

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, IT & 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 [Inflibnet of University Grants Commission \(U.G.C.\)](#)],

[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.	PERCEIVED ROLE OF CORPORATE CULTURE IN PERFORMANCE OF COMMERCIAL STATE CORPORATIONS IN KENYA <i>THOMAS C.O. MOSE, DR. MIKE IRAVO, DR. GEORGE O. ORWA & DR. ENG.THOMAS SENAJI</i>	1
2.	A STUDY ON PATIENTS' SATISFACTION TOWARDS SERVICES PROVIDED BY PRIVATE HOSPITALS IN ERODE TALUK, ERODE DISTRICT <i>S. SASIKALA & DR. C. VADIVEL</i>	8
3.	A STUDY ON MARKET MOVEMENT IMPACT ON MUTUAL FUND SUBSCRIPTIONS AND REDEMPTIONS <i>Y. JAYA RADHA SANKAR, DR. P. DIANA DAVID & LEELA CHAKRAVARTHI AKULA</i>	14
4.	EFFECTIVE CHANGE MANAGEMENT <i>SINDHU S PANDYA</i>	19
5.	SUPPLY CHAIN MANAGEMENT PRACTICES IN ORGANIZED RETAILING: A STUDY IN TRICHY REGION <i>DR. S. SARAVANAN & K. S. TAMIL SELVAN</i>	21
6.	BANK CREDIT TO SMALL AND MEDIUM SPORTS GOODS MANUFACTURING ENTERPRISES OF MEERUT - OBSTACLES IN FINANCING AND RECOVERY OF THE LOAN <i>KALI RAM GOLA, P. K. AGARWAL & MRIDUL DHARWAL</i>	25
7.	IMPACT OF CHANGES IN INTEREST RATE ON BANK PROFITABILITY: A RE-EXAMINATION <i>DR. NAMRATA SANDHU & HIMANI SHARMA</i>	30
8.	IT & ITES EMPLOYEES' OPINION ON THE PERSPECTIVES CONSIDERED IN THE BALANCED SCORECARD- A STUDY WITH SPECIAL REFERENCE TO COIMBATORE DISTRICT <i>SHYAM UMASANKAR K K & DR. V KRISHNAVENI</i>	33
9.	IMPACT OF EXCHANGE RATE MOVEMENT AND WORLD OIL PRICE ON INDIAN AUTO STOCKS <i>NISCHITH. S & DR. MAHESH. R</i>	39
10.	IMPACT OF NON PERFORMING ASSET ON PROFITABILITY OF PUBLIC AND PRIVATE SECTOR BANKS IN INDIA <i>LAVEENA & KAMAL KAKKAR</i>	46
11.	POLITICAL EMPOWERMENT OF WOMEN IN PNACHAYATI RAJ INSTITUTIONS: AN OVER VIEW <i>DR. M. GOPI</i>	51
12.	CO-INTEGRATION OF INDIAN STOCK MARKET WITH US STOCK MARKET <i>ABHAY KUMAR</i>	56
13.	INDIAN VALUE ADDED TAX (VAT) SYSTEM: A PROTOTYPE FOR NIGERIA <i>AHMED JINJIRI BALA & DR. A. THILAGARAJ</i>	61
14.	A STUDY OF COMMITMENT OF SCHOOL TEACHERS IN RELATION TO SOME BACKGROUND VARIABLES <i>DR. KAMALPREET KAUR TOOR</i>	65
15.	A STUDY ON EMPLOYEE JOB SATISFACTION IN WITH REFERENCE TO KERALA GARMIN BANK, THRISSUR DISTRICT <i>MIRANDA PAUL</i>	71
16.	JOB STRESS AND JOB SATISFACTION IN THE COMMUNICATION SERVICE INDUSTRY: EVIDENCE FROM TECH MAHINDRA GHANA LTD. <i>PAUL APPIAH-KONADU & HENRY KWADWO FRIMPONG</i>	75
17.	THE EFFECTS OF ERP SYSTEM <i>SAJID NEGINAL</i>	81
18.	INTERNET BANKING: DEBATING CORE ISSUES AND BENEFITS <i>LAVANYA K.N.</i>	83
19.	IMPACT OF WORKING CAPITAL MANAGEMENT ON CORPORATE PERFORMANCE: A STUDY BASED ON SELECTED BANKS IN NIGERIA <i>ALIYU SANI SHAWAI</i>	85
20.	CARE FOR INDIA: TACKLING URBAN-RURAL DISPARITIES: URBAN VS. RURAL ACCESS TO HEALTHCARE SERVICES IN UTTAR PRADESH <i>RHEA SHUKLA</i>	89
	REQUEST FOR FEEDBACK & DISCLAIMER	94

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. A. SURYANARAYANA

Department of Business Management, Osmania University, Hyderabad

PROF. V. SELVAM

SSL, 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

SURJEET SINGH

Asst. Professor, Department of Computer Science, G. M. N. (P.G.) College, Ambala Cantt.

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>

CARE FOR INDIA: TACKLING URBAN-RURAL DISPARITIES: URBAN VS. RURAL ACCESS TO HEALTHCARE SERVICES IN UTTAR PRADESH

RHEA SHUKLA
STUDENT
KAMALA NEHRU COLLEGE
NEW DELHI

ABSTRACT

A society's health is directly correlated to the social and economic inequality. India being a multicultural, diverse and yes, overpopulated nation, bridging the gap between such inequalities is of utmost importance. Even though India has seen rapid economic growth in the past few decades, the growth is uneven. This uneven growth can be seen through the current healthcare system in our nation. This paper tries to shed some light on the disparity between the rural and urban population and its effects. We hope to find a probable way forward.

KEYWORDS

healthcare services, healthcare system.

INTRODUCTION

In rural parts of India, children and adults face a life full of uncertainty. Earlier, food was considered to be the key element to survive but as time evolves, as the society faces more complex challenges every passing day, spending patterns keep shifting among urban and rural population. According to the latest National Sample Survey Organization (NSSO) survey, food is not the predominant expenditure for rural population. In fact, the combination of healthcare and non-food category has taken a major chunk of rural spends.

Many a times India has been criticized for having one of the emerging world's most ramshackle health systems. Even though, the government has put in efforts to tackle such claims, by recently increasing the spending on health to 3% from 1% in our nations GDP, we are yet to find a solution to our problem.^[1] Around three-fourth of the health infrastructure in India – including doctors, specialists, and other healthcare resources – are concentrated in the urban cities where only 27% of India's population resides^[2]. There is no doubt that there is a chronic lack of proper health services for the rural population. The majority of the healthcare indicators which we will come across further down the study, show the sad state of affairs in the rural healthcare system in India. Policymakers often argue that there is a close relation between gender inequality and unequal access to healthcare. Multiple pregnancies, preference for sons, inability to take a stance against the family, and underlying patriarchal social mores – have impacted on the health of women, including maternal mortality, infant mortality, low birth weight, antenatal anemia among others. We will touch upon this argument later in this study.

It is of utmost importance to ensure proper medical care as well as preemptive care facilities. In fact, it is mentioned regularly in every 5th year plan but somehow the plans all end up being shelved and every year economists come up with new death statistics. So the question to ask is;

Where are we going wrong?

1. Rama Baru and other co-writers of "Inequities in Access to Health Services in India: Caste, Class and Region" have given us a deep insight on how inequities are caused and the factors that further deepen these inequities. They have briefly considered the three major forms of inequities: historical, socio-economic, and in form of provision and access. What's interesting is the explanation of key elements; availability, affordability and accessibility. Furthermore, they have explained the inequities in preventative and curative services. The factors affecting inequities are of importance as the government can take the lead in changing the circumstances. They play an essential role in the way forward.
2. "Humanity is first and foremost a stomach" – Mac OrlanJean Dreze expresses great concern for nutrition in the society, however, the policymakers neglect these issues. The undernutrition levels are extremely high; the body mass index also supports the argument. A decent society cannot be built when hunger, malnutrition and ill health are so prevalent in our nation. One of many astounding facts is that there are only two other countries (Bangladesh and Nepal) that have a higher proportion of underweight children in India. In fact, Bangladesh is doing better than India in terms of wide range of nutrition and health indicators, in spite of much slower economic growth and lower baseline incomes.
3. Around 80.36% of India's population earns less than \$2 a day. At such strikingly low level of income, a chronic poverty cycle begins. Poverty results in malnutrition, low level of education, lack of physical strength, which lowers the chances of employment. In rural areas, the population has little access to health care facilities, therefore, infant mortality rates are naturally high in them. This leads them to overcompensate in order to earn a living. More members of the family, more people to contribute to the family income. But, this also raises the number of mouths to feed. And thus, poverty begets poverty.

PURPOSE OF THE STUDY

There has always been a gap between the rich and the poor. The sad truth is that children and grandchildren of the poor will remain impoverished, regardless of their potential and hard work. Why?

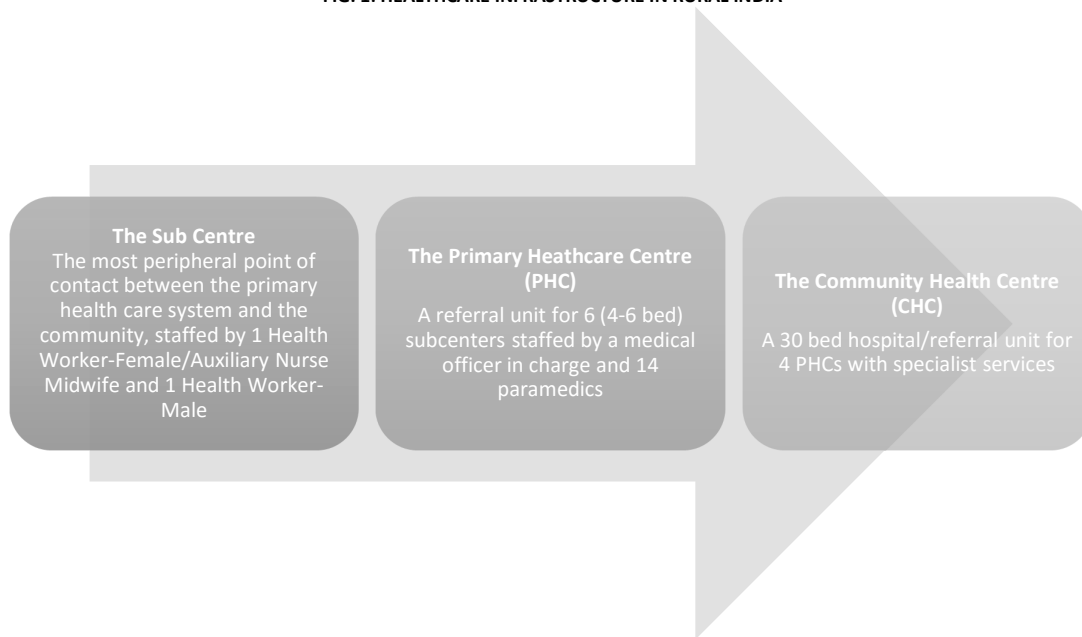
The healthcare industry currently holds a wide range of services like hospitals, pharmaceutical companies, drug manufacturers, diagnostics and device manufacturers, and health technology and information providers. One of the most critical requirements for healthcare in rural areas is doctors. Doctors and medical specialists are an integral component of the Indian healthcare system but rural India is currently facing a 64% shortage of doctors. Rural India faces a shortage of more than 12,300 specialist doctors. There are vacancies for 3,880 doctors in the rural healthcare system along with the need for an astounding 9,814 health centers.^[3] The facts are out there, but, we aren't getting any close to a solution.

We will look at Uttar Pradesh, one of the poorest states in India, in order to understand the current scenario and whether there is any hope left for rural India.

PROMISING HEALTHY INDIA

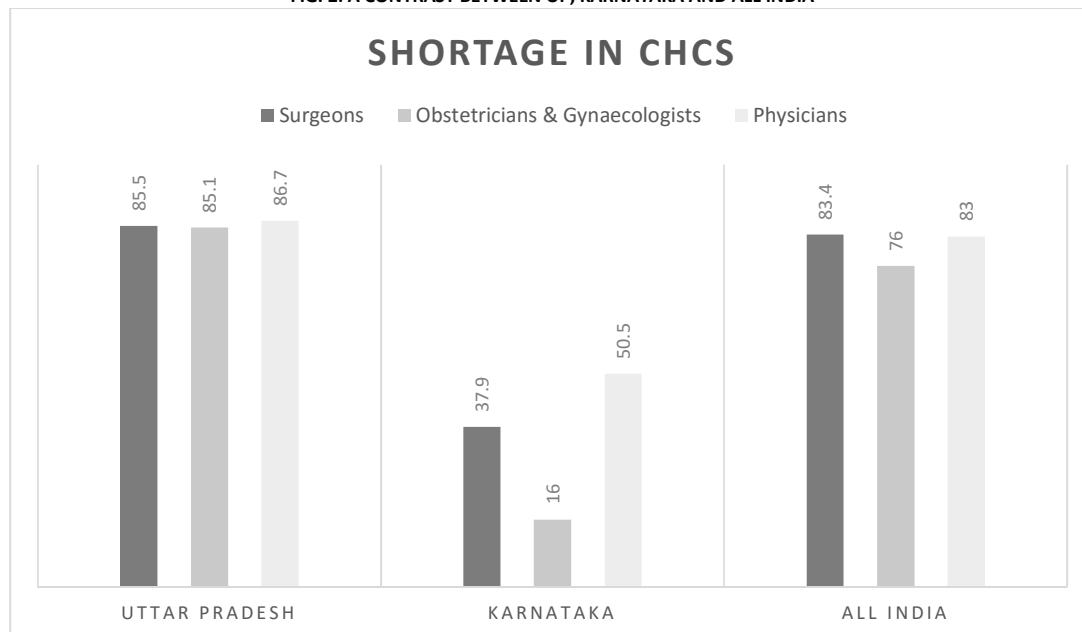
First off, we need to understand the healthcare system that currently exists in rural parts of India. The rural healthcare programme in India, structured in the three tiers below, has a basic need for Primary Healthcare Centres (PHC) and Community Health Centres (CHC). These PHCs can serve approximately 20,000 people in tribal and hilly areas and around 30,000 people in the plains, while the CHCs can serve approximately 80,000 people in tribal and hilly areas and around 120,000 people in the plains.^[4]

FIG. 1: HEALTHCARE INFRASTRUCTURE IN RURAL INDIA



However, according to the National Rural Health Mission (NRHM), there are some staggering finds regarding this subject. That is, the ratio of rural population to doctors is six times lower than in urban areas. The ratio of rural beds vis-à-vis the population is 15 times lower than in urban areas. 66% of the rural population in India lacks access to preventive medicines. 31% of the rural population in India has to travel over 30 km to get needed medical treatment. 3,660 PHCs in rural India lack either an operation theater or a lab or both. 50% of the posts for obstetricians, pediatricians, and gynecologists in PHCs or CHCs are vacant. There is a 70.2% shortfall of medical specialists in CHCs. 39% of PHCs are currently without a lab technician. Infectious diseases dominate the morbidity pattern in rural areas: 40% in rural areas vis-à-vis 23.5% in urban areas. As a nation, the odds are pretty much against us in this case. [5] But, wait, there's more. According to the latest Rural Health Statistics 2015 released by Ministry of Health and Family Welfare, there is an 83% of specialist medical professionals in CHCs. In case of Uttar Pradesh, it is a whopping 85.5% compared to mere 37.9% in Karnataka. India bears the world's greatest burden of maternal, newborn and child deaths. To add to that, there is 76% shortage of obstetricians and gynecologists in CHCs nationwide. In Uttar Pradesh, again the numbers are high; 85.1% while Karnataka has only a mere 16% shortage.

FIG. 2: A CONTRAST BETWEEN UP, KARNATAKA AND ALL INDIA



Such statistics show that specialized healthcare treatment in rural India is difficult, which has driven rising number of people to costlier private healthcare. In rural India, 58% of hospitalized treatment was carried out in private hospitals, while in urban India the figure was 68%, according to the Key Indicators of Social Consumption on Health 2014 survey carried out by National Sample Survey Office (NSSO).

KEY INDICATORS: WHAT STORY DO THEY TELL?

A country's infant mortality rate (IMR) is considered as a barometer measuring health status of its people. In that way, it's also a vital indicator of human development. But despite advancements in technology and medical science, IMR remains a marked concern around the globe, including India, where the cause is one the nation aims to dramatically reduce by next year. According to the sample registration survey of India (2012), we have the following figures:

TABLE 1

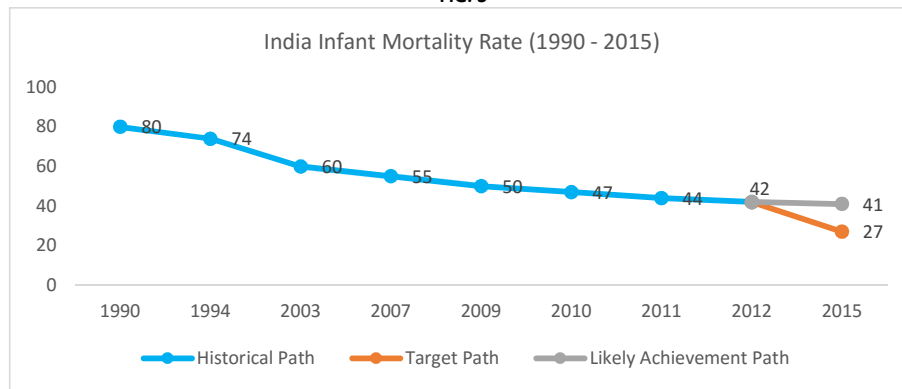
Mortality Indicators	Total	Rural	Urban
Crude Death Rate	7.0	7.6	5.6
Percentage of infant deaths to total deaths	13	14.2	8.6
Percentage of deaths of less than one week to total infant deaths	53.3	55.0	42.9
Under-five Mortality Rate	52	58	32
Infant Mortality Rate	42	46	28
Neo-natal mortality rate	29	33	16
Early neo-natal mortality rate	23	25	12
Late neo-natal mortality rate	6	7	4
Post neo-natal mortality rate	13	14	12
Still Birth	5	5	5

[7]

India has reduced its IMR from 50 per 1,000 live births in 2009 to 42 in 2012, but the country is far from reaching its individual goal of having an IMR of 27 by 2015.

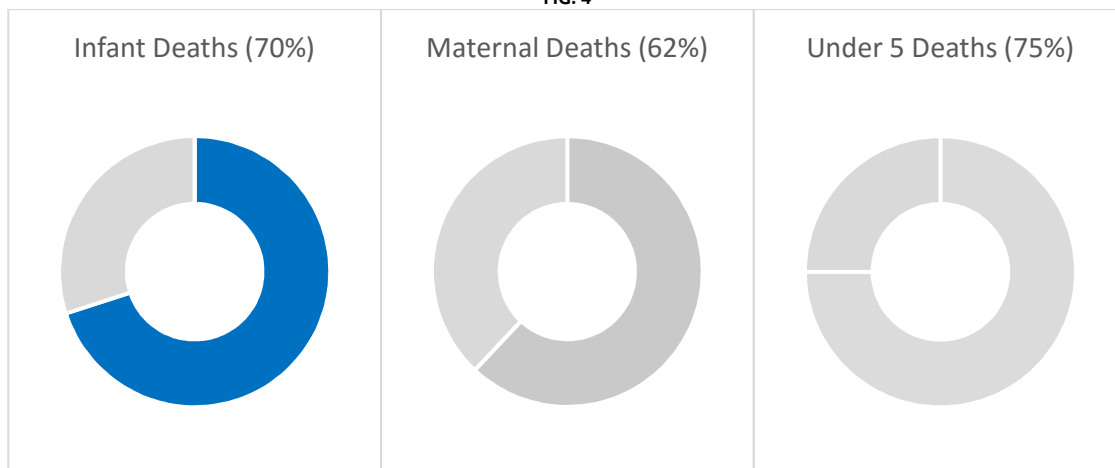
[8]

FIG. 3



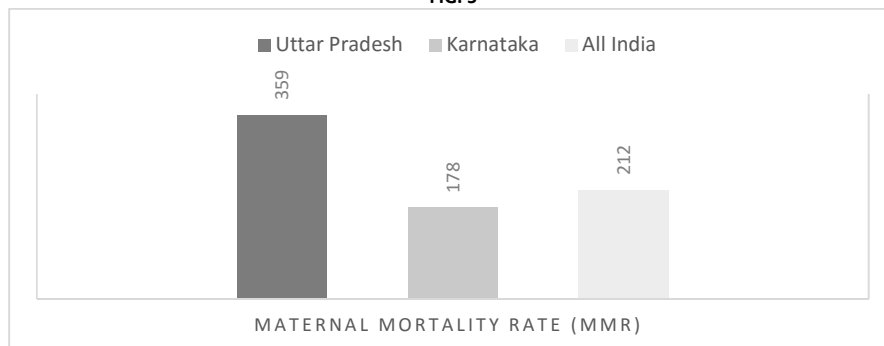
Around 300,000 infants across India die within 24 hours of being born. Furthermore, the cause of death is preventable in majority of cases such as prematurity, low birth weight, asphyxia and birth trauma. It is in fact the highest number in the world. We should be worried because while India comprises of nearly 30 states, nine of them rank very low in terms of their maternal and child health statistics. Uttar Pradesh is one of them. These nine states cover 48% of India's population and 59% of the births and even then the mortality rates are so high. [9]

FIG. 4



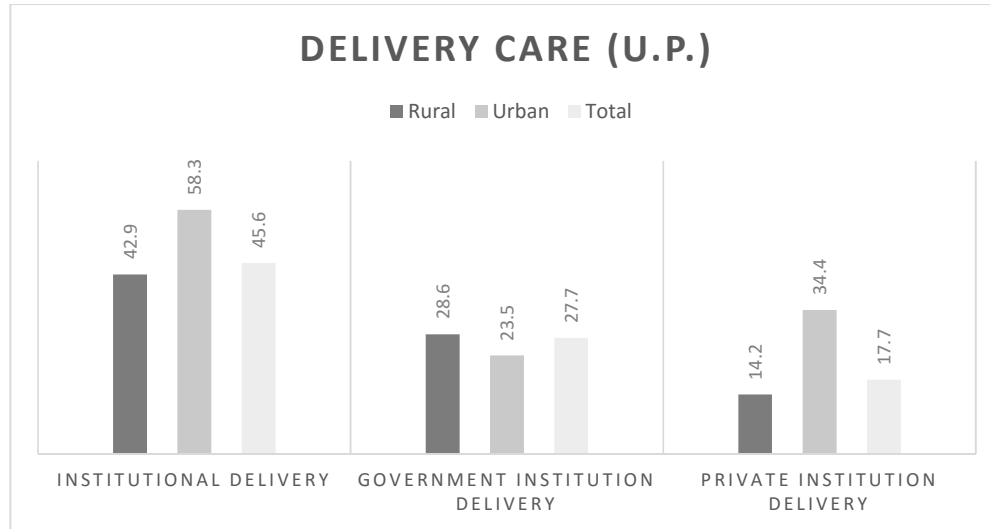
From above, we can see that these nine states account for 62% of maternal deaths. Maternal health is one of the most pressing challenges that India faces and efforts are being made. However, the promise that our nation had made to bring down maternal mortality rate from 390 in year 2000 to 109 by 2015 has been broken. Approximately 47,000 pregnant women or new mothers die each year by a majority of preventable causes, yet again, such as hemorrhage, sepsis and anemia. [10]

FIG. 5



The challenge faced by mothers living in rural areas are different than the ones faced by mothers living in urban areas. In rural areas, as mentioned earlier, there are less resources such as doctors, nurses etc. available and therefore, there is a low proportion of institutional deliveries. This lack of health infrastructure that is essential for pre and post-partum care leads to an increase in MMR. The practices around pregnancy and childbirth remain steeped in unawareness and misconceptions. Delivering a child at home is a common practice and lack of hygienic practices poses a threat to both mother and child. According to NFHS-3, the percentage of births that took place under institutional care were only 40.8%. In rural areas, it was less than half (31.1%) of that in urban areas (69.4%). Births that were assisted by a doctor/nurse/LHV/ANM/other health personnel nationwide was 48.8%. Yet again, major setback for rural population with only 39.9% while urban population was at 75.3%. Mothers who received postnatal care from a doctor/nurse/LHV/ANM/other health personnel within 2 days of delivery for their last birth nationwide was 36.8%, in rural areas 28.5%, and in urban areas 60.8%.^[11] Despite the efforts made by the government to better the circumstances, the gap between the facilities provided in rural areas and in urban areas is wide. In Uttar Pradesh, the delivery care has the following distribution:

FIG. 6



[12]

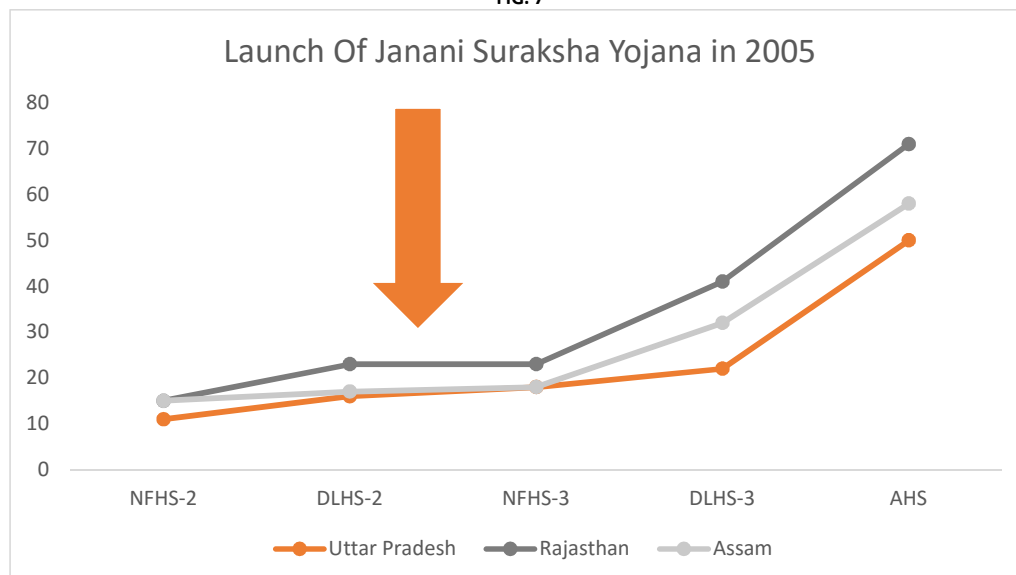
JOURNEY TILL NOW

In order to achieve the required level of reduction in maternal mortality and infant mortality, a scheme called Janani Suraksha Yojana (JSY) or Safe Motherhood Scheme was launched in 2005. Under JSY, each eligible woman is tracked from the time of her pregnancy and care is provided to her on a continuous basis. Every pregnant woman registered under the scheme receives at least three ante-natal check-ups including tetanus toxoid injections and IFA (iron, folic acid) tablets during the course of her pregnancy. During these interactions, she is encouraged by the health personnel to deliver in a health institution. Once we have a look at the journey of JSY through the years, we can see that there was a sharp decline in MMR rate in 2003-06 as compared to that in 2001-03. With this pace, we might actually be able to bring down the maternal mortality rate to 139 from 212 next time around.^[13]

Accredited Social Health Activists (ASHA) built a huge network across India which helped take JSY forward. The ASHA's role begins from identifying a pregnant woman as a beneficiary and lasts till the woman delivers in a health institution. And it's not just the mothers, but even ASHAs are incentivized for every pregnant woman they accompany to the health institutions. As literacy rates improve and cheaper health care is made accessible across the country, ASHAs, who at last count number over 9 lakh^[14], hold the promise of bringing about a significant impact on the country's maternal mortality rate. It's a step forward to ensuring that preference for sons and failure to beget sons, and familial pressure doesn't strip women of any say in their health.

According to AHS, one in 25 children nationwide don't receive any vaccine at all.^[15] Universal Immunization Programme is working towards tackling the same problem by providing free vaccines. However, one in three children are yet to receive all the vaccines made available. Making efforts towards reducing IMR will require actions that will impact chronic poverty, limited health access, and a lack of awareness. Problems that can't be tackled immediately. So, what do we do?

FIG. 7



[16]

A PROBABLE WAY FORWARD

WHO has defined "mHealth or mobile health as medical and public health practice supported by mobile devices, such as mobile phones, patient monitoring devices, different kind of Personal Digital Assistants (PDA), note pads and other wireless devices".^[17] Different applications designed for monitoring the lifestyle, patient conditions, education, training and mass scale messaging for information are included in mHealth. The mHealth may be considered as a tool to support a healthcare practitioner for efficiency and quality of care as well as empowering a patient for self-care and monitoring.

In a hospital setup in urban and suburban areas mobiles already have significant presence. In day to day operations in a hospital both for clinical and administrative purpose, mobile phones have immense influence.

For rural population where healthcare infrastructure and skilled healthcare workers are hardly available, regular monitoring of vital signs is a very expensive affair. The urban subscriber base grew to 532.73 million while rural subscriber base reached to 371.78 million on March 31, 2014 from 342.50 million on March 31, 2013 and expected to further grow in next few years.^[18]

CONCLUSION

The socially underprivileged are unable to access healthcare services due to geographical, social, economic or gender related distances. Keeping in mind that even after a rapid economic growth the gap between rural and urban living conditions keep on widening, we need to take innovative steps to curb this difference. The key indicators of health have shown that India has one of the least developed healthcare systems and it is high time we approach innovative methods to tackle this problem. The mHealth approach may be one of those leading tools to spread awareness and therefore, deliver a better result.

REFERENCES

- [1] <http://www.indiaspend.com/cover-story/facing-health-crises-india-slashes-healthcare-57629>
- [2][3][4][5] <https://futurechallenges.org/local/the-frailty-of-rural-healthcare-system-in-india/>
- [6] <http://www.indiaspend.com/cover-story/83-shortage-of-specialists-in-community-health-centres-26127>
- [7] Sample Registration System, 2012 - figures at a glance, India
- [8][9] <http://www.nielsen.com/in/en/insights/reports/2014/winning-indias-war-against-infant-mortality.html>
- [10] <http://www.nielsen.com/in/en/insights/reports/2014/delivering-with-care-.html>
- [11] National Family Health Survey Report – III (2005-06)
- [12] http://www.censusindia.gov.in/vital_statistics/AHSBulletins/AHS_Baseline_Factsheets/U_P.pdf
- [13][14] <http://www.nielsen.com/in/en/insights/reports/2014/delivering-with-care-.html>
- [15] <http://www.nielsen.com/in/en/insights/reports/2014/winning-indias-war-against-infant-mortality.html>
- [16] <http://www.nielsen.com/in/en/insights/reports/2014/delivering-with-care-.html>
- [17] World Health Organisation "mHealth – New horizons for health through mobile technologies, Global Observatory for eHealth series, Vol. 3, page 6: http://www.who.int/goe/publications/goe_mhealth_web.pdf
- [18] TRAI Press Release No. 25/2014, Government of India

REQUEST FOR FEEDBACK

Dear Readers

At the very outset, International Journal of Research in Commerce, IT & 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

