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GENDER BUDGETING APPROACH IN INDIA: AN OVERVIEW

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I. INTRODUCTION

Gender relations in most parts of the world have been unfavourable towards women, particularly in the social and economic spheres. Gender inequality is often greater among the developing nations, both within and across countries; a significant development challenge in India as well. Women comprise nearly 49 per cent of India's total population, but they constitute less than one-third of the total workforce and contribute only around one-sixth to the total earnings of workers. They are also disadvantaged in terms of human capital endowment—only 40 per cent of females are educated up to secondary level compared to 60 per cent of males. Most females (70%) are still engaged in casual work, while their share in regular jobs in 2011–12 was 30 per cent (Mehta and Megha Shree, 2017). Women often face many forms of deprivations in society, lack of access to economic opportunities and resources is a prominent factor that disables them from enjoying equal opportunities and standards of living and realizing their full potential.

As per World Economic Forum's annual *Global Gender Gap Index Report 2014*, India stands at 114 out of 142 countries. The ranking is based on a country's ability to reduce gender disparities in four parameters like economic participation and opportunity, educational attainment, political empowerment, health, and survival. The Index shows that India has performed poorly in removing gender-based disparities.

Furthermore, social relations and gender stereotypes direct the resources and services of women to the care economy or reproductive economy. As most of the services provided under this economy are unpaid, the market mechanism fails to consider the contributions of this. The care economy has direct and indirect effects on rest of the economy and is vital to its functioning. However there is a lost opportunity cost for women, as providing services in the care economy is at the expense of foregoing the benefits of paid employment in the monetary economy. On the other hand, crime or violence against women is increasing, both in private and in public spheres. According to the National Crime Records Bureau-NCRB (2014) data, a



total of 3.38 lakh cases of crime against women were reported in the country during the year 2014 as compared to 3.10 lakh in the year 2013, thus showing an increase of 9.2 per cent during the year 2014 (NCRB, 2014). Gender inequality has been consistently cited by feminist scholars as an underlying determinant of violence against women. To combat this, initiatives have been taken by the Central and State Governments and to empower women to reduce gender inequalities. Among the initiatives, gender budgeting is a prominent and new methodological tool to mainstream women by allocating resources in annual government budgets for women. Against this backdrop, the present paper discusses the importance of budgeting and analyses the trends in budgetary allocation to women in India.

II. OBJECTIVES OF THE STUDY

The main objectives of paper are;

1. To describe the gender budgeting initiatives in India and its relevance.
2. To analyze the trends in budgetary allocation to women in annual budgets.
3. To provide the effective policy suggestions to promote gender equality and women empowerment.

SOURCES OF DATA

The study is based on the secondary data obtained from Population Census Reports; Annual Reports, Department of Women and Child Development, Government of India; Expenditure Budget Volume I (various issues), Ministry of Finance; Global Gender Gap Index Report; National Crime Records Bureau etc.

III. NEED FOR GENDER BUDGETING IN INDIA

Gender budgeting (GB) is a practice that accounts budgetary measures to support gender commitments. The Ministry of Women and Child Development (MWCD), Government of India as the nodal agency for Gender Budgeting has been undertaking several initiatives for empowerment of women. In 2004-05 the MWCD adopted “Budgeting for Gender Equity” as a Mission Statement. According to MWCD, GB is a powerful tool for achieving gender mainstreaming to ensure that benefits of development reach women as much as men. The aim of the gender budgeting is to ensure that policy commitments and financial outlays are made on a gender perspective to address disparities. GB is concerned with gender sensitive formulation of legislation, policies, plans, programmes and schemes; allocation and collection of resources; implementation and execution. Since 2005-06, the Ministry of Finance ensures that public resources were made in union budgets every year on gender specific manner.

The budget is one such powerful instrument which can be used effectively to achieve economic and societal goals. It is also an important tool in the hands of the state for affirmative action for improvement of gender relations through reduction of gender gap in the development process (Patel, 2003). It can help to reduce economic inequalities, between men and women as well as between the rich and the poor (NCAS, 2003). This becomes particularly significant in the Indian scenario as not only do women face discrimination, but even within the group of women some are more disadvantaged than the others. In the Indian context, gender relations



are determined by the complex interplay of power relations based on class, caste, ethnicity and religion (Desai and Thakkar, 2001). Thus, tribal and Dalit women are often worse off than women belonging to the upper castes, or poorer women are more disadvantaged than the rich.

There is a potential for gender responsive budgets to provide a more gender equitable distribution of government revenue and expenditure (Rubin and Bartle, 2001). Gender Responsive budgets are important because evidence suggests that the economic gains of gender equality lead to increased output and better development of people's capacities (Guha and Goswami, 2006). Gender budgeting allows for greater transparency and deepening of democracy. It provides women with vital information regarding the contents and focus of government policy (Banerjee and Krishnaraj, 2004).

Hence gender budgeting can be used as a powerful tool to achieve societal goals. However successful implementation of gender budgeting faces certain challenges. Critical to the success of gender budgeting is the buy in of stakeholders inside and outside the government and a political climate that is conducive to and accepting of change (Rubin and Bartle, 2005). The full benefits of gender budgeting can be reaped only when it is incorporated into the standard budget process making it fully institutionalized (Gopalan, 2008). In addition to this, the availability of gender disaggregated data is essential for gender budgeting. In developing countries, the lack of relevant data, particularly gender-disaggregated, has been identified as a serious impediment to implementing gender responsive budgeting (Balmoni, 2003). Such challenges need to be addressed in order to reap the full benefits of gender budgeting. Gender budgeting has a crucial role as a tool but needs to be honed through spatial mapping of status of women and coordination of flow of public resources (Goyal, 2006). Alternative strategies can be developed in order to refine the process of gender budgeting.

Studies conducted in India have shown that apart from the above mentioned challenges, there are various obstacles to the successful implementation of gender budgeting in India. All gender budget/audit exercises demonstrate that only a dismally small portion of budgeting resources are committed to women leading to the inescapable conclusion that allocation for women's needs and concerns ought to be increased (Pandey and Akolka, 2004). It was also observed that allocations of resources for various crucial sectors like education, rural development, give low priority to women (Gopalan, 2008). Further, analyses done so far find that social welfare type activities are given more funds, but economic activities of women do not find enough space (Banerjee and Krishnaraj, 2004). Another study found that for departments related to agriculture in Maharashtra, the correlation coefficient worked out between Budget Estimate and Actual Estimate showed a figure as low as 0.3 (Parikh and Sarthi, 2004). This problem of low allocations and inadequate realization of budget allocation is entangled with another problem. Activities that claim funds often reinforce gender stereotype (e.g. overemphasis on reproductive roles) or entrenched gender inequalities (e.g. for employment creation only petty trades and services are made available to women as options). This does not help women to get out of the low return sector (Parikh and Sarthi, 2004). Another study found that gender budgeting in India deals with assumptions that are deeply patriarchal, for instance the assumption that anything that has to do with children, contraception and family planning is for the exclusive benefit of women (Das and Mishra, 2006). A study conducted in West Bengal found that there were many government schemes providing relief to women in distress in a rather narrow manner without addressing the underlying structural problem.



Moreover many of the women-oriented schemes reinforced the traditional gender roles for women (Banerjee and Roy, 2003).

IV. TRENDS IN MAGNITUDE OF GENDER BUDGETING IN THE UNION BUDGETS

The GB Statement in every annual budget (since 2005) comprises two parts- Part A and Part B. Part A reflects ‘Women Specific Schemes’, i.e. those which have 100% allocation for women. Part B reflects ‘Pro Women Schemes’, i.e. those where at least 30% of the allocation is for women. This is compiled and incorporated in the form of Statement 20 as a part of the Expenditure Budget Document Volume-1 by the Expenditure Division of the Ministry of Finance. The first Gender Budget Statement appeared in the Union Budget 2005-06 and included 10 demands for grants. However, in recent budgets the number of demands of grants have been as high as 36 (Table 1).

The Table-1 represents magnitude of GB for women specific and related allocation of funds since 2005-2006 to 2016-2017. GB in the Union Budgets indicates that the expenditure on Gender Budgeting has been increasing over the years, which can be considered as a positive sign. There is an increasing trend of total allocations for women under gender budgeting statement except the year 2008-2009 and 2015-16. The trend clearly shows that last 5 years (from 2012-13) there have been no significant improvements in the overall allocations flowing to women with respect to percentage of GB to Total Budget. The proportion of allocations for women as a percentage of the total budget declined from 6.2 per cent in 2011-12 to 4.5 per cent in 2016-17. Further, it has been observed a sharp fall from the budget estimate figure of Rs 97,990 crore for 2014–15 to Rs 79,258 crore in 2015–16.

Table 1: Trends in Magnitude of Gender Budgeting in India (2005-06 to 2016-17)
(Budget Estimate in Rs. Crore)

Budget Year	No of Demands for grants	Women Specific Programmes (Part-A)	Women Related Allocations (Part-B)	Total Magnitude of GB	% of GB to Total Budget
2005-2006	10	7905	16127	24032	2.8
2006-2007	24	9576	19161	28737	5.1
2007-2008	33	8795	22382	31178	4.5
2008-2009	33	11460	16202	27662	3.7
2009-2010	33	15716	41142	56858	5.6
2010-2011	33	19266	48484	67750	6.1
2011-2012	34	20548	57703	78251	6.2
2012-2013	34	22969	65174	88143	5.9
2013-2014	35	27248	69889	97138	5.8
2014-2015	39	21848	76142	97990	5.5
2015-2016	35	16658	62600	79258	4.5
2016-2017	36	17412	73213	90625	4.5

Source: Ministry of Finance, Expenditure Budget, Volume-I, (Various Issues).



The analysis also shows that only about 30 per cent of the demands for grants, or estimates of expenditure, presented by Ministries/departments to the Union government are reported in the GBS. Further allocations to the MWCD, the nodal agency for women in the country, show a drastic decline over the last three years from Rs. 21,193 crores in 2014-15 to Rs 17,529.54 crore in 2016-17. Even with respect to 'Women Welfare,' the allocations show a downward trend from Rs 1,100 crore in 2014-15 to Rs 860 crore in 2016-17. Besides 81 per cent of the 2016-17 budget of the MWCD was allocated for the Integrated Child Development Services Scheme, leaving only five per cent for schemes exclusively meant for women. Hence, the emphasis must be on the adequate investments for all categories of the gender budgeting.

V. CONCLUSIONS AND POLICY IMPLICATIONS

Gender budgeting initiatives aim to integrate critical gender concerns into fiscal policies and administration to address disparities. The forgoing analysis clearly highlight the relevance of GB for India and trends in magnitude of total resource allocation for women. The increasing trend in the allocations to GB can be looked at as a good sign. It could signify the increasing popularity of GB and also shows that attempts to integrate women into the development process have been increasing. However we must also account for a rising cost in the provision of these services. Especially keeping in mind the inflationary trends in the country, an increase in allocations need not necessarily mean that there are increased benefits for women. It may simply be to cope up with the rising costs of production and provision of these services. For example, increase in allocations to the Health sector may be because of an increase in the price of drugs due to trade liberalization and patent laws. We must keep in mind that empowerment is a process and not a change that can be brought about suddenly. The success of Gender Budgeting can evolve only from experience and can be refined through learning from successes and failures. A strong coordination mechanism, monitoring, commitment, and participation of women in planning and budgeting are needed to be strengthen effectively for the success of GB initiatives.

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DRUG ABUSE: ROLE OF INDIAN CRIMINAL JUSTICE SYSTEM

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ABSTRACT

Billions of dollars are spent internationally to curb the rampant drug abuse for treating addicts and fighting drug-related crimes. Research has demonstrated that how the criminal justice system refers drug offenders into treatment through a variety of mechanisms, such as diverting nonviolent offenders to treatment; stipulating treatment as a condition of imprisonment, probation, or pre-trial release; and convening specialized courts, or drug courts, that handle drug offense cases. These courts mandate and arrange for treatment as an alternative to imprisonment, actively monitor progress in treatment, and arrange for other services for drug-involved offenders. The aim of the paper is to give an overview of the most effective models integrates criminal justice and drug treatment system and how the criminal justice system can lend a hand in the struggle against drug manufacturing, trafficking and drug-related crime.

KEYWORDS: Drug abuse, Criminal Justice System,

INTRODUCTION

Drug abuse and addiction is something more than compulsive drug taking which can result into variety of mental, physical illnesses and dysfunctional behaviour that can interfere with normal performance in the life and the workplace. The last three decades have witnessed a global increase in the criminalization of improper drug use. Criminalization has resulted in increased use of harsh punitive sanctions imposed on drug offenders and dramatic increases in rates of imprisonment. These policies have had limited impact on eliminating or reducing illegal drug use and may have resulted in adverse consequences for social and community health and has proved ineffective to control/ manage drug abuse. Now when criminal justice system has treated Drug addiction as a health problem which requires treatment and medical supervision, progress has been reported. Most experts agree that drug-related HIV infection, the spread of infectious diseases like Hepatitis C and related public health concerns cannot be meaningfully addressed through jail and imprisonment and are often aggravated by policies which are primarily punitive. Crime and drugs are closely linked. Drug abuse is illegal and drug abusers are responsible for a disproportionate amount of crime and violence. Society often imprisons drug abusers to protect the public and deter further drug use.¹ Despite a growing pipeline of effective clinical treatments, there remains a persistent research-to-practice gap in

¹ Douglas B. Marlowe, "Integrating Substance Abuse Treatment and Criminal Justice Supervision", 2(1)*Science & Practice Perspectives* 4-14(2003).



drug abuse services.² Delivery of effective treatment services is lacking in Indian criminal justice system, where half of all imprisoned persons meet the need for drug abuse or dependence, yet few receive needed care. Structural, financial, philosophical and other barriers slow the pace of adoption of available evidence-based practices. Drug addiction treatment may be recommended or mandated as a condition of probation instead of imprisonment for drug users. Research has demonstrated that individuals who enter treatment under legal pressure have outcomes as favourable as those who enter treatment voluntarily.³ The criminal justice system transfers drug offenders into treatment through a various instruments, such as switching nonviolent offenders to treatment; stipulating treatment as a condition of probation, or parole; and organizes specialized courts, or drug courts, that handle drug offense cases. These courts arrange medical treatment as an alternative to detention and also act actively to render other services.

DRUG ABUSE: LAWS AND POLICIES IN INDIA

Laws and Policies framed by Indian parliament to deal with the manse of drug abuse are as follows: During 2000 BC, Cannabis⁴ has been used for medicinal, recreational and spiritual purposes in India, the British attempted to regulate it through excise laws that licensed cultivation and imposed taxes on the sale of hemp.⁵ The British, during colonial period enacted the Opium Acts of 1857 and 1878 to control cultivation of poppy and production of opium. These laws only regulate cultivation and manufacturing but do not deal with consumption.⁶ The Dangerous Drugs Act 1930, was enacted and sought to extend and strengthen control over drugs derived from coca, hemp (cannabis) and poppy plants by regulating the cultivation, possession, manufacture, sale, domestic trade and external transactions through licenses and penalizing unlicensed activities.⁷ There were no offences attached to cannabis or to drug consumption.

The Drugs and Cosmetics Act, 1940, the primary aim of the act is to ensure that the drugs and cosmetics sold in India are safe, effective and conform to state quality standards. After constitution came into force in 1950, all laws became subordinate to constitutional provisions.⁸ Article 47 of the Constitution prohibits the use of drugs which are injurious to health⁹. Although Directive Principles of State Policy(DPSP hereinafter) are unenforceable.¹⁰ This provision is frequently invoked to justify punitive drug policies. The Constitution also earmarked subjects on which Parliament or State Legislatures could make law either

² Lori J Ducharme, Implementating drug abuse treatment services in criminal justice setting: introduction to the CJ-dats study protocol series, available at, <http://healthandjusticejournal.springeropen.com/articles/10.1186/2194-7899-1-5>. : (Last Modified November 18, 2013)

³ Availalble at: http://www.globalcommissionondrugs.org/wp-content/themes/gcdp_v1/pdf/Global_Com_Bryan (Last Modified March 22, 2016).

⁴ Cannabis is an annual, dioeciously, flowering herb.

⁵ M.C. Mehanathan, *Law of Control on Narcotic Drugs and Psychotropic Substances in India* (Capital Law House, Delhi, 2nd ed., 2007).

⁶ The Opium Act 1857 and Opium Act 1878 regulated the cultivation, manufacture and trade in opium through licensing.

⁷ The Dangerous Drugs Act, 1930, Sections 2, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13 and 14.

⁸ The Constitution of India, 1949, Article 13(1).

⁹ which states: "The State shall endeavour to bring about prohibition of the consumption except for medicinal purposes of intoxicating drinks and of drugs which are injurious to health".

¹⁰ The Constitution of India, 1949, Article 37.



exclusively or concurrently. “Drugs and poisons” was placed in the concurrent list,¹¹ allowing both centre and states to legislate. “Public health” and “prisons and other institutions of like nature and persons detained therein” are only on the state list¹².

The Narcotics Drugs and Psychotropic Substances Act, 1985¹³

Domestic legislation to give effect to United Nations treaties (Single Convention on Narcotic Drugs 1961, the Convention on Psychotropic Substances 1971 and the Convention against Illicit Traffic in Narcotic Drugs and Psychotropic Substances 1988) was introduced only in the 1980s when the ‘grace period’ for abolishing non-medical use of cannabis and opium under the 1961 Convention expired.¹⁴ Exercising its powers to make law for the country for implementing “any treaty, agreement or convention or decision made at international conference”,¹⁵ the Indian Parliament passed the Narcotic Drugs and Psychotropic Substances Act, 1985(hereinafter referred as NDPS Act) hastily, without much debate. The NDPS Act came into force on 14 November 1985, replacing the Opium Acts and the Dangerous Drugs Act. The Drugs and Cosmetics Act, 1940, however, continue to apply.¹⁶ The NDPS Act was enacted and further amended in 1988, 2001 and 2014 to implement international treaties, provide adequate penalties for drug trafficking, add force to enforcement powers, and enforce controls over psychotropic substances.

The NDPS Act forbids cultivation, manufacturing, possession, sale, purchase, trade, import, export, use and consumption of narcotic drugs and psychotropic substances except for scientific and medical purposes.¹⁷

The provisions of NDPS Act provides for the control and regulation of narcotic drugs, psychotropic substances and precursor chemicals. It also makes provisions for essential framework and for administrative action. The Act gives authority to the Government to establish centres for treatment, education, after-care, rehabilitation etc., of addicts and for supply of narcotic drug and psychotropic substance to addicts, where such supply is a medical necessity.¹⁸

The Act covers three broad classes of substances:

1) narcotic drugs, that is, those covered under the 1961 Convention; 2) psychotropic substances or those covered under the 1971 Convention as well as other psychoactive substances such as examine which are not yet classified under international conventions; and 3) “controlled

¹¹ The Constitution of India, 1949, Entry 19 of List 3, Seventh Schedule.

¹² The Constitution of India, 1949, Entry 51, 4 and 6 of List 2, Seventh Schedule.

¹³ The Narcotics Drugs and Psychotropic Substances Act, commonly referred to as the NDPS Act, is an Act of the Parliament of India that was assented to by President Giani Zail Singh on 16 September 1985, and came into force on 14 November 1985. Under the NDPS Act, it is illegal for a person to produce/manufacture/cultivate, possess, sell, purchase, transport, store, and/or consume any narcotic drug or psychotropic substance. The Act has been amended twice - in 1988 and 2001.

¹⁴ Tripti Tandon, Drug policy in India, available at: http://idhdp.com/media/400258/idpc-briefing-paper_drug-policy-in-india.pdf (Last Modified February 2015).

¹⁵ The Constitution of India, 1949, Article 253.

¹⁶ The Narcotics Drugs and Psychotropic Substances Act, 1985 Section 80.

¹⁷ The Narcotics Drugs and Psychotropic Substances Act, 1985 Section 8.

¹⁸ The Narcotics Drugs and Psychotropic Substances Act, 1985 Section 71.



substances”¹⁹ that are used to manufacture narcotic drugs or psychotropic substances, for example precursor chemicals such as acetic anhydride, ephedrine and pseudoephedrine.

Narcotic drugs also fall under the overlapping category of “manufactured drugs”. Psycho-tropic drugs are not defined but include all drugs notified by the government as such. Amphetamines, methamphetamines, Lysergic acid diethylamide (LSD) and Methylenedioxy-methamphetamine (MDMA) amongst others are on this list, which the government may expand or constrict on the basis of evidence of actual or potential ‘abuse’ or changes in scheduling under international conventions.

The NDPS Act lays down the procedure for search, seizure and arrest of persons in public and private places. Safeguards such as prior recording of information, notifying a superior, limiting powers of arrest to designated officers, informing the person being searched of her/his rights have been scrupulously enforced by the courts, in light of the stringent punishments prescribed under the Act.²⁰ At the same time, norms for investigation and evidence are permissive and have been interpreted in a manner that prejudices the accused.²¹

While the NDPS Act is predominantly punitive, it also contains provisions to regulate drugs. The Act empowers the central and state governments to frame rules²² and authorize drug-related activities within the rubric of “medical and scientific purpose”, a term which is neither defined nor described in the Act. While some activities are reserved exclusively for the government, others can be carried out by private entities under license.

In 1988, the NDPS Act was supplemented by the Prevention of Illicit Traffic in Narcotic Drugs and Psychotropic Substances Act to provide for preventive detention of people suspected or accused of involvement in drug trafficking.²³

NDPS Amendments

The changes, seem to have been influenced by international, regional and domestic developments – namely, the signing of the 1988 Convention; deliberations at the South Asian Association for Regional Cooperation on the growing menace of drug trafficking, increasing political dissent and ‘terrorist’ activity in northern states and the perception that terrorism is fuelled by drug trafficking. Following these amendments, people caught with small amounts of drugs faced long prison sentences and hefty fines; unless they could prove that the drug was intended for personal use (in that case, the offender would be subjected to six months or one year in prison depending on the drug).²⁴ With bleak chances of release on bail, many people

¹⁹ The Narcotics Drugs and Psychotropic Substances Act, 1985 Sections 28, 29 and 30.

²⁰ *State of Punjab v. Baldev Singh* (1999)6 SCC172.

²¹ *Kanhaiyalal v. Union of India* (2008) 4 SCC 668. The Indian supreme court, in departure from the settled position on the law on evidence, made confessions to drug law enforcement officers admissible as evidence.

²² The Narcotics Drugs and Psychotropic Substances Act, 1985 sections 9, 10, 78 and 79,

²³ The Prevention of Illicit Traffic in Narcotic Drugs and Psychotropic substances Act, 1988.

²⁴ At the time, the offences of possession for personal use and consumption were clubbed together under section 27, Punishment for illegal possession in small quantity for personal consumption of any narcotic drug or psychotropic substance or consumption of such drug or substance.- Whoever, in contravention of any provision of this Act, or any rule or order made or permit issued there under, possesses in a small quantity, any narcotic drug or psychotropic substance, which is proved to have been intended for his personal consumption and not for sale or distribution, or consumes any narcotic drug or psychotropic substance shall notwithstanding anything contained in this chapter, be punishable,



arrested for possessing minor amounts of drugs intended for personal use languished in jail for over 10 years for a few milligrams of illegal imports.

The Narcotics Drugs and Psychotropic Substances (Amendments) Act, 2001

Criticism of this harsh and disproportionate sentencing structure created a momentum for reform. In 1998, the NDPS (Amendment) Bill, was introduced in Parliament and subsequently examined by the Parliamentary Standing Committee on Finance. The amendments were finally adopted in 2001, to grade punishment on the basis of the quantity of drugs involved – that is, “small” “commercial” or “intermediate”.²⁵

The Narcotics Drugs and Psychotropic Substances (Amendments) Act, 2014

In early 2014, the NDPS Act was amended for the third time and the new provisions came into force on 1 May 2014. The main features include: Creation of a new category of “essential narcotic drugs”²⁶ which the central government can specify and regulate uniformly throughout the country²⁷.

Drugs and Cosmetic Act, 1940 and Rule, 1945:²⁸

This Act provides for labelling of medicines for clear display if it contains a substance specified in schedule Hand comes within the preview of the Narcotic Drugs and Psychotropic substances Act, 1985.

National Policy on Narcotic Drugs and Psychotropic Substances, 2012

The Department of Revenue, Ministry of Finance, and Government of India has formulated a National Policy on Narcotic Drug and Psychotropic Substances, 2012. While the policy focuses on supply reduction activities it has also indicated various measures for demand reduction. It states that the Government’s policy would be to promote the use of various compounds (narcotic drugs and psychotropic substances) for medical and scientific purposes while preventing their diversion from illicit sources and prohibiting illicit traffic and abuse. While matters pertaining to demand reduction are to be handled by the MSJE the MHFW is

a) where the narcotic drug or psychotropic substance possessed or consumed is cocaine, morphine, diacetylmorphine or any other narcotic drug or any psychotropic substance as may be specified in this behalf by the Central Government, by notification in the Official Gazette, with imprisonment for a term which may extend to one year or with fine or with both; and

(b) where the narcotic drug or psychotropic substance possessed or consumed is other than those specified in or under clause (a), with imprisonment for a term which may extend to six months or with fine or with both. Explanation. - (1) For the purposes of this section “small quantity” means such quantity as may be specified by the Central Government by notification in the Official Gazette.

(2) Where a person is shown to have been in possession of a small quantity of a narcotic drug or psychotropic Substance, the burden of providing that it was intended for the personal consumption of such person and not for sale or distribution, shall lie on such person’.

²⁵ Statement of Objects and Reasons of The Narcotics Drugs and Psychotropic Substances (Amendments) Act, 2001.

²⁶ The Narcotics Drugs and Psychotropic Substances Act 1985, Section 2 (viii).

²⁷ The Narcotics Drugs and Psychotropic Substances Act 1985, Section 9 (1)(va) and 9(2)(ha).

²⁸ The Drugs and Cosmetics Act, 1940 is an Act which regulates the import, manufacture and distribution of drugs in India.



responsible for all health issues and supports De-addiction Centres for treatment of drug addicts in various government hospitals and training of medical officers. The above national policy noted that over the years, several De-addiction centres have come up in the private sector. The Central Government shall lay down standards and guidelines for these De-addiction centres to follow and shall recognize such centres as are found to be meeting the standards and guidelines.

National Policy for Drug Demand Reduction, 2014

Against this background and in consonance with the National Policy on Narcotics Drugs and Psychotropic Substances, 2012 formulated by the Department of Revenue (Ministry of Finance), the National Policy For Drug Demand Reduction seeks to address the ill effects on the victim's health due to any kind of drug including pharmaceutical drugs that are commonly abused such as tranquilizers, pain killers, sedatives, codeine containing cough syrups, anti-histamines, illicit drugs²⁹, inhalants etc. Thus, the endeavour for reduction of drug abuse in India is of paramount importance.

Widening the objective of the law from containing illicit use to also promoting the medical and scientific use of narcotic drugs and psychotropic substances in keeping with the principle of 'balance' between control and availability of narcotic drugs that underpins the international drug control treaties Including the terms "management" of drug dependence and "recognition and approval" of treatment centres, thus allowing for the establishment of legally binding treatment standards and evidence-based medical interventions Making the death penalty discretionary for a subsequent offence involving a certain quantity of drugs under section 31A. The court will have the alternative to impose imprisonment for 30 years under section 31 Enhanced punishment for small quantity offences from a maximum of six months to one year imprisonment Allowing private sector involvement in the processing of opium and concentrated poppy straw Raising the rank of officers authorized to conduct search and arrest license holders for alleged NDPS violations More elaborate provisions for forfeiture of property of persons arraigned on charges of drug trafficking.

Juvenile Justice (Care and Protection of Children) Act, 2000

This legislation prevents illegal supply of narcotic drugs below the age of eighteen. The penal provision is as hereunder:

Whoever gives, or causes to be given, to any juvenile or the child any intoxicating liquor in a public place or any narcotic drug or psychotropic substance except upon the order of duly qualified medical practitioner or in case of sickness, shall be punishable with imprisonment for a term which may extend to three years and shall also be liable to fine³⁰. The offence shall be cognizable³¹

GRAY AREAS

With the passage of time and the development in the field of illicit drug traffic and drug abuse at national and international level, the provisions of The Dangerous Drugs Act, 1930,

²⁹ Illegal drugs referred to cannabis, uploads and others.

³⁰ Juvenile Justice (Care and Protection of Children) Act, 2000 Section 25.

³¹ Juvenile Justice (Care and Protection of Children) Act, 2000 Section 27.



Drugs and Cosmetic Act, 1940, become obsolete. Some of the major deficiencies in these laws were:

The scheme of penalties was not sufficiently deterrent to meet the challenge of well organized gangs of smugglers. No minimum punishment was prescribed by The Dangerous Drugs Act, 1930 only maximum punishment of 3 years and 4 years with or without fine was provided ; and as a result, drug traffickers have been sometimes let off by the courts with nominal punishment. The officers of the investigating agencies like Narcotics, Customs and Central Excise were not provided with the same power given to them under the Central Acts³². The vast body of international law in the field of narcotics control that has been evolved through various international treaties and conventions remained outside the purview of these legislations.

In view of what has been stated above, an urgent need for a comprehensive law on narcotic drugs and psychotropic substances was felt. This culminated in the enactment of the NDPS Act, 1985³³ though the Act provides punishments to the culprits, there is a hitch-slow trial, leading to crowding of jails and acquittals, and hence the Act proved to be a hissing snake without venom in its fangs.

Under Section 50, if a person who has been arrested for possessing drugs is not taken to the nearest Magistrate or gazetted officer immediately, the contraband seized cannot be used to fix the liability of unlawful possession against him; and the non-compliance of Section 50 vitiate the trial.

Under section 42, if a police officer makes seizures but does not inform his superiors about its grounds, the accused is liable to be acquitted.

Whenever there is delay in sending samples, the prosecution version becomes vulnerable, and may pave the way for the acquittal of the accused. For reducing the flaws, in initially the Act was amended in 1989. The Act was further amended in October, 2001 and in 2014.

SUGGESTIONS

A new approach should have adopt by state for dealing with drug arrests in some cities and states for the creation of drug courts, which can provide substance abuse help for arrested individuals with addiction problems. Laws governing these courts vary by locality and state, but generally they are offered as an alternative sentencing option for non-violent first offenders and for those convicted of lesser offense. Illicit drug production and trafficking damage communities weaken security and hamper growth, holding back whole societies. Yet marginalized small farmer families who cultivate illicit drug crops in remote areas are often alienated from national development interventions and need sustainable income from legitimate economic activities. Sustainable alternative income-generating opportunities not only decrease cultivation of illicit drug crops but also reduce poverty, food insecurity and environmental harm.

Instead of sentencing a drug dependent person convicted for a low-level drug offence to imprisonment, the court can, after assessing her/his background and health status and obtaining consent, remand her/him to a treatment facility maintained or recognized by the

³² Prabhat Chandra Tripathy, *Contemporary Social Problems and the Law*, (APH Publishing, 1st edn. 2000).

³³ Available at: http://shodhganga.inflibnet.ac.in/bitstream/10603/18155/12/12_chapter6.pdf. (Visited March, 2016).



government. Treatment access is contingent upon submission of medical reports and taking an oath not to commit drug-related offences again. Adopt and enforce minimum quality standards to ensure that the treatment programs are scientifically proven and respect the human rights of people dependent on drugs. Amplify access to narcotic and psychotropic medicines required for treating a range of medical conditions; with practical safeguards against illicit diversion. Improve co-ordination between government departments with a clear remit for each state agency on developing and implementing policies and practices relating to drugs. Consult with civil society groups, including representatives of people who use drugs, medical professionals, academics and patient groups specializing in drugs issues in drug policy formulation. Establish regular data collection on drug use, dependence and related health implications such as HIV and viral hepatitis prevalence amongst people who inject drugs. Apply harm reduction principles to drug policy formulation with the objective of reducing the harms associated with drugs, instead of being guided by the unachievable goal of creating a ‘drug-free’ society.

Treatment and criminal justice personnel work together on treatment planning—including implementation of screening, placement, testing, monitoring, and supervision—as well as on the systematic use of sanctions and rewards. Treatment for imprisoned drug abusers should include continuing care, monitoring, and supervision after imprisonment and during parole. Methods to achieve better coordination between parole/probation officers and health providers are being studied to improve offender outcomes.

CONCLUSION

The legal provisions in India are very stringent: the law provides for preventive detention, prohibition on supplying drugs to juveniles; and even death penalty in certain cases. However, the issue of death penalty for drugs has received attention from non-governmental organizations worldwide. The problem of drug addiction has become a great menace in the recent years, posing a serious challenge to all those who want to see a good society. In the contemporary world drug addiction may be conceptualized as crime, without victim, i.e. addict himself is the victim, who become a prey of its misuse. This devastating melody is eroding the roots of social, economic and cultural fabrics of Indian society. It leads to criminality and criminal behaviour which eventually leads to social disorganization. UNODC encourages and supports evidence-based policies, strategies and interventions that are based on a public health and human rights approach to reducing drug use and the social burden it creates. We promote integrating drug and HIV prevention, treatment, care and support into mainstream health and social welfare systems to ensure that prevention, treatment, care and rehabilitation programmes are accessible to all who need them.³⁴ The Parliament passed the NDPS (Amendment) Bill in February 2014 and the law came into force on 1 May 2014. The management of drug dependence and the regulation of treatment facilities were incorporated in section 71, thus legitimizing OST³⁵ and other harm reduction services and enabling oversight of treatment centers. At the same time, the amendments increased penalties for low-level offences and continued to criminalize the consumption of drugs.

³⁴ UNODC services and tools, practical solutions to global threats to justice, security and health, (available at: https://www.unodc.org/documents/frontpage/MoS_book11_LORES.pdf). (Visited March, 2016)

³⁵ Opioid substitution therapy, it is well known treatment strategy for harm minimisation in IDUs.



HOCKEY IN PUNJAB: A CASE STUDY OF VILLAGE SANSARPUR

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ABSTRACT

The history of hockey is as old as the human civilization. The game was adopted by the Greeks, who in turn passed it on to the Romans. According to historians, this game was played in France under the name of hoquer. In England, it was known as 'Bandy' while in Ireland it was called "Hurley" and in Scotland as 'Shinty'. Gradually this game became quite popular throughout the world. With the change of time, this 'hacke' got converted into hockey. The game of hockey had earlier existed in crude form since times immemorial in India. Calcutta became the first "abode" of hockey in India in 1883 and the first hockey club was formed in Kolkata in 1883 followed by Bombay and Punjab. Hockey has been played in Punjab since primitive era. Earlier the game especially hockey used to be associated with places like Jalandhar, Bhopal, Jhansi, Gwalior, Calcutta, Lucknow, Bombay, Delhi. Of these, Jalandhar has had a great contribution in the field of hockey, especially due to large number of national and international players coming from its village Sansarpur. Sansarpur is the name of a tiny village in Jalandhar district. Sansarpur village, which was named as the "Mecca of Indian Hockey" and this place, is known as the nursery of Indian hockey. It represents a remarkable example of a single village having produced a very large number of Olympians, international, national, university and outstanding hockey players for different outstanding teams who have given Indian hockey a prestigious place on the international scene. This paper highlights the major reasons which led to the glory and demise of hockey in Sansarpur.

KEYWORDS: Civilization, Immemorial, Hockey, Nursery, Prestigious, Glory and Demise.

BRIEF HISTORICAL BACKGROUND OF HOCKEY

The history of hockey is as old as the human civilization. According to historians, it had deep roots in Persia where it was played in a crude form as long back as 2000 B.C. It was confirmed in the early twentieth century when studies were made of drawings on the ancient tombs in the Nile Valley. On a wall in Tomb No. 16 at Beni Hasan, near Minia, there are drawings of six sports, one of which shows two men holding implements that, with their curved ends, closely resemble early twentieth century hockey sticks. The men in the drawing are standing square to each other and between them "stick" is a round object, which may have a hoop or ball. The stance suggests either that they were carrying out bully or that one was trying



to prevent the other hitting the round object. The tomb was built about 2000 B.C., so it is fair to assume that men have been playing a form of hockey for at least 4000 years, probably much longer. Hockey is thus the forerunner to all modern sports played with an implement.

The game was adopted by the Greeks, who in turn passed it on to the Romans. A discovery was made in Athens in 1922 gives reasons to believe that form of stick game came from the East. This was a relief found in the wall built by Athenian politician named Themistocles (514-499 B.C.) which depicts six youths taking part in a game resembling present hockey. The picture shows something like a face off or bully in the modern game, but with the hooked sticks pointed downward instead of upward. It is also claimed that Red Indians of America played a game which resembled hockey, thousand of years ago.

Not much later, the Japanese had a game called Kanchi or Dakyu, which was played on foot, while the Aztec Indians of South America played Cheuca and the Red Indian tribes swung deer legs decorated with emblems of speed at wooden balls. According to historians, this game was played in France under the name of hoquer (it means shepherd's stick). Its origin is said to be from France also. In France, a long stick used by shepherd community for the safety of sheep was previously known as 'hockey'. This hockey was meant to beat the wolf and other wild animals that used to attack their flock of sheep. The ball was made of wolf's skin. This ball was hit by the 'hacke' by the children. Through this process, this game became very popular in France. From France, it was brought to England, Ireland and Scotland. In England, it was known as 'Bandy' while in Ireland it was called "Hurley" and in Scotland as 'Shinty'. Gradually this game became quite popular throughout the world. With the change of time, this 'hacke' got converted into hockey.

In 1875, hockey began to be played in England. The Wimbledon Hockey Club in 1883 formulated many rules which stayed on for many, many years. Hockey was spread throughout England during this period. The real birthday of modern hockey was however, 18 January, 1886, the date of the formation in London of the Hockey Association and the adoption of the striking circle and other rules. During the 19th century, this game took the modern shape. The first Club Ball of Hockey was set up in England in 1861 known as "Black Heath Rugby and Hockey Club". In 1886, the world level body 'International Federation de Hockey' was formed.

The first international hockey match was played on 25th June 1895 at Raiis between Wales (England) and Ireland and the former defeated the latter by 5-0. In 1900, the International Hockey Board consisting of England, Ireland and Scotland was established. The F.I.H (International Hockey Federation) formed in 1924 rarely interferes in the working of this board for obvious reasons (Gursewak Singh, 1992). In 1908, hockey was included in the modern Olympic Games. Perhaps the most extraordinary aspect of its evolution is that a game once so rough and unruly was adopted by women (for the first time) at Molesey, England in 1887. Hockey was first played in the Olympic Games in 1900 at Paris, mainly due to English enthusiasm.

HOCKEY IN INDIA

The game of hockey had earlier existed in crude form since times immemorial in India. Indians had been well acquainted with the game, though it was neither called by this name (e.g., it was known as 'Khiddo Khundi' - cotton ball and twisted stick in Punjab) nor were the present rules and regulations applicable to the game existed at that time. Hockey became popular in India when the British Regiments played the game in India and introduced in the British Indian Regiments who quickly picked up the game. Gradually, it spread all over the country and regular controlling bodies were formed from the club to the national level. At that



time, nobody knew that “this game would take such a hold on the Indians that it would ultimately become their national game and win a place for the country on the sports map of the world.”

Calcutta became the first “abode” of hockey in India in 1883 and the first hockey club was formed in Kolkata in 1883 followed by Bombay and Punjab. The Bengal Hockey Association came into existence in 1908. The Sind Hockey Association was formed at Karachi in 1920; Bihar, Gwalior and Western India Hockey Association; Bombay came in 1923; Delhi Hockey Association in 1924; and Punjab Hockey Association in 1925. The Army Sports Control Board was established in 1919, which played a leading role in the formation of the Indian Hockey Federation.

HOCKEY IN PUNJAB

Hockey has been played in Punjab since primitive era. Punjab has produced a number of international players such as Balbir Singh, Ajit Pal Singh, Surjeet Singh, Pargat Singh, Sandeep Singh, Ramandeep Singh, Gurdev Singh, Baljeet Singh Dhillon, Udham Singh, Deepak Thakur and many more. Jalandhar has had a great contribution in the field of hockey; Faridkot is also inheriting hockey culture and has produced players of all ages like Rajinder Singh Junior, Roopa Saini, Prema Saini, Swarna Saini, S.Chand Singh, Harbans Singh who had contributed a lot to Indian hockey. In Patiala, Netaji Subash National Institute of Sports (NSNIS), where number of players are given training in hockey. Amritsar has also well established sports culture and this city has also produced many players of Indian fame. Village named Jarkhar near Ludhiana also producing good players. Even PAU (Punjab Agricultural University), Ludhiana has also contributed in this field in which Dr. Ramandeep Singh Grewal, former Indian Hockey captain, appointed as Deputy Sports Director and is running the hockey academy. A number of academies are functioning to promote national game such as Maharaja Ranjeet Singh Hockey Academy, Surjeet Hockey Academy, Punjab and Sind Bank Academy, Ramesh Academy, Karam Chand Thapar Hockey Academy Sansarpur, SAI (Sports Authority of India) Centre of Excellence, Netaji Subash National Institute of Sports, Sports Academy in Jarkhar, RCF (Rail Coach Factory) academy in Kapurthala and an unending list.

HOCKEY IN SANSARPUR (A VILLAGE IN PUNJAB NEAR JALANDHAR)

Earlier the game especially hockey used to be associated with places like Jalandhar, Bhopal, Jhansi, Gwalior, Calcutta, Lucknow, Bombay, Delhi. Of these, Jalandhar has had a great contribution in the field of hockey, especially due to large number of national and international players coming from its village Sansarpur. Sansarpur is the name of a tiny village in Jalandhar district. Sansarpur village, which was named as the “*Mecca of Indian Hockey*” and this place, is known as the nursery of Indian hockey (Indian Express, 1993). It represents a remarkable example of a single village having produced a very large number of Olympians, international, national, university and outstanding hockey players for different outstanding teams who have given Indian hockey a prestigious place on the international scene. “Hockey came to Sansarpur in pre-independence India through the army” (Chatterjee, 1998). “There is no parallel anywhere in the world: a village of a population of 2000 people producing so many top class players”, says Popinder Singh (Popinder Singh Kullar, 2001). Sansarpur’s contribution to Indian hockey can easily be gauged from the number of international and outstanding hockey players it has produced. The name of the few Sansarpurias who have represented hockey Olympic teams are: Gurmit Singh Kullar (1932), Udham Singh Kullar (1952, 56, 60, 64), Gurdev Singh Kullar (1956), Hardev Singh Kullar (1960, 64, 65), Darshan Singh Kullar



(1964), Balbir Singh Kullar (Punjab) (1964, 68), Jagjit Singh Kullar (1964, 68), Balbir Singh Kullar (Services) (1968), Tarsem Singh Kullar (1968), Ajitpal Singh Kullar (1968, 72, 76), Jagjit Singh Kullar (1968, 72), Harvinder Singh Kullar (1984), and Bindi Kullar (2000). From 1952 to 1976, in seven Olympics, Indian Olympic teams had representation from Sansarpur. Sansarpur representation reached its peak in 1964 and 1968. After 1968, number of Sansarpurians in Indian Olympic team declined, as there was a lone representation from Sansarpur in 1972 and 1976 team and no one from Sansarpur has represented India after 1976.

The list of the few players of Sansarpur who represented international tournaments includes: Darshan Singh Sethi (1951), Randhir Singh Kullar (1951), Balbir Singh Kullar (Jr.) (1951, 55, 58), Gurjit Singh Kullar (1958), Parminder Singh Kullar (1976, 82), Mohinder Pal Singh (1978), Pritpal Singh Kullar (1978), Pradeep Singh Pandha (1987), Iqbal Singh Kullar (1980), Kirandeep Singh Kullar (1991) and Harprit Singh (2000). This shows that Kullars have truly dominated Sansarpur's hockey. From sociological point of view also, a single sub caste has produced so many Olympian and international players which is a great contribution and matter of proud for caste and sub caste. But in mid 70's hockey players of Sansarpur started migrating to the other countries as Doabians are fond of migrating more, thus Sansarpur had no representation in the present Indian team since 1982 but Canada was represented by Sansarpur as late as in 1991. Thus, the migration of Sansarpur hockey players to the other countries emerges as one of the reasons responsible for the decline of Sansarpur hockey. As the contribution of Sansarpur to Olympics, International hockey, National hockey etc. have earned a popular name of "Sansarpur is the home of hockey and Sansarpur is the name of hockey."

It is a belief among the people of Punjab that there seems to be some spirit in the soil of this village. The tiny village of Sansarpur has been associated with the progress of Indian hockey almost from the very beginning. 1928-80 period is considered a golden period in history of Indian hockey. It was during this period when we won international acclaim by winning many tournaments. During this period, Indian hockey Olympics bound teams have had players from Sansarpur, barring 1928, 1936, 1948, 1980 Olympic teams. Maximum representation from Sansarpur village was in 1968 Mexico Olympics, where Indian team had 5 players from Sansarpur which is closely followed by 4 players from Sansarpur in gold winning Indian hockey team participated in 1964 Tokyo Olympics. It is a strange coincidence that after 1980, no Indian Olympic team has had a player from Sansarpur. Thus, it was observed that in the golden era of Indian hockey that is 1928 to 1980, hockey was also flourishing in India. However, it is observed that the downfall of Indian hockey began after 1980. But as the fortunes of Indian hockey declined, so did the fortunes of Sansarpur which started facing a drought of Olympians crop (Virdi, 1994).

Somebody has narrated the legend on a visit of the village, Sansarpur. It is a well known story that a sports commentator on a visit to a village (Sansarpur) reached down and picked up a hand full of soil. He is reported to have tasted it and wondered aloud: what is so extraordinary about this piece of land to have produced so many exceptionally great players. The incident, long forgotten in my mind, soundly surfaced, when one of my colleague echoed the same query if it could well be a gift from the God above something they breathe in our blood. But the credit must be given to the forefathers who established hockey traditions in India and Punjab and whose legendary inspired the coming generation to follow in their footsteps. The position of India with regard to hockey has degraded and Punjab, which has been cradle of Indian hockey, once upon produced great players now facing a drought. Therefore the fortunes of Indian as well as of Punjab hockey declined.



The international hockey players and the Olympians who were interviewed and the studies conducted by the researchers mentioned some reasons responsible for the rise and downfall of hockey in Sansarpur (Punjab). They stated that the family played a very encouraging role to motivate their children to participate in hockey. This reason has a correlation with the study conducted by K. Datta in 1970 who stated that “Sansarpur parents have made a great contribution in creating such an atmosphere. In the evenings, parents in Sansarpur, it is said, hate the sight of boys within the four walls of home. Mothers turned them out with hockey sticks in their hand to the village ground. When they returned, they got their milk in tall metal glasses, but not before they had told their mothers all they did on the field”. Even the study conducted by K.S. Dhaliwal in 1988 in which Gurmit Singh says: “We played for fun and enjoyed the game. We were much fitter in those days than the hockey players today. Our mothers wanted us out of the house in the evening and playing”. Such strong inspiration from the family members especially mothers bore fruits. They further said that another reason for the rise of hockey was that there was availability of proper incentives to the youngsters who were devoting themselves to the hockey. They even stated that the players were having discipline, dedication, commitment, zeal and killing instinct towards the game. They mentioned that the hockey players used to take proper as well as sufficient diet. But Udham Singh said that “we are finished as India’s hockey nursery. Now there is an utter lack of discipline and dedication. No one cares about diet. Moreover, radio, television and cinema have diverted these boys attention. When I was young I used to train like mad and take plenty of badam milk. Who cares now?”

They further mentioned that the hockey players were having in abundance the will, determination to win, dedication, strength, speed, stamina, endurance etc., the players were disciplined, they respected as well as listened to the coaches, there was coordinated efforts, group supports and government initiative was at the highest peak in the previous eras. There was disciplined life due to the British Army Cantonment areas and motivation and inspiration by the army people to the natives of the surrounding areas to adopt the game. They stated that there was availability of huge sized grounds for playing hockey, proper infrastructure to the players, good job opportunities to the hockey players. In other words one can say that hockey was a passion in the previous eras. The selection process was wholly based on merit consideration which was the major reason for the rise of hockey. There was lack of interference, in the previous eras, on the part of the European Union regarding framing of the rules. Even the coaches were dedicated, determined and enthusiastic in providing coaching to the players. The role of politics was almost negligible in those golden days. The hockey players who brought laurels to the country always played for the nation instead of their selfish motives that is hockey players in the previous eras were the amateur players; they played for their interest and for the sake to raise the status of hockey in the eyes of society. Proper, efficient, skillful training was also available to the players, many competitions and tournaments organized in the previous eras. They mentioned that grassy grounds proved to be more successful in raising the hockey’s status. Thus these were some of the reasons mentioned by the Olympians, international hockey players as well as the research conducted by the researchers regarding the glory of hockey in Sansarpur.

K.S. Dhaliwal in 1988 stated that those were the golden days when hockey players were respected all over the world; it was the romantic era of sports; the competitive spirit was mellowed and the skill and grace were emphasized; the commercialism has not yet corrupted the world of hockey; the media had not yet become a crucial factor at that time. No matter how



hard the Indians tried, the west could not copy that style. It mesmerized them and also brought victories. But slowly competition became fiercer”.

Balbir Singh Kullar is critical of the role played by media viz-a-viz hockey. He feels hockey has got a step motherly treatment from media where the lime light is reserved for cricket and tennis. While talking about reasons for decline of hockey in Sansarpur he feels that lack of locally available facilities, migration of people from Sansarpur for greener pastures abroad and decline in prestige of the game of hockey at national level are chief causes responsible for decline of hockey in Sansarpur. He feels that Government policies and media's role have also been questionable. Government has not provided enough incentives to hockey players and media has given more exposure to other fame sidelining the national game of hockey.

Pritam Singh Kullar, feels that there is dearth of lucrative job for hockey players. Children from well to do families are therefore not being attracted by hockey. The children from middle or lower middle classes are not able to sustain themselves in game as playing hockey demands a good diet and hockey equipment has also become very costly.

Report of The Times of India (1988) said, the reason for the absence of any more players from this place (Sansarpur) is lack of incentive and the youngsters now prefer to go abroad to look for lucrative jobs rather than devote themselves to sport.

Excerpts from the paper presented by Major Balbir Singh, an Olympic and Arjuna Awardee from the Village Sansarpur, questioned " why has this village stopped producing world class players?. Ajit Pal was the last..... the reason for the lack of interest which is conspicuous by the barren hockey field now is the absence of incentives to youngsters who prefer to search for lucrative jobs abroad rather than stay back in the village" (Indian Express,1988)

Ajit Pal Singh feels now youngsters play cricket and not hockey. Why have youngsters switched over to cricket from hockey? With little pause, he said, "media both television and radio, have played a vital role to popularize cricket. Our media hardly bothered about the coverage of hockey. This is precisely the main reason for Sansarpur receding to the background in the hockey world.".....Further, he mentioned that he is afraid that the Punjab Govt. will not start a hockey academy here, though a promise has been made in this regard. Chief Minister Beant Singh fought the last Punjab elections from the Jalandhar Cantonment Constituency which covers Sansarpur. During his election campaign, he had promised that he would start a hockey academy at Sansarpur if he became the Chief Minister. But no academy has come up despite the fact he was appointed as the Chief Minister of the State. Shocking enough, after Mr. Beant Singh became Chief Minister, the sports department sanctioned a piece of land for wrestling, but not for hockey.....

CONCLUSION

The game of hockey had earlier existed in crude form since times immemorial in India. Calcutta became the first “abode” of hockey in India in 1883 and the first hockey club was formed in Kolkata in 1883 followed by Bombay and Punjab. Hockey has been played in Punjab since primitive era. Punjab has produced a number of international players. Jalandhar has had a great contribution in the field of hockey, especially due to large number of national and international players coming from its village Sansarpur. Sansarpur is the name of a tiny village in Jalandhar district. Sansarpur village, which was named as the **“Mecca of Indian Hockey”** and this place, is known as the nursery of Indian hockey. It represents a remarkable example of a single village having produced a very large number of Olympians, international, national,



university and outstanding hockey players for different outstanding teams who have given Indian hockey a prestigious place on the international scene.

This paper summarizes that there were some factors responsible for the rise and downfall of hockey in Sansarpur. The family played a very encouraging role to motivate their children to participate in hockey, there was availability of proper incentives to the youngsters who were devoting themselves to the hockey, the players were having discipline, dedication, commitment, zeal and killing instinct towards the game, the players used to take proper as well as sufficient diet. But now-a-days there is an utter lack of discipline and dedication and no one cares about diet. Moreover, radio, television and cinema have diverted the youngsters' attention. There was disciplined life due to the British Army Cantonment areas and motivation and inspiration by the army people to the natives of the surrounding areas to adopt the game. There was availability of huge sized grounds for playing hockey, proper infrastructure to the hockey players, good job opportunities. Even the coaches were dedicated, determined and enthusiastic in providing coaching to the players. The role of politics was almost negligible in those golden days. The hockey players who brought laurels to the country always played for the nation instead of their selfish motives.

Lack of locally available facilities, migration of people from Sansarpur for greener pastures abroad and decline in prestige of the game of hockey at national level are chief causes responsible for decline of hockey in Sansarpur. Even the Government policies and media's role has also been questionable. Government has not provided enough incentives to hockey players and media has given more exposure to other games sidelining our national game hockey.

The credit must be given to the forefathers who established hockey traditions in India and Punjab and whose legendary inspired the coming generation to follow in their footsteps. The position of India with regard to hockey has degraded and Punjab, which has been cradle of Indian hockey, once upon produced great players now facing a drought. Therefore the fortunes of Indian as well as of Punjab hockey declined.

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A STUDY ON ATTRITION LEVEL OF IT AND MANUFACTURING SECTOR

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ABSTRACT

The biggest challenge facing the corporate houses these days is not attracting the prospective employee but retraining the talent. Attrition has been a never-ending problem for every organization especially the developing countries like India due to either lack of appreciation or lack of proper job sculpting. It not only affects the morale of other employees but also on the financial position of the organization. As it becomes very necessary for the HR managers to understand the factors that prompt employees to quit an organization, firms are adopting many retention strategies to combat the attrition problem. This paper examines the faces of attrition within the global organization of today; and attempts to offer some insight that may alleviate future problems. In this paper an attempt has been made by authors to suggest suitable measures for controlling attrition. Lastly the authors have handled positive aspects of attrition.

KEYWORDS: Retraining, Controlling, Prompt.

I. INTRODUCTION

Employee attrition refers to the loss of employees through a number of circumstances, such as resignation and retirement. The cause of attrition may be either voluntary or involuntary, though employer-initiated events such as layoffs are not typically included in the definition. Each industry has its own standards for acceptable attrition rates, and these rates can also differ between skilled and unskilled positions. As Indian economy has joined the global world of business, more opportunities are growing in terms of jobs. This leads to rising level of employee turnover. The instant gains in salary package are mainly responsible for the job hopping and thereby enhancing attrition rate (Abassi SM and Hollman KW, 2000).

Attrition has always been a sensitive issue with IT firms. Despite offering the highest salaries across all business segments, the industry has been plagued with attrition across the board, particularly in the past few years. This ever-growing wage inflation and attrition rates have put financial pressures on firms. For a generation used to constantly seeing and adapting to change, "getting bored" will happen quickly and easily. Jobs will be increasingly treated like projects and assignments that workers would like to complete and move on. And they would want to have the option of multiple employment contracts - full-time jobs, consultancy, and project-based jobs to retainer ships. Companies will have to either cater to these needs or lose them to competition (Campion, M.A, 1991).



Perhaps reasons why many 'Best Employers' like Satyam are institutionalizing the job change. Satyam has a "global rotation plan" where every 18-24 months, employees can actively seek a job change

Mobley, W.H (1977) conducted a study on "Intermediate linkages in the relationship between job satisfaction and employee turnover" in order to study the relationship between job satisfaction and employee turnover. Although it is clear that the relationship between job satisfaction and turnover is significant and consistent, it is not very strong. The author suggests that it is probable that other variables mediate the relationship between job satisfaction and the act of quitting. Key among these variables is the concept of behavioral intentions. The model presented is one of the first to propose the role of intentions to quit in the turnover process.

Dalton, D.R., Todor, W.D., & Krackhardt, D.M (1982) conducted a study on "Turnover overstated: A functional taxonomy", this article provides a critical look at how turnover is viewed as well as measured. The key theme posited is that turnover among employees who are evaluated negatively by the organization is a positive for said organization. Specifically, that while too much turnover may be negative, limited amounts of turnover may actually be positive for the performance of the firm. The authors hold that recommendation for rehire is an adequate proxy for "good" (functional versus dysfunctional) turnover.

Jackofsky, E.F (1984) conducted a study on "Turnover and job performance: An integrated process model" the key contribution of this article is the integration of job performance into predominant process models of turnover. Numerous process models (e.g. March and Simon, 1958; Mobley, 1977) have been applied in an attempt to explain the decision to leave an organization, but this is the first to look at the role of job performance in the process. Job performance is conceptualized as both a direct influence on turnover as a precursor to various antecedents of turnover. This theoretical advance has implications for both turnover researchers and HR managers in understanding how to keep valued employees.

II. OBJECTIVES FOR THE PRESENT STUDY

1. To study the impact of attrition on organization.
2. To develop strategy to retain the employees in the organization..

III. METHODOLOGY APPLIED

Primary Data

The research is developed through observation and collection of data through questionnaires issued to the 50 respondents from IT and manufacturing industry.

Secondary Data

The theory is developed on the basis of referring secondary data like books, journals and magazines.

Statistical tool:

To analyze the data Chi square technique and tabulation are used to make meaningful inference from the data collected.

IV. GENERAL FINDINGS FOR EMPLOYEE TURNOVER:

- The most common reasons for which employees leave an organization is salary or compensation. Most employees who have been in the same organization for a while expect



to be compensated for their hard work and experience. If they feel that they are not being rewarded or even considered for an increase, they very often look to move somewhere else where they can receive a higher salary.

- Employer should always keep this in mind that beyond a point, an employee's primary need has less to do with how he is treated and how valued he feels. The first time an employee may not leave, but a thought has been planted, the second time that thought gets strengthened. The third time he starts looking for another job.
- Another factor which may prompt an employee to leave an organization may be the interpersonal relationships. Much of this depends directly on the immediate managers. Different managers create problems for employees in different ways by being too authoritative, too selfish, too critical, but they forget that employees are not fixed assets. They are free agents.
- Employee chooses to separate himself from the organization because of personal reason such as ill-health, desire to return to the native place for family reasons. The spouse is transferred and the current organization has no branch in the new location and so on. In the Indian context women may have to give up their jobs post marriage to resettle elsewhere in the country or even post-pregnancy.
- An employee leaves an organization if the fairness of the system does not inspire his confidence. Organization which pays scant regards towards employee safety and care will also have to face the mounting attrition level.
- High levels of stress and lack of work life balance- companies in their zeal to squeeze out every little ounce of productivity from their employees and further increase profitability may opt for less number of employees. In the immediate context, it may produce palpable results. But in the long run perspective, stress level may soar as employees groan under the weight of excessive workload.
- Employee's personal life will also go for a toss due to alarmingly high level of work pressure. Employee burn out and steep fall in productivity are the obvious fallout. Sooner than later employees will be constrained to rethink their priorities and join an organization that promises a relaxed pace of work and a breathing space.
- Sometimes employees have to separate from an organization as they have not completed their probation period successfully or they are being laid off for want of work or their appointment was only on a temporary basis. In fact it is this aspect of separation that is most unpleasant since the earlier once discussed were cases of separation which were employee initiated.
- Care must be taken by the organizations to ensure that the above be carried out as smoothly as possible else, this could create a lot of negative impressions about the company which could be detrimental for the organizations image in the long run. One major consequence of this type of separation is that it affects the morale of the employees at large and creates a feeling of insecurity in general. Hence retention of talent pool is one of the biggest challenge in front today's organization.

V. FOLLOWING ARE SOME STRATEGIES TO COMBAT THE ATTRITION PROBLEM.

1. Exit Interviews

Exit interview has always been a reliable as well as cost-effective retention tool. A well-designed exit interview provides a valuable feedback about the employees' perceptions and



experiences. Results obtained from these exit interviews help the HR managers to take initiatives in order to retain a loyal and motivated workforce.

2. Mentoring

The Mentor plays a very vital role of handholding in the initial stages of an enterprise. He is the guardian angel to whom an entrepreneur can turn when in distress.(Gavane 2007) The Mentor provides business guidance and shares his experience and skills with the entrepreneur. The Mentor through counseling will come to know the problems of employees, which may lead to attrition in future.

3. Strengthening the recruitment process.

Hiring the people that are a good "fit" with the culture of the organization meaning that their values, principles, and goals clearly match those of the company and then training as necessary will go a long way toward ensuring employee loyalty and retention.

4. Strategic compensation package

The firms should develop an overall strategic compensation package that includes not only base and variable pay scales, but long-term incentive compensation, bonus and gain-sharing plans, benefit plans to address the health and welfare issues of the employees, and non-cash rewards and perks as well. To be competitive in today's labour market, most companies find it necessary to offer a standard benefit package, including health, dental, and life insurance, vacation and leave policies, and investment and retirement plans. But what more could be done that would be cost effective toward creating an employee-oriented work environment?

Creativity in compensation and benefits can make quite a difference to the welfare of the employee. A company should assess overall employee needs when addressing retention issues.

5. Fun & Laughter at workplace

Fun filled workplaces results in excellent performance of the employees. This element of fun and laughter at the workplace makes a significant and positive change in the employee's attitude and behavior on the company's bottom-line. Happy employees are the most productive workers who break workplace monotony and make it really a perfect place to work as they pass on their exuberant mood to their colleagues and managers too. This serves a source of motivation to everyone in the office.

6. Free or Subsidized lunch/ Dinner.

If the organization is far away from city, many employees find it difficult to arrange lunch for them especially, the bachelors. If free or subsidized lunch/ dinner are made available by organization the chances of leaving may dimmer.

7. Treating Employees like Customers.

Companies should have similar approach to employees and Customer. If the company strives to retain their employees in the same way they try to retain their customer the attrition problem is out of question. The companies should maintain the good flow of communication with regular meetings and daily updating employee about company's current position and events.



8. Transportation facilities.

Due to shortage of space to setup offices, corporate houses are setting their offices far away from the city place; many times the employees feel inconvenience to manage the conveyance from home to office. Keeping the same problem in view many organizations are providing too & fro transportation facilities to their employee either on sharing basis or part of benefits.

9. Involvement of Employees in Decision Making Process.

Employees like to be a part of an organization where their voices are heard and opinions really matters. The greater an employee's involvement in decision making process better is the organizations ability to retain its talent.

10. Employees Advocate.

Handling employee's grievances is very critical issue, effective grievance handling is very essential in any organization. One of the main reasons why employees leave companies is because of problems with their managers. An HR professional can be termed an employee's advocate and a bridge between top management and employees at all levels. There is a huge gap between HR professionals and employees in terms of understanding challenges and delivering requirements. HR has not really understood the problems associated with employees' careers and jobs. The company's overall plans and strategies also depend on HR professionals as they voice employees' problems and requirements. The HR department should have genuine interest in the employees' welfare...it is responsible for making sure that their expectations are met. By doing this it is easier to meet the company's business targets.

11. Making the organization very transparent

Employees feel more comfortable working in a highly transparent organization where much of the details regarding its functioning, development and performance are freely available to the employees.

12. Recreation, Healthcare, gym facilities, etc.

To have healthy atmosphere at the workplace, many organizations are providing different facilities like gym, yoga/mediation, healthcare facilities etc.

13. Financial support for performing family weddings, death ceremonies, festival celebrations, immovable property purchases, hospitalization expenses for mishaps and other medical emergencies.

14. Employee stock ownership plan

ESOP i.e. Employee stock ownership plan is a kind of reward scheme that enable employees to acquire the status and benefit of ownership in their company without investing their money. It creates the direct link between employee productivity and employee benefits. ESOPs also encourage employees to develop a sense of ownership and commitment. They provide increased financial incentives, create a sense of ownership, and help to build teamwork.

VI. EMPIRICAL EVIDENCE

SA- Strongly Agree, A- Agree, N- Neutral, DA- Disagree, SD-Strongly Disagree.

M - Manufacturing. I – Information Technology



Table No.1. Reasons for attrition of employees

SL. No	Statements	Industry	SA	A	N	DA	SD	X ²	Accept/Reject
1	Salary and compensation is the major factor to leave the present job.	M	14	11	0	0	0	.39	Accept
		I	16	9	0	0	0		
2	Internal pressure and stress increases the attrition rate.	M	14	8	3	0	0	.69	Accept
		I	13	7	4	1	0		
3	Low level of motivation makes them frustrated in the job.	M	13	12	0	0	0	.87	Accept
		I	14	9	1	1	0		
4	Employees felt that they are not recognized in the workplace.	M	14	7	2	2	0	.54	Accept
		I	11	9	3	2	0		
5	Implement good HR practices to stop attrition.	M	16	9	0	0	0	.87	Accept
		I	15	10	0	0	0		

Source: Primary Data

Note: Degrees of Freedom: 4. Value = 9.488 at 5% of level of significance.

Salary and other related components are major factors for the attrition rate in manufacturing and IT sector. Develop a good HR strategy to reduce the attrition level and improve the performance of the organization.

VII. CONCLUSION

Employee attrition rate can be never being entirely eradicated. It can only be influenced to keep it in control. How a company can best retain its staff in a competitive environment is the Top most challenge of HR professionals (Cascio, W.F, 2000). When employees leave, it is usually due to either lack of appreciation or due to an inability of nurturing employees according to their skills. "Attrition in India is at 14 per cent, marginally higher than global and Asia Pacific countries (11.20 per cent and 13.81 per cent, respectively)," global professional services.

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POVERTY ERADICATION THROUGH MICRO CREDIT: A STUDY ON RURAL WOMEN

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ABSTRACT

The last Two decades of the 20th century witnessed for a miracle success in reduction of poverty with the new innovative idea of micro credit by the noblest economist Prof. Mohammad Yunus who received Nobel Peace Prize 2006 for his contribution to Bangla Grameen Bank. The concept of micro credit has been given huge prominence at the global level in order to eliminate poverty and to raise the living conditions of underprivileged and growth excluded groups across the world countries. Community development and poverty eradication through micro credit which combines use of training, organization and career development, efforts to improve individual, group and organizational effectiveness develops the essential abilities that enable individuals to perform present and future income generation through planned learning activities. This is not only related to those who are employed but also it is necessary even for those who are socially and economically backward sections and groups to improve their living standards and empowerment. The essential credit supplied at an affordable rate and in time for those who have the capacity to invest it in a suitable productive manner could help to improve their social and economic standards. Many of studies throughout the world evidently concluded that the reliable and affordable credit helps the poor to come out from the vicious circles of poverty. This paper has made an attempt to describe the role of micro credit in eradication of poverty by estimating income generating opportunities and income levels raised by micro credit supplied through self-help groups which results in lifting the rural poor from the poverty crunch in Chittoor rural mandal of Andhra Pradesh.

KEYWORDS: Micro Credit, Self-Help Groups, Income Generation and Poverty Eradication

INTRODUCTION

Community development and poverty eradication is now on the political and economic agendas of most nations around the world in recent decades. Thus the countries have been made a special focus on community empowerment through a variety of strategies. A better future for all claims that community empowerment can be most fairly and effectively achieved by addressing health, education, income, and gender disparities together with the need for global action on provision of financial and banking facilities to those, especially the poor groups of



the society. As NABARD stated, the supply of in time and adequate credit without collateral pressures came to be recognized by the authorities of all over the world countries as a remedy for many of the ills of the poverty and community empowerment. Thus, a variety of credit packages and programmes were designed based on the perceived needs of the poor especially to concentrate on women as the members in a group, who pay more responsible to the credit acknowledged. Besides the programmes initiated by the Central and State Governments, many of attractive credit-based programmes were also introduced by NABARD especially to encourage women groups, farmers clubs and other groups which were financially excluded by the times of development. These new innovative programmes and policies also underwent qualitative changes based on the experiences gained in order to develop the groups at the bottom level.

MICRO CREDIT

From the evidences experienced in all over the world it is clear that the economies rely upon the financial intermediaries to transfer resources from savers to investors. In market economies, this function is performed by a well-established source of commercial banks and the capital markets. More widespread financial intermediation, as well as increasing depth and variety, is a hallmark of advancing development. But in many developing countries like India capital markets are still at an elementary stage, and commercial banks are reluctant to lend to the poor largely because of the lack of collateral and high transaction costs. Thus the poor would borrow relatively small amounts, and the processing and supervision of lending to them would consume administrative costs that would be disproportionate to the amount of lending. A study by the International Fund for Agricultural Development (IFAD) has confirmed that protracted loan procedures and paper work, combined with a lack of accounting experience, limit poor people's access to formal sources of credit. Other reports cite the fact that commercial lenders in rural areas prefer to deal mainly with large-scale farmers and other high income groups only. They mainly pointed out that the bankers are reluctant to lend credit to the marginalised sections including the women who failed to submit collateral against to the borrowings. In addition to the above, global poverty crisis and resulting human suffering, environmental degradation, civil unrest and many other societal ills, are hastening the search for scalable anti-poverty approaches. These deplorable conditions are the source of the growing interest in micro credit and, more broadly, microfinance. Of course, gatherings such as the micro credit summit, global support through the U.N.'s International Year of Micro Credit, and articulate spokesperson such as Dr. Muhammad Yunus have also attracted worldwide attention for microfinance.

All these continuously gave a rise to the concept of micro credit for the poorest segment especially the women along with a new set of credit delivery techniques. With the support of NGOs an informal sector comprising small Self-Help Groups (SHGs) started mobilizing savings of their members and lending these resources among the members on a micro scale. The potential of these SHGs to develop as local financial intermediaries to reach the poor has gained recognition due to their community-based participatory approach and sustainability. Their loan recovery rates have been significantly higher than those achieved by commercial banks in spite of loans going to poor, un-organized individuals without security or collateral. Thus, microfinance addresses, it appears, a moral necessity more than anything else. By empowering the women through credit extension, this innovative idea of microfinance tackles a serious drawback of the contemporary economic system, that is, the exclusion of the poor from the financial system. Recently, microfinance institutions have begun a variety of



innovative schemes, such as the BRAC Ultra-Poor Program; have opened up pathways to economic activity and access to financial services for the extreme poor. An inclusive financial sector allows the poor and low income people to access to credit, insurance, remittances and savings that will supports full participation of the women with lower income levels. But, in many countries, the financial sectors do not provide these services to the poor women and they struggled for maintaining even the basic life standards. So, it is highly needed to satisfy the financial needs of that un-bankable poor women to raise their living standards by financing i.e., through either the formal microfinance institutions or nationalized banking sector at an appropriate levels of interest rates, which are suitable to those financially excluded groups.

In this connection the programme of microfinance which includes micro credit becomes as a most believable solution of poverty eradication in all parts of the world in recent few decades. Subsequently the UNO in its announcement of declaring the year 2005 as “Year of Micro credit” remarked that “Micro credit has been changing people's lives and revitalizing communities”. But, it is very important to note that without encouraging the debtors into the productive activities, micro credit alone becomes further harmful to the received vulnerable sections of the society. That is why Muhammad Yunus (Expanding Micro credit Outreach to Reach the Millennium Development Goals, International Seminar on Attacking Poverty with Micro Credit, Dhaka, Bangladesh, January-2003) stated that “Micro credit is based on the principle that the poor have skills which remain unutilized or underutilized. It is definitely not the lack of skills, which make poor people poor, hence the charity alone is not the answer to poverty. It only helps poverty to continue. It creates dependency and takes away the individual's initiative to break through the wall of poverty. Unleashing of energy and creativity in each human being is the answer to poverty”.

STATEMENT OF THE PROBLEM

Micro credit that is channelized through SHG-Bank Linkage Programme (SBLP) contributes much for upliftment of poor families especially in rural India from the recent few decades. Self-Help Group based micro credit programme in India, and especially in Andhra Pradesh, has become a major tool for development of the poor groups in rural areas. Group systems for eradication of poverty through micro credit evolved in Bangladesh and highly succeeded in Latin American countries. They have promoted the development of poor women through micro credit without collateral security. Since NABARD got involved in the propagation of SHG system in India, it has given specific guidelines regarding the role and functions of NGOs and banks for formation and management of SHGs as main functionaries to eradicate poverty. The NGOs and banks were found to be the best vehicles for organizing SHGs and make the system as effective and efficient as possible. However effective functioning of SHGs is to be ensured in order to initiate and sustain income-generating activities to improve the economic conditions of poor families. Through micro credit for women specially, they become equal partners with men as a human resource contributed much for both to their family and nation's development. The present study emphasizes on the impact of micro credit that has been supplied through SBL Programme of NABARD in the study area.

OBJECTIVES

1. To assess the impact of micro credit on the Employment and Income sources
2. To assess the impact of micro credit on assets of the sample respondents



METHODOLOGY

The present study is based on the primary sources of data. Primary data was collected with the help of questionnaire in the financial year ended by March 2013. Considering various constraints, the sample selection of SHG members who are involved in SHG-bank linkage programme from Chittoor rural mandal of Chittoor District in Andhra Pradesh State was done on the basis of convenient sampling method. The sample size confines to 60 respondents from various groups received micro credit through women SHGs in the study area. In this paper an attempt has been made to analyse the impact of micro credit on income generation and their asset creation. For this a comparative study of the position of the sample respondents 'before' and 'after' receiving the micro credit from the SHG-Bank Linkage Programme (SBLP) was made. The impact was measured as the difference in the magnitude of given parameter between pre-credit (before) and post-credit (after) situations. Data on various economic aspects such as credit utilization pattern, employment, income and asset creation were collected and analyzed with the help of simple statistical techniques like percentages and growth rates to assess the poverty reduction that was succeeded through micro credit.

ANALYSIS OF THE DATA

1. CREDIT UTILIZATION PATTERN OF SAMPLE RESPONDENTS

The credit utilization pattern of SHG-Bank Linkage Programme (SBLP) sample respondents is shown as a better indicator of the maturity level of sample respondents in terms of taking right decision in order to improve their living standards and raise the level of empowerment. It is widely accepted that the access to larger and cheaper credit helps to improve the welfare of micro credit beneficiaries. But, this relies on the assumption that the sample beneficiaries use their loans for productive activities which would improve their living standards. The research question about the purpose for which the women sample beneficiaries utilize the bank credit indicates their level of matured perception of the beneficiary. The impact of bank credit on the well-being of the members of family depends on the purpose and extent to which the sample beneficiaries utilize the credit. A production-oriented (income-generating) loan such as investing on cultivation, business, buying milch cattle and other income generating-activities has more potential for increasing household's income and improve welfare of the families of sample beneficiaries than a loan used for celebration of ceremonies and other unproductive activities. Table –1 shows the credit utilization of sample beneficiaries in the study area.

Table – 1 Credit Utilization Pattern of Sample Respondents

Sl. No	Utilization of Credit		No. of Respondents	Per Cent to Total
1	(A) Credit Utilized for Specific objects			
	a	Productive	41	68.33
	b	Clear Other Loans	07	11.77
	c	Un-productive	07	11.77
	Sub-Total		55	91.77
2	(B) Credit Utilized Unforeseen objects			
	a	Medical expenses	02	03.33
	b	Other expenses	03	05.00
	Sub-Total		05	08.33
3	Total Sample Respondents		60	100.00

Source: Field Survey.

Note: Per cent refers the percentage to the total number of respondents.



The credit utilization pattern of sample respondents is shown in Table –1. Majority of sample respondents constituting 68.33 per cent utilized their loan amount on income-generating activities, whereas: 11.77 per cent spent on un-productive activities like traditional functions, purchase of household appliances and on other facilities like tap connection, house renovation etc. followed by 03.33 of respondents who used their loan amount to meet the medical expenses and Five per cent of sample respondents who used it to meet for other unforeseen expenses. From the observations, it is significant to note that the majority constituting 91.77 per cent of sample respondents immediately utilized their credit for different activities, which implies that the respondents had a pre-prepared credit planning for the utilization of bank credit. The rest of 08.33 per cent of sample respondents took less than one month time to plan for credit utilization.

2. MICRO CREDIT AND EMPLOYMENT GENERATION

One of the most important objectives of microfinance programme is the creation of employment to rural poor by raising their investment capability. To ensure that women take active part in productive (income-generating) activities, the SBL programme assisted the rural women with collateral-free credit and guided them through proper training facilities and, no doubt, most of the sample respondents benefited from the SBL programme. The sample respondents were asked to state the extent to which they could get employed in different income-generating activities as a result of the financial support by the micro credit. Table –2 reveals that the responses of the sample respondents on employment generation in terms of different activities with the help of micro credit.

Table – 2 Sample Respondents Employment Generation through Micro Credit

Sl. No	Micro Credit Improves Family Employment		No. of Respondents	Per cent to Total
1	<i>Yes – through Credit utilised for</i>			
	a	Agriculture	11	18.33
	b	Milch Cattle / Dairying	17	28.33
	c	Petty Shop / Business	09	15.00
	d	Others	04	06.77
	Sub-Total		41	68.33
2	<i>No – because of Credit utilised for</i>			
	a	House Construction	05	08.33
	b	Children Education	03	05.00
	c	Clearing Old Debt	07	11.77
	d	Others	04	06.77
	Sub-Total		19	31.77
3	Total Sample Respondents		60	100.00

Source: Field Survey.

Note: Per cent refers the percentage to the total number of respondents.

The Table –2 presents the distribution of sample respondents in terms of different activities, in which they got employed through micro credit. It was found that 28.33 per cent of sample respondents got employed by milch cattle and dairying, followed by 18.33 per cent in agriculture and 15.00 per cent by maintaining a petty shop / business through an adequate



micro credit from SHG-bank linkage programme. The most important objective of micro credit is to create employment in non-agricultural activities through the supply of adequate and timely credit is not realized in the study area; whereas, only 15.00 per cent of sample respondents got their employment in business and other activities. Besides, it is significant that 31.77 per cent of sample respondents spent their loan amount for unproductive activities, which did not lead to productive employment opportunities. Among those sample respondents who made unproductive investment, a considerable number of respondents constituting 08.33 per cent utilized their loan amount on 'house construction', followed by Five per cent of sample respondents who invested on children's education; whereas, another 11.77 per cent of sample respondents used the loan amount to clear old debts.

3. MICRO CREDIT AND INCOME GENERATION

Raising the living standards and eradication of poverty by increasing their sources of income, which ultimately results in the development of human resource is the main objective of SBL based micro credit programme. But, the chance of increasing the sources of income is highly subjected to the beneficiaries' credit utilization pattern and their skills of managing the loan amount. However, NABARD provides credit utilization programmes to train the beneficiaries' so that loan amount might be utilized productively. The impact of micro credit on sources of income depends on the productive activities which the beneficiaries have undertaken. In this connection the sample respondents were asked whether they could tap new sources of income through micro credit extended to them. The Table –3 reveals that the responses of the sample respondents on income generation through different activities with the help of micro credit.

Table – 3 Sample Respondents Income Generation through Micro Credit

Sl. No	Micro Credit Improves Family Income		No. of Respondents	Percent to Total
1	<i>Yes – through Credit utilised for</i>			
	a	Agricultural Production	09	15.00
	b	Milk Production	17	28.33
	c	Business / Self-Employment	09	15.00
	d	Others	06	10.00
	Sub-Total		41	68.33
2	<i>No – because of Credit utilised for</i>			
	a	House Construction	05	08.33
	b	Children Education	03	05.00
	c	Clearing Old Debt	07	11.77
	d	Others	04	06.77
	Sub-Total		19	31.77
3	Total Sample Respondents		60	100.00

Source: Field Survey.

Note: Per cent to total refers the percentage to the total number of respondents.



Table –3 refers to the distribution of sample respondents in terms of different activities, which served as sources of income through micro credit. It was found that for 28.33 per cent, out of 60 sample respondents, maintenance of milch cattle and sale of milk and milk products is the major source of income; whereas, only 15.0 per cent of the total sample respondents could set up their own business or get self-employed owing to lack of awareness of the availability of alternative or self-employment opportunities and low levels of job-specific skills in the absence of effective training programmes. Significantly, 31.77 per cent of sample respondents utilized their loan amount for non-income generating (unproductive) activities. Among the respondents who made unproductive investment, a significant number constituting 11.77 per cent used the loan amount to clear the old debts; whereas, 08.33 per cent of sample respondents utilized their loan amount for house construction, followed by 05.00 per cent of sample respondents who have invested on children's education to ensure better future for their children and the rest 06.77 per cent have spent the loan on other non-income generating activities like traditional functions etc. However for majority of respondents (68.33 per cent) the micro credit had a positive impact on improvement in their family income, but from the analysis it is significant to note that the micro credit invested on various income generating activities could not yields the income for all respondents as the same. From the observations it was cleared that a considerable number of beneficiaries (31.77 per cent) would not able to get proper returns from their investments made through micro credit in respect to unexpected shocks like low productivity, crop failure, low market price, and loss of milch animals and goats etc.

4. MICRO CREDIT AND FAMILY INCOME LEVEL

In order to eliminate poverty through micro credit the authorities have been believe and prioritized the women, who constitute half of the population in the society. They play an important role in their family in many ways and through it they contribute much more than the men in order to achieve good qualitative living standards of the family. It was observed in all over the world that they actively participated in a variety of income-generating activities with an objective of raising their family's living standards by contributing income as an addition to their family members' income, which finally results in come out from the poverty circles. In this connection, Table –4 reveals the changes in the levels of family income of sample respondents 'before' and 'after' availing the micro credit from SBL programme.

Table–4 Micro Credit Impact on Shifts in Family Income Levels of Respondents

Sl. No	Family Income Levels in Rs.	No. of Respondents Families in different Income Groups as 'before' and 'after' availing Micro Credit			
		Before		After	
		No. of Res.	Per cent	No. of Res.	Per cent
1	Up to 19999	18	30.00	01	01.67
2	20000–29999	27	45.00	05	08.33
3	30000–39999	13	21.77	12	20.00
4	40000–49999	02	03.33	22	36.67
5	50000 & Above	00	–	20	33.33
Total Sample Respondents		60	100.00	60	100.0

Source: Field Survey

Note: Per cent to total refers the percentage to the total number of respondents.



The Table—4 shows the distribution of the household annual income ‘before’ and ‘after’ securing credit through the SBL Programme. Here, household income represents the total income of the family members from all sources. The earnings of family members are the supporting source of income for the respondent. The higher family income leads to a better standard of living and a better family environment. From the Table —4, it is observed that in the period ‘before’ securing the micro credit, 30.00 per cent of the total sample respondents family income was less than Rs.20000, whereas; for 45.0 per cent of the sample respondents the family income was between Rs.20000–29999; for 21.77 per cent sample respondents, it was between Rs.30000–39999; for only 03.33 per cent sample respondents family income was in the range of Rs.40000–49999 and there was not even one respondent with a family income of Rs.50000 and above.

Besides, it is inferred that there was considerable rise in the income levels of the sample respondents’ families ‘after’ taking the micro credit through SBL Programme. Out of 60 sample respondents, only 01.67 per cent of sample respondents subsisted with less than Rs.20000; whereas, 08.33 per cent of sample respondents families income was between Rs. 20000–29999; 20.00 per cent sample respondents families had income between Rs. 30000–39999; 36.67 per cent sample respondents families came under the income range of Rs. 40000–49999 and it is significantly noted that 33.33 per cent sample respondents families had Rs. 50000 and above, per year in the post-credit period. From the analysis, it is clear that the number of respondents shifted from the low income range to higher income range indicates the positive impact of micro credit on income levels.

5. MICRO CREDIT AND PRODUCTIVE ASSET CREATION

As there are many factors that influence the loan utilization of the beneficiaries of micro credit, most of the beneficiaries who secured loans from private micro credit institutions did not properly utilize their loan amount for productive purposes, which incapacitated them to repay the loan amount and faced many problems passed by private microfinance lenders. It was experienced even in Andhra Pradesh State which is the mother land for microfinance and highly performed State in India. It is always easy to repay the loan amount, if it can be invested on an income generating activities or on productive asset creation. As the programme of micro credit through SHG-Bank linkage is aimed at improving the living standards of the poor groups by providing them credit for productive asset creation, which empowers them, the sample respondents were asked as to how far they could utilize the loan amount for productive asset creation with micro credit. Table – 5 presents the pattern of productive asset creation by the sample respondents in the study area.

Table–5 Micro Credit and Productive Asset creation by Sample Respondents

Sl. No.	Name of the Asset	No. of Respondents Acquired Productive Assets Before & After Taking Micro Credit			Beneficiaries access to assets through Micro Credit (Per Cent to the Total)
		Before	After	Change (Per Cent)	
1	Access to Land	24	30	25.00	10.00
2	Milch Animals	36	52	44.44	26.67
3	Sheep / Goat	08	13	62.50	08.33



4	Vehicles (Auto, etc.)	01	04	300.00	05.00
5	Other Assets (Tailoring Mission, Poultry etc.)	38	44	15.79	25.00

Source: Field Survey

Note: Total Respondents – 60 and the change refers the percentage of change in number of beneficiaries having the asset before to after availing the micro credit.

Table–5 presents the distribution of sample respondents by their acquisition of productive assets through micro credit in the study area. It was observed that out of 60 sample respondents, only 10.00 per cent of sample respondents utilized loan amount for purchase the productive asset of land followed by 26.67 per cent of sample respondents invested their loan amount on purchase of milch animals; whereas, 08.33 per cent of sample respondents used their loan amount to purchase sheep and goat and a Five per cent spent it on purchase of vehicles. On the whole 25.00 per cent of sample respondents creating other productive assets like tailoring missions, poultry items etc., as their source of income. Besides, it is observed that the percentage change in access to vehicles after availing micro credit is noticed as Three times than before availing the credit, followed by the change in number of respondents families that acquired sheep and goat (62.50 per cent), milch animals (44.44 per cent), and land (25.00 per cent). It was also found that 15.79 per cent of increase in number of respondents' families that acquired other productive assets like tailoring missions, poultry items etc., as their source of income.

CONCLUSION

From the above analysis it is evidently proved that micro credit is an important and succeeded strategy for poverty reduction in India by the way of productive employment and income generation. But, by the observations of the present study it is found that the considerable number of the sample respondents has not utilized the total loan amount for productive purposes. The respondents, who use their loan for productive purposes only witnessed progress in their overall employment and income levels which enable them to improve their living standards. While a considerable percentage of respondents incurred unproductive expenditure, it is highly essential to monitor the utilization of micro credit in order to develop the poor groups who were experienced with negative effect from the same above succeeded strategy of micro credit. In this connection, it is suggested that to achieve one of the major objectives of micro credit is to support the rural poor engaged in non-agricultural activities, micro credit beneficiaries in lower income groups who are unaware of utilizing the credit for improving their skills and productive efficiencies, as compared to the higher income groups, should be given preferential treatment in the disbursement of micro credit and provision of training facilities to make credit as profitable. It is also important that the habit of thrift must be cultivated by the members who must be motivated to impose self-ceiling on their desires to save more out of their incremental income and make sound investment for the expansion of their business or any other income generating activity.



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UNCONVENTIONAL TOURIST DESTINATIONS IN SINDHUDURG DISTRICT

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ABSTRACT

There are innumerable tourist destinations in Sindhudurg district. Some of the beaches, springs, temples, and waterfalls have gained fame. But there are many more that deserve attention and praise from tourists. This paper aims at casting lights on some unconventional tourist places of Sindhudurg District that have the potential to become major attractions for the tourists and thus can elevate the popularity graph of the district as the most famous tourist destination. The author suggests that a proper planning at Private and Public Sector level and awareness among people about alternative, sustainable and lucrative source of income is the key for development of tourism in Sindhudurg district.

KEYWORDS: *Sindhudurg, Unconventional Destinations, Impact of Imprudence, Novelty-Familiarity Continuum*

INTRODUCTION

Sindhudurg the southernmost district of Konkan coast in Maharashtra spreads over 5207 km². The District is surrounded by Kolhapur District in the east, state of Goa and Karnataka (Belgaon district) in the South, Arabian Sea in the west and Ratnagiri district in the north.

Oros (Kudal) was made the headquarter of the district when the district was delineated from former Ratnagiri district in 1981. The reorganization took place because of the difficulties produced by the elongated shape of the district, in efficient administration throughout the region.

Today the district has two revenue sub-division viz Sawantwadi and Kankawali along with 8 talukas Devgad, Kudal, Kankavli, Sawantwadi, Vengurla, Malvan, Vaibhavwadi and Dodamarg. Devgad, Kudal, Kankavli, Sawantwadi, Vengurla and Malvan are carved out from Ratnagiri district. Vaibhavwadi tahsil was created by transferring 53 villages from Bavada tahsil of Kolhapur district. (Gazetteers of the Bombay Presidency- Ratnagiri and Sawantwadi, 1980). A new tahsil Dodamarg is created by bifurcating Sawantwadi tahsil.

PRESENT STATUS OF TOURISM IN SINDHUDURG DISTRICT

Government of Maharashtra has declared entire Sindhudurg district as a “Tourism district” and a tourism development plan has been prepared and submitted to the government. The concept of tourism district has also been endorsed by the Central government, Department



of Tourism and it advised State Government to prepare a phased programme for implementation of the project for external assistance. TataConsultancy services have prepared an integrated tourism development plan for the entire district. (20 Years Perspective Plan for Development of Sustainable Tourism in Maharashtra, March 2003)

SPECIAL PACKAGE FOR SINDHUDURG DISTRICT

The Government of Maharashtra has declared additional incentives for promoting tourism in the rural and backward areas of the state. The areas that would be developed by MTDC would be known as 'Tourism Areas'. The package scheme of incentives and benefits will be available for a period of 10 years. Additional incentives as shown below shall also be provided for promoting tourism in Sindhudurg district and other tourism areas for a period of 10 years.

1. No increase in water and electricity tariff for a period of 10 years. However, any actual increase in the cost of operation of these services shall be recovered from the user as per the guidelines issued by the concerned Departments.
2. The capital subsidy which is given to the small scale industry in Sindhudurg shall be extended to approve projects in tourism sector.
3. Entry tax on vehicles shall be fully exempted for 10 years.
4. All tourism units will be provided electricity at the industrial rate. Electricity duty shall be levied as per the policy (Maharashtra Tourism Policy 2016, 2016)

LITERATURE REVIEW

All Spatial Interaction Models including Gravity model and Tourist Destination Choice Model, put forth three decisive factors viz. Transportation, The Destination and Range of facilities in the destination like. (Sarma, 2005) (Porter M. E., Dec 2006) (Porter M. E., 2008). The Satisfaction level of the visitors depends on these three factors.

Transportation includes cost of transport to reach the destination as well as transport cost to roam within the destination. The destination itself is another yardstick to determine the tourist flow. There must be something special, unique, unconventional, atypical about the destination. Differentiation in terms of cost makes the destination more strong in comparison with others (Mawioo & Dr. Assumptah W. Kagiri, 2015).

The third factor, 'Range of Facilities in the destination', plays a crucial role in controlling behaviour of the tourists. It is derived by the theory of 'Planned Behaviour' proposed by Lcek Ajzen to improve on the predictive power of the theory of reasoned action by including perceived behavioural control (Ajzen, 2002). The theory acknowledges the power of other people in influencing behaviour. Thus more the facilities a destination has to offer more advantage it will have over other similar destinations.

In other words, these three elements may be regarded as the broad product mix of a destination as it is possible to modify and improvise these elements in order to implement a particular marketing strategy. It must be pointed out here that tourism being a service, the amount of information or knowledge the traveller is going to gather on a destination is very crucial; which might even influence the whole decision making process (Zeithaml, 1981) (Sarma, 2005).



However, one may raise the question, why at all we need to find and promote new destinations? Instead, more attention should be given to upgrade existing and famous destinations of the district. The answer to this objection is that, the tourists are always in search of some novelty. Novelty does not mean new knowledge or upgradation of knowledge. It means new experience. This means activities can be similar on two destinations, but the ways in which the activities are carried out may differ. Author would like to present two examples here from the same paper.

Kumbharwadi near Aakeri is a potters' village where visitors can actually try and learn to create earthen pots and other earthen artistic pottery like creating birds or statues. A visitor from metropolitan city like Mumbai or a foreign tourist for that matter can easily learn pottery in their hometowns where pottery classes are available. But learning pottery in Kumbharwadi is a whole new experience because of the ambience in which learners take their lessons. Another example is that of the Jalmandir of Bilwas. As stated above, Shri Devi Sateri is quite a common village goddess and every single village has a smaller or larger worship place of Shri Dev Sateri. What makes Bilwas temple unique is the artificial stream circulating around the temple, giving it an appearance of JALAMANDIR.

Yet novelty is not the only keyword. Tourists seek familiarity too. If tourists feel a sense of familiarity, it can provide a feeling of security and comfort, which may lead to satisfaction and loyalty. On the other hand, novelty-seeking is regarded as a key component of travel motivation. (Crompton, 1979). According to these propositions, even though tourists seek novelty, they prefer to visit familiar destinations. This appears to be inconsistent on the surface. Indeed, novelty and familiarity have been treated as contrasting concepts in tourism research since the 1970s. Generally, novelty is defined as the degree of contrast between present perception and past experience (Toyama & Yamada, 2012). Lee and Crompton showed that the novelty construct comprises the following four dimensions: thrill, adventure, surprise, and boredom-alleviation (Lee & Crompton, 1992). In the context of marketing, novelty-seeking relates to the variety-seeking, which is the tendency for consumers to switch away from a choice made on the most recent occasion. (Ratner, Kahn, & Kahneman, 1999).

AIM OF THE PRESENT STUDY

Out of the ten objectives stated in the state tourism policy of Maharashtra, which is in accordance with the national tourism policy 2002, following five are important.

1. Disseminate information on tourism attractions and provide visitors with an enriching experience.
2. Provide facilities for youth and budget tourists.
3. Generate employment, especially in the interior areas of the state
4. Protect its natural and cultural resources with integrated development in an ecologically sustainable manner
5. To promote its arts and crafts including handicrafts and handlooms and folk arts.

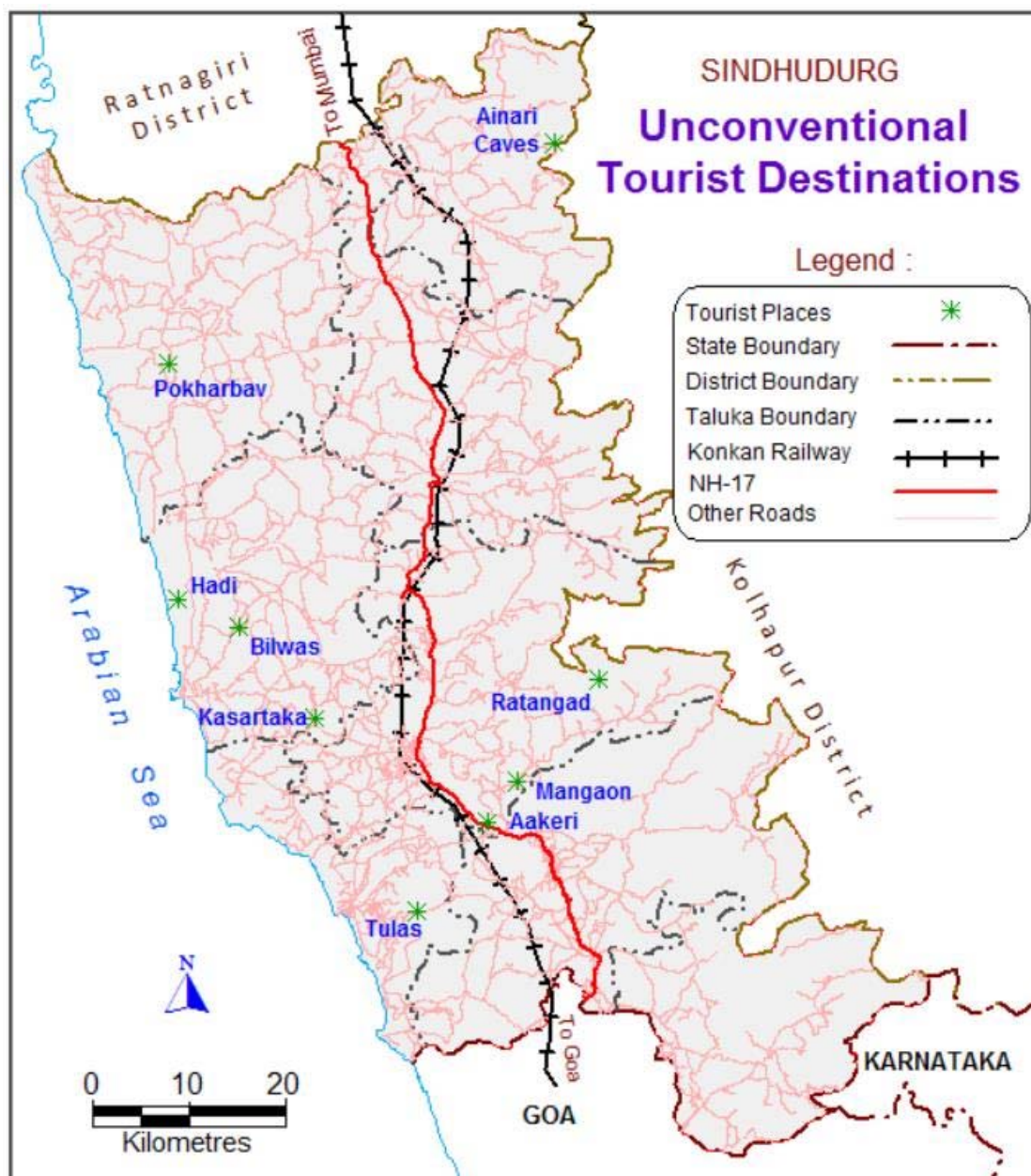
In accordance with the above objectives, the authors want to project some unconventional places of Sindhudurg District that have the potential to become major attractions for the tourists and thus can elevate the popularity graph of the district as the most famous tourist destination. Aims behind promotion of some of the least known destinations of Sindhudurg district are as follows:

1. To propagate the information on least known destinations that has the latent capacity to attract large number of tourists.



2. To provide a source of handsome income for the youth and women.
3. To create employment opportunities in remote rural areas that will enable prevent outmigration.
4. To add value to natural resources in a sustainable way.
5. To uphold local cultural skills

The Map below unveils sights of unconventional tourist destination in Sindhudurg District.





OFFBEAT DESTINATIONS OF SINDHUDURG

Natural Beauty spots

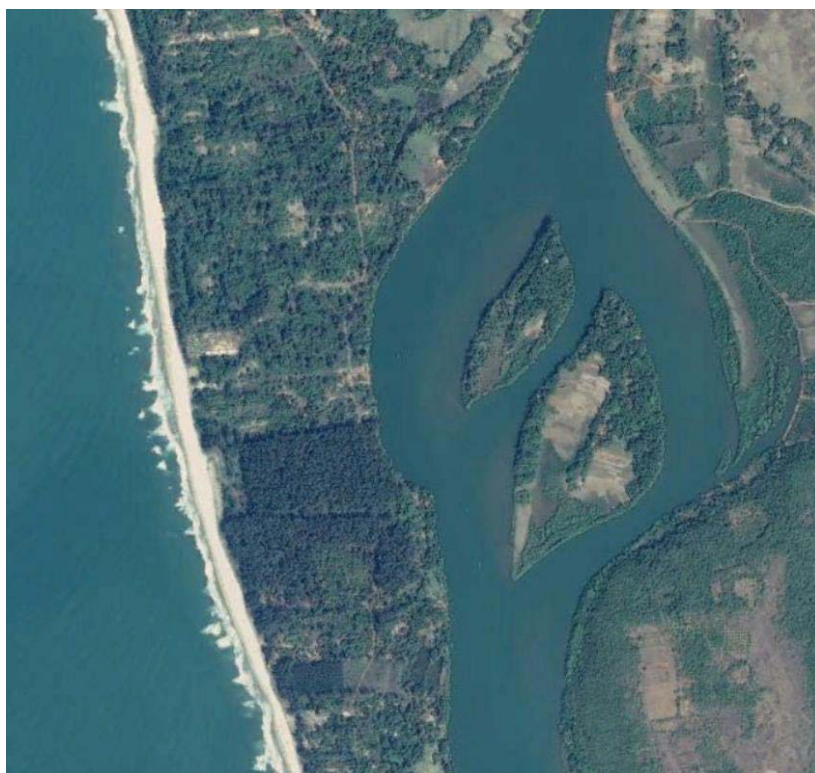


Pokharbav Ganapati Temple

This beautiful Ganesh temple is a worth watch place in Devgad. Below the temple, there is a brook which is perennial and during Monsoon brook flows over the stairs of the temple.

Juva Pankhol

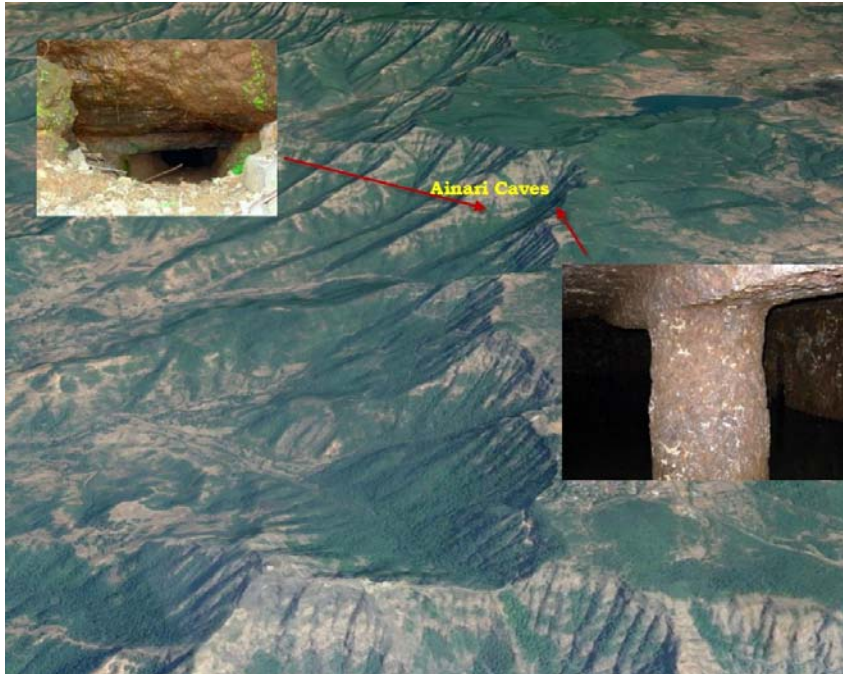
This is the group of eight small islands near village Hadi, 10 kms away from the city of Malvan. Biggest Island spreads over approximately 16 hectares. Along with Coconut and Areca nut trees, islands also have dense growth of Barringtonia Acutangula or Indian oak. Apart from the medicinal uses red bloom of the trees is picturesque.





Archeological and Educational

Ainari Caves



Vaibhawadi is 39 km from Kankawali. *Ainari* caves are 8 km from village Bhuibavda in Sahyadri range. Springs flow continuously in the cave. One can see five kundas as Pandavekundas. There is a local belief that Bhima, the pandav, killed Bakasur in the forest nearby.

Rock carvings of Hiwale and Kudopi- Malvan



Two hitherto undiscovered sites for rock art – technically known as ‘petroglyphs’ – have been found and documented by 52-year-old trekker and rock art enthusiast Satish Lalit. In 2002,



Satish and his team discovered over 60 petroglyphs in two villages of Sindhudurg district, Maharashtra. Though it is impossible to put a date to the carvings’ origins, it is estimated that they may date back to 4,000 BC.



Religious Places

Yakshini Mandir- Mangaon



Though it is a temple of village goddess, one can see statues of Lord Indra, Lord Yama and Lord Agni. This is only temple of its kind in India.

Culture and Creative Arts

Kumbharwadi- Aakeri

This is a potters' village. If interested, visitors can try hands on experience and can learn artistic pottery.

Adventure destinations

Fort Rangana and Fort Shivgad



Rangana is a Jungle fort which is still in truly wild condition. One can still spot wild dogs and sloth bears in the forest around the fort. Shivgad is a small overlooked fort, but from which we can get an ultimate view of Dajipur forest and Gaganbawda fort.



Culinary destinations

Tulas Matond Road- Vengurla:



KOND (water body) 'doah', A typical feature of Sindhudurga village, where small dams are constructed and water is collected, some of these konds are about 15 to 20 feet deep. Usually the water is used for washing clothes, cattle. This particular kind is used for fishing in summer. Folks enter the deep water about

20 feet deep with nets and underwater fishing is done, without oxygen masks.

***Kasartaka-
Malvan
Dhamapur
Road:***

A cool place between Malvan Chowke Dhamapur, where most of the non-vegetarian Sundays in AASHAD are celebrated here. Food is cooked using fresh water from stream.





Impacts of Imprudence:

Jalmandir –Bilwas:



12 Kms away from Malvan, in Bilwas is a small village situated on Masure road. An old & huge Temple at the bottom side of Bilwas mountain can attract a great number of foreign tourists. Shri Devi Sateri is a village goddess and her temples are

common all over Sindhudurg. But this Temple was surrounded with lake water, so it's called 'Jalmandir'. But now days, only mud is spread over in the lake.

Banyan Tree of Dahibao

Before 1996



This is the photo taken in 1996. It is a banyan tree near village Dahibao. It was spread over more than an Acre of land then.



at 2009

Picture to the right is taken on the same sight in 2009, where the dense canopy of the tree is invisible.



CONCLUSION

The destinations stated above are only few, out of hundreds of other endowments that are lying neglected.

Today Sindhudurg district depends heavily on agriculture. Economic Survey of India and that of Maharashtra do not include Tourism as a separate source of Income. (Economic Survey of Maharashtra, 2015-16). This indicates that there is a strong need and ample space to develop tourism as a major economic activity in a sustainable way.

Keeping this in mind one must find out certain destinations that can be future attractions for tourists. Thus we need to have certain criteria that may form a base to choose the destinations.

The potential tourist may have limited or incomplete information in comparison with other equally potent destinations. This means that destinations that we long to promote should gain the race. So it is most important that a proper planning at Private and Public Sector level (as the government cannot take responsibility to run all the infrastructural facilities single handed.) (20 Years Perspective Plan for Development of Sustainable Tourism in Maharashtra, March 2003) and awareness among people about alternative, sustainable and lucrative source of income.

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RISK TOLERANCE: ASSESSMENT ON HIGH RISK INVESTORS OF KERALA

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ABSTRACT

The understanding and application of risk , risk assessment and risk measurement are vital aspects in all financial decisions because individuals are presented with evaluating whether the return from an investment will offer sufficient compensation. This paper is designed to explore the association of socio economic attributes with the risk tolerance level of the investors. This study was a bivariate study comprising cross selection of population. 916 responses were taken after data validation process. Investors were categorized based on risk taking ability as aggressive investor, moderate investor and conservative investors. Chi-square analysis was used to test the hypothesis. The major finding of the study was there exist no gender difference with respect to the risk tolerance level of the investor. Both male and female found to equally competent in the risk tolerance level.

KEYWORDS : *Risk Tolerance, Risk , Demography, Income , Sources of Income, Aggregate Investor, Moderate Investor, Conservative Investor, Kerala*

1. INTRODUCTION

Risk is the subject matter applied jointly and collectively in an assortment of situation. It has different meanings and descriptions among various individuals. The notion of individuals risk taking behavior has been examined comprehensively with social science and in the discipline of behavioral finance. The nature of risk and how it is understood makes risk an important aspect in how an individual makes assessments, which influence the courses of action they select in their daily life (Ricciardi, 2010). Risk is typically defined as the probability of an undesirable outcome.

In standard finance , the term ‘risk’ has been defined on quantitative aspects namely: standard deviation , beta and variance ; but in behavioral finance it is considered as subjective (qualitative) factor. The behavioral finance incorporates the idea of risk as investor specific and a multi-dimensional decision making process (Swisher & Kasten, 2005) and (Ricciardi, 2008) .

This paper is designed to explore the association of socio economic attributes with the risk tolerance level of the investors. Risk is found to be a factor that shapes individual decision



especially financial and investment decision (Yang & Qiu, 2005). Ritter (2003) mention investment decision is based on individual attribute of investor and psychological bias.

2. OBJECTIVES OF THE STUDY

The purpose of the study was to explore the association of demographic factors on investors level of risk tolerance during the investment decision

This analysis was designed to determine whether the socio demographic variables differentiate among levels of investor risk tolerance and classify individual into risk tolerance categories. The analysis of risk tolerance was significant as it is primary determinant of asset allocation choices, investment preference and goal setting. The dependent variable of the study was risk tolerance level of the investor.

3. HYPOTHESIS

H1 : There is significant relationship between gender and risk tolerance.

H2 : There is significant relationship between age and risk tolerance.

H3 : There is significant relationship between marital status and risk tolerance.

H4 : There is significant relationship between education and risk tolerance.

H5 : There is significant relationship between income and risk tolerance.

H6 : There is significant relationship between sources of investment and risk tolerance.

4. LITERATURE REVIEW

Risk tolerance defined in various studies as follows :

“the amount of risk that an individual is willing to accept in the pursuit of goal”
,(Roszkowski & Davey, 2010 page 43)

“Maximum amount of uncertainty someone is willing to accept when making a financial decision”, (Grable, 2008)

“The degree of risk to which an individual is willing to accept a less favorable investment result in order to pursue a more favorable investment outcome” (International Organization for Standardization, 2005)

The literature suggests that a person's demographic and socioeconomic profile are of important while assessing the risk tolerance level (Suganya & Parvathi, 2014); (Bashir, et.al 2013) (Cesarin, et.al 2008); (Mayfield, et.al 2008). The demographic characteristics are the most widely investigated determinant of financial risk tolerance.

Faff, et.al (2008); Wang & Hanna (2007), Hallahan(2008) and Grable(2008) found the significance of age while assessing financial risk tolerance . A second demographic factor that is frequently argued to determine risk tolerance is gender. The majority of the studies examining the relationship between gender and risk tolerance and found demographic variables are significant in determining the financial risk tolerance of an investor , (Vrieling, 2013) (Faff,et.al 2008); (Grable, 2008) ; (Yao & Hanna, 2005).

Another factor that seems to influence risk tolerance is an individual's marital status. It is assumed that single individuals are more risk tolerant than married individuals, because they have less responsibilities than married people, particularly in respect to dependents, and face less social risk, which is defined as the potential loss of esteem in the eyes of colleagues and peers, when undertaking risky investments (Hallahan, et.al 2008); (Yao & Hanna, 2005).



Income and wealth are important factors that impacts on the level of risk tolerance. It is assumed that financial risk tolerance increases with income and wealth (Watson & McNaughton, 2007). The level of education is another factor that influences an individual's willingness to take financial risk. It is assumed that higher levels of attained education are associated with increased levels of risk tolerance, because education plays an important role in the level of understanding of risks inherent to the financial investment and therefore higher education encourages taking more financial risk (Al-Ajmi, 2008) (Christiansen, et.al 2006).

5. RESEARCH METHODOLOGY

This is a multivariate study to explore the association of socio demographic variables and the risk tolerance of the investors of Kerala. The primary data was collected through structured questionnaire from the individual investor who resides in Kerala. Individual investors represent the working households both in private and in public sector. The Kerala state is the universe of the study and the investors who invest into capital market is considered to be the population of the study. Snow ball sampling methods were applied in selection of 916 respondents as the population found to be infinite.

The collected data was processed and analyzed by using SPSS software. The statistical techniques such as Cross tabulation and chi-square were applied to analyze the data collected.

6. ANALYSIS AND INTERPRETATION PROFILE OF RESPONDENTS

The researcher investigated the respondent by their demographic characteristics and the result are tabulated in Table 6-1.

Table 6-1 Demographic Profile of Individual Investor			
Variables		Frequency	Percentage
Gender	Male	662	72.3
	Female	254	27.7
	Total	916	100.0
Age group	18-24	115	12.6
	25-34	238	26.0
	35-44	269	29.4
	45-55	141	15.4
	Above 55	153	16.7
	Total	916	100.0
Marital status	Single	233	25.4
	Married	683	74.6
	Total	916	100.0
Educational qualification	Higher secondary education	84	9.2
	Graduate	182	19.9
	Professional qualification	160	17.5
	Post graduate	450	49.1
	Others	40	4.4
	Total	916	100.0

Source : Primary Data

The demographic profile of the investors was analyzed using variables such as gender, age group, marital status and educational qualification.



Of the total sample of 916, 72.3% of investors were male investors. 39.4% of sample of investors belongs to the age group of 35-44 and 74.6% of investors have their marital status as married. The educational qualification of investors was found to be high. Majority of the samples has their educational qualification either post graduation or professional qualification.

Table 6-2 Economic Profile of Investors

Variables		Frequency	Percentage
Income from all sources	Less than 200,000	122	13.3
	200,000-500,000	335	36.6
	500,000- 15,00,000	343	37.4
	Above 15,00,000	116	12.7
	Total	916	100.0
Investment surplus	Less than 200,000	420	45.9
	200,000-500,000	359	39.2
	Above 500,000	137	15.0
	Total	916	100.0
Sources of income	Savings	594	64.8
	Money Extracted From Business	142	15.5
	Personal Borrowings	45	4.9
	Inherited Amount	88	9.6
	Bank Finance	47	5.1
	Total	916	100.0

Source : Primary data

Economic profile of the investor was taken in order to evaluate the financial background of the investor. The variables such as income from all sources of the investor, investment surplus and sources of income were taken for the study.

Based on their income, the investors are categorized into four such as low income group – income less than Rs 200,000; middle income group – income between Rs 200,000 – Rs 500,000; middle income group – income between Rs 500,000 – Rs 15,00,000 and upper income group with income above Rs 15,00,000. It was found that 37.4% of investors were in group of middle income group and 36.6% average income group. Therefore it was summarized that the majority of investors were in group of middle income group and 45.9% of investors have their investment surplus less than Rs 200,000. Savings is found to be a major source of investment of the investor.

7. INVESTOR RISK SEGMENTATION

Investors are classified in various according to different theories and school of thoughts. The most common method of segmentation was chosen for the study. This segmentation is highly important to identify the behavioral determinant and estimating the risk tolerance. Many financial decisions are made in situations of uncertainty, and hence risk is inherent in such decisions. Different people are comfortable with different levels of risk. A person's risk tolerance is the level of risk with which he or she is comfortable. Based on the financial risk, the investors can be segmented into aggressive investor , moderately investor and conservative investors.



Table 7-1 Investor Segmentation - Risk Profile

Particulars	Number of respondents	Percentage
Aggressive investors : who take substantial risk	284	31.0
Moderate investor who take above average financial risk	233	25.4
Conservative investor who willing to take average financial risk	399	43.6
Total	916	100.0

Source : Primary data

From the Table 7-1 it is clear that 31.0% of the respondents were aggressive investor willing to take substantial risk, 25.4% of the respondents were moderately aggressive investor willing to take above average financial risk and 43.6% conservative investor are conservative investors who prefer to take average risk.

8. SOCIO DEMOGRAPHIC FACTORS AND RISK TOLERANCE

Several studies attempt to explain risk tolerance by measuring demographic and financial variables including gender, age, income level, net assets, marital status, educational level and investment decision or portfolio choice. With regards to previous studies, the demographic determinates and risk tolerance is focused on age, gender, education level, income level, marital status, the number of dependents and net assets. Rajarajan (2003) and Shobhana & Jayalakshmi (2005) brought out the fact that there is a strong association between the demographic factors and the risk tolerance of the investors. Nicolosi, et.al (2009) pointed out Physiological profiling as the most important aspect which need to be taken care for various investment avenues that individual investors learn from their trading experiences.

The following hypotheses were tested in this connection:

Ho: There is no significant relationship between demographic and risk tolerance

The demographic variables such as gender, age, marital status, educational qualification, income and sources of income were tested to establishing the significant relationship. Chi-square analysis is carried out to study the relationship between selected socio- demographic variables and risk tolerance levels of the respondents.

Gender: Gender explains the role of emotional risk attitude which differ between men and women. Traditionally men provide income and women stayed at home. However now a days just like man, woman also start generating income. Among the various academic research there exist a varying suggestions based on gender. Few researchers states that male has more risk tolerant then female. However others proved that there is no variation among gender.

Very few studies reporting high financial risk tolerance for males in comparison to that of females were (Dohmen et.al 2010); (Gillian & Chatterjee, 2011) ; (Van de Venter & Michayluk, 2009); (Grable, 2000) . However, there are a few studies found that there was no significant difference in financial risk tolerance between males and females (Andersen, Harrison, Lau, & Rutström, 2008).



In order to test the association between the gender and risk tolerance among the investors of Kerala , the researcher frame the following hypothesis.

H1 : There is a significant relationship among gender and risk tolerance .

The hypothesis was tested using Chi square analysis and the result exhibited in table 8-1:

Table 8-1 Risk Tolerance Level across Gender							
		Financial Risk tolerance			Total	Chi-square value	Sig
		Aggressive investor	Moderate investors	Conservative investor			
Gender	Male	208 (31.4%)	163 (24.6%)	291 (44.0%)	662 (100%)	.843	0.656 (Not significant)
	Female	76 (29.9%)	70 (27.6%)	108 (42.5%)	254 (100%)		
Total		284 (31.0%)	233 (25.4%)	399 (43.5%)	916 (100%)		

Source : Primary data

From the table 8-1, it was observed that the majority of investors exhibit either a conservative approach in their risk tolerance level (43.5%) or aggressiveness (31.0%). Within the group of aggressive investors, male investor exhibit aggressiveness (31.4%) than female investors (29.9%). However in case of the group of “moderate investors” female investors exhibits moderateness in their behavior (27.6%) than male investors (24.6%). But this relationship was found statistically insignificant as the chi square value obtained in 0.843 with the significant probability greater than 0.05.

Both males and female exhibit the same level of risk tolerance. The majority of study conducted before 1990 concluded the gender difference among the risk tolerance level. However later due the change in economic scenario and shift in life style, the gender difference declines substantially. And in the present study concluding that the females were equally competent with male counterpart The study supports the finding of (Geetha & Vimala, 2014) and (Jain & Mandot, 2012) stating that there same level of risk tolerance among the male and female investors of Kerala.

Age : Age is found to be one among the prominent factor that were found to have association with risk tolerance . The life cycle hypothesis state that the risk tolerance decreases with age (Hira 2007), (Hallahan, et.al 2004) . Although (Wang & Hanna, 1997) provide evidence that risk tolerance increases with age. In order to test the association between age and the risk tolerance level of investors of Kerala, the following hypothesis was framed:



H2: There is a significant relationship among age and risk tolerance.

The result of the hypothesis tested exhibited in Table 8-2, shown below :

Table 8-2 Risk Tolerance Level across Age Group					
		Financial Risk Tolerance			Total
		Aggressive investor	Moderate investors	Conservative investor	
Age Group	18-24	37 (32.2%)	40 (34.8%)	38 (33.0%)	115 (100.0%)
	25-34	72 (30.3%)	73 (30.7%)	93 (39.1%)	238 (100.0%)
	35-44	84 (31.2%)	71 (26.4%)	114 (42.4%)	269 (100.0%)
	45-55	34 (24.1%)	28 (19.9%)	79 (56.0%)	141 (100.0%)
	above 55	57 (37.3%)	21 (13.7%)	75 (49.0%)	153 (100.0%)
Total		284 (31.0%)	233 (25.4%)	399 (43.6%)	916 (100.0%)

Chi square value
30.995
df = 8
P<.05

Source : Primary data

From the Table 8-2, it was revealed that age group has positive relationship on the risk tolerance level of the investors. Relatively the risk tolerance level varies across the age group 35-44. When 42.4% investors were conservative, 31.2% of the investor were aggressive. As age increase the investors are becoming more conservative in their investment. Till the age of 55, the investors looking for their retirement savings and prefer comfortable life. But after the age of 55, there exhibit a varying risk behavior between aggressiveness and conservative. Elderly investors are normally reluctant of riskier investment due to physical and psychological reasons. As age increases the investors become more conservative in their risk tolerance level. This findings supports with previous studies (Hallahan, et.al 2004) The chi square value for the association between age and risk tolerance was obtained as 30.995 with degree of freedom of 8 and significant probability less than 0.05 is very highly significant. With this significance, it is evident that there exists a strong association between the two variables.

Marital status : The study reveals the evidence that there is relationship between the risk tolerance level and the marital status. After the marriage there occurs a shift in responsibilities and decision making style. That is the level of responsibilities increases when the investors shift from single to married. Majority consider their families when making the investment decision. As the priority changes, the investors tend to more conservative in their investments. The following studies found that single investors are more tolerant than married couples (Yao & Hanna, 2005), (Hallahan, et.al 2004) (Grable, 2000). The following hypothesis was tested to evaluate the significant relationship t on marital status and the risk tolerance among the investors of Kerala.



H3 : There is a significant association on marital status and risk tolerance

Table 8-3 exhibits the result of hypothesis test and the chi square value with its significance level.

Table 8-3 Financial Risk Tolerance across Marital Status						
		Financial Risk Tolerance			Total	Chi-square value
		Aggressive investor	Moderate investors	Conservative investors		
Marital status	Single	87 (37.3%)	71 (30.5%)	75 (32.2%)	233 (100%)	Chi Square value : 16.434 Df : 2 Sig : 0.000
	Married	197 (28.8%)	162 (23.7%)	324 (47.4%)	683 (100%)	
Total		284 (31.0%)	233 (25.4%)	399 (43.6%)	916 (100%)	

Source : Primary data

The majority investors who are not married seems to be aggressive investors (37.3%), while the majority of investors who are married seems to be conservative investors (47.4%). The marital status variable was found to significant exhibiting the strong association between the marital status and risk tolerance of the investors. The chi square value of the association between marital status and the risk tolerance was obtained as 16.434 with a degree of freedom of 2 and the significant probability less than 0.05. The result suggested that across the marital status whether married or being single, there was significant difference in the risk tolerance level.

Educational qualification: numerous studies show a positive correlation between education and risk tolerance. Chang, et.al (2004) in comparing subjective and objective risk tolerance, found that education was a significant predictor of subjective risk tolerance and that the ratio of risky assets to net worth was higher for respondents in the higher educational categories. Gilliam, et.al (2010), (Grable & Joo, 2004) found that education of an investor has association with the risk tolerance level of the investor. The following hypothesis was tested to evaluate the association of investor from Kerala.

H4 : There is a significant association on education and risk tolerance

Table 8-4 Risk Tolerance across Educational Qualification						
		Financial Risk Tolerance			Total	Chi-square value
		Aggressive investor	Moderate investors	Conservative investors		
Educational qualification	HSE	20 (23.8%)	29 (34.5%)	35 (41.7%)	84 (100%)	Chi Square 27.250 Df : 8 Sig : 0.001
	Graduate	66 (36.3%)	29 (15.9%)	87 (47.8%)	182 (100%)	
	Professional qualification	59 (36.9%)	47 (29.4%)	54 (33.8%)	160 (100%)	
	Post graduate	121 (26.9%)	122 (27.1%)	207 (46.0%)	450 (100%)	
	Others	18 (45.0%)	6 (15.0%)	16 (40.0%)	40 (100%)	
Total		284 (31.0%)	233 (25.4%)	399 (43.6%)	916 (100%)	

Source : Primary data



Educational qualification seems to significant factor while analyzing the risk tolerance level of the investor. Education represents the human capital. Investors with post graduate qualification found to be conservative investors (46.0%), where as professional are found to be aggressive investors (36.9%). Investors with higher level of education have more knowledge and skills that are useful in making investment decision.

The chi square value for the association between education and the risk tolerance was obtained as 27.250 with a degree of freedom of 8. The test found to be highly significant as the derived significant probability value is less than .05. There for null hypothesis was rejected as the there exist the significant relationship between the two variables.

Income : There exist a general intuition that the financial risk tolerance level increase with increase in income. The willingness of high income investors to take higher risk may also be influenced by the fact that they have plenty of funds to support their families' living costs and still have extra for investment. However (Morvin & Suarez, 1983)found that households in the upper wealth group showed a trend of decreasing relative risk aversion. Additionally, in their study wealth was found to be the most important variable in determining risk aversion levels. Risk tolerance has been found to be positively associated to income (Grable & Joo, 2004). The following hypothesis was framed to determine the level of association between the income group and the risk tolerance level.

H5: There is a significant association on income and risk tolerance .

Table 8-5 exhibit the result of hypothesis test and the chi square value with its significance level.

Table 8-5 Financial Risk Tolerance across Income						
		Financial Risk Tolerance			Total	Chi-square value
		Aggressive investor	Moderate investors	Conservative investor		
Income	Less than 2 Lakhs	31 (25.4%)	30 (24.6%)	61 (50.0%)	122 (100%)	Chi Square :11.419 Df : 6 Sig : 0.076
	2 Lakhs- 5 Lakhs	117 (34.9%)	94 (28.1%)	124 (37.0%)	335 (100%)	
	5 Lakhs- 15 Lakhs	102 (29.7%)	77 (22.4%)	164 (43.1%)	343 (100%)	
	Above 15 Lakhs	34 (29.3%)	32 (27.6%)	50 (43.1%)	116 (100%)	
	Total	284 (31.0%)	233 (25.4%)	399 (43.6%)	916 (100%)	

Source : Primary data

The test revel the fact the irrespective of income , the investors tend to become more conservative in their investment choices. The average income group found to more aggressive investors (34.9%) , while low income group found to more conservative in their risk tolerance level (50%).

The chi square value for the association between income and the risk tolerance was obtained as 11.419 with a degree of freedom of 6. The test found to be insignificant as the derived significant probability value is greater than .05. Therefore there exist no association between the income and the risk tolerance level. This supports the study of (Chattopadhyay & Dasgupta, 2015) and (Faff, Mulino, & Chai, 2008).



Sources of investment: The samples are extracted from working groups. But while analyzing the sources of investment, the other income is also considered for the study. However majority of investors have their major sources of investment as their savings and seems to be conservative investors. Investors who possess the income from their inheritance are more aggressive than others.

H6: There is a significant association among source of investment and risk tolerance

Table 8-6 exhibit the result of hypothesis test and the chi square value with its significance level.

Table 8-6 Risk Tolerance across Source of Investment						
		Financial Risk Tolerance			Total	Chi-square value
		Aggressive investor	Moderate investors	Conservative investor		
Sources of investment	Savings	187 (31.5%)	149 (25.1%)	258 (43.4%)	594 (100%)	Chi Square : 16.113 Df : 8 Sig : 0.041
	Money extracted from business	34 (23.9%)	41 (28.9%)	67 (47.2%)	142 (100%)	
	Personal borrowings	17 (37.8%)	5 (11.1%)	23 (51.1%)	45 (100%)	
	Inherited amount	36 (40.9%)	24 (27.3%)	28 (31.8%)	88 (100%)	
	Bank finance	10 (21.3%)	14 (29.8%)	23 (48.9%)	47 (100%)	
Total		284 (31.0%)	233 (25.4%)	399 (43.6%)	916 (100%)	

Source : Primary data

The inherited amount found to be the main sources of investment for aggressive investors (40.9%), where as bank finance for the moderate investors (29.8%) and personal borrowings for the conservative investors (51.1%).

The chi square value for the association between income and the risk tolerance was obtained as 16.113 with a degree of freedom of 8. The test found to be insignificant as the derived significant probability value is less than .05. Therefore there exist association between the sources of investment and the risk tolerance level.

9. FINDINGS AND CONCLUSION

The investors risk tolerance represent the maximum amount of psychological risk an investor can afford. The investors are segregated into three distinct group according to their risk taking behavior. 31% of investors are grouped into the category of investors who were ready to take risk and classified as aggressive investors. 25.4% of investors are categorized as those investors who take above average financial risk and named as moderate investors. 43.6% are those investors who are ready to take only average risk and grouped as conservative investors.



The various demographic factors was analysed to evaluate the relationship between the risk tolerance level of the investors . Chi square analysis was applied for testing the hypothesis.

Gender : Males found to more aggressive investors where by female investors are moderate investor. But this grouping found to statistically insignificant as the P value is greater than 0.05. Age group: the study revealed the fact the risk tolerance level of investor increases with the age group of the investor. The investors with an age group of above 55 found to be conservative investors where as age group of 18-24 found to be moderate investors. The classification of risk tolerance level based on age group found to be statistically significant as probability value is less than 0.05.

Marital status : Investors who were not married found to aggressive investors, where the married investors found to conservative group and this found to be statistically significant. Educational qualification : Risk tolerance level significantly vary according to the educational qualification. Investors with lower education (higher secondary education) found to be moderate investors. But post graduates and professionals found to conservative investors. The variation across the educational qualification found to be statistically significant as the P value is <0.05.

Income group : Income group of investors found to have no significance with the risk tolerance level of the investor. The cross tabulated result exhibit that the average income group found to be aggressive investors where by the low income group are classified as conservative investors. Source of investment: Source of investment shows a strong association with the risk tolerance level of the investors. Aggressive investors are those investors who posses inherited amount, where by bank finance and money extracted from business found to source for moderate investors. The major source of investment for conservative investors were found to be personal borrowing.

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RASPBERRY PI 3 BASED SMART HOME GARDENING SYSTEM

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ABSTRACT

In today's era everyone wish to live in a green environment and hence wish to have at least a small garden in their home. Even if they don't have a place for gardening in their plot, they wish to have a terrace garden. Many people invest the amount for gardening but they failed to maintain when they go for a vacation or often forget to water the plants and hence plants will shrivel up and die. To prevent plants from being shriveled and die, in our project we are building a system that detects if there is a need of watering for the plants and if so the water will be sprinkled to plants automatically without the need of human help. The system is built using a soil moisture sensor and a Raspberry Pi controlled water pump. The soil moisture sensors measure the amount of water in the soil to maintain consistent and ideal soil conditions for plants. In this project, the soil moisture sensor interfaced to the Raspberry Pi, which when detects the dryness in the soil i.e. a moisture level is very low which implies there is a need for watering to the plants, it signals the Raspberry Pi about the moisture level being too low. The Raspberry Pi on our behalf turns on the water pump to start watering the plant until the soil gets sufficient moisture level and then turns off the water pump. The benefit of using smart home gardening is that it prevents our plants from getting dry. The moisture is kept at the perfect level for our plants and we end up using less water!

INDEX TERMS : Python, Raspberry Pi, Raspbian, Relay Module, Soil Moisture Sensor.

INTRODUCTION

A Smart City is an urban region that is highly advanced in terms of overall infrastructure with a vision to integrate multiple information and communication technology (ICT) and Internet of Things (IoT) solutions in a secure fashion to manage a city's assets – the city's assets include, but are not limited to, local departments' information systems, schools, libraries, transportation systems, hospitals, power plants, water supply networks, waste management, law enforcement, and other community services. The goal of building a smart city is to improve quality of life by using urban informatics and technology to improve the efficiency of services and meet residents' needs. Sustainability, a more efficient urban mobility and a safer environment are very important pillars of smart city development [3].



As smart city is vast, in our project we are concerned with a smart home gardening system. Today an Internet of Things (IoT) based solution for vast problems is becoming more and more popular day by day due to its numerous advantages, and with such advancement happening, the gardening of one's home must also not be left behind. The basic concept behind the Internet of Things (IoT) is that every physical object in our day to day life is a device that will be connected to the Internet. In the proposed system, garden is like a device that is connected to the Internet. As the concept of the Internet of Things (IoT) becomes increasingly prevalent, many systems are being devised to allow all manner of data to be gathered and analyzed, and devices are controlled via wireless data networks. The correct environmental conditions are imperative for successful plant growth, improved crop yields, and effective use of water and similar resources.

To build a smart home gardening system, we are using Raspberry Pi with a soil moisture sensor. Raspberry Pi is a credit-card-sized single-board computer developed in the UK by Raspberry Pi foundation with the intention of teaching basic computer science in schools [1][4]. This paper describes a smart system that can monitor the plants in the garden. This is a simple and useful gardening system. Here our application uses Raspberry Pi as its controller. A soil moisture sensor senses the moisture level in the soil, and detects whether there is a need to water the plants or not. They are inexpensive, low-power, small and easy to use.

The rest of the paper is organized as follows. Section II provides a literature review. In Section III, the overview of Raspberry Pi 3 Model B is presented. The different hardware components and their interfacing with Raspberry Pi 3 are given in section IV. In Section V, the flowchart of the proposed system and its block diagram is presented. In Section VI, the experimental setup and results are discussed. The work is summarized in Section VII.

LITERATURE REVIEW

In present system, the human needs to monitor and water the plants regularly. If suppose they go for a vacation for a day or a week, no alternative for watering the plants. The plants will get dry and die. The people need to compromise their vacation or inform their neighbors to water the plants.

The proposed system is fully automated and no need of humans to water their plants, and hence they can be in a vacation for a week without worrying about their plants. The soil moisture sensor signals the Raspberry Pi when moisture content falls below the expected level. The Raspberry Pi then turns on the water pump until the sufficient amount of water is poured to the plants. The benefit of using smart home gardening is that it avoids our plants from getting dry. The moisture is kept at the perfect level for our plants and we end up using less water!

RASPBERRY PI 3 MODEL B

The Raspberry Pi is a low cost, credit-card sized computer that plugs into a computer monitor or TV and uses a standard keyboard and a mouse [1]. One of the great things about the Raspberry Pi is that there's no single way to use it. Whether you just want to watch videos and surf the web, or you want to hack, learn, and make with the board, the Raspberry Pi is a flexible platform for fun, utility, and experimentation. You can use a Raspberry Pi for many things few of which are say as a general purpose computing, learning to program, as a project platform and so on [1].



As makers, we have a lot of choices when it comes to platforms on which to build technology-based projects. Lately, microcontroller development boards like the Arduino have been a popular choice because they've become very easy to work with. But System on a Chip platforms like the Raspberry Pi are a lot different than traditional microcontrollers in many ways. In fact, the Raspberry Pi has more in common with your computer than it does with an Arduino. This is not to say that a Raspberry Pi is better than a traditional microcontroller; it's just different. For instance, if you want to make a basic thermostat, you're probably better off using an Arduino Uno or similar microcontroller for purposes of simplicity. But if you want to be able to remotely access the thermostat via the web to change its settings and download temperature log files, you should consider using the Raspberry Pi [1].

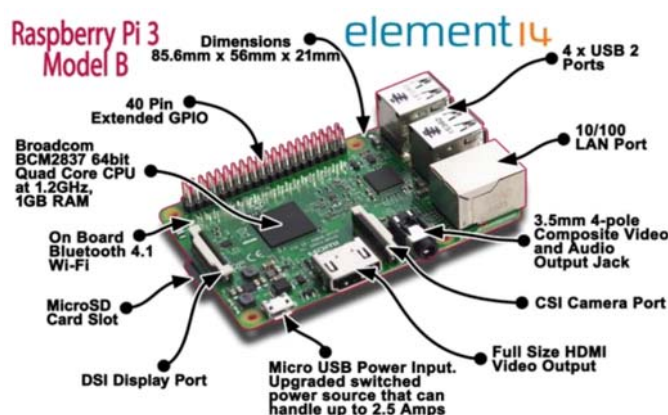


Fig. 1. The Raspberry Pi, diagrammed by Element 14

The Raspberry Pi 3 is the third generation Raspberry Pi. It replaced the Raspberry Pi 2 Model B in February 2016. Compared to the Raspberry Pi 2 it has 1.2GHz 64-bit quad-core ARMv8 CPU, 802.11n Wireless LAN, Bluetooth 4.1 and a Bluetooth Low Energy (BLE). Like Pi 2, it also has 1GB RAM, 4 USB ports, 40 GPIO pins, Full HDMI port, Ethernet port, Combined 3.5mm audio jack and composite video, Camera interface (CSI), Display interface (DSI), Micro SD card slot (now push-pull rather than push-push), and Video Core IV 3D graphics core [5]. The Raspberry Pi 3 has an identical form factor to the previous Pi 2 (and Pi 1 Model B+) and has complete compatibility with Pi 1 and 2. Fig. 1 shows the features offered by Raspberry Pi 3 Model B [6].

The Raspberry Pi runs Linux for an operating system. Linux is technically just the kernel, and an operating system is much more than that; the total collection of drivers, services, and applications makes the OS. A variety of flavors or distributions of Linux the OS have evolved over the years. Some of the most common on desktop computers are Ubuntu, Debian, Fedora, and Arch. Each have their own communities of users and are tuned for particular applications. Because the Pi is based on a mobile device chipset, it has different software requirements than a desktop computer. The Broadcom processor has some proprietary features that require special “binary blob” device drivers and code that won't be included in any standard Linux distribution. And, while most desktop computers have gigabytes of RAM and hundreds of gigabytes of storage, the Pi is more limited in both regards. Special Linux distributions that target the Pi have been developed. Some of the more established distributions are: Raspbian,



Adafruit Raspberry Pi Educational Linux (Occidentalis), Arch Linux, Xbian, QtonPi, and so on [2]. In the system we have used the official Raspbian distribution.

Raspbian Jessie

Raspbian is the Foundation's official supported operating system based on Debian [2]. Raspbian comes pre-installed with plenty of software for education, programming and general use. It has Python, Scratch, Sonic Pi, Java, Mathematica and more [7].

INTERFACING PI WITH HARDWARE COMPONENTS

In this section, we discuss the two main hardware components used in the proposed system and how those components are interfaced with the Raspberry Pi 3 and how they are programmed to solve our problem. The components are the soil moisture sensor and 5v 2 channel relay module. Also in this section we have a look at VNC server and viewer.

Soil Moisture Sensor

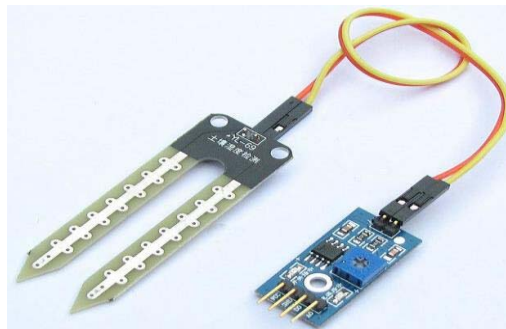


Fig. 2. Soil Moisture Sensor

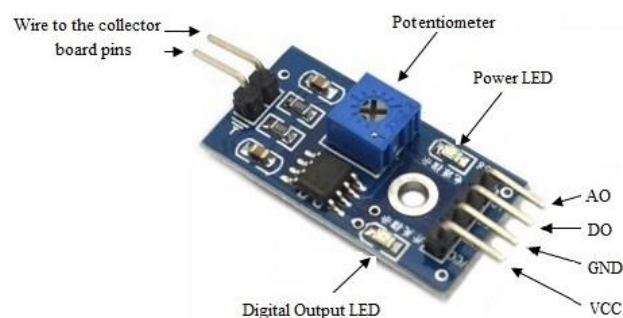


Fig. 3. The Electronic Board of Soil Moisture Sensor

The soil moisture sensor or the hygrometer is usually used to detect the humidity of the soil. So, it is perfect to build an automatic watering system or to monitor the soil moisture of your plants [8]. The sensor is set up by two pieces: the electronic board (at the right), and the probe with two pads, that detects the water content (at the left) as shown in fig. 2. We can see in fig. 3 that the sensor has a built-in potentiometer for sensitivity adjustment of the digital output (DO), a power LED and a digital output LED.



Working Principle

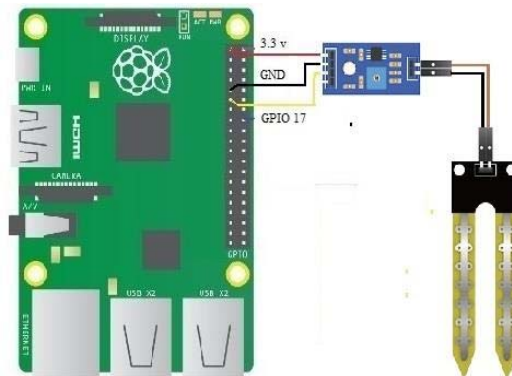


Fig. 4. Interfacing soil moisture sensor to Raspberry Pi

Strictly speaking moisture sensor does not measures moisture but measures conductivity or resistivity of soil [9]. Moisture sensor passes current through two pads of the probe to the soil. It then reads resistance (conductance) in the soil. Less moisture in soil i.e. dry soil results in high resistance, in other words, voltage increases. More moisture in soil i.e. wet soil results in lesser resistance, in other words, voltage decreases [9].

As we can see in fig. 3, the output of the soil moisture sensor can be both analog and digital; it's left to us whether to work with an analog output or a digital output. The digital output is very simple. The output can be either LOW or HIGH, depending on the water content. If the soil humidity exceeds a certain predefined threshold value, the module outputs LOW, otherwise it outputs HIGH. The threshold value for the digital signal can be adjusted using the potentiometer [8]. In case of an analog output, the output is a value between 0 and 1023 and a threshold value need to be predetermined.

Test the Soil Moisture Sensor

We're going to use the Python programming language to write some code that will detect moisture level in soil and print out some text. The program is pretty simple. We will first set up the Raspberry Pi GPIO pins to allow us to use pin 17 as an input from the soil moisture sensor. The program can then detect whether the moisture level is below or at least threshold value. We need to check the pin continually for any changes, so we use a while True loop for this. This is an infinite loop so the program will run continuously unless we stop it manually with Ctrl + F6. *Open IDLE (Menu>Programming>Python3 (IDLE)), create a new file (by using the File>New File menu options within IDLE) and copy in the code below.*

```
import RPi.GPIO as GPIO

GPIO.setmode(GPIO.BCM)

GPIO.setup(17, GPIO.IN)

while (True):

    if GPIO.input(17):

        print("Need to Water The Garden")

    else:

        print("Soil has enough Moisture")
```




Save this file and press F5 to run it. Everytime the soil moisture sensor detects moisture; we should see the message “Soil has enough Moisture” appear in the IDLE shell. When moisture is not detected, we see the message “Need to Water The Garden.” We press Ctrl + F6 when we want to exit.

Relay To Control High Voltage Devices

Water will be sprinkled to plants only when a water pump will be turned on. In our proposed system, when plants need to be watered we want water pump to be turned on automatically without the need of human help. Hence we need to program Raspberry Pi to decide when to turn on/off the water pump. Water pump is a high voltage device and to control this high voltage device we need relay. We can program Raspberry Pi to control relay in order to turn on/off water pump.

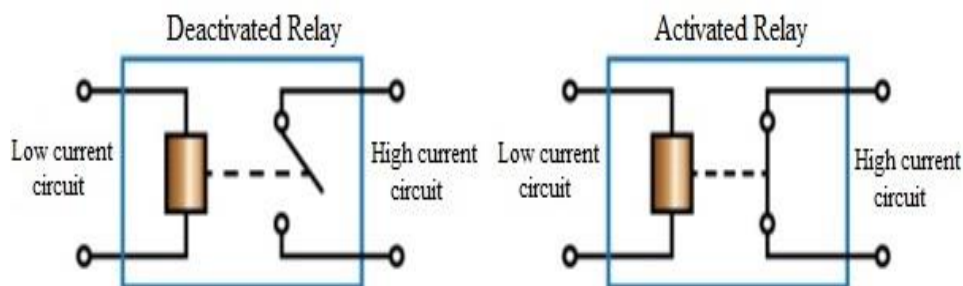


Fig. 5. Activation/Deactivation of relay

A relay is actually a switch which is electrically operated by an electromagnet. As shown in fig. 5, the electromagnet is activated with a low voltage, for example 5 volts from a Raspberry Pi and it pulls a contact to make or break a high voltage circuit [10].

In the proposed system, we used the HL-52S 2 channel relay module, which has 2 relays with rating of 10A @ 250 and 125 V AC and 10A @ 30 and 28 V DC. The high voltage output connector has 3 pins, the middle one is the common pin and one of the two other pins is for normally open connection and the other one for normally closed connection as seen from the markings in fig. 6 [10].



Fig. 6. HL-52S 2 channel relay module showing output connector



Fig. 7. HL-52S 2 channel relay module showing input pins

On the other side of the module we have two sets of pins as shown in fig. 7. The first one has four pins, a Ground and a VCC pin for powering the module and two input pins In1 and In2. The second set of pins has three pins with a jumper between the JDVcc and the Vcc pin. With a configuration like this, if the electromagnet of the relay is directly powered from the Raspberry Pi and something goes wrong with the relay, than the Raspberry Pi could get damaged [10].

1) Circuit Schematics

For better understanding let's see the circuit schematics of the relay module in the above stated configuration. So we can see that the 5 volts from our Raspberry Pi connected to the Vcc pin for activating the relay through the Optocoupler IC are also connected to the JDVcc pin which powers the electromagnet of the relay. So in this case we got no isolation between the relay and the Raspberry Pi [10].

In order to isolate the Raspberry Pi from the relay, we need to remove the jumper and connect separate power supply for the electromagnet to the JDVcc and the Ground pin as shown in fig. 9. Now with this configuration, the Raspberry Pi doesn't have any physical connection with the relay, it just uses the LED light of the Optocoupler IC to activate the relay [10].

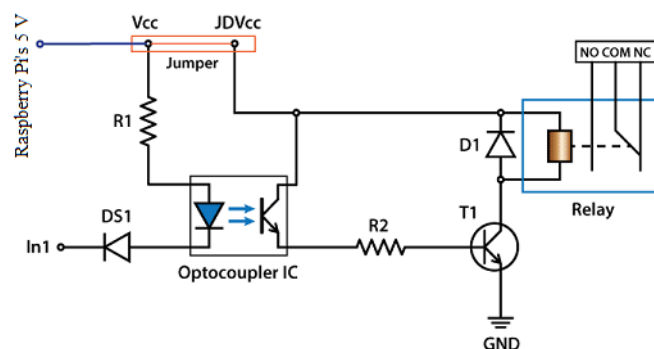


Fig. 8. Circuit schematics of the relay without isolation between low current circuit and high current circuit

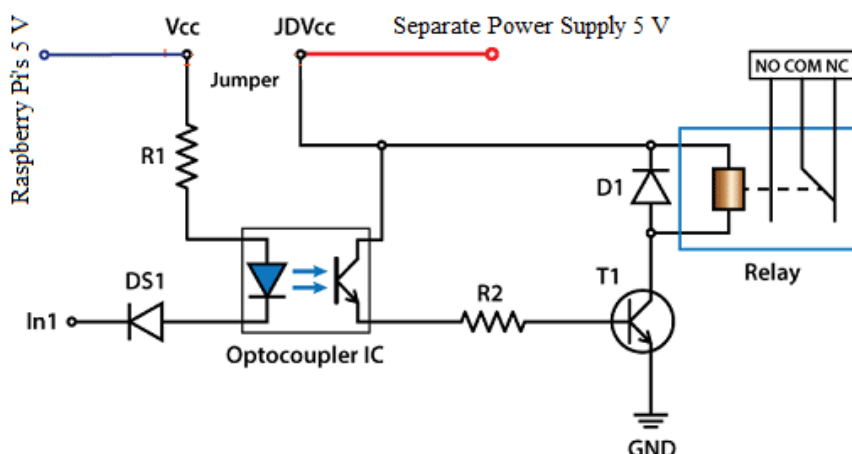


Fig. 9. Circuit schematics of the relay with isolation between low current circuit and high current circuit

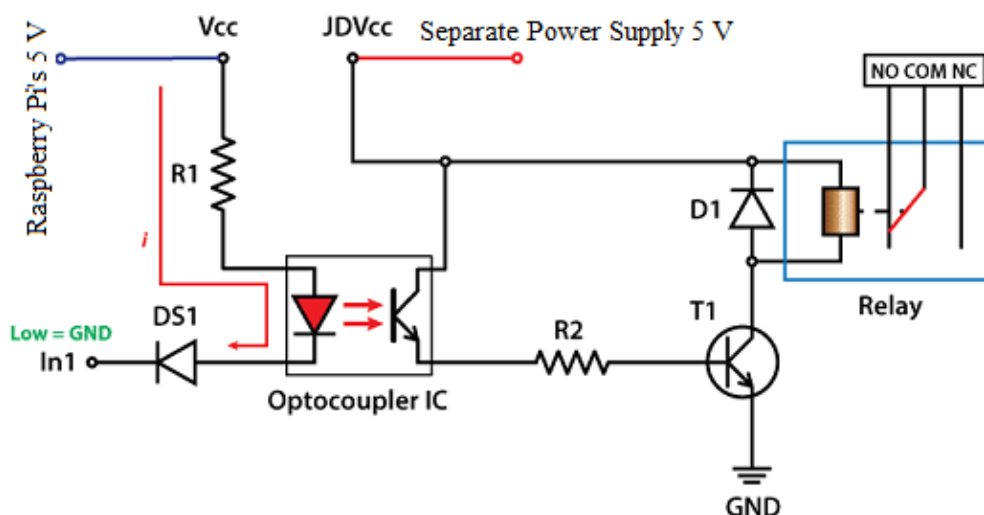


Fig. 10. Circuit schematics showing activation of the relay

There is one more thing to be noticed from these circuit schematics. The input pins of the module work inversely. As we can see in fig. 10, the relay will be activated when the input pin will be LOW because in that way the current will be able to flow from the VCC to the input pin which is low or ground, and the LED will light up and thus activates the relay. When the input pin will be HIGH there will be no current flow, so the LED will not light up and hence the relay will not be activated [10].

Using Relay Module with High Voltage Devices

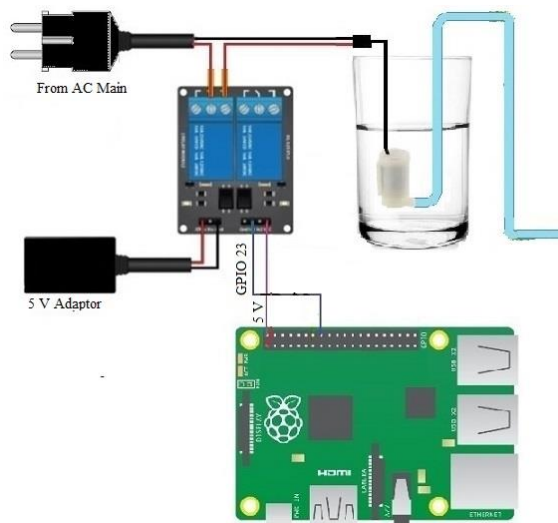


Fig. 11. Interfacing water pump to Raspberry Pi using relay

As previously described we will use a 5V Adapter as a separate power supply for the electromagnet connected to the JDVcc and the Ground pin. The Raspberry Pi's 5V pin will be connected to the Vcc pin of the module and the GPIO pin 23 to the In1 input pin for controlling the relay. Now for the HIGH Voltage part we need a power plug, a socket and a cable with two wires. One of the two wires will be cut and connected to the common and the normally open pin of the module output connector. So with this configuration when we will activate the relay we will get the high voltage circuit closed and working [10].

Test the Relay Module

We're going to use the Python programming language to write some code that will turn on the relay for ten seconds and turn off the relay for ten seconds and repeat the same. The program is pretty simple. We will first set up the Raspberry Pi GPIO pins to allow us to use pin 23 as an output. Initially relay will be turned off by passing high and then relay will be turned on for ten seconds and off for ten seconds continuously by passing low and high to the digital output pin. This is an infinite loop so the program will run continuously unless we stop it manually with Ctrl + F6. *Open Python3 IDLE, create a new file and copy in the code below.*

```
import RPi.GPIO as GPIO
GPIO.setmode(GPIO.BCM)
GPIO.setup(23, GPIO.OUT)
GPIO.output(23, GPIO.HIGH)
while True:
    GPIO.output(23, GPIO.LOW)
    sleep(10)
    GPIO.output(23, GPIO.HIGH)
```



Save this file and press F5 to run it. Now we see water pump to turn on for ten seconds and turn off for ten seconds and repeats the same until we press Ctrl + F6 to exit.

SYSTEM DESIGN

With the knowledge of interfacing the needed hardware components and programming using Python, now we interface all the components to develop our proposed system. Fig. 12 and 13 shows the block diagram and flow chart of the proposed system.

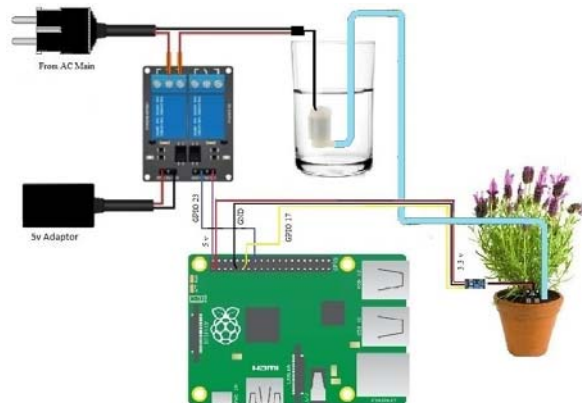


Fig. 12. Block diagram of smart home gardening system

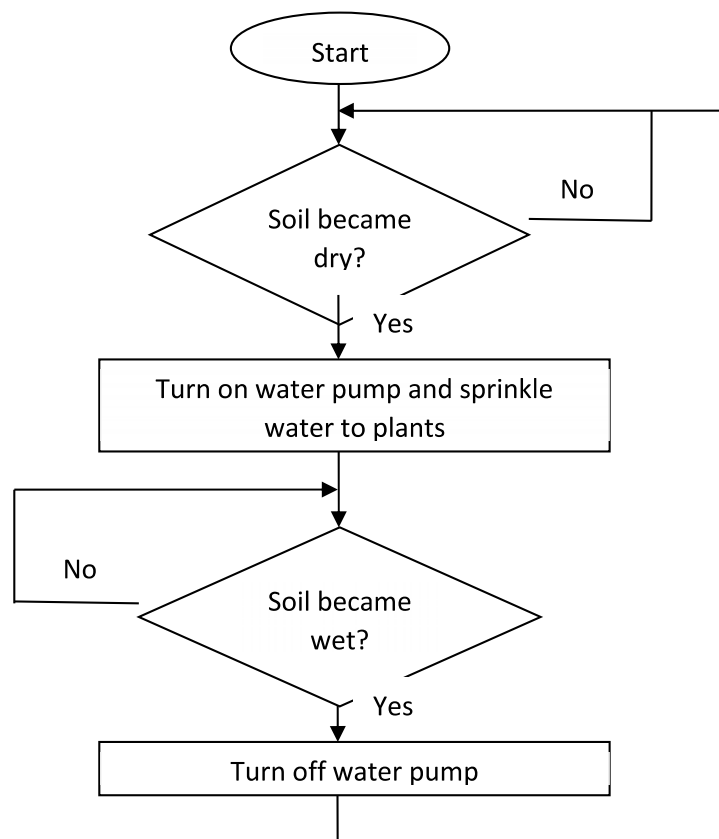


Fig. 13. Flow chart of smart home gardening system



As shown in flow chart, the program is written infinitely to monitor the output status of soil moisture sensor. The soil moisture sensor signals the Raspberry Pi when a moisture level of the soil falls below the threshold value which implies soil has become dry and plants need to be watered. The Raspberry Pi then turns on the relay which turns on the water pump and water will be sprinkled to the plants. Once plants get sufficient amount of water i.e. the moisture level of the soil reaches the threshold value, it is detected and Raspberry Pi now turns off the relay which turns off the water pump.

Thus the proposed system avoids our plants from getting dry. The moisture is kept at the perfect level for our plants and we end up using less water!

EXPERIMENTAL SETUP AND RESULTS

Experimental Setup



Fig. 14. Experimental setup of smart home gardening system

Fig. 14 shows the experimental setup of the proposed system. You can see Soil Moisture Sensor installed into the plant pot is interfaced to the Raspberry Pi 3 and water pump is controlled by the Raspberry Pi 3 through 5v 2 Channel Relay. Also display, mouse and keyboard are interfaced to the Raspberry Pi 3 which are optional for the proposed system requires only for development of the proposed system.

B. Results and Discussion

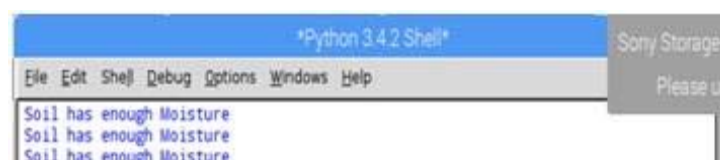


Fig. 15. Screenshot of the system when soil is wet

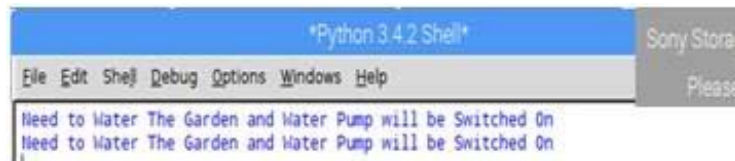


Fig. 16. Screenshot of the system when soil is dry

Fig. 15 is a screenshot of the system displaying message “Soil has enough Moisture” when soil has sufficient moisture content and doesn’t require water to be sprinkled to the plants and fig. 16 is a screenshot of the system displaying message “Need to Water The Garden and Water Pump will be Switched On” when soil has become dry and plants are thirsty and there is a need to sprinkle water to the plants.

CONCLUSION AND FUTURE WORK

C. Conclusion

In this paper, a smart water sprinkler system is described as an alternative to conventional residential irrigation systems. It provides a solution to help mitigate the amount of water wasted by watering only when the plants are thirsty. Home owners can irrigate their garden grass and trees automatically. The system was tested using an experimental hardware system. The results and the experimental setup performance were as expected and satisfactory.

D. Future Work

In the proposed system, we have used only a soil moisture sensor to decide when to sprinkle water to the plants. But only moisture level is not sufficient to decide if there is a need to water the plants. Moisture is a required condition but not sufficient to decide. Along with moisture, we need to consider quality of air, temperature, humidity and also light in the surroundings. Hence the system needs to be upgraded by interfacing temperature sensors, light sensors, humidity sensors and air sensors. All these sensors integrated to the garden makes it complete.

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ASSESSMENT OF THE ROLE OF STAKE HOLDERS IN THE IMPLEMENTATION OF STRATEGIC PLAN IN PUBLIC SECONDARY SCHOOLS IN MIGWANI SUB-COUNTY IN KITUI COUNTY- KENYA

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ABSTRACT

School strategic planning is the key to determine the school's success as it prepares to respond to ever changing academic landscape. This study intended to find out the roles of school stakeholders in the implementation of the school strategic plan in public secondary schools in Migwani sub-county. The specific objectives were:- To assess the extent to which strategic plans had been implemented in public secondary schools in Migwani sub- county, to find out the role of parents in implementation of the school strategic plan, to find out the role of government in implementation of school strategic plan and to find out the role of school management in implementation of school strategic plans in Migwani Sub-County. Descriptive survey study approach was used. Questionnaires and interview schedule were used for data collection. The population of the study comprised of 22 public secondary schools which had documented strategic plan in Migwani sub-county as per February 2017. Stratified and simple random sampling techniques were used to select 66 respondents out of 286. The respondents were parents (PTA) members, school principals and BOG members. Data was analyzed using descriptive and inferential statistical tools. The study found that the parents and government are the main financiers of all the school projects stated in the strategic plan. Government provides teachers and policies which are essential for implementation of strategic plan. BOG plan, budget and prioritize the items for implementation. An average of 34.59% of strategies had been implemented. There was no statistical difference in the role played by parents, government and school management (0.979).

KEYWORDS: *School stakeholders, school strategic plan and strategic implementation*

1. INTRODUCTION

One of the main objectives of the government of Kenya is to provide quality education. To achieve this, government has introduced strategic planning in public secondary schools in Kenya. DEMA (2010) noted that adoption of strategic planning in secondary schools would decentralize school management for improved performance. Decentralization would require involvement of all the key stakeholders in development and implementation of school strategic plan.



Strategic planning process involves formulation of vision and mission statements of the school, situational analysis, strategy formulation and implementation (Pearce and Robinson 2008). Though strategic plan may be good, the success depends on how it is implemented. (Kamau 2008)

Strategic decisions align the organization with its external environment, increase organizational competitiveness and require in-put from all its functional areas (Shirley 1982). Unlike private schools public schools in Kenya have many stakeholders who influence the performance of a school adversely. These stakeholders include the parents, the government and school management and each stakeholder has a very important role to play in the school. The recent introduction of strategic plan in schools require the participation of all the school stakeholders in school strategy implementation.

2. OBJECTIVES OF THE STUDY

This study aimed at identifying the extent to which strategic plans had been implemented in public secondary schools in Migwani sub-county and the roles played by each of the key stakeholders namely parents (PTA), school management and the government in the implementation of strategic plan in public secondary schools in Migwani Sub- county

3. LITERATURE REVIEW

Strategic planning is an organizational management activity that is used to set priorities, focus energy, resources, strength and operations to ensure organization is working efficiently and effectively toward achieving its objectives. Intended goes and means to achieve them are established. Adjustments are done to ensure appropriate organizational response to its changing environment. Strategic planning is a disciplined effort that produces fundamental decisions and actions that shape and guide what an organization is, who it serves, what it does and why it does it, with a focus on the future(Olsen, 2012) Therefore, strategic planning is a systematic process of envisioning a desired future and translating this vision into broadly defined goals or objectives and a sequence of steps to achieve them. Various business analysis techniques are used in strategic planning such as SWOT and PERT. School strategic planning is the key determinant factor for school success and school strategic planning has been used for long in developed countries and brought drastic improved change in the performance of schools (Bryson 1995). Strategic planning leads to preparation of an organizational strategic plan. A strategic plan is a document prepared and used by an organization to communicate about its goals, the actions required to achieve those goals and all other critical elements developed during the planning exercise (McKeown 2012). It is a deliberate attempt to organize and control organizational activities and services over a specified period of time (Ngware et al. 2006).

Once a strategic plan is developed implementation follows. Good strategic plan would be of no use if not effectively implemented. Strategic implementation is the process that puts plans and strategies into action to reach those goals. It is the process that turns strategies and plans into actions in order to accomplish organizational strategic objectives (Olsen 2012).

For efficient and effective implementation of strategic plan managers should involve all the essential stakeholders.



PUBLIC SCONDARY SCHOOLS AND STRATEGIC IMPLEMENTATION

Public secondary schools in Kenya are managed by the principals and Board of governor members who are appointed by the ministry of education. These are the school management and they operate under the policies given by the ministry of education. As per the stakeholder theory, parents, school management board and the government are stakeholders due to their capacity to affect the schools' performance and growth (Milles 2012). All school stakeholders should actively take part in implementation of school strategic plan.

4. RESOURCE DEPENDANCY THEORY

This theory conceptualizes an Organization as being a dependant on resources in its environment for its survival. Due to Organization's dependency on the scarce resources, management does not have unbridled strategic choice and choices should be made within internal and external constraints (Andrew 1971, Child 1972, Pfeffer 1982, Oliver 1991). The Organization can manage its external dependencies by adapting to its environment by altering constraints through changing the legality of its environment (Pfeffer 1982). Therefore Organization should be concerned with issues of stakeholder groups who control the critical resources for its survival (Agle, Mitchak and Senenfield 1999, and Kreiner and Bhambas 1991)

5. RESOURCE BASED THEORY

Resource based theory views Organization resources as the core to Organizational survival and growth and the stakeholders are the ones who provide, allocate and manage organizational resources (Barney 2001a, 20001b, Bovard 20005, Hoopes, Madsen and Walker2003). These resources should figure prominently in strategy formulation and implementation in the organization (Kraatz and Zefac 2001). Implementation of strategic plan requires tangible and non-tangible resources, that is, financial, human and skills.

6. STAKEHOLDER AND STAKEHOLDER'S MANAGEMENT STRATEGIES

Stakeholder in the Organization is any group or individual who can affect or is affected by the achievement of the organizational objectives (Freeman 1984). There is high level of interdependency between the firm and its primary stakeholders and Organization cannot survive without the continuing participation of its primary stakeholders (Donaldson and Preston 1995, Freeman 1984, Clarkson 1995). An Organization can adopt different approaches to deal with each primary stakeholder group ie, pro-action, accommodation, defense and reaction (Carroll 1979, Clarkson 1988, 1991 and 1985, Gatewood and Carroll 1981, Wartick and Cochran 1985). An Organization can use these approaches to address their economic, legal, ethical and discretionary responsibilities (Carroll 1979, Clarkson 1991 Wartick and Cochran 1985)

7. EMPIRICAL REVIEW

Studies have reviewed that parents, School management and Government are crucial Public school stakeholders due to the role they play in the school.

8. ROLE OF PARENTS IN SCHOOLS

Parental role in schools are widely acknowledged in both developed and developing countries. (Brain and Reid 2003 and Kamba 2010). Parental involvement brings school effectiveness and improves Child performance in general (Clase2007). Despite the educational



background and social position of parents, parents' involvement is essential component for successful education and teaching at school and it is a mistake to underestimate the willingness and capacity of many parents to work with the school (Massey 1993). Parents' involvement sustains educational quality and cooperation between parents and teachers and this enhances pupils ' performance (James 2010, Lin 2010, Kamba 2010)

Parents Teachers Association (PTA) is very essential in the life of a school (Edward and Redfer 1988). Roles of PTA include;- involving parents in classroom decisions, promoting communications, social events, fundraising and lobbying the state and national legislatures on behalf of the students. PTA provides opportunity for parents and teachers to socialize and raise funds (Yahie 2000). In Kenya, PTA is responsible for management and provision of learning and teaching materials as well as monitoring school funds. PTA enhances the participation of parents in leadership and management of Public school educational affairs.

9. THE ROLE OF GOVERNMENT IN PUBLIC SECONDARY SCHOOLS

Government plays a crucial role in financing of public Schools' education. In 2007 Government of Kenya formed taskforce on affordable secondary education to look into ways and means of reducing the cost of secondary education on households (MOE 2008). Eddah Gachukia recommended among others government subsidiary of Kshs 10265 per child to meet the cost of instructional materials and other support services. This had to be given to each child in every public secondary school in Kenya. This program was launched by the then president of Kenya His excellence Mwai Kibaki. The government finances education through FSE, CDF and bursaries.

10. THE ROLE OF SCHOOL MANAGEMENT

School management consist of Board of Directors (BOG). The powers and responsibilities to govern schools have been transferred from local authority to individual schools and BOG and they have the mandate to take part in leadership of schools (Field 1993, Wilson 2001, Earley 2003).

These school stakeholders i.e the parents, Government and the School management are concerned with formulation and implementation of the School strategic plan and providing the necessary resources required in implementation of school strategic plan

The school with adequate resources is capable of implementing its strategic plan more effectively than the one with insufficient resources.

Strategic planning practices in Kenyan secondary schools were introduced by KESSP between 2006 and 2011. KESSP was a five year program of the ministry of education in Kenya. Its aim was to improve the provision of education in Kenya as education governance devolves to county level under the new constitution. The Decentralized Education Management Activity (DEMA) provides technical support to KESSP to strengthen the capacities of education personnel particularly at sub-county and school level for the efficient delivery of education services in Kenya.

This was done by promoting decentralization of education by supporting secondary schools to prepare district strategic plans and secondary school strategic plans. DEMA also assist in capacity building through training educators in strategic planning and performance-based management to empower schools to collect, analyze and use data for improved decision making , planning and management. DEMA also coordinates with the KESI in strategic planning to improve capacity building monitoring and coordination.

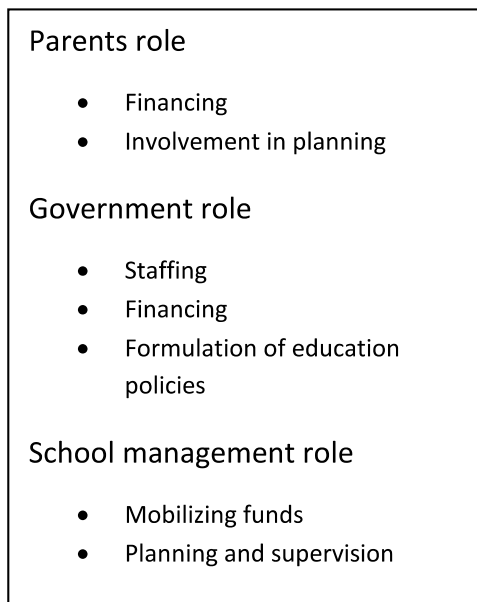


According to DEMA report of 2011, education managers in all sub-counties and 4000 schools across the country had acquired capacity to plan strategically and to base management of education on performance and results. A total of 4522 education stakeholders including teachers, principals, deputy principals, BOG members and PTA members had received training in strategic planning and performance based management by 2011 (DEMA , 2011)

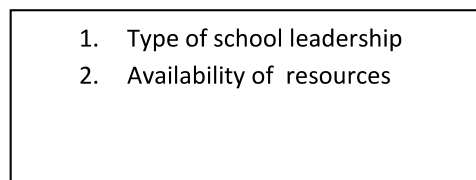
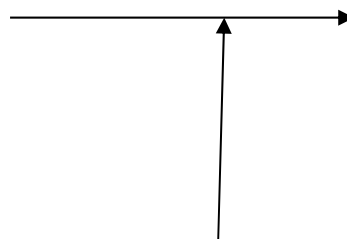
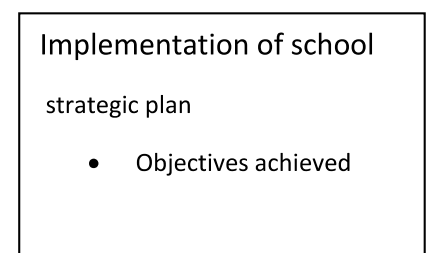
School strategic planning and implementation is the key to success of a school with regard to achievement of its mission, goals and objectives. Large percentage of the public secondary schools in Kenya have already developed strategic plans. Muriuki (2010). According to Yabo (2010 strategic thinking and decision making are the key to strategic management and should be directed towards three fundamental things :- first determining strategic direction and long term performance of the firm, secondly providing asset of managerial decisions and finally deciding the priority use of resources and internal managerial decisions. Formal strategic planning practices call for the analysis of the key strategic factors, identifying the major strategic issues and generating alternative strategy. It should be noted that unless the strategic plan is effectively implemented it cannot cause any impact on the performance of the school Kitonga (2012). The main challenges implementation of school strategic plans are:- shortage of funds, government educational policies, poor staffing and lack of teacher motivation. These challenges emanate from failure of stakeholders to play their roles effectively in strategy implementation.

13. CONCEPTUAL FRAMEWORK

Independent variables



Dependant variables



Moderating variables



13. THE KNOWLEDGE GAP

Though strategic management is widely practiced in public secondary schools in Kenya there are no documented study finding on the role of parents, government and school management in the implementation of school strategic plan and the extent to which they influence implementation process. This study was taken to fill up this knowledge gap.

14. METHODOLOGY

The study applied descriptive survey design. This was found to be more appropriate due its ability to collect information from respondents on attitudes and opinions in relation to the roles of parents, government and school management in implementation school strategic plans

The study targeted all the 25 public secondary schools in Mwingi Sub-county in Kenya which had documented strategic plans as per April 2017. Census technique was applied. 22 schools successfully participated in the study. Principals, Board of Governor (BOG) members and Parent Teachers Association (PTA) members of these schools constituted the respondents. Census technique was used to select the 25 principals but simple random technique was used to select 1 BOG member and 1 PTA member who was not a teacher out of their respective population 8 and 4 respectively from each participating school. This indicated in the table below

RESPONDENTS	POPULATION	SAMPLE	PERCENTAGE
Principals	22	22	100
Parents(PTA members)	88	22	25
BOD members	176	22	12.5
Total	286	66	23

Source: Researcher 2017

Primary data was collected using questionnaire but secondary data was collected from report records from office of District education officer Migwani Sub- County Kenya. Qualitative and quantitative data were analyzed using descriptive and inferential statistics.

15. FINDINGS

EXTENT OF THE IMPLEMENTATION OF SCHOOL STRATEGIC PLAN

The school under study had developed their strategic plan between 2010 and 2016.

95.5 % of the Principals had participated in development of their school strategic plan. The study found that all these schools were in the process of implementing their strategic plans. Implementation of strategic plan had started in different years as indicated in the table below.

Number of years	Number of Schools	Percentage
1	5	23
2	4	18
3	10	45
4	2	9
5	1	5
Totals	22	100

Source: researcher 2017

These schools as per April 2017 had been implementing their strategic plans for a minimum period of 1 year. Therefore they had enough time to assess the role of each stakeholder in implementing school strategic plan. This is summarized in the table below.



Percentage implementation extent	Number of schools(Distribution frequency)	Class mid-point	Summation mean
1-25	9	13	117
26-50	7	38	266
51-75	6	63	378
76-100	0	88	0
T0tal	22		761

Mean % extent of implementation: $761/22 = 34.59\%$

Source: Researcher

The table shows in 9 schools the implementation was rated at a percentage range between 1 and 25 %. Implementation level of 7 schools was between 25 and 50% while the remaining 6 schools the implementation range was between 51 and 75%. In average the overall extent of implementation was determined as 34.59%. This shows implementation extent was below average hence indication of challenges in the implementation.

The table below shows more information on the strategic plan implementation and its effects in schools studied.

Statement	Mean	Percent	Standard deviation
School was in the process of implementing the strategic plan	3.5	87.5	0.5
Implementation of the strategic plan had led to increase in school facilities	3.1	77.5	0.4
Implementation of strategic plan had led to improved academic performance	3.1	77.5	0.3
Average	3.2	80.8%	0.4

Source: Researcher 2017

This revealed that implementation of strategic plan had impacted much on the improved growth and academic performance of schools. Percentage mean of 80.8%

Role of stakeholders in implementation of school strategic plan

Statement	Mean	Percentage	Standard deviation
Parents had a role to play in implementation of strategic plan	3.1	77.5	0.3
The government had a role to play implementation of school strategic plan	3.4	85	0.5
School management had a role to play in implementation of school strategic plan	3.5	87.5	0.5
Parents, Government and school	1.9	47.5	0.1



management played important role in implementation of schools strategic plan			
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Source: Researcher 2017

Based on the data collected it was felt that parents had a role to play in the implementation of strategic plan at a percentage of 77.5%, Government at 85 % and school management at 87.5%. At the percentage mean of 47.5% it was felt that parents, government and school management were effectively playing their roles in the implementation of schools strategic plans.

THE ROLE OF PARENTS IN IMPLEMENTATION OF STRATEGIC PLAN

The parents' role included funding school strategic projects, monitoring students and teachers and enhancing students discipline in schools as shown in the table below.

Role	frequencies	Percentage
Funding	19	86%
Students discipline	7	31%
Motivating students and teachers	10	45%
Average	12	54%

Source: Researcher 2017

The study found parents playing a great role in implementation of school strategic plan as financiers of school physical infrastructures with 86% frequency. Infrastructures were:- classrooms, laboratories, libraries, kitchen, stores, school land and other school assets which were mainly focused in the school greatly implementation of the strategic plan. Parents mobilized the society to provide required funds for the implementation of school strategic plans. The study found that the parents played a role in motivating students and teachers for higher academic performance. (45% frequency) and enhancing students discipline (34% frequency).

ROLE OF GOVERNMENT IN IMPLEMENTATION OF STRATEGIC PLANS

The study found government playing a great role in financing implementation of strategic plan at 86%, staffing school at 41%, formulating education policies at 50%, technical, technical supervision and advisory at 45% and at others 36%. This is summarized in the table below:-

Role	Frequency	Percentage
Financing	19	86
Staffing schools with teachers	7	41
Education policy formulation	11	50
Technical supervision and Advisory services	10	45
Others	8	36
Mean	11.4	51.6

Source: Researcher 2017

The research found that the government of Kenya plays various roles in implementation of school strategic plan in public secondary schools. Financing schools 86%. It finances tuition, stationeries and books through free secondary school education funds. It also funds school infrastructures through constituency development fund (CDF). It formulates policy framework within which public secondary schools operate (50% frequency). This is a strong support to implementation of school strategic plan.



ROLE OF SCHOOL MANAGEMENT IN IMPLEMENTATION OF SCHOOL STRATEGIC PLAN.

The study identified the role of school management in the implementation of school strategic plan as;- Mobilizing funding at 55%, planning and supervision at 59% and 41% frequencies. This is indicated in the table below:

Role	Frequencies	Percentages
Mobilizing funds	12	55
Planning and supervision	13	59
Others	9	41
Mean	11.3	51.5

Source: Researcher 2017

The study found that BOG members in public secondary schools plan, oversee and supervise school resources during implementation of strategic plans. Funds are mobilized through fundraising and partnering with well wishers. BOG is also involved in disciplining both teachers and students and recruiting of staff in pursuit of school strategic plan implementation.

16. Results of statistical difference of the role of parents, Government and school management

Table below shows the results of ANOVA statistical test performed.

Source of variation between error	Sum of squares	d.f	Mean squares	F
	0.8606	2	0.4303	2.1007E-2
	163.9	8	20.48	
Total	164.7	10		

Source: Researcher 2017

	Role of parents	Role of government	Role of managers
Number of items	3	5	3
Items	7.00, 10.0, 19.0	8.00,9.00,10.0,11.0,19.0	9.00, 12.0, 13.0
Mean	12.0	11.4	11.3
95% Confidence level	5.974 thru 18.03	6.733 thru16.07	5.308 thru 17.36
For mean	6.24	4.39	2.08
Standard Deviation			
Hi	19.0	19.0	13.0
Low	7.00	8.00	9.00
Median	10.0	10.0	12.0
Average absolute Deviation from median	4.00	2.60	1.33

Source: Researcher 2017

The study showed the probability of the results assuming null hypothesis was very high, that is 0.979. This indicates no statistical difference between the roles played by the parents, the government and the school management in the implementation of school strategic plan.



The extent in which the parents, the government and the school management have been playing their roles.

The study found that generally all the stakeholders studied were not effectively playing their roles in the implementation of school strategic plans. The average percentage annual fee defaulted by parents was found to be 24%. It was realized that the fee charged by all schools studied was not enough to meet the cost of implementation of strategic plan due to inflation and binding government policies. 72.7 % of the principals stated that the government was not playing its role effectively. Disbursement of government finances to schools is delayed. 90.9% of respondents stated that government financing affect implementation of strategic plans.

Factors affecting parents, government and school management in implementation of strategic plan

The following factors were found to have affected the stakeholders in playing their role in implementation of strategic plan. Parents low income, School management affected by political interference, insufficient funding of schools, low education back-ground and lack of time and commitment. Government role is affected by government fiscal year not coinciding with school calendar, inflation and mushrooming schools and lack of finances to employ teachers.

The parents and school management involvement in implementation of strategic plan

The study showed that 63.6% of parents were not involved in school strategic plan implementation, 54.54% of school management were not involved in implementation of school strategic plan

Suggested ways of enhancing implementation of school strategic plans

Parents and school management of public secondary schools should be involved more in the preparation and implantation of school strategic plans so as to enhance ownership of the plan. Also there is need for workshops to educate the stakeholders on the need and importance of school strategic plan and its implementation. There should be more timely funding by both parents and government in school strategic plan implementation and school stakeholders should avoid politicizing school programs and co-operate with school principals.

17. DISCUSSIONS

Based on this study findings, the parents, the government and the school management are critical stakeholders in public secondary schools in Kenya. This is because the schools depend on them for provision of the resources for accomplishing the objectives outlined in their strategic plan.

Since the study did not find any statistical difference on the role of the stakeholders in implementation of the school strategic plans, the school management should seek their support and value them equally. The school principals should therefore incorporate them in key decision making to enhance their support for sustained school performance and survival. Dependence theory states that the extent to which an organization depends on its external environment and stakeholders depend on the importance of a particular resource to the organization, the degree to which those who control the resources have monopoly over the resource and the discretion they have over its allocation (Frooman 1999, Mitchell et al 1997, Pfeffer & Salancik 1978). Since implementation of school strategic plans require the involvement of parents, government and school management, the performance of schools should be evaluated by analyzing the effectiveness of all the stakeholders' involvement.

18. CONCLUSION

The study concluded that parents, government and school management have important roles to play in implementation of school strategic plans.

19. RECOMMENDATION

The study recommends that there is need for more involvement of parents in preparation of strategic plans in public secondary schools in order to enhance ownership for easy implementation. The government should remit the FSE levies in time. Ministry of education should come up with policies which would enhance more autonomy for public schools to implement their strategies. School



management also need more training on strategic management in order to align their strategic plans with the internal and external environment.

This study focused of the three groups of school stakeholders that is , the parents, government and school management further study need to be conducted on the role of other school stakeholders such as teachers and students.

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मारवाड़ के रणिवास में प्रचलित आभूषण

शिवांगी गुप्ता,
शोधार्थी
वनस्थली इंस्टीट्यूट ऑफ डिज़ाइन,
वनस्थली विद्यापीठ, राजस्थान

डॉ० मीनाक्षी गुप्ता,
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वनस्थली इंस्टीट्यूट ऑफ डिज़ाइन,
वनस्थली विद्यापीठ, राजस्थान-304022

आभूषण धारण करने के पीछे श्रृंगार करना हो या वैभव-प्रदर्शन मारवाड़ के राजघराने में विशेषकर रणिवास में आभूषण का महत्व विशेष रूप से रहा है। राणियों द्वारा पहने जाने वाले आभूषण मुख्यतः उनके पीहर पक्ष से हुआ करते थे। आभूषणों की शैली और बनावट अलग-अलग होती थी, जो कि अलग-अलग राणियों की अपनी परम्परागत व अनूठी बनावट को दृष्टिगोचर करती थी। आभूषण से सम्बन्धित विविध विवरण हमें यहाँ के साहित्य में गीतों तत्कालीन चित्रों के साथ हमें जवाहरखाना एण्ड मिंट बहियों, बही सूरज प्रकाश, राजविलास, अभयविलास, नाममंजरी, बांकीदास की ख्यात, संयोग बत्तीसी, राठौड़ों की ख्यात, मूंदियाड की ख्यात, जोधपुर हकीकत बही, दस्तूर कोमवार बही, आदि से प्राप्त होता है।

वि०सं० 1766 महाराजा अजीत सिंह की सुपुत्री बाईजीलाल सुरजकंवर के विवाह की बही से ज्ञात आभूषणों में मुख्यतः चाकलड़ा, चनणाहार, बाजूबन्द की जोड़ी, जवलाया की जोड़ी, सहेली जाबी, चाकली, हसनफूल की जोड़ी, बिटिया सोनाकारी, बदोलड़ा नोगरीया की जोड़ी, अरवट की जोड़ी, बिछिया, जोड़ी पतसाक आदि नामों का उल्लेख मिलता है।

वि०सं० 1776 में “आभूषण बत्तीसी” में प्राप्त आभूषणों का वर्णन इस प्रकार है— (1) हाथ सांकली, (2) आकोटा, (3) सहेलड़ी, (4) हाथ आरसी (5) पगपान (3) हाथ वाडलौ, (7) नखला, (8) पंचलड़ी नकबेसर (9) कांबी, (10) गजरा (11) चंपकली, (12) नवसरहार, (13) जेहड़, (14) निलाड़ टीको, (15) बाजूबंद, (16) सीसफूल, (17) रमझोल, (18) चूड़ी, (19) घूघरा, (20) मुद्रिका, (21) चीढ़, (22) चंदणहार, (23) मोतीसिरी, (24) पग पाउटा, (25) गूजरी, (26) करणफूल, (27) मादलीया, (28) जव, (29) माला, (30) हाथपान, (31) पाउटा।

नाम मंजरी ग्रंथ में कान के गहनों, कर्णफूल, पीपल पत्र, फूल, झुमका तथा आगोत्य नामक आभूषणों की जानकारी मिलती है। वहीं गहण चिंतवणी आभूषण बत्तीसी, अथ गहणा बत्तीसी में आभूषणों का काफी विवरण प्राप्त होता है, इसके साथ इसमें कविता के द्वारा आभूषणों के बखान के साथ-साथ नारी सौन्दर्य की झलक भी दृष्टिगोचर होती है, जिसका विवरण इस प्रकार है:—



नकवेसर मोती नकट लटकत अधरज आय,
 मानु अम्रत वदन पै, श्रवत चंद सुखदाय ।। 1 ।।
 वैणी सुख देणी बहुत, फूलीनग्रंथ अमूल ।
 तिण परि जड़ित जराव को, सोहत हैं सीसफूल ।। 2 ।।

महाराजा मानसिंह कालीन जवाहरखाना की मौजुदायत बही क्रमांक 501 में भी चरण, सिरपेच, दुगदुगी, चोकड़ा, कंठो, पुणचिया, बींटी, बोर, चन्द्रमा टीका बालियाँ, मोरपटा, करणफूल, टोटीयाँ, जूमरा, दावणी, जूरणीया, तिमणीया, लड़टासन, हार कड़ा, कांकण, भवरिया, आड़ आदि आभूषणों के नाम ज्ञात होने के साथ हीर आभूषणों की खाता बही से महाराजा मानसिंह के द्वारा भेंट स्वरूप राणियों को जो सोने के आभूषण दिये गये बही क्र०सं० 324 से मिलता है, जो कि इस प्रकार हैं— गुजरियों की जोड़ी, गजरा की जोड़ी, बाजूबंद की जोड़ी, अणवटा की जोड़ी, मादलियों की जोड़ी, बिछुड़ियों की जोड़ी, तिबा की जोड़ी, तोड़ा की जोड़ी, मोवण माला एवं चूँप इत्यादि ।

इसी तरह महाराज तख्त सिंह की राणी राणावतजी के आभूषण की खाता बही क्रमांक 400 से भी सोने के आभूषणों का उल्लेख प्राप्त होता है, जो कि इस प्रकार से हैं— तोड़ा, कड़ला, दावणिया, डोरा, पोलरियाँ, अंगुठिया, साटा, कड़ा, चौकिया, चड़ा की पत्तियाँ, कातरिया, गुजरिया, मादलिया, टोटिया, दांत के बीलीयों की तीबें, बिछुड़िया, करणफूल, पगपाना, चूड़ियाँ, बाजूबंद, गोखरू, जुटणिया, मालाएं, सांकले, टूसिया, पायले, छापे, बिठियाँ, सबियाँ, कांठले, चौकिया, मुरकिया, फूल, टूपिया, जांजरिया, नोगरियाँ, बोर, पैरों के कड़े, हासलियाँ, छड़ा, तिमणिया, डबी इत्यादि का उल्लेख प्राप्त होता है। महाराजा तख्त सिंह कालीन ही सोने रे खाते की क्रमांक 66, बही में हीरे का उल्लेख भी प्राप्त होने के साथ उसके विविध आकार व प्रकार की जानकारी भी मिलती है, जैसे— हीरा, चौखुटा, हीरा सिंगोड़ा, हीरा चुनिया, हीरा पिरोजिया, हीरा बादामी, हीरा माणक आदि मुख्य रूप से मिलता है। महाराजा विजय सिंह के राज्यकाल में जवाहरात के आभूषण के विवरण की बही में भी आभूषण का विस्तृत विवरण प्राप्त होता है, इसमें विभिन्न प्रकार के आभूषणों के नामों जिसमें बींटी, करणफूल, कड़ा टीका, बाजूबंद, नथ, जुटणियाँ, तीमणियाँ आदि के साथ उनमें लगे हीरे, मोती, पन्ने, पुखराज इत्यादि का भी बही में उल्लेख मिलता है।

महाराजा सरदारसिंह के समय उनकी पुत्री बाईजीलाल मुरधर कंवर का विवाह महाराजा सवाई मानसिंह द्वितीय के साथ हुआ था। उस समय उनके विवाह पर जो सामग्री दी गई थी, उसका विवरण पुस्तक प्रकाश में संग्रहित एक रजिस्टर में सुरक्षित है। जिससे विभिन्न कीमती आभूषणों की जानकारी प्राप्त होती है, जिनके नाम एवं कीमत इस प्रकार है—

बिन्दी दावणी—3000, सतलड़ा में पनड़ी 28—364, पायजेब की जोड़ी—5500, खाचा की जोड़ी—1500, बोर 1 हीरा का— 351, चोटीबन्द 1— 701, हथफूल जोड़ी 1—1100, पुणछियों की जोड़ी 1—1000, बाजूबंद की जोड़ी 1— 3925, सतलड़ों मीना का— 8000, मोरपटा की जोड़ी — 2190।¹¹, सीसफूल—600, टोटियो की जोड़ी—200, नथ मोर मोरड़ी की —1000, नथ 1 हीरा चुनीपना की—1400, चंपकली —2000, बेणो 1— 1200, आड़ 1—450, कंठा 1 हीरा का—5500, करणफूल—1500, टूसी 1 कश्मीर की बनी— 4300, तिमणिया — 20000, कंठी 1 मोतियों की दोवड़ी —3000, कातरियों की जोड़ी मीना की — 750, कंठो 1— 20000, छाप 1 हीरा की—600, सांकलिया —500, पगपाना की जोड़ी— 1005।¹¹, चंदरहार 1— 1377¹¹, नखलिया की जोड़ी 1— 15¹¹ आदि अनेकों आभूषणों को बाईजीलाल मुरधर कंवर जी के विवाह पर दिये गये थे। रजिस्टर में इनकी कीमत के ब्यौरे की जानकारी के साथ—साथ हमारे द्वारा उस समय के सोने व अन्य बहुमूल्य रत्न धातुओं का भी आंकलन किया जा सकता है।



इन बहियों व खातों से राणिवास में प्रचलित आभूषणों की जानकारी ही नहीं मिलती है, बल्कि उसकी खरीद कीमत तथा आभूषण बनाने वाले कारीगरों का वर्णन प्राप्त होता है। वि०सं० 1833 में महाराजा विजय सिंह के समय सर्राफ श्री मदनदास सर्राफ जीवराज के नाम का खुलासा होता है, जिनसे राजघराना सोना खरीदा करता था। महाराज विजय सिंह के राज्यकाल में सोना का भाव 1 तोला 17 रुपया का हुआ करता था। वहीं में ठठेरों का भी उल्लेख मिलता है, जो आभूषणों पर जवाहरात जड़ने का कार्य करते थे। इसके साथ-साथ जवाहरात के व्यापारियों में श्री नवनीत प्रिया जी का नाम पन्नों की खरीद के लिए मिलता है तो वहीं हीरे की खरीद के लिए बख्तावरमल कन्हैया व सवाईराम जी के नाम आते हैं। वही महाराजा जसवन्त सिंह द्वितीय के समय जौहरी चन्दनमल का नाम प्रकाश में आता है। तो वि०सं० 1842 में सुनार सुनार सुखराम, सुनार तुलसीराम, सुनार रायचंद, वि०सं० 1848 में सुनार नानग, वि०सं० 1830 में चितरदास, वि०सं० 1837 में सुनार कुसला, वि०सं० 1912 में सुनार नरसिंह आदि का नामोल्लेखित होता है।

वि०सं० 1838 की बही जिसमें प्रतिदिन के आभूषणों पर किये गये सोना, रूपा खर्च एवं खरीद का विस्तृत वर्णन मिलता है जिसे कि दरबार तालके सोना, रूपा की बही के नाम से जाना जाता है।

वि०सं० 1835–39 की जवाहरात बही इसमें हीरा, पन्ना आदि जवाहरात की खरीद उनकी अलग-अलग प्रकारों के साथ-साथ बही में पड़दायतों के आभूषणों का वर्णन भी प्राप्त हो जाता है।

राजपरिवार में धारण किये जाने वाले आभूषणों, सोने, चांदी, हीरे-माणक आदि कीमती बहुमूल्य जवाहरात आदि का विवरण मुख्यतः जिन बहियों में मिलता है वह जवाहरखाना के कोठार में रखी जाती थी। इस जवाहरखाना के कोठार का एक दरोगा होता था, जो यहाँ से सभी सम्बन्धित कार्यों पर नियंत्रण रखता था। इस पर अधिकांशतः व्यास, पंचोली जाति के लोग नियुक्त किये जाते थे।

मारवाड़ में प्रचलित राणिवास के आभूषणों को उनके प्रयोग व पहनावे के अनुसार निम्न भागों में बाँटा जा सकता है—

- (1) **सिर के आभूषण** — टीका, रखड़ी, बोर, सीसफूल आदि।
- (2) **कान के आभूषण** — कर्णफूल, झुमका, झूमर, झेले, बूंदे, लूंग, टोटियां, ओगनियां, तुगलां इत्यादि।
- (3) **नाक के आभूषण** — बेसर, नथ, वाली, चूनी आदि।
- (4) **गले के आभूषण** — तेवटा, तिमणिया, आड़, मादलिया, कंठी आदि।
- (5) **बाजू के आभूषण** — चूड़, चूड़ा, बाजूबंद, बाजूजोसण, बहरखां, भुजबंदा, अणंत, कातारिया, जंतर इत्यादि।
- (6) **कलाई के आभूषण** — कंगण, कड़िया, गजरा, गोखरा, चमक, चूड़िया, पछेलिया, पटा, पाटला, पुणचिया, मोतीकड़ा, साकलिया आदि।
- (7) **हाथ के आभूषण** — नवरतनी, मुद्रा, हथफूल, रायफूल, मूंदणी, बिंटी इत्यादि।
- (8) **अंगुली के आभूषण** — अंगूठी, बींटी, मुंदड़ी, दमण (युगल अंगूठी), हथपान, हथफूल, सोवनफूल आदि।
- (9) **कटि के आभूषण** — कन्दौरा इत्यादि।
- (10) **पैर के आभूषण** — पाजेब, पायल, नूपुर, घुँघरू, झाँझरिया, रमझोला, कड़ा, छेलकड़ा।



निष्कर्ष :

इस शोध पत्र में मारवाड़ में प्रचलित रणिवास के आभूषणों के नामों को जो अपनी अलग-अलग विशिष्टता तथा पहनने की अपनी अनूठी शैली को दर्शाता है, इसके साथ ही उनकी कीमत का ब्यौरा, व्यापारियों और कारीगरों के नाम ऐतिहासिक बही व रजिस्टर से मिली जानकारी का वर्णन किया गया है।

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AN OVERVIEW OF STATUTORY AND JUDICIAL ASPECTS OF THE LAW RELATED TO BAIL IN INDIA

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Introduction

Bail in law means procurement of release from prison of a person awaiting trial or an appeal, by the deposit of security to ensure his submission at the required time to legal authority. The monetary value of the security known also as the bail or more accurately the bail bond is set by the court having jurisdiction over the prisoner. The security may be cash, the papers giving title to property, or the bond of private persons or means or of a professional bondsman or bonding company. Failure of the person released on bail to surrender himself at the appointed time results in forfeiture of the security. The law lexicon¹ defines bail as the security for the appearance of the accused person on which he is released pending trial or investigation.

What is contemplated by bail is to "procure the release of a person from legal custody, by undertaking that he/she shall appear at the time and place designated and submit him/herself to the jurisdiction and judgment of the court."²

Bail a matter of right

At times when a person other than a person accused of a non bailable offence is detained without warrant by police, or is brought before the court, and is prepared at any time while in custody of such officer or at any stage of the proceeding before such court to give bail such person shall be released on bail. This is the provision of bail for any person who is accused of a bailable offence. Section 436 of Cr.P.C makes provisions for grant of bail to any person who is accused of a bailable offence whether arrested or detained by police without warrant of arrest or appears or is brought before the court of law. He has to be released on bail. It is a matter of right. The law commission has also recommended some broader principles which are adopted in the Cr.P.C with regard to bail. Some of them are:

- a. Bail is a matter of right if the offence is bailable.
- b. Bail is a matter of discretion if the offence is non bailable
- c. Bail shall not be granted by the magistrate if the offence is punishable with death or imprisonment for life.
- d. The Session Court and the High Court has wider discretion in granting bail, even if the offence is punishable with death or imprisonment for life.

¹ Law lexicon by Ramanth Iyer, (3rd ed).

² Black's Law Dictionary 177 (4th ed.)



Patterns and Practice of Granting Bail

Under current law, a defendant has the right to bail unless there is sufficient reason not to grant it. The main reasons for refusing bail according to the Bail Act 1976 are that there are substantial grounds for believing that the defendant (1) will abscond; (2) will commit further offences whilst on bail; or (3) will interfere with witnesses. Conditions may be applied to the grant of bail, such as living at a particular address or, rarely, paying an amount into court or having someone act as surety. Release on bail is sometimes referred to as police bail, where the release was by the police rather than by a court.

It has been stated that the factors to be taken into consideration in determining the amount of bail are:

- (1) ability of the accused to give bail,
- (2) nature of offense,
- (3) penalty for the offense charged,
- (4) character and reputation of the accused,
- (5) health of the accused,
- (6) character and strength of the evidence,
- (7) probability of the accused appearing at trial,
- (8) forfeiture of other bonds, and
- (9) whether the accused was a fugitive from justice when arrested.³

The Legal Position in India

The Criminal Procedure Code, 1973 (Cr.P.C. hereinafter) does not define bail although the terms bailable offence and non-bailable offence have been defined in section 2(a) Cr.P.C. as follows: "Bailable offence means an offence which is shown as bailable in the First Schedule or which is made bailable by any other law for the time being in force, and non-bailable offence means any other offence". Further, ss. 436 to 450 set out the provisions for the grant of bail and bonds in criminal cases. The amount of security that is to be paid by the accused to secure his release has not been mentioned in the Cr.P.C.. Thus, it is the discretion of the court to put a monetary cap on the bond. Unfortunately, it has been seen that courts have not been sensitive to the economic plight of the weaker sections of society. The unreasonable and exorbitant amounts demanded by the courts as bail bonds clearly show their callous attitude towards the poor.

According to the 78th report of the Law Commission as on April 1, 1977, of a total prison population of 1,84,169, as many as 1,01,083 (roughly 55%) were under-trials. For specific jails, some other reports show: Secunderabad Central Jail- 80 per cent under-trials; Surat-78 per cent under-trials; Assam, Tripura and Meghalaya-66 percent under-trials.

One of the reasons for this is as already mentioned above is the large scale poverty amongst the majority of the population in our country. Fragmentation of land holdings is a common phenomenon in rural India. A family consisting of around 8 - 10 members depends on a small piece of land for their subsistence, which also is a reason for disguised unemployment. When one of the members of such a family gets charged with an offence the only way they can secure his release and paying the bail is by either selling off the land or giving it on mortgage. This would further push them more into the jaws of poverty. This is the precise reason why most of the under trials languish in jail instead of being out on bail.

³ Delaney v Shobe, 218 (inability to give bond in the amount set is not sufficient reason for holding the amount excessive).



Principles

The principles which a court must take into consideration while granting bail has been considered in the case of *Prahlad Singh Bhati v NCT, Delhi*.⁴ The Supreme Court in the case laid down that⁵

“The jurisdiction to grant bail has to be exercised on the basis of well-settled principles having regard to the circumstances of each case and not in an arbitrary manner. While granting the bail, the court has to keep in mind the nature of accusations, the nature of the evidence in support thereof, the severity of the punishment which conviction will entail, the character, behavior, means and standing of the accused, circumstances which are peculiar to the accused, reasonable possibility of securing the presence of the accused at the trial, reasonable apprehension of the witnesses being tampered with, the larger interests of the public or State and similar other considerations. It has also to be kept in mind that for the purposes of granting the bail the legislature has used the words “reasonable grounds for believing” instead of “the evidence” which means the court dealing with the grant of bail can only satisfy it as to whether there is a genuine case against the accused and that the prosecution will be able to produce prima facie evidence in support of the charge. It is not expected, at this stage, to have the evidence establishing the guilt of the accused beyond reasonable doubt.”

Bail Amount

In Indian courts bail amount is calculated based on the severity of crime and also on the judge's discretion. Some jurisdictions though so have a bail schedule which recommend a standard bail amount for example, in Los Angeles, the bail schedule recommends \$25,000 for perjury/sexual assault, \$100,000 for manslaughter, etc. Now there are 5 types of bail that exist through which bail amount can be paid:

1. Cash Bail: In this the accused pays the full amount of bail in cash or even cheque/credit card.
2. Surety Bond: Also called bail bond, it is especially useful when the accused is unable to pay his/her bail. In this a friend/relative of the accused contacts a bail agent also called bail bondsman. The bail agent is backed by a special type of insurance company called surety company and pledges to pay the full value of the bond if the accused doesn't appear in the court. In return the bail agent charges a 10% premium and also collects some collateral.
3. Release on citation: In some cases, an officer will issue a citation saying that the accused must appear in court. While this process is less thorough than taking a suspect to a police station and performing the formal booking procedure, it allows the arresting officer to focus on catching more serious offenders.
4. Release on own personal recognizance: A judge may choose to release a suspect since he appeared on all the court dates and it is highly unlikely that he won't appear in the court on the said date. This is only allowed when the charge involves a relatively minor, nonviolent crime and if the defendant is not considered a danger to anyone else or a flight risk i.e. it is highly unlikely that the person will flee and will not appear on the court date.
5. Property bond: Sometimes an accused can provide some property to act as a bond. In these cases the court gets a lien (legal claim) on the property in the amount of the bail. If the accused doesn't show up for his court appearances then the court can foreclose the property to recover the forfeited bail.

⁴ (2001) 4 SCC 280

⁵ <https://commonlaw-sandeep.blogspot.in/2015/01/bail-jurisprudence.html>



Judicial Trend

An overview of some landmark cases highlight the adverse condition of the poor with regard to the unjust bail system in India. In *State of Rajasthan v Balchand*⁶ the accused was convicted by the trial court. When he went on appeal the High Court, it acquitted him. The State went on appeal to the Hon'ble Supreme Court under Art. 136 of the constitution through a special leave petition. The accused was directed to surrender by the court. He then filed for bail. It was then for the first time that *Justice Krishna Iyer* raised his voice against this unfair system of bail administration. He said that though while the system of pecuniary bail has a tradition behind it, a time for rethinking has come. It may well be that in most cases an undertaking would serve the purpose.

In *Moti Ram and Ors. v State of M.P*⁷ the accused who was a poor mason was convicted. The apex court had passed a sketchy order, referring it to the Chief Judicial Magistrate to enlarge him on bail, without making any specifications as to sureties, bonds etc. The CJM assumed full authority on the matter and fixed Rs. 10,000 as surety and bond and further refused to allow his brother to become a surety as his property was in the adjoining village. MR went on appeal once more to the apex court and *Justice Krishna Iyer* condemned the act of the CJM, and said that the judges should be more inclined towards bail and not jail.

In *Maneka Gandhi v Union of India*⁸, *Justice Krishna Iyer* once again spoke against the unfair system of bail that was prevailing in India. No definition of bail has been given in the code, although the offences are classified as bailable and non-bailable. Further *Justice P.N.Bhagwati* also spoke about how unfair and discriminatory the bail system is when looked at from the economic criteria of a person this discrimination arises even if the amount of bail fixed by the magistrates isn't high for some, but a large majority of those who are brought before the courts in criminal cases are so poor that they would find it difficult to furnish bail even if it's a small amount.

Further in *Hussainara Khatoon and others v. Home Sec. State of Bihar*⁹, the court laid down the ratio that when the man is in jail for a period longer than the sentence he is liable for then he should be released.

Who can grant bail

Following are competent to grant bail-

Police

The code of criminal procedure confers the power to the police to release a person on bail. Any person arrested by police has to be released on bail if he is arrested without warrant or order from the magistrate under the circumstances mentioned in section 41 of the Cr.P.C and that if the offence with which he is charged is a bailable offence.

Bail by Executive Magistrate

Section 44(1) authorizes any magistrate either judicial or executive to arrest or order the arrest of any person who has committed any offence in his presence. Since he can order ones arrest, he also has the power to release him on bail.

⁶ AIR 1977 SC 2447

⁷ AIR 1978 SC 1594

⁸ AIR 1978 SC 571

⁹ AIR 1979 SC 1360



Judicial Magistrate

Bail before a judicial magistrate can be moved at any stage of investigation, inquiry or trial, at the time of the commitment or after conviction until a proper bail order is obtained from the appellate court.

Bail by Sessions Judge

Section 439 of the Cr.P.C confers the power upon the Sessions Judge to take up bail application of an accused against whom the investigation is pending. The power of the Sessions Judge is concurrent with that of the High Court. The power upon the Sessions Judge or the High Court under section 439 to enlarge the accused on bail is as an original court. But the Sessions Judge can impose appropriate conditions on bail. Section 439 also empowers the Sessions Judge to set aside or modify any condition imposed by the magistrate while admitting the accused on bail.

Bail by High Court

The High Court has been given wide power to grant bail as court of superior jurisdictions as a trial court, as an appellate court or as a court of revision. Power has also been given to the High Court either to reduce the bail granted by the magistrate or by the Sessions Judge on being satisfied that the amount of bail is excessive and has also the power to cancel the bail granted either by the magistrate or by the Sessions Judge on being satisfied that the bail has been improperly granted and regards to the facts and circumstances of the case and in the interest of the public order and for fair trial of the case pending against the accused his bail should not be granted. The High Courts have been given wide discretionary powers in matters of granting or refusal of bail.¹⁰

Bail by Supreme Court

The constitution of India under Article 134 and 136 confers a limited appellate jurisdiction to the Supreme Court. The Supreme Court has got the powers under Article 142 of the constitution to enforce its decrees etc. Article 145 confers power upon the Supreme Court to make rules for regulating generally the practice and procedure of the code. Under Article 134 the Supreme Court can entertain an appeal from any judgment, final order or sentence in a criminal proceeding of a High Court. Under Article 136 the Supreme Court can grant special leave to any appeal from any Judgment, decree, or determination of sentence etc. made by any court in India. Article 142 speaks that the Judgment of the Supreme Court is a law and it is enforceable throughout the territory of India.¹¹

Conclusion

On the basis of the facts and cases discussed above, it may be concluded that the bail is a matter of right in bailable cases but if the offence is non-bailable, depending upon the facts and circumstances of the case, the court may grant bail on its discretion. The scope of discretion varies in inverse proportion to the gravity of the crime. The courts have

¹⁰ M.R. Malik; Bail Law & Practice, fourth edition, page 172.

¹¹ The Constitution of India.



formulated the some guidelines for grant of bail in non-bailable offences such as the enormity of the charge; the nature of the accusation; the severity of the punishment which the conviction will entail; the nature of the evidence in support of the accusation; the danger of the accused person absconding if he is released on bail; the danger of witnesses being tampered with; the protracted nature of the trial; opportunity to the applicant for preparation of his defense and access to his counsel; the health, age and sex of the accused; the nature and gravity of the circumstances in which the offence committed; the position and status of the accused with reference to the victim and the witnesses; and the probability of the accused committing more offences if released on bail etc.

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