus Project evaluation draws conclusions which can inform future decision making and assist to define future projects and policies.
Key Words: Project Finance, Project Evaluation

Introduction

There is a growing realization that a country's development is strongly linked to its infrastructure strength. Infrastructure helps determine a country's ability to expand trade, cope with population growth, reduce poverty and a host of other factors that define economic and human development. Good infrastructure raises productivity and lowers production cost, but must also expand fast enough to

*Reader-Commerce, Government P.G. College [Obra] Sonbhadra (U.P.) India.

23

accommodate growth. In the mid 1980s evidence emerged in several countries that infrastructure services were not meeting the demand. Many governments have realized that the traditional state owned utility approach is no longer adequate. Although circumstances have varied across countries and sectors the shift towards greater private involvement has been driven by the need to provide better services to more people at a lower cost. Private financing is expected to ease the burden of infrastructure borne by the government. More importantly it will encourage better risk sharing, accountability and management in infrastructure provision. Project financing is an emerging concept for financing infrastructure and other large scale projects in which private sector is involved in managing and financing activities. The objective of the study is to explain in a brief the concept of project finance, project financing arrangements and project evaluation.

Project finance is the financing of long term infrastructure and industrial projects based upon a complex financial structure where project debt and equity are used to finance the project. In project financing the project, its assets, contracts, inherent economic and cash flows are separated from their promoters or sponsors in order to permit credit appraisals and loan to the project, independent to the sponsors. The assets of the specific project serve as a collateral for the loan, and all loan repayments are made out of the cash of the project. In this sense the loan is said to be of non resource to the sponsor. Thus project financing may be defined as the scheme of 'financing of a particular economic unit in which lender is satisfied in looking at the cash flows   and the earnings of that economic unit as a source of funds, from which a loan can be repaid, and to the assets of the economic unit as a collateral for the loan' (Nevitt, 1983). Project finance is different from traditional forms of finance because the credit risk associated with the borrower is not as important as in an ordinary loan transaction, what is most important is the identification, analysis, allocation and management of every risk associated with the projects. The following are the characteristics of project financing:

- A separate project entity is created that receives loans from lenders and equity from sponsors.
- The component of debt is very high in project financing. Thus project financing is a highly leveraged financing.
- The project funding and all its other cash flows are separated from the parent company's balance sheet.
- Debt service and repayments entirely depend on the project's cash flows. Project assets are used as collateral for loan repayments.
- Project financer's risks are not entirely covered by the sponsor's guarantees.
- Third parties like suppliers, customers, governments and sponsors commit to share the risk of the project.

Project Financing Structures

Project financing structures maybe simple conventional type of loans or more complex structures like the built-own-operate-transfer (BOOT) structure, the built-own-operate (BOO) structure, and the built-lease-transfer (BLT) structure.

The Build-Own-Operate-Transfer (Boot) Structure; The Build-own-operate-transfer (BOOT) is essentially an extension of the project-financing concept. It is a special financing scheme, which is designed to attract private participation in financing constructing and operating infrastructure projects. In BOOT scheme, a private project company builds a project, operates it for a sufficient period of time to earn an adequate return on investment, and then transfers it to the host government or its agency. Quite often, the value of efficiency gain from private participation can outweigh the extra cost of borrowing through a BOOT project, relative to direct government borrowing.

The Build-Own-Operate (BOO) Structure; In BOO structure, the project is not transferred to the host government, rather the owner will divest his stake and seek investment from investors in the capital

markets. This facilitates the availability of finances. BOOT and BOO arrangements are essentially similar except that in BOO arrangement the sponsor preserves the ownership.

Build-Lease-Transfer (BLT) Structure; In the build-lease-transfer arrangement, the control of the project is transferred from the project owners to a lease. The shareholders retain the full ownership of the project, but for operation purposes, they lease it to a lessee. The host government agrees with the lessee to buy the output or service of the project . The lessor receives the lease rental guaranteed by the host government.

Project Evaluation

Project evaluation is a methodology for assessing the economic, social, environmental and financial impact of proposed capital projects. It is a high level assessment of the project to see whether the project is worthwhile to proceed and whether the project will fit in the strategic planning of the whole organization. Thus Project evaluation draws conclusions which can inform future decision making and assist to define future projects and policies. The Key parameters to be evaluated in a project are :

1. Risk Analysis
2. Demand Analysis
3. Project Cost Estimation
4. Revenue Analysis
5. Financial Analysis
6. Project Selection Criteria

Risk Analysis; Risk Analysis is a technique to identify and assess that may jeopardize the success of the project. Risks associated with capital investment proposals can be broadly classified as :

i. Financial Risk
ii. Other Risk

Financial Risk : Financial risk is defined as the possibility that the actual return on an investment will be different from the expected return. Many techniques are available for determining financial risk involved with the projects like Risk adjusted Discount Rate, Certainty Equivalent, Sensitivity Analysis, DCF, Break Even Analysis, Probability Assignment, Standard Deviation etc.

Other Risk : Other Risk constitute risk which may be an obstacle in the success/Completion of the project. Risks which can be included in other risk are :

1. Availability Risk
2. Completion (technical and timing Risk)
3. Counterparty credit risk
4. Country (Political) Risk
5. Inflation Risk
6. Input and throughput Risk
7. Market (demand) Risk
8. Technological Risk

Demand Analysis

Success of a project depends on the projects usage potential and user willingness to pay. Demand analysis involves forecasting the demand on the basis of market surveys and manufacturing capacity of the unit and this is decided through the study of demand and supply. The potential users, their habits, and possibility of changing these habits, the pricing of the products, the designing are studied under demand forecasting. In the demand analysis we check if there is a scope for laying a pipeline, if the demand at destination is less, then a pipeline is not required.

The major Steps in demand analysis are:

· Determining different uses of a project output
· Determining current consumption level and future demand
· Finding financial and economical benefits from the project

Project Cost Estimation

Accurate estimation of costs is vital for the effective evaluation of the project since it is important for knowing the financial feasibility of the project. The capital costs and operating costs of the project is considered in this step..

The following factors needs to be kept in mind while estimating costs.

- Base Cost Estimate
- Contingency Costs
- Cost Factor for difference between domesting & foreign inflation rates.
- Financing cost incurred during the construction period on loans specifically borrowed for project is capitalized at the actual borrowing rates.

*Revenue Analysis***;** Revenue analysis is estimation of the revenues which would be earned in the future. Revenue projections are formed on the basis of Output sales. It helps in finding out the profits/losses in the future. Revenue analysis is all the more important in project finance because the debts have to be repaid through the revenues generated by the project.

Financial Analysis; Financial analysis refers to an assessment of the viability, stability & profitability of a project. It seeks to ascertain whether the proposed project will be financially viable in the sense of being able to meet the burden of servicing debt and whether the project will satisfy the return expectations of those who provide the capital.

Project Selection Criteria; Once information about expected return and costs has been gathered, the next question arises whether the project should be selected or not. There are many methods of evaluating the profitability of the project. The various commonly used methods are pay-back period method, average rate of return method and net-present value method.

Conclusion

Project financing is an emerging concept for financing infrastructure and other large scale projects in which private sector is involved in managing and financing activities. It is a finance structures which ensures that the projects are environmentally, socially, economically and politically viable. Traditional methods are not suitable for projects which have a long life and require huge capital investment. Risk sharing is another unique feature of project finance which traditional methods do not provide. Project finance facilitates careful project evaluation and risk assessment.

References

Nevitt, P.K. (1983). *Project Financing,* Euro Money Publications.
Projects: Appraisal, Evaluation and Financing by Prasanna Chandra.
World Bank, World Development Report 1994.
www.google.com

ROLE OF NABARD FOR PROMOTING INTEGRATED RURAL DEVELOPMENT AND POVERTY IMPROVEMENT

Dr. Vandana Pandey*

Declaration

The Declaration of the author for publication of Research Paper in SAARC: International Journal of Research ISSN 2347-8373 Six-monthly Journal of all Research: I, *Vandana Pandey* the author of the research paper entitled ROLE OF NABARD FOR PROMOTING INTEGRATED RURAL DEVELOPMENT AND POVERTY IMPROVEMENT declare that , I take the responsibility of the content and material of my paper as I myself have written it and also have read the manuscript of my paper carefully. Also, I hereby give my consent to publish my paper in SAARC Journal , This research paper is my original work and no part of it or it's similar version is published or has been sent for publication anywhere else. I authorise the Editorial Board of the Journal to modify and edit the manuscript. I also give my consent to the Editor of SAARC Journal to own the copyright of my research paper.

Abstract

"Well said that a nation will be go ahead on the way of development when their living peoples wish progress will balanced. In this connection, rural and urban development must be there. In other words, both sector must have balanced progress."

"Growth with Social Justice" is the prime objective of the Development Planning in India. With this mantra government of India make five year plan the beginning of planned development, the Government through Five Years Plans made significant strides in developing rural India and it became milestone in developed India.

The National Bank for Agriculture and Rural Development (NABARD) was established in July 1982. It became the apex institution to play a pivotal role in the sphere of policy planning and providing refinance facilities to rural financial institutions and for augmenting their resource base.

The paper analyses the role and function of NABARD in rural development. It also throws a light on NABARD and IRDP.

Key words; NABARD, Function, Rural Development, IRDP

Introduction

Rural development is an integral process of economic growth and social progress. It implies the development of rural sector which has many dimensions. The role of microfinance in rural development creates favourable environment of sustainable improvement in quality of life of rural peoples enabling

*Assistant Professor in Department of Commerce. S. M. M. T. P. G. College, Ballia (U.P.) India. (Life Time Member) e-Mail : vandana21076@gmail.com

them to form SHGs (Shelf help group) and provide them equal opportunities in employment and establishing small business .

On other hand microfinance is a broad category of services which includes micro-credit and provision financial services to the poor and low income groups who traditionally lack access to banking services.The access of the poor peoples to bank facilities and services will control over the vicious circle of poverty and alleviate of poverty and became as an effective tool of rural development.

We know that India occupying third place at world economy as economic power but in India scenario has been changed, rural and urban area are not covering equitable growth , some part of rural areas are developed but huge part in the grip of vicious circle of poverty because of most of population depends on agriculture for livelihood. Indian agriculture system is entirely backward. More dependency on rainfall, lack of fund, banking facilities, lack of sound seed,fertilizer, backward cultivation techniques, traditional method of cropping, extensive nature of farming and the most important dark factor is less affording capacity of loss and bearing normal and abnormal calamities . drought, flood, more rainfall are the responsible factor of less yield. Death and sucide of farmers are the result of lost of crops because they are unable to bear the loss of agriculture, dues and payment of loans and donot have any alternatives of employment, finally they easily attempt sucide.

So to overcome from this situation, government has taken step to support and help to the poor section of rural areas and promote to micro-finance and micro-credit institutions, NABARD is one of them….

Objective of study

1- To focus on the role and function of NABARD.
2- To focus on its contribution in rural development.
3- To focus on NABARD and IRDP.

Scope of study

Development is complete process and for development both sector should be developed rural and urban both. Balanced regional development is the concept which fulfill the mission of development. Rural development is an integral process of economic growth and social progress which comes true the mantra of social justice. So for this purpose need of the time is an important institute which should have focus rural development.

Research Methodology

It is a cross sectional study which is exploratory in nature. for the study purpose scondary data Has been used. Information from websites, journals, articles, magazine, and news papers have been also used in this study.

National Bank for Agriculture and Rural Development (NABARD)

The National Bank for Agriculture and Rural Development (NABARD) was framed in July, 1982 following after the recommendations of the "Committee to Review Arrangements for Institutional Credit for Agriculture and Rural Development". All major issues related to rural credit until then dealt with by

the RBI and the Agricultural Refinance and Development Corporation moved under the control of NABARD.

NABARD thus emerged as the apex institution to play a pivotal role in the sphere of policy planning and providing refinance facilities to rural financial institutions. NABARD also administers the Rural Infrastructure Development Fund (RIDF), which was set up in 1995-96. NABARD has also been playing a catalytic role in micro-credit through the channel of Self-Help Groups (SHGs).[1]

Mission of NABARD

NABARD has been doing work with the mission of; Promoting sustainable and equitable agriculture and rural development by facilitating effective credit support, related services, institution building and other innovative initiatives. To meet out the mission, NABARD giving attention towards :

Credit function;

- Involving preparation of potential- linked credit plans annually for all district of the country for identification of credit potential.
- Monitoring the flow of ground level rural credit.
- Issuing policy and operational guidelines to rural financing institutions.
- Providing credit facilities to eligible institutions under various programmes.

*Development function; *Concerning reinforcement of the credit functions and making credit more productive.

*Supervisiory function; *Ensuring the proper functioning of co-operative banks and regional rural banks.

Function Of Nabard

NABARD was set up essentially as a development bank for promoting agriculture and rural development. Its main function is to provide refinance for rural credit disbursed by the State Co-operative Banks, the Regional Rural Banks and other financial institutions as may be approved by the RBI.

The important functions of NABARD are as follows:

- Providing finance and also refinance for production and marketing in the rural areas.
- Coordinating and advising the operations of institutions engaged in rural credit.
- Promoting research in agriculture and rural development.

Other miscellaneous functions of NABARD are as follows

- Conduct inspections of the RRBs and the co-operative societies, without any prejudice to the authority of the RBI.
- All the applications for opening a branch by RRBs or co-operative societies should be forwarded to the RBI through the NABARD.
- Copies of all returns submitted by the RRBs and co-operative societies to the RBI should also be furnished to the NABARD.
- NABARD is also empowered to obtain any information or statement from the RRBs and the co-operative societies.
- NABARD should undertake research and training programs. These comprehensive training programs should be targeted towards NABARD's own staff and the staff of SCBs and RRBs as well. The R&D department of NABARD should take the lead in promoting research concerning problems

associated with India's agriculture and rural development and also other allied aspects. For this purpose the NABARD has been authorised to maintain and R&D fund out of profits earned by it every year.

• NABARD is responsible for coordinating with the Government of India, the Planning Commission, State Governments and other agencies concerned with the development of rural industrialization. It is also responsible for ensuring the implementation of various policies and programs meant for providing finance to the rural industries.

Disbursements under investment Credit by NABARD; Agriculture, Minor irrigation, Land development, Farm Mechanisation, Plantation & Horticulture, SGSY Farm Sector, SC/ST -AP-Farm Sector, Allied to Agriculture, Fishries, Dairy Development, Poultry Storage/Market Yard, Wasteland

Development, NFS, SGSY, Non Farm Sector, SC/ST -AP-Non Farm Sector, Non Farm Sector, Others, Non conventional energy, Self Help Group etc.

Purpose wise Disbursements under RIDF; Irrigation, Rural Roads, Drinking Water Supply, Bridges, Primary/Secondary School, Power Sector, Watershed Development, Flood Protection, Soil Conservation, Forest Management, Drainage Improvements, Storage/Market Yard etc.

1. Integrated Rural Development Programme

IRDP is a scheme introduced by Government of India to meet out the object of creating awareness in rural masses and generating self-employment opportunities in the rural sector along with the concept of rapid growth of the economic development of rural areas. Banks are advised to extend cheap credit facilities to the people/ group selected under this programme. NABARD then provides refinance to banks.

NABARD has accorded high priority to projects envisaged under IRDP. The refinance provided for IRDP accounts for highest share for the support provided for poverty allevia-tion programmes. Some specific steps taken to augment the flow of credit under IRDP programme are given below:

* Including the activities under IRDP in the service area plan, backward and for-ward linkage and infrastructural support.
* Treating the family as a unit for providing assistance and determining the size and number of activities in context to the income gap to be bridged for lifting the family above the poverty line.
* Among alternative activities, promoting the less costly ones for securing opti-mum utilization of the available resources.
* Diversifying the IRDP by encouraging secondary and tertiary sectors.
* Facilitating provision of infrastructural support including backing support and marketing linkages and supervision by adopting a cluster approach in the selec-tion of beneficiaries. The RRBs and commercial banks are the major participating banks in the programme. Most of the funds under the scheme go to states like Uttar Pradesh, Bihar, Assam, Orissa, and Madhya Pradesh where poverty level is high.

The IRDP and other special schemes are now merged into a single scheme by Govern-ment of India and announced the details of the scheme in August 1999. The new scheme, SGSY is explained below.

In the past years there were many self employment schemes were in operation for the upliftment of rural poor. Effective from April, 1999 Government of India has merged all such Self Employment Schemes into one and launched the new SGSY scheme.

Under this scheme rural individual poor and group of individuals like the self-help group may obtain credit facilities to undertake any economic activity which will generate regular income for the borrowers.

Objective of the IRDP

Overcome to weaker section from BPL; To up- lift those who are living below poverty line and enable them to get income of at least Rs. 2,000 per month. Presently, poverty line differs from state to state

between Rs. 13,000 and Rs. 19650 per year. The scheme envisages lifting the poor families above the poverty line within 3 years of assis-tance.

The selection of families or SHG for assistance under the scheme will be chosen by a team of officials like BDO, Bank Branch Manager, Gram Panchayat officials on annual basis. The credit facilities will be provided by banks. However, funding for the programme will be done by Central Government and State Government in the ratio 75:25.

It is proposed that the SGSY Scheme will mainly focus to help rural poor particularly SC/ST population, Women and disabled persons. In case of beneficiaries under the scheme being Self-Help Group, each SHG may consist of 10 to 20 persons.

The Scheme does not prescribe any maximum loan amount. It depends upon the project cost. Rate of interest and other conditions may be ascertained from banks. Commercial Banks, Co-operative Banks and RRBs will be asked to provide credit under this scheme.

Repayment of loan needed to be made only after 5 years in installments. It is a treated as a medium-term loan. NABARD will provide refinance to banks sanctioning loans under the Programme.

2. Development of Women and Children in Rural Areas; NABARD prepared guidelines for promoting group activities under the programme and provided 100% refinance support.

3. Training-cum-production Centre for Women; NABARD provides grant to voluntary/development agencies for setting up of centres which aim at providing vocational/entrepreneurship training centres for women exclusively. Some provide marketing-oriented skill to women for upgrading technical and designing skill.

4. Self-Help Group; NABARD has been making efforts to establish linkages between Self-help Group organized by some voluntary agencies for poor people in rural areas and official credit agen-cies. This would augment the flow of credit for production purposes and reduce their depen-dence on informal credit sources.

It should be remembered that NABARD provides refinance at special interest rate of banks. Andhra Pradesh and Tamil Nadu are the leading states which account for large portion of new linkages under the scheme. It is noteworthy to mention here that 90% of new SHGs were formed exclusively by women.

5. NABARD also provides refinance to full extent for project taken under National Watershed Development Programme and National Mission of Wasteland Development.

6. Scheme of Monitoring Evaluation and Research Activities; NABARD conducts studies of on-going schemes and completed studies to obtain feed-back on performance of these projects.

The NABARD has system of District Oriented Monitor-ing studies in which a cross section of schemes sanctioned in a district to various banks is studied to ascertain the performance of the schemes and to identify constraints in implemen-tation and for initiating appropriate action to remedy them. Annually about 100 such studies are conducted.

NABARD also provides support to research studies by academic and technical institu-tions on matters having bearing on its developmental role. For this purpose, it has Research and Development Fund.

7. Vikas Volunteer Vahini Programme; NABARD has been organizing farmers club in association with voluntary agencies in rural areas particularly in tribal areas, which have proved very helpful for credit institu-tions in extending credit to poor farmers. These clubs, besides creating awareness among weaker sections about the proper utilization of assets and importing modern method of farm technology, are involved in educating the tribal people.

8. External Aid Project; NABARD has been implementing various foreign aided projects. The projects are as-sisted by World Bank Group, Organisation of Petroleum Exporting Countries Fund for

International Development, etc., NABARD actively participates in formulation and imple-mentation of such projects. It is also required to monitor the projects and submit final report to aid agencies.

9. *Inspection and Supervision of Co-operative Banks and Regional Rural Banks;* NABARD has been entrusted with the responsibility of supervision of Co-operative and Regional Rural Banks. For this purpose, it conducts inspections of Co-operative Banks and Regional Rural Banks. These banks are also to submit periodical information to NABARD for monitoring purposes.

NABARD gives its recommendations to RBI with the matter relating to licensing of Co-operative Banks and Regional Rural Banks. The nomi-nees of NABARD on the boards of Co-operative Banks and Regional Rural Banks monitor the working of banks.

10. *Human Resource Development (HRD);* NABARD provides assistance and support for the training of staff of other credit insti-tutions engaged in credit dispensation for agriculture and rural development. Training fa-cilities are extended at its two training institutions Bankers Institute for Rural Develop-ment (BIRD), and Regional Training Centres (RTCs).

Some funding of the courses conducted at the College of Agricultural Banking of RBI and junior Level Training Centres of SLDBs are also provided. Apart from these, NABARD conducts seminars/ programmes on Non-farm-Centre Business Development, inspections of banks, etc.

Conclusion

As we analyse that NABARD is working for the 360 degree development of rural India.In short we can say that NABARD is providing rural India all round assistance and proved to be an institution where "Growth with Social Justice" exists. NABARD act as an apex development bank witn a mandate for facilitating credit flow for promotion and development of agriculture. Small scale industries, cottage and village industries, handicrafts and other rural crafts. It also supporting all other allied economic activities in rural areas, promote integrated and sustainable rural development and secure the prosperity of rural areas through providing refinance to lending institutions in rural areas, monitoring, evaluating and inspecting the functioning system of the rural banks. Overall, NABARD has been performing remarkable role in sustainable and eqitable growth of rural development with the mantra of " GROWTH WITH SOCIAL JUSTICE".

REFERENCE

Business Standard
Economic time
Farmer.gov.in
Hindu business line
NAFSCOB (Analytical and graphical presentations are made by CSID, NABARD)
The Financial Express
www.nabard.org
www.microcredit summit.org
www.microfinancegateway.org
www.grameenfoundation.org

BHAGAT'S HALF GIRLFRIEND: SEVEN TECHNIQUES OF LEARNING ENGLISH LANGUAGE

RAM AVTAR 'VATS'* AND RAKHI SHARMA**

Declaration

The Declaration of the authors for publication of Research Paper in The Indian Journal of Research Anvikshiki ISSN 0973-9777 Bi-monthly International Journal of all Research: We, *Ram Avtar 'Vats' and Rakhi Sharma* the authors of the research paper entitled BHAGAT'S HALF GIRLFRIEND: SEVEN TECHNIQUES OF LEARNING ENGLISH LANGUAGE declare that , We take the responsibility of the content and material of our paper as We ourself have written it and also have read the manuscript of our paper carefully. Also, We hereby give our consent to publish our paper in Anvikshiki journal , This research paper is our original work and no part of it or it's similar version is published or has been sent for publication anywhere else.We authorise the Editorial Board of the Journal to modify and edit the manuscript. We also give our consent to the Editor of Anvikshiki Journal to own the copyright of our research paper.

Abstract

Simplicity walks long way. It appeals to everyone regardless of his age or status. That is why if one once reads Mulkraj Anand and R K Narayan, one wants to read these Indian English writers time and again. It is simplicity of their language, which attracts the readers, and leaves an impression upon them for good. Chetan Bhagat is also known for the simplicity of his language. He writes simple not because he tends to do so; but simplicity itself flows from his pen. It oozes from his tongue spontaneously. He writes to everyone who loves English. He does not target the elite group of the people. Bhagat holds up that that his novels are prescribed in the curriculum of some tribal schools:

*   In tribal areas, I've seen in tribal schools, they use my books to teach English. We just had an order from Slovakia, where they were teaching Slovakian citizens English and of all the books in the world, because they could have gone to America and UK authors, they ordered 500 '2 States', to teach English to people. So that kind of thing was really unintended. But I think that's mainly because the English is very simple (Natasha).*

*   This is believable because Bhagat writes simple. He avoids lengthy sentences. He rarely uses complex sentences, and constructs small paragraphs. He does not use figures of speech or idioms and phrases to make his language figurative and thus difficult for an average reader to make out a sense. This is simplicity for which his first novel, Five Point Someone: What not to do at IITD (2004) earned huge response from his readers. Millions of copies were sold out in and out country: "The book sold more than a million copies worldwide"(Wikipedia). Because of simplicity, the story was adapted in the movie 3 Idiot and became mega-hit on box office. Simplicity and commonplace story of his other novels as One Night@ the Call Centre (2005), The 3 Mistakes of My Life (2008), 2 States: The Story of My Marriage (2009), Revolution 2020 (2011) made remarkable response and earned worldwide fame for their author, none other than Chetan Bhagat.*
Keywords: Simplicity, English Language, Complex, Confidence, Humiliation, Pronunciation

*(Associate Professor, English), IIMT College of Engineering, Greater Noida, G.B. Nagar (U.P.) India.
**(Assistant Professor, English), I.T.S. Engineering College, Greater Noida, G.B. Nagar (U.P.) India.

In all of his novels, Bhagat puts emphasis on importance of English language. He says one is as embarrassed as a naked person at public place if one doesn't partake in English communication with the friends in office. In *Half-girlfriend*, Madhav Jha, the protagonist, utters his humiliation thus: "Without English I felt naked"(10). In addition, he thinks going back to Bihar. One more incident takes place when he is taking coffee with Riya Somani in the college cafeteria and her female classmates join them. He asks them all, "Vood you laik to aarder anything?"(27). His way of pronunciation irritate the girls, and they make fun of him. He realizes his mistake and regrets Bihari touch in his language. He starts being afraid of fluently English speaking people and calls them English-speaking monsters. Then he discerns at last that English speaking is necessary at the place where most of the people talk in English; but the most necessary is speaking with refined pronunciation. Here, Bhagat emphasizes the importance of good pronunciation in communication.

In another most horrible moment, he makes an angry and strong appeal in pure Bhojpuri accent for making love with Riya, whereupon she strongly opposes and registers her abhor against him. Since then, she stops talking to him. He makes every attempt to reestablish talk with her, but he fails to do so. He suffers lot being isolated from her. However, a time comes when he reunites with Riya, his half-girlfriend. Bhagat believes that it is due to uncivilized way of talking; many young people suffer humiliation in the hands of their counterparts or close ones on account of improper and uncivil communication. Similar case is of Madhav Jha, he bears insult of his classmates at his college, Saint Stephen College, Delhi. His girlfriend also leaves him for he does not rise from a civilized family where people talk to one another in English or in polished language. Therefore, the novelist shows the need of properly accentuated English for the young people who are striving for the better settlement.

"Confidence is the secret"(129), strongly believes the novelist. He never says that "big vocabulary" is necessary for learning good English. He simply asks his readers, "All you have to learn is simple, confident English"(129). He encourages them not to be scared of people who use big words. He further unfolds that such people tend to scare the average English speakers with big words and thus deny their entry into the world of the English. Therefore, the English learners are made aware of such people and their trap who want to entrap the poor learners. In the caption novel, *Half Girlfriend*, Bhagat has prescribed several tips for the English strivers to acquire confidence with good English. Madhav buys a book on "confident public speaking"(130) from a railway platform stall. He reads one sentence from the book, "Excuse me, sir. Would you be kind enough to tell me if this is the platform for the Kolkata Rajdhani Express?"(130). This is the first tip Bhagat prescribe, and wants the learners to use such sentence as dialogue with others. When once, a statement gets deep into one's nature, one never forgets it throughout life. Bhagat supports the way Madhav used to learn English on the railway platform making dialogue to the unknown passengers. It helps one to release hesitation and develops confidence. Thus, if one speaks to someone in English, not much only two sentence everyday, one would master in English slowly and gradually. The novelist makes it very clear that one cannot learn "how to become a confident English speaker from books found at a railway station"(131) until one communicates to someone regularly, otherwise it had been so, all strivers would have become fluent in English by now.

Second tip of learning English is that first one needs find out the barriers that block his way to the communication in English. For example, Madhav was in grip of certain fears whereof his first fear was–words in English deny coming out of his mouth. Second, he was in constant fear of how to manage his mother's school at village. Third was how to save the school from shutdown. Fourth fear was, "I will never be able to get over someone I loved deeply" (132). Bhagat holds the said tip very useful whereby one can open up the blocked passages and start flowing talking in English or in any language effortlessly.   Now, the novelist tells the third tip how to command over English language. He says an

English learner should fix one's target, why he takes it for an urgent requirement to learn a foreign language like English. Madhav has set goal, which is to bag a handsome financial aid from "the Gates Foundation" for the renovation of his mother's school. Now, one has fixed his target, and in such condition, one has to learn English at any cost. If Madhav does not learn English, he would lose a big hope; he would shatter his bright future dream. Riya also helps in flaring up strong will of the protagonist to grab the grant: "No speech, no grant, eh?"(146). When a feeling of do or die comes into one's heart, one puts one's whole energy on the target. This is an advice to the English strivers that they have to set some difficult goal; difficult in sense which couldn't be reached without support of English or the English escort. At last, when the striver finds oneself on the goal, he would describe it in English to the applauders.

Bhagat chalks out an action plan specifically for the students who find it difficult to qualify interview, the passage to an MNC or a good company that promises fat salary package. This is the fourth tip for one to make strategy how to prepare oneself for public speech or personal interview. Bhagat puts forth this time, the object, which is to prepare 10-minute speech in fluent English to a live audience. The selfsame method, Riya prescribes to Madhav. She helps him lot to crack the way to the dollar grant. She calculates 10 minutes and counts 600 words within the time approximately. She advises Madhav to learn 600 words by heart and confidently. She draws his attention mainly on two focus areas: 1) Delivery –confidence, style, accent, flow, pauses, eye contact; 2) Content –rational points, emotional moments, and call for aid. Third tip reads, "When you say something without being self-conscious, you say it correctly"(150). The novelist opines that self-consciousness hampers spontaneity, effortless flow of speaking. The English strivers are required not to be very much conscious about how they have to speak. They should let the words flow from their tongue automatically. They should focus on tense or time of speaking. If it is now or present time, they express their ideas in just moment using helping verbs 'is', 'am', or 'are' followed by suffix '–ing'. If they want to show habit or nature of someone, they should convey it with the help of verb suffixed by '–s' or '–es' as per subject. If they want to convey negative statements in just now, they are to use 'doesn't', 'don't', etc to show habits or natures, and activity in continuity by 'is', 'am', or 'are' being followed by first form of verb suffixed with '–ing'. Similarly, the students can keep in mind time gone or time to come, and can express their thoughts using structures for these tenses. For example, if an action started back from time of speaking, and just now has ended, the students should speak this action using helping verbs 'has' or 'have', followed by the third form of the verb. If an action started far back from time of speaking, and still continues, and may continue further, such action the students are required to say with the help of 'has' or 'have' followed by been suffixed with present participle. There are many other tips to speak thoughts or describe incidents in their respective times, but these are better to learn, when one is abreast with these tips mentioned above properly.

Once again, Bhagat holds up something one says without being self-conscious, speaks correctly. When we speak Hindi we are not conscious about it at all, we speak correctly. It is so because the person we talk in Hindi to, also knows Hindi well, and does respond us correctly. This encourages us to propel our communication and makes us spontaneous. Therefore, the novelist suggests –do not be very much conscious about language, yes be responsible what one speaks. It may be one's language will not be so much effective in the beginning, but it must be genuine. Effectiveness would come gradually. The fifth tip reads like, "We practice it all the time"(154). Riya corrects Madhav when he says, "Mention not"(154). She says this is not correct way to say over obligation. Instead one should say, "Please don't mention it"(154). One needs to improve one's skills, say communication skills or any sort of, everyday. When one falls to sleep at night, one should feel content for whether one has sharpened one's skill over

the day. Sixth tip, Bhagat puts big emphasis, is to think in English. He says, "Did you think of that in English or Hindi?"(156). He refers this tip to the dramatic monologue related to Madhav about kissing Riya. Riya is at home of Madhav in his village, Dumraon. She changes herself in tight outfits and looks sexy. He is moved to try a kiss for second time. However, he changes his thought fearing he can be denied this time too as before, and she can get angry with him taking him for nuts. As he was lost in his sensual thinking, she interrupts him, and taps him for thinking in English only. She adds further, "See, Madhav, the so-called fluent English speakers, they think in English. Not all the time, but a fair amount. Like, when you make a decision in your head, do you make it in English or Hindi"(156). Bhagat makes it very clear, if one wants to learn English, one has to start it in the head: "When you make a decision in your head, do you make it in English or Hindi?"(156).

Bhagat suggests, "Follow your heart and intuition"(158), and one will speak anything naturally. At the same time, it appeals one not to follow one's mind during conversing with someone. Mind causes fear and thus makes a person more conscious about something. Again, mindedness breaks flow of thoughts and hence, interrupts communication. That is why the novelist requires the English aspirants not to follow mind, but heart. Following heart stands for felling sensations of the body. Feel the warmth when you go outside in the sun. Feel the throbs when your partner touches you with sensual intent. The information one imbibes from the body is always correct. D.H. Lawrence also inspires his readers to believe in what one's blood speaks: "My great religion is a belief in the blood, the flesh, as being wiser than the intellect. We can go wrong in our minds. But what our blood feels and believes and says, is always true"(Kinkead, 56). He admits one can go wrong in one's mind, but whatever one's blood says is always right. Riya supports the ideology of the great novelist, Lawrence and asks Madhav to follow "what you feel from the heart"(158). This will help one to kill hesitation; and once one gets free from fear of speaking, one can speak English fluently. Again, this is possible when one listens to one's heart. In sixth tip, Riya proposes the protagonist for watching speech-videos of the great personalities with refined English. Being inspired, Madhav watches Steve Jobs' speech at convocation. He watches this video three times and imitates some sentences. He imitates pronunciation with its proper accent, rhythm, and volume. One needs to check one's volume of speaking if one is speaking to the people. Riya points out him when he speaks very low, "Louder, Madhav. You are speaking like a mouse"(174). Bhagat gives this tip to the English learners, and asks them to follow the way Madhav did. One should pick up some impressive dialogues from English movie or clip, and practice it in front of the mirror. This will definitely speed up the English learning capacity of the person. Madhav admits "I explained how watching speeches on YouTube had helped me, as had many of Riya's unconventional techniques"(163).

Seventh tip, Bhagat prescribes to his readers: it is not to allow anyone drive you under inferior "complex". Complex comes when one takes other superior to oneself. An average English speaker comes under pressure when he listens to someone who speaks fluently and fails to respond him in English. Now, one becomes victim of complex. Therefore, don't allow anyone take you into complex. Confidently and effectively, respond in the same language to the person if he talks to you in English. Madhav thinks far ahead and takes vow that he himself will overcome his complex, and along prepare the kids of his mother's school for countering any sort of complex. They will be more confident and influential while talking to others. None could embarrass them in art or science. Madhav adds further: "People made fun of me. I spent my whole college life with a complex. I don't want that to happen to these kids. I don't want anyone to tell them they are not good enough."(183).

In this paper, Bhagat has delivered seven tips especially to the students who are scared of speaking English, and find it very difficult to learn, almost impossible. He is sure if the students sincerely follow these tips, they will certainly learn English very fast and refine their pronunciation. He makes it very

clear the English admit that the Indians speak better English than them. Although, Bhagat recommends all tips important for learning English, he puts emphasis urgently on 'uprooting inferiority complex', and 'imitation of the top English speakers'. He holds inferiority complex is the main barrier to adopting any skill as of English. He motivates the readers not to be affected with complex. Besides, he wants them imitate the best speeches of the great orators in English from the world. They have to articulate dialogue of these personalities before the mirror. In this way, they will find out the weak points that drag them back from going ahead on the way to the refinement of English language. Thus, if one follows all these unconventional ways prescribed in the paper, one will certainly attain fluency in English.

REFERENCES

BHAGAT, CHETAN (2014. Print.); *Half Girlfriend*. New Delhi: Rupa & Co.

—-. "NRI's are Living and Existing. But, They're not Really alive, They're not Feeling that Spark": *The American Bazaar. Natasha Israni,* April 20, 2014. 29 December 2015. http://www.americanbazaaronline.com. Web.

—-. "Five Point Someone". *Wikipedia*, 15 July 2010. 29 December 2015. https://en.wikipedia.org/wiki/Five_Point_Someone.Web.

KINKEAD, MARK (1996. Print.); *D.H. Lawrence. Triumph to Exile 1912–1922*. Cambridge: The Cambridge University Press, Vol.2