INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, ECONOMICS & MANAGEMENT



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, Indian Citation Index (ICI), Open J-Gage, India [link of the same is duly available at Inflibnet 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 (2012) & number of libraries all around the world. Circulated all over the world & Google has verified that scholars of more than 5709 Cities in 192 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)					
1.	VAR ANALYSIS OF EXPORTS, IMPORTS AND THE ECONOMIC GROWTH: EVIDENCE OF INDONESIA					
2 .	AN ANALYSIS OF THE CONTRIBUTION OF VALUE ADDED TAX TO MADHYA PRADESH STATE FINANCE Dr. VAIBHAV MODAK & Dr. SURESH SILAWAT					
3 .	ECONOMIC FEASIBILITY STUDY OF PLASTIC MIX BITUMEN ROAD DEEPIKA SWAIN & Dr. KAILASH MOHAPATRA					
4.	THE ECONOMICS OF PUBLIC SERVICE ADVERTISING OF HEALTH CARE SERVICE SECTOR – A LITERATURE REVIEW Dr. DHANANJOY DATTA & Dr. AMITA KUMARI CHOUDHURY					
5.	IMPACT OF RURAL DEVELOPMENT PROGRAMMES ON ASSET, INCOME AND EMPLOYMENT IN HIMACHAL PRADESH: A CASE STUDY OF MANDI DISTRICT Dr. K.C. SHARMA & RAKSHA SHARMA					
6 .	A STUDY ON THE PROBLEMS FACED BY THE FARMERS CULTIVATING SUGARCANE WITH SPECIAL REFERENCE TO ERODE AND TIRUPUR DISTRICTS Dr. S. UMARANI					
7.	DYNAMICS AND DETERMINANTS OF IPO INVESTING BY RETAIL INVESTORS: EVIDENCE FROM INDIAN STOCK MARKET Dr. SATHYANARAYANA & BHAVYA N					
8.	A STUDY ON CUSTOMER PERCEPTION TOWARDS VALUE ADDED SERVICES IN PUBLIC SECTOR BANKS WITH SPECIAL REFERENCE TO ERODE DISTRICT M. SURESH KUMAR & Dr. G. SURESH					
9.	SWAY ON FDI IN INDIA: SOME RUDIMENTARY CORROBORATIONS Dr. JOSEPH JAMES V, Dr. SAJEEVE V P & CATHERINE E PERIERA					
L O .	PATIENTS' OPINION TOWARDS QUALITY HEALTHCARE SERVICES PROVIDED BY CO-OPERATIVE HOSPITALS: A STUDY ON SHRI J G CO-OPERATIVE HOSPITAL SOCIETY LTD., GHATAPRABHA DINESHA K & Dr. LAXAMANA P					
L 1 .	THE BILATERAL RELATIONS BETWEEN INDIA AND SAUDI ARABIA Dr. SHEETAL VARSHNEY	55				
L 2 .	IMPACT OF TQM PRACTICES ON ECONOMIC PERFORMANCE AT WORKING IRON AND STEEL FIRMS KARNATAKA K C PRASHANTH					
L 3 .	CORPORATE SOCIAL RESPONSIBILITY PRACTICES BANKS IN INDIA: A STUDY OF TWO PRIVATE SECTOR BANKS DHRITABRATA JYOTI BHARADWAZ					
.4.	DEMOGRAPHIC AND SOCIO-ECONOMIC CONDITIONS OF MGNREGS BENEFICIARY HOUSEHOLDS IN PUNJAB: AN EMPIRICAL STUDY Dr. SARBJEET SINGH & JAGDEV SINGH					
L 5 .	AN EMPIRICAL STUDY OF LIFE INSURANCE IN GANGTOK, SIKKIM KEWAL RAI, ARUN ACHARYA, ROSHAN SHARMA, ANIL RAI & TSHERING LHAMU BHUTIA	77				
L 6 .	EMPOWERMENT OF WOMEN IN INDIA THROUGH EDUCATION Dr. P. OMKAR	84				
L 7 .	IMPACT OF GOODS AND SERVICES TAX (GST) ON COMMON MAN IN INDIA DODDA YALLAPPA JINDAPPA	87				
L 8 .	STATUS OF WOMEN IN EGYPT SINCE INFITAH EREIPHY KEISHING	89				
L 9 .	INCOME AND INVESTMENT PATTERN AMONG WORKING WOMEN WITH REFERENCE TO MADURAI CITY – A CASE STUDY <i>R. VENNILA</i>	92				
20.	DIGITAL INDIA: INFUSE TECHNOLOGY IN GOVERNANCE POOJA	95				
	REQUEST FOR FEEDBACK & DISCLAIMER	98				

<u>CHIEF PATRON</u>

Prof. (Dr.) 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

CO-ORDINATOR

Dr. BHAVET Faculty, Shree Ram Institute of Engineering & Technology, Urjani

<u>ADVISOR</u>

Prof. S. L. MAHANDRU Principal (Retd.), Maharaja Agrasen College, Jagadhri

<u>EDITOR</u>

Dr. R. K. SHARMA

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

FORMER CO-EDITOR

Dr. S. GARG

Faculty, Shree Ram Institute of Business & Management, Urjani

EDITORIAL ADVISORY BOARD

Dr. TEGUH WIDODO

Dean, Faculty of Applied Science, Telkom University, Bandung Technoplex, Jl. Telekomunikasi, Indonesia

Dr. M. S. SENAM RAJU

Professor, School of Management Studies, I.G.N.O.U., New Delhi

Dr. JOSÉ G. VARGAS-HERNÁNDEZ

Research Professor, University Center for Economic & Managerial Sciences, University of Guadalajara, Gua-

dalajara, Mexico

Dr. M. N. SHARMA

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

Dr. CHRISTIAN EHIOBUCHE

Professor of Global Business/Management, Larry L Luing School of Business, Berkeley College, USA

Dr. SIKANDER KUMAR

Chairman, Department of Economics, Himachal Pradesh University, Shimla, Himachal Pradesh

Dr. BOYINA RUPINI

Director, School of ITS, Indira Gandhi National Open University, New Delhi

Dr. MIKE AMUHAYA IRAVO

Principal, Jomo Kenyatta University of Agriculture & Tech., Westlands Campus, Nairobi-Kenya

Dr. SANJIV MITTAL

Professor & Dean, University School of Management Studies, GGS Indraprastha University, Delhi

Dr. D. S. CHAUBEY

Professor & Dean, Research & Studies, Uttaranchal University, Dehradun

Dr. NEPOMUCENO TIU

Chief Librarian & Professor, Lyceum of the Philippines University, Laguna, Philippines

Dr. RAJENDER GUPTA

Convener, Board of Studies in Economics, University of Jammu, Jammu

Dr. KAUP MOHAMED

Dean & Managing Director, London American City College/ICBEST, United Arab Emirates

Dr. DHANANJOY RAKSHIT

Dean, Faculty Council of PG Studies in Commerce and Professor & Head, Department of Commerce, Sidho-Kanho-Birsha University, Purulia

Dr. NAWAB ALI KHAN

Professor & Dean, Faculty of Commerce, Aligarh Muslim University, Aligarh, U.P.

Dr. ANA ŠTAMBUK

Head of Department of Statistics, Faculty of Economics, University of Rijeka, Rijeka, Croatia

SUNIL KUMAR KARWASRA

Principal, Aakash College of Education, ChanderKalan, Tohana, Fatehabad

Dr. SHIB SHANKAR ROY

Professor, Department of Marketing, University of Rajshahi, Rajshahi, Bangladesh

Dr. S. P. TIWARI

Head, Department of Economics & Rural Development, Dr. Ram Manohar Lohia Avadh University, Faizabad

Dr. SRINIVAS MADISHETTI

Professor, School of Business, Mzumbe University, Tanzania

Dr. ABHAY BANSAL

Head, Department of Information Technology, Amity School of Engg. & Tech., Amity University, Noida

Dr. ARAMIDE OLUFEMI KUNLE

Dean, Department of General Studies, The Polytechnic, Ibadan, Nigeria

Dr. ANIL CHANDHOK

Professor, University School of Business, Chandigarh University, Gharuan

RODRECK CHIRAU

Associate Professor, Botho University, Francistown, Botswana

Dr. OKAN VELI ŞAFAKLI

Associate Professor, European University of Lefke, Lefke, Cyprus

PARVEEN KHURANA

Associate Professor, Mukand Lal National College, Yamuna Nagar

Dr. KEVIN LOW LOCK TENG

Associate Professor, Deputy Dean, Universiti Tunku Abdul Rahman, Kampar, Perak, Malaysia

Dr. BORIS MILOVIC

Associate Professor, Faculty of Sport, Union Nikola Tesla University, Belgrade, Serbia

SHASHI KHURANA

Associate Professor, S. M. S. Khalsa Lubana Girls College, Barara, Ambala

Dr. IQBAL THONSE HAWALDAR

Associate Professor, College of Business Administration, Kingdom University, Bahrain

Dr. DEEPANJANA VARSHNEY

Associate Professor, Department of Business Administration, King Abdulaziz University, Saudi Arabia

Dr. MOHENDER KUMAR GUPTA

Associate Professor, Government College, Hodal

Dr. BIEMBA MALITI

Associate Professor, School of Business, The Copperbelt University, Main Campus, Zambia

Dr. ALEXANDER MOSESOV

Associate Professor, Kazakh-British Technical University (KBTU), Almaty, Kazakhstan

Dr. VIVEK CHAWLA

Associate Professor, Kurukshetra University, Kurukshetra

Dr. FERIT ÖLÇER

Professor & Head of Division of Management & Organization, Department of Business Administration, Faculty of Economics & Business Administration Sciences, Mustafa Kemal University, Turkey

Dr. ASHOK KUMAR CHAUHAN

Reader, Department of Economics, Kurukshetra University, Kurukshetra

Dr. RAJESH MODI

Faculty, Yanbu Industrial College, Kingdom of Saudi Arabia

YU-BING WANG

Faculty, department of Marketing, Feng Chia University, Taichung, Taiwan

Dr. SAMBHAVNA

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

Dr. KIARASH JAHANPOUR

Research Adviser, Farabi Institute of Higher Education, Mehrshahr, Karaj, Alborz Province, Iran

Dr. MELAKE TEWOLDE TECLEGHIORGIS

Faculty, College of Business & Economics, Department of Economics, Asmara, Eritrea

Dr. SHIVAKUMAR DEENE

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

Dr. THAMPOE MANAGALESWARAN

Faculty, Vavuniya Campus, University of Jaffna, Sri Lanka

Dr. VIKAS CHOUDHARY

Faculty, N.I.T. (University), Kurukshetra

SURAJ GAUDEL

BBA Program Coordinator, LA GRANDEE International College, Simalchaur - 8, Pokhara, Nepal

Dr. DILIP KUMAR JHA

Faculty, Department of Economics, Guru Ghasidas Vishwavidyalaya, Bilaspur

FORMER TECHNICAL ADVISOR

AMITA

FINANCIAL ADVISORS

DICKEN 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

v

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 <u>M.S. Word format</u> after preparing the same as per our **GUIDELINES FOR SUBMISSION**; at our email address i.e. <u>infoijrcm@gmail.com</u> 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. <u>The qualification of</u> <u>author is not acceptable for the purpose</u>.

NOTES:

- a) The whole manuscript has to be in **ONE MS WORD FILE** only, which will start from the covering letter, inside the manuscript. <u>**pdf.**</u> <u>**version**</u> 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 <u>BRITISH ENGLISH</u> prepared on a standard A4 size <u>PORTRAIT SETTING PAPER</u>. 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

IMPACT OF RURAL DEVELOPMENT PROGRAMMES ON ASSET, INCOME AND EMPLOYMENT IN HIMACHAL PRADESH: A CASE STUDY OF MANDI DISTRICT

Dr. K.C. SHARMA PROFESSOR OF ECONOMICS CENTRE FOR EVENING STUDIES HIMACHAL PRADESH UNIVERSITY SHIMLA

RAKSHA SHARMA RESEARCH SCHOLAR OF ECONOMICS HIMACHAL PRADESH UNIVERSITY SHIMLA

ABSTRACT

The paper analyses the impact of rural development programmes on assets, income and employment in Himachal Pradesh: A case study of district Mandi. The data collected from 300 households scattered over 12 villages in all selected developed blocks of district Mandi. The required information has been collected with the help of pre-tested scheduled from the sample households.

KEYWORDS

Mandi district, rural development programmes.

INTRODUCTION

ural development and poverty alleviation have been the major areas of concern and thrust for the nation since independence. The Community Development Programme, consisting of various sets of schemes, was launched on 2nd October, 1952 throughout the country with an objective of overall development of rural areas with the active participation of community. Development blocks were created and considered pivotal for planning and implementation of various rural development schemes.¹ Several other development programmes adopted during the different five year plans were, Intensive Agricultural District Programme (IADP), Intensive Agriculture Area Programme (IAAP), Small Farmers Development Agency (AFDA), Integrated Rural Development Programme (IRDP), Training of Rural Youth for Self Employment (TRYSEM), National Rural Employment Programme (NREP) etc.

Mehrotra, Parida, Sinha and Gandhi (2014, pp. 49-57)² conducted a study on explaining employment trends in the Indian economy: 1993-14 to 2011-12. They used various round of National Sample Survey unit level data. They concluded that structural transformation with an absolute fall in agricultural employment and a rise in non-agricultural employment, increasing participation in education, decline in child labour, and mechanization of agriculture and rising living standard in rural areas due to a growth in rural wages which led to a decline in workforce, most of which was of women leaving the workforce. They also concluded that a fall in demand for manufacturing exports, increasing capital intensity and a decline in manufacturing employment during 2004-05 to 2009-10. This study estimated approximately 17 million jobs per annum need to be created in non-agriculture during 2012-17 based on these estimates, they suggested that policy makers should increase non-agricultural employment in India. Sharma and Chakraborty (2016, pp. 165-180)³ conducted a study why Arunachal Pradesh's social sector development is asymmetrical: a cross-district investigation. This study is based on secondary data. Principal component analysis (PCA) method has been used to construct that first, a massive dose of funding is required to decrease the infrastructure gap in the form of connectivity, electrification and creation of many social assets such as school, hospitals and the like. Second, as the cost of the delivery of basic social services, such as primary health care and education, are prohibitive in Arunachal Pradesh because of remote locations and accessibility. Third, as basic amenities such as water supply, sanitation, drainage and sewerage are inadequate. They suggested that these areas should be looked into on a friority level for planning. Although, pumping of finance into the social sector will not improve the human resource situation, investment should be undertaken in agricultural and allied sectors because income generate

OBJECTIVES

In this paper an attempt has been made to estimate the impact of rural development programmes on the sample household of rural area of Mandi district in Himachal Pradesh.

METHODOLOGY

SAMPLING

For the empirical investigation, district Mandi has been selected purposely. The required information has been collected from 300 sample households of twelve villages selected randomly from two development blocks of the district.

NATURE OF DATA COLLECTED

An experimental test was developed by the investigator with the help of pre-tested schedule information pertaining to age and sex wise family composition, educational status, occupational as well as the value of the household assets has been recorded from all the sample households, as it exists at the time of the survey. Further, introduction related to rural development has been incorporated in the present study.

RESULTS AND DISCUSSION

This analysis is important because it brings out the different facet of the nature of economic activities as well as the levels of living. Population in any area plays an important role in affecting the income and consumption level and thereby the living standard. In the present empirical study, there are 300 sample households consisting of 778 males, 718 females and 622 children. Out of the total 300 households, 181 households fall in the category of marginal size of holding having land less than one hectare, 88 households fall in the category of small size of holdings having land between 1 to 2 hectares, 19 households are of the medium size of holding having land 2 to 4 hectares and the remaining 12 households fall in the category of large size of holdings having land more than 4 hectares.

In Himachal Pradesh, Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) was made effective from 2nd February, 2006 in Chamba and Sirmour districts, and covered all districts up to 1st April, 2008. The objective of this scheme is to provide livelihood security to the households in rural area of the state by ensuring 100 days generated employment in each financial year to every household whose adult members volunteer to do unskilled manual work. During the 11th plan, 1076.26 lakh mandays have been generated.⁴

VOLUME NO. 7 (2017), ISSUE NO. 10 (OCTOBER)

ISSN 2231-4245

During last four decades, various centrally and state sponsored rural housing schemes have been implemented through the Department of Rural Development. The Indira Awas Yojana (IAY) was launched as an independent and major housing device on 1st January, 1996 to provide assistance for the construction and upgradation of the dwelling units for the BPL rural households. The selection of beneficiaries is done by the Gram Sabha. This scheme is being implemented in the ratio of 75:25 between the Government of India and the State Government. During the period of 11th Five Year Plan, Rs. 11607.98 lakh have been released for the construction of dwelling in rural areas and 50,117 houses were constructed under the scheme.⁵

The total amount of subsidy received, assistance received, the value of assets created out of this assistance, as well as the income and employment opportunities generated under the various Rural Programmes has been presented in Table 9.1. This table clearly indicates that the percentage share of subsidy on food-items to the total amount of subsidy has been worked out 98.27, 86.64, 80.96 and 73.74 percent on the marginal, small, medium and large size of holdings respectively. Among all the holdings together this percentage came out 93.30. The percentage amount of subsidy on food-items shows a decreasing tendency with an increase in the size of holding. The percentage amount of subsidy on food-items is the highest on the marginal and small holdings group mainly due to the reason that the Government provides food-items on subsidized rate to the BPL families and the maximum BPL families belong to the marginal and small holdings group. The percentage share of subsidy on fertilizers to the total amount of subsidy has been worked out 1.73, 13.36, 19.04 and 26.26 percent on the marginal, small, medium and large size of holdings respectively. Among all the holding groups together this percentage came out 6.70. The percentage value of subsidy on fertilizers shows an increasing tendency with an increase in the size of holdings. The percentage value of subsidy on fertilizers is the highest on the large holding groups mainly due to the reason that these farmers use more fertilizer as comparatively to small holdings. The per household share of assistance received from the Government for the construction of houses has been worked out Rs. 4500, Rs. 3500, Rs. 2000 and Rs. 0.00 on the marginal, small, medium and large size of holdings respectively. Among all the holdings together this amount came out Rs. 3868.33. The percentage value of assets created out of this assistance to the total value of household assets under the Rural Development Programmes has been worked out 92.73, 90.39 and 100.00 percent on the marginal, small and medium size of holdings respectively, whereas, among all the holdings together this percentage came out 92.32. The percentage increase in household income through assistance received from the Government for the construction of houses under Rural Development Programmes has been worked out to 39.94, 38.13, 48.44 and 0.00 percent on the marginal, small, medium and large size of holdings respectively. Among all the holdings together this percentage came out 39.16. This percentage of family human labour man-days utilization in gainful activities increased by 4.55, 5.69, 3.89 and 0.00 percent on the marginal, small, medium and large size of holdings respectively. Among all the holdings together this percentage came out 4.76. Thus, the percentage increase in the value of household assets, income and employment on the account of the assistance received from the Government for the construction of houses shows that under the rural development programmes among the marginal, small, medium and large size of holding groups the least better-off household benefited the most and the better-off benefitted the least. It happened mainly due to the reason that the Government provides assistance for scheduled cast, scheduled tribe and BPL families for construction of houses under various schemes. The per household share of loans received under rural development programmes for livestock, i.e. mainly for the purchase of milch cattle, sheep, goats etc. have been worked out Rs. 352.60 and Rs. 372.19 on the marginal and small size of holdings respectively. The value of household assets increased on account of these loans to the total value of household assets created under these programmes has been worked out 7.27 and 9.61 percent on the marginal and small size of holding respectively. The percentage of household income increased through livestock received under the integrated rural development programmes to the total household income increased through the different development programmes has been worked out 1.43 and 2.00 percent on the marginal and small size of holding respectively. The percentage of family human labour man-days increased in livestock activities has been worked out 2.58 and 1.61 percent on the marginal and small size of holdings respectively. In the study area MANREGA plays an important role to provide employment opportunities to the sample household. The percentage of family human labour man-days generated in MANREGA has been worked out 92.87, 92.71, 96.11 and 100.00 percent on the marginal, small, medium and large size of holdings respectively. Among all the holdings together this percentage came out 93.03. The percentage amount of assistance received from the Government for old age pension as well as fee concession and fellowship to the total amount of income received under various rural development programmes has been worked out 1.54, 2.01, 3.42 and 4.57 percent on the marginal, small, medium and large size of holdings respectively. Among all the holdings together this percentage came out 1.74.

Thus, it can be concluded from the above empirical results that the percentage amount of subsidy on food-items shows a decreasing tendency with an increase in the size of holdings. The percentage amount of subsidy on food-items is the highest on the marginal and small holdings group mainly due to the reason that Government provide food-items on subsidized rate to the BPL families and the maximum BPL families belong to the marginal and small holdings group, whereas contrary to it, the percentage amount of subsidy on fertilizers shows an increasing tendency with an increase in the size of holding. The percentage value of subsidy on fertilizers is the highest on the large holdings group mainly due to the reason that these farmers use more fertilizers as comparatively to small holdings. The percentage increase in the value of household assets, income and employment on the account of the assistance received from the Government for the construction of houses shows that under rural development programmes among the marginal, small, medium and large size of holding groups the least better-off benefited the least. It happened mainly due to the reason that the Government provides assistance for scheduled cast, scheduled tribe and BPL families for the construction of houses under various schemes. The percentage of assistance received from the Government of or age pension, fee concession and fellowship received by the sample household shows an increasing tendency with an increase in the size of holdings. This clearly reveals that under the rural development programmes in case of employment scheme the poor benefited the least poor benefited the least. Thus, in the sample area, rural development programmes and employment scheme the poor benefited the socio-economic conditions of the poor rural households.

PROBLEMS AND SUGGESTIONS

The rural development programmes have not been implemented successfully in the study area. The poorest benefited the least and least poor benefited the most under the Integrated Rural Development Programmes mainly due to the favoritism prevailing while preparing the list of the beneficiaries and distributing the benefits. The Poverty Alleviation Programmes (except the self-employment scheme) have fallen short of their expectations in the rural areas of district Mandi, because the empirical results of the present study clearly established the fact that through these programmes the better-off benefited the most and least betteroff benefited the least. About 60 percent of the sample households have said that they are satisfied with the facilities provided from Gram Panchayats. Nearly 75 percent of the sample household has got the representation in the co-operative societies. The rural households of Mandi district are very firm in their faiths and beliefs. About 65 percent of rural households of Mandi district are superstitious. They believe that the blessings of God can remove mental illness, misfortune and natural calamities. Dowry system is prevalent among the rural households of district Mandi. About 35 percent of the households favoured the dowry system, but dowry is never demanded and never insisted upon. About 20 percent of sample households favoured the nuclear family system mainly due to the reason that land is the mother and they don't want to divide it, whereas, 80 percent sample households favoured the nuclear family system because of economic independence.

CONCLUSION

It can be concluded from the present empirical investigation that there exists a lot of disparities on different stages on different holding groups which resulted in wide variations in the levels of living of the sample households. In order to reduce the disparities as well as raise the levels of living, the planners, policy makers and administrators should implement the poverty eradication programmes more effectively in the area in such a way so that most of the poor be benefited the most and the least poor be benefited the least.

TABLE 1: IMPACT OF RURAL DEVELOPMENT PROGRAMMES ON THE DISTRIBUTION OF HOUSEHOLD ASSETS, INCOME AND EMPLOYMENT IN THE RURAL AREA

Sr. No.	Items	Marginal Holdings	NDI (Value in Rs.) Small Holdings	Medium Holdings	Large Holdings	All Holdings
1	Subsidy	inarginar norango	Shiai Holango	inculari riolango	Large Holdings	Antiolango
-	Subsidy on Food Items	3156	2367	2250	2000	2820.94
		(98.27)	(86.64)	(80.96)	(73.74)	(93.30)
	Subsidy on Fertilizers	55.6	365	529.26	712.36	202.63
		(1.73)	(13.36)	(19.04)	(26.26)	(6.70)
	Total (I + ii)	3211.6	2732.00	2779.26	2712.36	3023.57
		(100.00)	(100.00)	(100.00)	(100.00)	(100.00)
2	Assistance from Government for Const	· · · /	\ /	· · /	(100.00)	(100.00)
i)	Total Amount Received (Rs.)	4500.00	3500.00	2000.00	0.00	3868.33
ii)	Assets (Houses)	4500.00	3500.00	2000.00	0.00	3868.33
"'		(92.73)	(90.39)	(100.00)	(0.00)	(92.32)
ii)	Income	4500.00	3500.00	2000.00	0.00	3868.33
,	income	(39.94)	(38.13)	(48.44)	(0.00)	(39.16)
i)	Employment (Man-days)	3.15	3.26	0.90	0.00	2.91
')		(4.55)	(5.69)	(3.89)	(0.00)	(4.76)
3	Livestock	(4.55)	(3.09)	(3.89)	(0.00)	(4.70)
i)	Total Amount of Loan	352.60	372.19	0.00	0.00	321.91
1)		(100.00)	(100.00)	(0.00)	(0.00)	(100.00)
ii)	Assets	352.60	372.19	0.00	0.00	321.91
11)	Assets	(7.27)	(9.61)	(0.00)	(0.00)	(7.68)
:::)	Income	161.23	183.33	0.00	0.00	151.05
iii)	Income	(1.43)	(2.00)	(0.00)	(0.00)	(1.53)
:)	Employment (Man days)	(1.43)	0.92	0.00	0.00	1.35
iv)	Employment (Man-days)					
	5	(2.58)	(1.61)	(0.00)	(0.00)	(2.21)
4	Employment	C4 22	53.12	22.21	27.00	50.07
i)	Employment in MANREGA (Man-days)	64.32				56.87
)	1	(92.87)	(92.71)	(96.11)	(100.00)	(93.03)
ii)	Income	6432.32	5312.33	1988.00	2300.00	5687.88
		(57.00)	(57.07)	(40.45)	(05.40)	(53.53)
		(57.09)	(57.87)	(48.15)	(95.43)	(57.57)
5	Other Assistance (old age pension, fee				110.10	172.24
i)	Total Amount	173.63	184.56	141.11	110.13	172.24
ii)	Income	173.63	184.56	141.11	110.13	172.24
		(1.54)	(2.01)	(3.42)	(4.57)	(1.74)
iii)	Assets	0.00	0.00	0.00	0.00	0.00
		(0.00)	(0.00)	(0.00)	(0.00)	(0.00)
iv)	Employment (Mandays)	0.00	0.00	0.00	0.00	0.00
		(0.00)	(0.00)	(0.00)	(0.00)	(0.00)
6	Grand Total					
i)	Total Amount of Loan	352.60	372.19	0.00	0.00	321.91
		(100.00)	(100.00)	(0.00)	(0.00)	(100.00)
ii)	Assets	4852.60	3872.19	2000.00	0.00	4190.24
		(100.00)	(100.00)	(100.00)	(0.00)	(100.00)
iii)	Income	11267.18	9180.22	4129.11	2410.13	9879.50
		(100.00)	(100.00)	(100.00)	(100.00)	(100.00)
iv)	Employment (Mandays)	69.26	57.30	23.11	27.00	61.13
		(100.00)	(100.00)	(100.00)	(100.00)	(100.00)

Note: Figures in Parenthesis indicate percentage.

REFERENCES

1. Government of Himachal Pradesh, Draft 12th Five Year Plan 2012-17 and Annual Plan 2013-14, Planning Department, Himachal Pradesh, Shimla, 2013, p.236.

2. Government of Himachal Pradesh, Draft 12th Five Year Plan 2012-17 and Annual Plan 2013-14, Planning Department, Himachal Pradesh, Shimla, 2013, pp.45-95.

3. Government of Himachal Pradesh, Draft 12th Five Year Plan 2012-17 and Annual Plan 2013-14, Planning Department, Himachal Pradesh, Shimla, 2013, pp.47-236.

4. Manish Sharma and Dev Kumar Chakraborty, "Why Arunachal Pradesh's Social Sector Development is Asymmetrical: A Cross-District Investigation," Social Change, Vol. 46, No. 2, New Delhi, June 2016, pp. 165-180.

 Santosh Mehrotra, Jaati Parida, Sharmistha Sinha and Ankita Gandhi, "Explaining Employment Trends in the Indian Economy: 1993-94 to 2011-12," Economics and Political Weekly, Vol. XLIX, No. 32, Bombay, 9 August, 2014, pp. 49-57

REQUEST FOR FEEDBACK

Dear Readers

At the very outset, International Journal of Research in Commerce, Economics & 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 <u>infoijrcm@gmail.com</u> 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 cooperation of like-minded scholars, we shall be able to serve the society with our humble efforts.

Our Other Fournals

NATIONAL JOURNAL OF RESEARCH COMMERCE & MANAGEMENT





INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, ECONOMICS & MANAGEMENT A Monthly Double-Blind Peer Reviewed (Refereed/Juried) Open Access International e-Journal - Included in the International Serial Directories http://ijrcm.org.in/