

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE & MANAGEMENT

I
J
R
C
M



A Monthly Double-Blind Peer Reviewed (Refereed/Juried) Open Access International e-Journal - Included in the International Serial Directories

Indexed & Listed at:

Ulrich's Periodicals Directory ©, ProQuest, U.S.A., EBSCO Publishing, U.S.A., Cabell's Directories of Publishing Opportunities, U.S.A., Google Scholar,

Open J-Gate, India [link of the same is duly available at Infibnet of University Grants Commission (U.G.C)],

The American Economic Association's electronic bibliography, EconLit, U.S.A.,

Index Copernicus Publishers Panel, Poland with IC Value of 5.09 & number of libraries all around the world.

Circulated all over the world & Google has verified that scholars of more than 4945 Cities in 183 countries/territories are visiting our journal on regular basis.

Ground Floor, Building No. 1041-C-1, Devi Bhawan Bazar, JAGADHRI – 135 003, Yamunanagar, Haryana, INDIA

<http://ijrcm.org.in/>

CONTENTS

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1.	HIGHER EDUCATION INSTITUTIONS PERSPECTIVES ON LINKAGES WITH THE INDUSTRY IN NIGERIA <i>DR. MILINDO CHAKRABARTI, DR. HARI SHANKAR SHYAM & MBONU CHIKWELU MADUABUCHI</i>	1
2.	PRIORITIZING CRITICAL FACTORS IN DELIVERING QUALITY SERVICES TO PATIENTS <i>SUGANDHA SIROHI & RAJENDRA SINGH</i>	8
3.	EDUCATION & WOMEN EMPOWERMENT ARE INTER RELATED: AN OVERVIEW <i>DR. RADHA GUPTA</i>	11
4.	IMPACT OF GLOBAL OIL EQUILIBRIUM ON INDIAN ECONOMY <i>DR. M. SELVARAJ</i>	13
5.	THE IMPACT DEGREE OF SOCIAL CAUSES OF POVERTY ON THE TRENDS OF CITIZENS OF AL-MAFRAQ GOVERNORATE, JORDAN <i>SALEH GNEAAN ALMASAEED & TORKI M. AL-FAWWAZ</i>	15
6.	THE DETERMINANTS OF PROFITABILITY: AN EMPIRICAL INVESTIGATION ON SUN PHARMA <i>P. SATHYA & DR. A. VIJAYAKUMAR</i>	20
7.	SERVICE QUALITY OF PUBLIC SECTOR BANKS: A CASE OF DOMESTIC MIGRANT LABOR IN KERALA <i>AHAMED RIAZ K & DR. T. C. SIMON</i>	24
8.	ANALYSIS OF SOCIO-ECONOMIC BENEFIT OF ELECTRIFICATION THROUGH CREDA IN CHHATTISGARH STATE <i>SUMONA BHATTACHARYA & DR. R. P. AGARWAL</i>	29
9.	EFFECTIVENESS OF DISTRIBUTION CHANNELS: INTERNET IN SERVICE DELIVERY WITH REFERENCES TO INDIA <i>ANUBHAV SINGH & ADITI PANDEY</i>	34
10.	LEARNING ORGANIZATION AND ITS IMPACT ON ORGANIZATIONAL EFFECTIVENESS: A LITERATURE REVIEW <i>ESHA SINGH</i>	37
11.	IPO PROCESS IN INDIA <i>NARENDRASINH B. RAJ</i>	40
12.	IMPACT ASSESSMENT OF FRINGE BENEFITS IN JOB SATISFACTION AND EMPLOYEES' ATTITUDE <i>R. SARANYA.</i>	43
13.	INTERNET SHOPPING: FACTORS INFLUENCING STUDENTS BUYING INTENTION ONLINE <i>ANUPAMA SUNDAR D</i>	47
14.	ROLE OF PRODUCT AND SERVICES ON SATISFACTION OF CUSTOMERS: A CASE STUDY OF ASIAN PAINTS <i>PARINDA V. DOSHI</i>	55
15.	A LITERATURE REVIEW ON CORPORATE SOCIAL RESPONSIBILITY: SOCIAL IMPACT OF BUSINESS <i>DR. TARUNLATA</i>	58
16.	TREND OF INTERNAL FINANCING IN INDIAN CORPORATE SECTOR: A STUDY OF CEMENT AND CEMENT PRODUCT INDUSTRY <i>SANKAR PAUL</i>	60
17.	ANALYZING THE WEAK FORM MARKET EFFICIENCY AND PERFORMANCE OF SELECTED INDIAN IT STOCKS <i>DR. RAJNI SOFAT</i>	64
18.	A STUDY ON WORK LIFE BALANCE OF MARRIED WOMEN IN BANKING SECTOR IN MUMBAI <i>PRAJAKTA DHURU</i>	69
19.	TARGET ORIENTED COMPETITIVE INTELLIGENCE PRACTICE AND PERFORMANCE OF FIRMS LISTED ON THE NAIROBI SECURITIES EXCHANGE, KENYA <i>PAUL WAITHAKA, HANNAH BULA & LINDA KIMENCU</i>	75
20.	A BRIEF REVIEW OF EMPLOYEE ENGAGEMENT: DEFINITION, ANTECEDENTS AND APPROACHES <i>SWATI MEGHA</i>	79
	REQUEST FOR FEEDBACK & DISCLAIMER	89

CHIEF PATRON**PROF. K. K. AGGARWAL**

Chairman, Malaviya National Institute of Technology, Jaipur
 (An institute of National Importance & fully funded by Ministry of Human Resource Development, Government of India)
 Chancellor, K. R. Mangalam University, Gurgaon
 Chancellor, Lingaya's University, Faridabad
 Founder Vice-Chancellor (1998-2008), Guru Gobind Singh Indraprastha University, Delhi
 Ex. Pro Vice-Chancellor, Guru Jambheshwar University, Hisar

FOUNDER PATRON**LATE SH. RAM BHAJAN AGGARWAL**

Former State Minister for Home & Tourism, Government of Haryana
 Former Vice-President, Dadri Education Society, Charkhi Dadri
 Former President, Chinar Syntex Ltd. (Textile Mills), Bhiwani

FORMER CO-ORDINATOR**DR. S. GARG**

Faculty, Shree Ram Institute of Business & Management, Urjani

ADVISORS**PROF. M. S. SENAM RAJU**

Director A. C. D., School of Management Studies, I.G.N.O.U., New Delhi

PROF. M. N. SHARMA

Chairman, M.B.A., Haryana College of Technology & Management, Kaithal

PROF. S. L. MAHANDRU

Principal (Retd.), Maharaja Agrasen College, Jagadhri

EDITOR**PROF. R. K. SHARMA**

Professor, Bharti Vidyapeeth University Institute of Management & Research, New Delhi

CO-EDITOR**DR. BHAVET**

Faculty, Shree Ram Institute of Engineering & Technology, Urjani

EDITORIAL ADVISORY BOARD**DR. RAJESH MODI**

Faculty, Yanbu Industrial College, Kingdom of Saudi Arabia

PROF. SANJIV MITTAL

University School of Management Studies, Guru Gobind Singh I. P. University, Delhi

PROF. ANIL K. SAINI

Chairperson (CRC), Guru Gobind Singh I. P. University, Delhi

DR. SAMBHAVNA

Faculty, I.I.T.M., Delhi

DR. MOHENDER KUMAR GUPTA

Associate Professor, P. J. L. N. Government College, Faridabad

DR. SHIVAKUMAR DEENE

Asst. Professor, Dept. of Commerce, School of Business Studies, Central University of Karnataka, Gulbarga

ASSOCIATE EDITORS

PROF. NAWAB ALI KHAN

Department of Commerce, Aligarh Muslim University, Aligarh, U.P.

PROF. ABHAY BANSAL

Head, Department of I.T., Amity School of Engineering & Technology, Amity University, Noida

PROF. V. SELVAM

SSL, VIT University, Vellore

PROF. N. SUNDARAM

VIT University, Vellore

DR. PARDEEP AHLAWAT

Associate Professor, Institute of Management Studies & Research, Maharshi Dayanand University, Rohtak

DR. S. TABASSUM SULTANA

Associate Professor, Department of Business Management, Matrusri Institute of P.G. Studies, Hyderabad

DR. JASVEEN KAUR

Asst. Professor, University Business School, Guru Nanak Dev University, Amritsar

FORMER TECHNICAL ADVISOR

AMITA

Faculty, Government M. S., Mohali

FINANCIAL ADVISORS

DICKIN GOYAL

Advocate & Tax Adviser, Panchkula

NEENA

Investment Consultant, Chambaghat, Solan, Himachal Pradesh

LEGAL ADVISORS

JITENDER S. CHAHAL

Advocate, Punjab & Haryana High Court, Chandigarh U.T.

CHANDER BHUSHAN SHARMA

Advocate & Consultant, District Courts, Yamunanagar at Jagadhri

SUPERINTENDENT

SURENDER KUMAR POONIA

CALL FOR MANUSCRIPTS

We invite unpublished novel, original, empirical and high quality research work pertaining to the recent developments & practices in the areas of Computer Science & Applications; Commerce; Business; Finance; Marketing; Human Resource Management; General Management; Banking; Economics; Tourism Administration & Management; Education; Law; Library & Information Science; Defence & Strategic Studies; Electronic Science; Corporate Governance; Industrial Relations; and emerging paradigms in allied subjects like Accounting; Accounting Information Systems; Accounting Theory & Practice; Auditing; Behavioral Accounting; Behavioral Economics; Corporate Finance; Cost Accounting; Econometrics; Economic Development; Economic History; Financial Institutions & Markets; Financial Services; Fiscal Policy; Government & Non Profit Accounting; Industrial Organization; International Economics & Trade; International Finance; Macro Economics; Micro Economics; Rural Economics; Co-operation; Demography; Development Planning; Development Studies; Applied Economics; Development Economics; Business Economics; Monetary Policy; Public Policy Economics; Real Estate; Regional Economics; Political Science; Continuing Education; Labour Welfare; Philosophy; Psychology; Sociology; Tax Accounting; Advertising & Promotion Management; Management Information Systems (MIS); Business Law; Public Responsibility & Ethics; Communication; Direct Marketing; E-Commerce; Global Business; Health Care Administration; Labour Relations & Human Resource Management; Marketing Research; Marketing Theory & Applications; Non-Profit Organizations; Office Administration/Management; Operations Research/Statistics; Organizational Behavior & Theory; Organizational Development; Production/Operations; International Relations; Human Rights & Duties; Public Administration; Population Studies; Purchasing/Materials Management; Retailing; Sales/Selling; Services; Small Business Entrepreneurship; Strategic Management Policy; Technology/Innovation; Tourism & Hospitality; Transportation Distribution; Algorithms; Artificial Intelligence; Compilers & Translation; Computer Aided Design (CAD); Computer Aided Manufacturing; Computer Graphics; Computer Organization & Architecture; Database Structures & Systems; Discrete Structures; Internet; Management Information Systems; Modeling & Simulation; Neural Systems/Neural Networks; Numerical Analysis/Scientific Computing; Object Oriented Programming; Operating Systems; Programming Languages; Robotics; Symbolic & Formal Logic; Web Design and emerging paradigms in allied subjects.

Anybody can submit the **soft copy** of unpublished novel; original; empirical and high quality **research work/manuscript** **anytime** in **M.S. Word format** after preparing the same as per our **GUIDELINES FOR SUBMISSION**; at our email address i.e. infoijrcm@gmail.com or online by clicking the link **online submission** as given on our website ([FOR ONLINE SUBMISSION, CLICK HERE](#)).

GUIDELINES FOR SUBMISSION OF MANUSCRIPT

1. COVERING LETTER FOR SUBMISSION:

DATED: _____

THE EDITOR

IJRCM

Subject: **SUBMISSION OF MANUSCRIPT IN THE AREA OF** _____.

(e.g. Finance/Mkt./HRM/General Mgt./Engineering/Economics/Computer/IT/ Education/Psychology/Law/Math/other, **please specify**)

DEAR SIR/MADAM

Please find my submission of manuscript titled ' _____ ' for likely publication in one of your journals.

I hereby affirm that the contents of this manuscript are original. Furthermore, it has neither been published anywhere in any language fully or partly, nor it is under review for publication elsewhere.

I affirm that all the co-authors of this manuscript have seen the submitted version of the manuscript and have agreed to inclusion of their names as co-authors.

Also, if my/our manuscript is accepted, I agree to comply with the formalities as given on the website of the journal. The Journal has discretion to publish our contribution in any of its journals.

NAME OF CORRESPONDING AUTHOR :

Designation/Post* :

Institution/College/University with full address & Pin Code :

Residential address with Pin Code :

Mobile Number (s) with country ISD code :

Is WhatsApp or Viber active on your above noted Mobile Number (Yes/No) :

Landline Number (s) with country ISD code :

E-mail Address :

Alternate E-mail Address :

Nationality :

* i.e. Alumnus (Male Alumni), Alumna (Female Alumni), Student, Research Scholar (M. Phil), Research Scholar (Ph. D.), JRF, Research Assistant, Assistant Lecturer, Lecturer, Senior Lecturer, Junior Assistant Professor, Assistant Professor, Senior Assistant Professor, Co-ordinator, Reader, Associate Professor, Professor, Head, Vice-Principal, Dy. Director, Principal, Director, Dean, President, Vice Chancellor, Industry Designation etc. **The qualification of author is not acceptable for the purpose.**

NOTES:

- a) The whole manuscript has to be in **ONE MS WORD FILE** only, which will start from the covering letter, inside the manuscript. **pdf. version is liable to be rejected without any consideration.**
 - b) The sender is required to mention the following in the **SUBJECT COLUMN of the mail**:
New Manuscript for Review in the area of (e.g. Finance/Marketing/HRM/General Mgt./Engineering/Economics/Computer/IT/ Education/Psychology/Law/Math/other, please specify)
 - c) There is no need to give any text in the body of the mail, except the cases where the author wishes to give any **specific message** w.r.t. to the manuscript.
 - d) The total size of the file containing the manuscript is expected to be below **1000 KB**.
 - e) Only the **Abstract will not be considered for review** and the author is required to submit the **complete manuscript** in the first instance.
 - f) **The journal gives acknowledgement w.r.t. the receipt of every email within twenty-four hours** and in case of non-receipt of acknowledgment from the journal, w.r.t. the submission of the manuscript, within two days of its submission, the corresponding author is required to demand for the same by sending a separate mail to the journal.
 - g) The author (s) name or details should not appear anywhere on the body of the manuscript, except on the covering letter and the cover page of the manuscript, in the manner as mentioned in the guidelines.
2. **MANUSCRIPT TITLE:** The title of the paper should be typed in **bold letters, centered and fully capitalised**.
 3. **AUTHOR NAME (S) & AFFILIATIONS:** Author (s) **name, designation, affiliation (s), address, mobile/landline number (s), and email/alternate email address** should be given underneath the title.
 4. **ACKNOWLEDGMENTS:** Acknowledgements can be given to reviewers, guides, funding institutions, etc., if any.
 5. **ABSTRACT:** Abstract should be in **fully Italic printing**, ranging between **150 to 300 words**. The abstract must be informative and elucidating the background, aims, methods, results & conclusion in a **SINGLE PARA**. **Abbreviations must be mentioned in full**.
 6. **KEYWORDS:** Abstract must be followed by a list of keywords, subject to the maximum of **five**. These should be arranged in alphabetic order separated by commas and full stop at the end. All words of the keywords, including the first one should be in small letters, except special words e.g. name of the Countries, abbreviations etc.
 7. **JEL CODE:** Provide the appropriate Journal of Economic Literature Classification System code (s). JEL codes are available at www.aea-web.org/econlit/jelCodes.php. However, mentioning of JEL Code is not mandatory.
 8. **MANUSCRIPT:** Manuscript must be in **BRITISH ENGLISH** prepared on a standard A4 size **PORTRAIT SETTING PAPER**. **It should be free from any errors i.e. grammatical, spelling or punctuation. It must be thoroughly edited at your end.**
 9. **HEADINGS:** All the headings must be bold-faced, aligned left and fully capitalised. Leave a blank line before each heading.
 10. **SUB-HEADINGS:** All the sub-headings must be bold-faced, aligned left and fully capitalised.
 11. **MAIN TEXT:**

THE MAIN TEXT SHOULD FOLLOW THE FOLLOWING SEQUENCE:**INTRODUCTION****REVIEW OF LITERATURE****NEED/IMPORTANCE OF THE STUDY****STATEMENT OF THE PROBLEM****OBJECTIVES****HYPOTHESIS (ES)****RESEARCH METHODOLOGY****RESULTS & DISCUSSION****FINDINGS****RECOMMENDATIONS/SUGGESTIONS****CONCLUSIONS****LIMITATIONS****SCOPE FOR FURTHER RESEARCH****REFERENCES****APPENDIX/ANNEXURE**

The manuscript should preferably be in **2000 to 5000 WORDS**, But the limits can vary depending on the nature of the manuscript.

12. **FIGURES & TABLES:** These should be simple, crystal **CLEAR, centered, separately numbered** & self-explained, and the **titles must be above the table/figure. Sources of data should be mentioned below the table/figure. It should be ensured that the tables/figures are referred to from the main text.**
13. **EQUATIONS/FORMULAE:** These should be consecutively numbered in parenthesis, left aligned with equation/formulae number placed at the right. The equation editor provided with standard versions of Microsoft Word may be utilised. If any other equation editor is utilised, author must confirm that these equations may be viewed and edited in versions of Microsoft Office that does not have the editor.
14. **ACRONYMS:** These should not be used in the abstract. The use of acronyms is elsewhere is acceptable. Acronyms should be defined on its first use in each section e.g. Reserve Bank of India (RBI). Acronyms should be redefined on first use in subsequent sections.
15. **REFERENCES:** The list of all references should be alphabetically arranged. **The author (s) should mention only the actually utilised references in the preparation of manuscript** and they may follow Harvard Style of Referencing. **Also check to ensure that everything that you are including in the reference section is duly cited in the paper.** The author (s) are supposed to follow the references as per the following:
 - All works cited in the text (including sources for tables and figures) should be listed alphabetically.
 - Use (ed.) for one editor, and (ed.s) for multiple editors.
 - When listing two or more works by one author, use --- (20xx), such as after Kohl (1997), use --- (2001), etc., in chronologically ascending order.
 - Indicate (opening and closing) page numbers for articles in journals and for chapters in books.
 - The title of books and journals should be in italic printing. Double quotation marks are used for titles of journal articles, book chapters, dissertations, reports, working papers, unpublished material, etc.
 - For titles in a language other than English, provide an English translation in parenthesis.
 - **Headers, footers, endnotes and footnotes should not be used in the document.** However, **you can mention short notes to elucidate some specific point**, which may be placed in number orders before the references.

PLEASE USE THE FOLLOWING FOR STYLE AND PUNCTUATION IN REFERENCES:

BOOKS

- Bowersox, Donald J., Closs, David J., (1996), "Logistical Management." Tata McGraw, Hill, New Delhi.
- Hunker, H.L. and A.J. Wright (1963), "Factors of Industrial Location in Ohio" Ohio State University, Nigeria.

CONTRIBUTIONS TO BOOKS

- Sharma T., Kwatra, G. (2008) Effectiveness of Social Advertising: A Study of Selected Campaigns, Corporate Social Responsibility, Edited by David Crowther & Nicholas Capaldi, Ashgate Research Companion to Corporate Social Responsibility, Chapter 15, pp 287-303.

JOURNAL AND OTHER ARTICLES

- Schemenner, R.W., Huber, J.C. and Cook, R.L. (1987), "Geographic Differences and the Location of New Manufacturing Facilities," Journal of Urban Economics, Vol. 21, No. 1, pp. 83-104.

CONFERENCE PAPERS

- Garg, Sambhav (2011): "Business Ethics" Paper presented at the Annual International Conference for the All India Management Association, New Delhi, India, 19-23

UNPUBLISHED DISSERTATIONS

- Kumar S. (2011): "Customer Value: A Comparative Study of Rural and Urban Customers," Thesis, Kurukshetra University, Kurukshetra.

ONLINE RESOURCES

- Always indicate the date that the source was accessed, as online resources are frequently updated or removed.

WEBSITES

- Garg, Bhavet (2011): Towards a New Gas Policy, Political Weekly, Viewed on January 01, 2012 <http://epw.in/user/viewabstract.jsp>

ANALYSIS OF SOCIO-ECONOMIC BENEFIT OF ELECTRIFICATION THROUGH CREDA IN CHHATTISGARH STATE

SUMONA BHATTACHARYA
ASST. PROFESSOR
DEPARTMENT OF COMMERCE & FINANCIAL STUDIES
BILASPUR UNIVERSITY
BILASPUR

DR. R. P. AGARWAL
ASST. PROFESSOR
DEPARTMENT OF COMMERCE
KALYAN PG COLLEGE
BHILAI NAGAR

ABSTRACT

On 25th May 2001 under the Department of Energy, Government of Chhattisgarh, CREDA - Chhattisgarh State Renewable Energy Development Agency, has been constituted for generating electricity through Renewable Energy sources and implementation of various schemes of Energy production, security and Energy Conservation activities. Chhattisgarh State has 27 administrative Districts divided into 146 blocks. Chhattisgarh state is well known as power hub, providing electricity 24x7, as it is a surplus power producer and also exports power to other State. As per Economic Survey, 2012, the level of electrification through conventional and non-conventional sources stands around 97% in Chhattisgarh. CREDA has electrified remote villages and Hamlets- scattered population in dense forest, through non conventional sources. 810 villages have been electrified by the end of 2015. My study is regarding the socio-economic benefits derived by that population who have been electrified by CREDA. A random sample of 100 people were given the questionnaire based on various aspects for collection of primary data. Such data has been analysed to justify the socio-economic benefits. It was found that the impact of electrification is positive on the performance of school going student, generation of income through main and secondary sources and also the upliftment of living standard but the impact of electrification is less significant on health issues. It is recommended that the post electrification maintenance of devices must be implemented on regular basis. Further the Govt. must focus to create awareness regarding non-conventional energy production, energy security and conservation activities.

KEYWORDS

CREDA, socio-economic benefits, solar energy, village electrification.

INTRODUCTION

The term socio-economic can be widely used with variable meanings and approaches. Basically if economics is used in society for the sake of its development then such study can be identified as socio economic analysis. Further the socio-economic analysis can also mean the impact of certain changes brought about which may or may not significantly contribute to the society. Such change aims to development of the society by upliftment of living standard of specific region, establishment of equality and free from discrimination etc. In general, such changes are related to technology.

Electrification is one of the most important technical changes which can be addressed as a milestone towards development. In some country the basis of growth is analysed by calculating the units of energy consumed. Thus, the expansion of electricity services and electrification are vital to both the economic and social development of India. Electrification in rural and remote areas would reduce isolation through telecoms and other road and transport services with street lights. Further, it will help to increase the productivity of agriculture and other occupations. Electrification can also contribute at large towards health and medical facilities. At last but not least, Education can prosper well in electrified areas.

Sources of energy are one of the prime requirements of the world to generate energy. The Chhattisgarh State of India has taken a wide step to establish the consumption of renewable sources of energy in rural as well as urban areas by establishment of CREDA- Chhattisgarh Renewable Energy development Agency. This organisation was established in the year 2001 under the Ministry of Energy when the Chhattisgarh state was carved out of Madhya Pradesh. Since its establishment, CREDA did extensive work in the field of Renewable Energy focusing on rural areas and stand alone devices. It has implemented projects in the field of power generation from renewable energy and environment friendly sources. The basic sources of finance for its regular operation are the grants from State Govt., Central Govt and some recovery from beneficiaries. In concern to the growth and development of such prime sector, it is very important to analyse the financial strength of the organisation to increase its efficiency and sustainability. In the same context, The Income –expenditure A/c and the Balance Sheet of CREDA, for the year 2002 to 2011, has been collected for the purpose analysis through formulae based technique.

IMPORTANCE OF THE STUDY

Since CREDA is a State designated organisation for implementation of the renewable sources of energy, thus the organisation is working with contribution of Government of India, Government of Chhattisgarh and a small contribution of beneficiaries. Therefore, it is very important to justify the contributions in respect of the population of remote area for their socio economic benefits.

OBJECTIVES

My objective of this research work is to analyse weather electrification in remote areas and other power generation activities of CREDA has a positive impact on various aspects of social and economic changes in the life of remote area population.

HYPOTHESES

The hypotheses of my research work is simply stated as “CREDA immensely contributes in socio- economic development of the state through its various services.”

RESEARCH METHODOLOGY

Systematically solving a research problem is known as Research methodology. In other words, all those methods which are used by the researcher during the course of studying his research problem are termed as research methods.

In case of my research on the topic “ANALYSIS OF SOCIO-ECONOMIC BENEFIT OF ELECTRIFICATION THROUGH CREDA IN CHHATTISGARH STATE”, it would be defined as “Analytical research”, where I would be using the facts, figures and information’s collected through sample survey, and analyse them to make a critical

evaluation of the material. My research methodology is totally based upon **primary data** Collection and analysis. The classified data has been represented in tabulated forms followed by respective graphs. The comparisons would be presented in forms of graphical presentations and diagrams.

The sequence of analysis is presented as follows:

DESCRIPTION OF RESEARCH FIELD

To analyse the socio-economic benefit to the society, from the rural electrification programme of Chhattisgarh Government, through CREDA, I had conducted a field work, with a questionnaire in **four** villages namely, **Arsiya, Morga, Korbi** and **Jatga** of **Poundi Uproda** block (sub-district code:03273) taking a total sample size of **N=100**.

In the Korba district of Chhattisgarh State, Poundi Uproda is the biggest block with **205** villages. Many villages in this block are in remote and forest areas. The rural electrification programme of Chhattisgarh Government through CREDA did extensive and much significant work in the villages for electrification. The nearby towns/cities of Poundi Uproda are Kartala, Katghora, Korba and Pali.

ARISIYA

In Poundi Uproda tehsil of Korba district in Chhattisgarh, **Arsiya** village is a gram panchayat. 1315.18 hectares is the total geographical area of the village. It is situated at 109Km away from district head quarter, Korba and about 65 Km from sub-district headquarter of Poundi Uproda. There are about 256 houses in the village and it is approximately 73 km away from the nearest town Katghora. The total population of the village is 974 which includes 515 males and 459 females. Public and Private bus services are available for transportation. Railway station is within 10 Km distance.

MORGA

In Poundi Uproda tehsil of Korba district in Chhattisgarh, **Morga** village is a gram panchayat. 2160.73 hectares is the total geographical area of the village. It is situated at 95Km away from district head quarter, Korba and about 53Km from sub-district headquarter of Poundi Uproda. There are about 396 houses in the village and it is approximately 43km away from the nearest town Katghora. The total population of the village is 1,771 which includes 914 males and 857 females. Public and Private bus services are available for transportation. Railway station is within 10 Km distance.

KORBI

In Poundi Uproda tehsil of Korba district in Chhattisgarh, **Korbi** village is a gram panchayat. 1046.56 hectares is the total geographical area of the village. It is situated at 74Km away from district head quarter, Korba and about 43Km from sub-district headquarter of Poundi Uproda. There are about 319 houses in the village and it is approximately 43km away from the nearest town Katghora. The total population of the village is 1,302 which includes 660 males and 642 females. Public and Private bus services are available for transportation. Railway station is within 10 Km distance.

JATGA

In Poundi Uproda tehsil of Korba district in Chhattisgarh, **Jatga** village is a gram panchayat. 4360.42 hectares is the total geographical area of the village. It is situated at 70Km away from district head quarter, Korba and about 50Km from sub-district headquarter of Poundi Uproda. There are about 676 houses in the village and it is approximately 38km away from the nearest town Katghora. The total population of the village is 2946 which includes 1506 males and 1440 females. Public and Private bus services are available for transportation. Railway station is within 10 Km distance.

COLLECTION AND TABULATION OF DATA FOR ANALYSIS

Primary Data has been collected on the basis of a questionnaire and further classified and tabulated for analysis. In the above mentioned four villages of Poundi Uproda Block, I have selected 25 families from each village and filled the Questionnaire to collect the data.

The following grounds were taken into consideration to reach the conclusion are—

1. IMPACT OF ELECTRIFICATION ON PERFORMANCE OF SCHOOL GOING CHILDREN

In this ground the socio benefits have been analysed regarding the impact of electrification the performance of the school going children. The aim is find out whether there is any improvement in their results or not. Due to electrification are the children attracted towards school?

2. IMPACT OF ELECTRIFICATION ON HEALTH FACILITY OF THE REGION

In this ground, the motive of study is to find out the impact of electrification on the health facilities of the village. Whether the health centres are giving their services at night time also? Is there any new and advanced medical equipment installed after electrification? Whether the dependency of the villagers on urban areas has reduced after electrification or not?

3. IMPACT OF ELECTRIFICATION ON LIVING STANDARD

In this ground the impact of electrification is observed on the overall living standard of the natives. In today's world using electrical devices in day to day life is most common event. Moreover, use of such equipments is not considered as luxuries but some have become mandatory for safe and comfortable life. My study is regarding the actual condition of the villagers, whether they are able to update themselves with electronic technologies or not? At least they are able to connect themselves with the world, by using mobile phones or not?

4. CHANGE IN TOTAL INCOME OF THE PERSON BEFORE AND AFTER ELECTRIFICATION

In terms of economic benefits, it is important to calculate the change in total income of the families after electrification. The income can be classified as the main source, which is mostly Agriculture and the other sources. It is expected that most of the income from other sources such as grocery shop, tailoring and others must have boosted up with electricity.

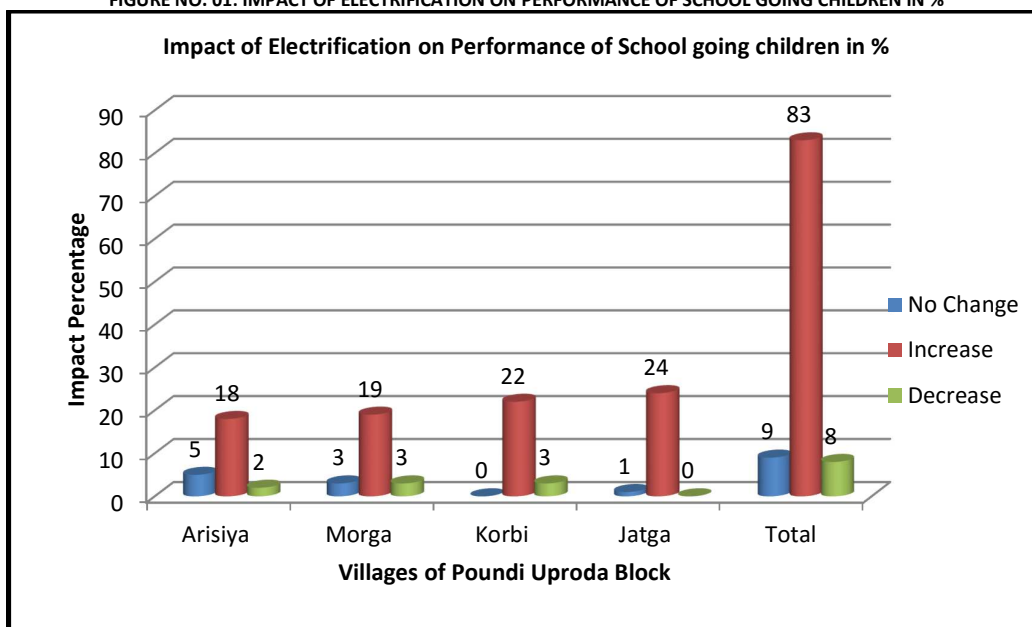
IMPACT OF ELECTRIFICATION ON PERFORMANCE OF SCHOOL GOING CHILDREN

TABLE NO. 01: IMPACT OF ELECTRIFICATION ON PERFORMANCE OF SCHOOL GOING CHILDREN

Name of villages (No. of Samples)	No Change	+ve(increased)	-ve(decreased)
Arsiya (25)	5	18	2
Morga (25)	3	19	3
Korbi (25)	Nil	22	3
Jatga (25)	1	24	Nil
Total	9	83	8
Result	83%of sample have positive impact of Electrification on Performance of School going children		

The observation of the classified and tabulated data resulted that out of 100 families in four villages of Poundi Uproda Block 83% families accept that there is a positive change in performance of school going children. The reason behind this is the ability to study even in late evenings.

FIGURE NO. 01: IMPACT OF ELECTRIFICATION ON PERFORMANCE OF SCHOOL GOING CHILDREN IN %



Further 8% reported there is negative impact of electrification because children are more indulge in watching television and playing games till late evening. 9% of sample also reported that the change in performance of school going children after electrification is insignificant. Such as few children are never interested in education and few children are studious irrespective of electrification.

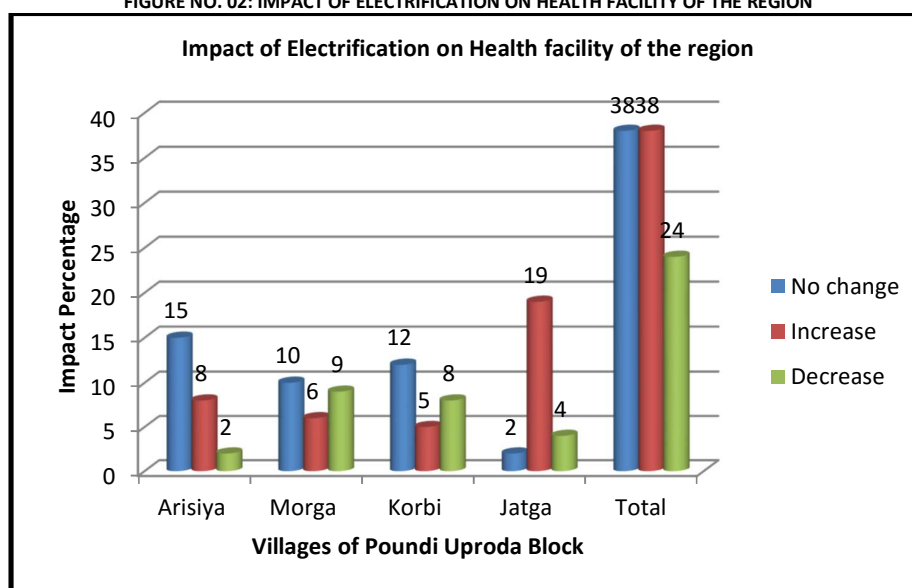
IMPACT OF ELECTRIFICATION ON HEALTH FACILITY OF THE REGION

TABLE NO. 02: IMPACT OF ELECTRIFICATION ON HEALTH FACILITY OF THE REGION

Name of villages	No Change	+ve(increased)	-ve(decreased)
Arisiya (25)	15	8	2
Morga (25)	10	6	9
Korbi (25)	12	5	8
Jatga (25)	2	19	4
Total	38	38	24
Result	Less significant positive change in health facility of the region		

Health issues are considered as one of the primary factor in which the Government is concerned about. The small health centers have been facilitated even in remote rural areas. In the sample survey the results obtained were not significantly positive. Here positivity means the view was taken from the sample that, if facility of hospital is available for day and night or as required, specially delivery cases or not? Secondly, whether there is increase in availability of no. of medical equipments after electrification or not?

FIGURE NO. 02: IMPACT OF ELECTRIFICATION ON HEALTH FACILITY OF THE REGION



Well, in total of 100 samples 38% believes for no change in medical and health facilities took place after electrification and till date they have to depend on the Govt. hospitals of nearby cities and towns. Especially the samples from Arisiya reported this.

Out of 100 samples survey 38% also reported that definitely the health and medical facilities have improved after electrification. In some health centers 24*7 facilities are available, few pathological laboratories and diagnostic centers are also working. The village Jatga is reported to have most positive impact on health issues after electrification.

24% of total sample also reported that the medical facilities have decreased but the reason stated by them was not concerned to electrification.

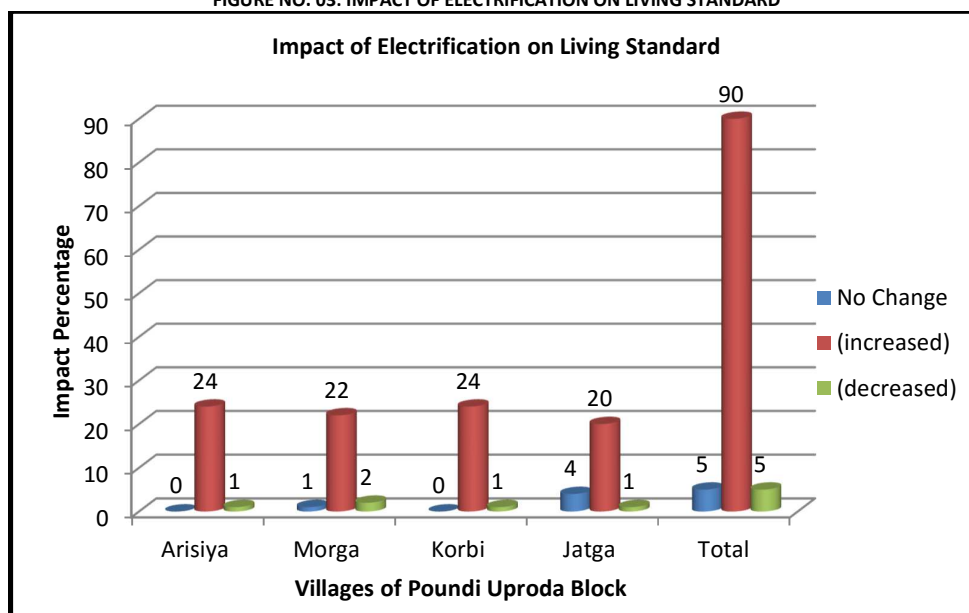
IMPACT OF ELECTRIFICATION ON LIVING STANDARD

Desire, Need, want and Demand is the basic psychology of human life. Improvement in living standards refers to the living style with minimum needs to comforts to luxuries. Now my study is regarding the fact that whether electrification brought about changes in living standard of people or not.

TABLE NO. 03: IMPACT OF ELECTRIFICATION ON LIVING STANDARD

Name of villages	No Change	+ve(increased)	-ve(decreased)
Arisiya (25)	Nil	24	1
Morga (25)	1	22	2
Korbi (25)	Nil	24	1
Jatga (25)	4	20	1
Total	5	90	5
Result	90% of sample have positive Impact of Electrification on		

FIGURE NO. 03: IMPACT OF ELECTRIFICATION ON LIVING STANDARD



In total 90% of sample agree that there is a positive change in living standard after electrification. Such people are using mobile phones television fans and other small electronic instruments which gives comfort to life and also enjoyment of luxuries.

Only 5% of total agrees for no change in living standard and 5% reports negative change in living standard. For both the above opinion proper justification is not stated in respect to electrification.

CHANGE IN TOTAL INCOME OF THE PERSON BEFORE AND AFTER ELECTRIFICATION

The statistical tools have been applied on the data collected regarding change in income after electrification.

TABLE NO. 04: STATISTICS OF INCOME BEFORE AND AFTER ELECTRIFICATION

Descriptive Statistics	IBE	IAE
Valid (N)	100	100
Missing	0	0
Mean	44.97	50.68
Std. Error of Mean	1.035	1.178
Std. Deviation	10.35	11.78
Variance	107.0	138.7
Range	46.00	57.00
Minimum	22.00	30.00
Maximum	68.00	87.00

IBE – Income before Electrification; IAE – Income after Electrification

Interpretation: The above descriptive statistics conclude that the average income has **significantly increased** after electrification but the statistics of variance explains that the **consistency of income after electrification is less** than the consistency in income before electrification.

FIGURE NO. 04: CHANGE IN TOTAL INCOME OF THE PERSON BEFORE AND AFTER ELECTRIFICATION

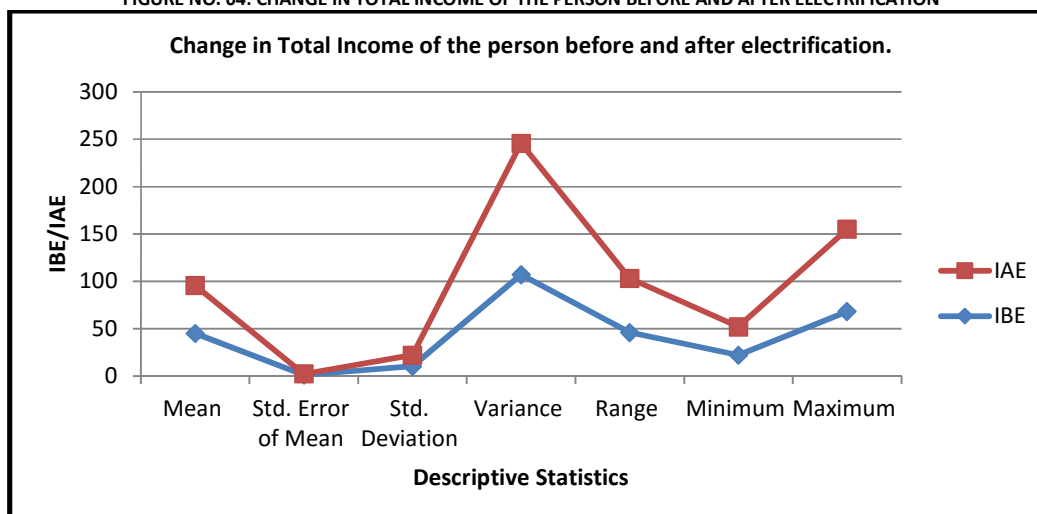


TABLE NO. 05: T-TEST

Paired sample	t	df	p	Mean Difference	SE Difference	Cohen's d
IBE-IAE	-9.213	99	<.001	-5.710	0.620	0.921

Interpretation

Since the computed value of t is less than the tabulated value of t (1.99), thus we conclude that the change in income is significant,

Correlation, $r = +0.851$

Interpretation:

r represents, **High degree positive correlation**, which signifies that the change in income is positive irrespective of electrification.

CONCLUSION

From the above statistical analysis, the following result is concluded:

- There is a positive impact of electrification observed in the performance of school going children in their examination results.
- But the impact of electrification on health facilities is less significant and till date these villagers are dependent on the Govt. Hospitals of Urban areas for better treatment.
- After electrification of a remote village of Chhattisgarh State, the total income of the people has significantly increased, where the total income include the income from main sources and also the other sources. Thus, rural electrification can be a prime factor for socio-economic benefit to remote rural villages.
- Lastly, the overall impact on living standard of the villagers is much significant with increase in total income. People are using electronic devices like mobile, steam press television etc. whereby being connected to the entire world, their living standards of life is uplifted.

RECOMMENDATIONS

- It is strongly recommended that the post services of this organisation must be strongly implemented so that the remote villagers do not suffer due to lack of repair and maintenance.
- Secondly, The Government of Chhattisgarh State must appoint authorities who will be responsible for continuous survey in such areas so that the prime issues related to electrification can be taken care of, such as health facilities.
- Continuous awareness programmes must be organized to create awareness related to clean and green energy.
- More subsidies should be given in the financial plans of Government to attract the people for implementation.

REFERENCES**BOOK**

- Kumar, kumar, Joshi, Pramod, Surender, Laxmi, 2015, Socioeconomic and Environmental Implications of Agricultural Residue Burning, 1st ed., India: Springer India

CONFERENCE PAPERS

- 2012, Going Remote, reinventing the off-grid solar revolution for clean energy for all, Shakti-Sustainable Energy Foundation
- Khandker, Barnes, Samad, Shahidur R, Douglas F, Hussain A., 2009, Welfare Impacts of Rural Electrification-A Case Study from Bangladesh, World Bank Development Research Group
- Khandker, Barnes, Samad, Shahidur R, Douglas F, Hussain A., 2012, Who Benefits Most from Rural Electrification? Evidence in India, AAEA Annual Meeting, Seattle, Washington

ELECTRONIC JOURNAL ARTICLE

- Korhale, Rucha, 2011, Renewable Energy Sources – Policies of India, VPM's Polytechnic, Thane

JOURNAL ARTICLES

- Dasaraju, Murthy, Himachalam, Kota Sreenivasa, 2011, Efficiency of Indian Power Sector an Analysis of its Performance and Problems, International Journal of Management & Business studies, Vol. 1, Issue 3.
- Dhingra, Jain, Pandey, Mahajan, Rijul, Abhinav, Abhishek, Srishti, 2014. Assessment of Renewable Energy in India. International Journal of Environmental Science and Development, Vol. 5, No. 5, 459-462.

WEBSITES

- <http://www.creda.in/>
- <https://villageinfo.in/chhattisgarh/>

REQUEST FOR FEEDBACK

Dear Readers

At the very outset, International Journal of Research in Commerce & Management (IJRCM) acknowledges & appreciates your efforts in showing interest in our present issue under your kind perusal.

I would like to request you to supply your critical comments and suggestions about the material published in this issue, as well as on the journal as a whole, on our e-mail **infoijrcm@gmail.com** for further improvements in the interest of research.

If you have any queries, please feel free to contact us on our e-mail infoijrcm@gmail.com.

I am sure that your feedback and deliberations would make future issues better – a result of our joint effort.

Looking forward to an appropriate consideration.

With sincere regards

Thanking you profoundly

Academically yours

Sd/-

Co-ordinator

DISCLAIMER

The information and opinions presented in the Journal reflect the views of the authors and not of the Journal or its Editorial Board or the Publishers/Editors. Publication does not constitute endorsement by the journal. Neither the Journal nor its publishers/Editors/Editorial Board nor anyone else involved in creating, producing or delivering the journal or the materials contained therein, assumes any liability or responsibility for the accuracy, completeness, or usefulness of any information provided in the journal, nor shall they be liable for any direct, indirect, incidental, special, consequential or punitive damages arising out of the use of information/material contained in the journal. The journal, neither its publishers/Editors/ Editorial Board, nor any other party involved in the preparation of material contained in the journal represents or warrants that the information contained herein is in every respect accurate or complete, and they are not responsible for any errors or omissions or for the results obtained from the use of such material. Readers are encouraged to confirm the information contained herein with other sources. The responsibility of the contents and the opinions expressed in this journal are exclusively of the author (s) concerned.

ABOUT THE JOURNAL

In this age of Commerce, Economics, Computer, I.T. & Management and cut throat competition, a group of intellectuals felt the need to have some platform, where young and budding managers and academicians could express their views and discuss the problems among their peers. This journal was conceived with this noble intention in view. This journal has been introduced to give an opportunity for expressing refined and innovative ideas in this field. It is our humble endeavour to provide a springboard to the upcoming specialists and give a chance to know about the latest in the sphere of research and knowledge. We have taken a small step and we hope that with the active co-operation of like-minded scholars, we shall be able to serve the society with our humble efforts.

Our Other Journals

