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STATUS OF FINANCIAL INCLUSION IN DARRANG DISTRICT OF ASSAM – A CASE STUDY

Dhiren Deka
Kumud Ch. Goswami

ABSTRACT

There is a consensus among economists that financial development spurs economic growth. Financial inclusion is inevitable for the economic development of a nation. It is the timely delivery of banking and other financial services to all sections of society at an affordable cost. It covers wide range of financial services like – savings, short and long-term credit, leasing and factoring, mortgages, insurance, pensions, payments, local money transfers and international remittances. The present paper is an attempt to measure the status of financial inclusion in the grass root level of Darrang district of Assam. The study used four basic parameters to measure status of financial inclusion, namely - Banking Penetration (BP), Availability of Banking Services (BS), Usage of Banking System (BU) and Financial Awareness (FA). It has been observed that availability of banking services (BS) is found to be satisfactory and banking penetration (BP) in the study area is also satisfactory. But, there is a huge gap in terms of financial awareness (FA) and usage of banking services (BU). The study concluded that both central and state governments must take steps to provide income generating paths for the under privileged and then only the root purpose of inclusive finance and inclusive growth will be achieved.

Key Words: *Financial Inclusion, Banking Penetration (BP), Availability of Banking Services (BS), Usage of Banking System (BU), Financial Awareness (FA)*

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Background of the Study:

Financial inclusion is inevitable for the economic development of a nation. All the sections of the society should be included in the formal financial system in order to attain inclusive growth. There is a general consensus among economists that financial development spurs economic growth. Rajan and Zingales (2003) in their article 'Saving Capitalism from Capitalists' state that a lot of empirical studies support that development of financial system contributes economic growth of a nation. Rousseau and Sylla (2001) studied the relationship between a country's financial development and its economic growth in a broad cross-section of seventeen economies over the period 1850 to 1997 and found a robust correlation between financial factors and economic growth. In Indian context too, Rousseau and Bell (1999) have shown how financial development promotes growth and structural change even in an environment in which both industrial investment and financial activities are highly regulated. Besides these, the World Bank (2014) in its Global Financial Development Report states that research both theoretical and empirical suggests that financial inclusion is important for economic development and alleviation of poverty.

Review of Literature:

Majumdar and Gupta (2013) in their study reveal that a very high proportion of agricultural labourers and daily wage workers were excluded, underscoring the fact that the benefits of government programme are often reaped by the socially and economically advanced sections.

Goyal (2013a) in his study found that more than 92 per cent households have bank accounts and the possible reasons for higher inclusion in the rural areas may be the account opened for receiving payments from NREGA and other government services. Households belonging to the schedule tribes are the least financially included followed by schedule castes whereas OBC households are the most financially included followed by the General category.

Rabha (2012) in her study observed that 45% of the surveyed households are indebted to formal sector and other 55% is indebted to informal money lenders.

Lyngdoh and Pati (2010) in their study found that micro finance has contributed significantly in financial inclusion of the under privileged and subsequently appreciating their economic growth and well being.

Prathap (2011) in her study observed that one third of the households in marine fisheries sector are still marginalised with limited or no access to basic financial services including that of microfinance. The study also found socio economic variables including occupational pattern, social cohesion, asset base, expenditure and education were found to have influence on financial inclusion.

Kumar B. (2013) in his study found that the problem of financial exclusion prevails among the scheduled tribes. Most of the tribal households have been severely and marginally excluded from the financial system. The problem of financial exclusion is closely associated with the socio-economic and cultural characteristics of tribes.

Mohan (2006) in his study observed that by providing appropriate low cost, fair and safe financial products, services or instruments like bank accounts, affordable credit, assets, savings, insurance, payments, and remittance facility as well as money advice from mainstream providers to all would strengthen financial deepening and provide resources to the banks to expand credit delivery.

Rao (2013) in his study found that there is significant regional variance in banking outreach across districts of Andhra Pradesh. The study also found that social exclusion of low income families such as SCs, STs, and OBCs results in illiteracy, inhibition, pattern of occupation and poor physical access.

Research Gap:

The above pertinent literature review on financial inclusion indicates that a number of empirical and theoretical studies have been carried out on financial inclusion across India and abroad. Many studies have attempted to find out the financial inclusion status at the grass root level but no such academic work is noticed in Darrang district of Assam. Therefore, the present study is an attempt to study the financial inclusion status in Darrang district at the grass root level by using four basic indicators namely Banking Penetration (BP), Availability of Banking Services (BS), Usage of Banking System (BU) and Financial Awareness (FA).

Objectives of the Study:

The present paper examines the status of financial inclusion in Darrang district of Assam.

Research Methodology:

Population and Sample: Darrang district of Assam is deliberately considered as the population for the present study. The review of related literature shows lack of evidence of academic research on financial inclusion in the district. The district is situated in the central part of Assam and on the Northern side of the river mighty Brahmaputra. The total population of the district is 928,900 and the total number of households is 187,783 as per Census Report 2011.

The district has one Sub-division, six Revenue Circles and six Development Blocks. Pachim Mangaldai development block has been selected on judgement for the present study. The block is selected because most of the commercial banks are located here. The block comprises twelve Gram Panchayats (GP) and out of this Upahupara GP is selected deliberately. There are seven villages in Upahupara GP and from these two villages namely - Bamunpara and Kumarpara are selected on judgemental basis for the purpose of study. In the pilot survey, Bamunpara is found financially more inclusive and Kumarpara is found financially less inclusive. Therefore, both the villages are chosen deliberately to observe the reasons behind financial inclusion and exclusion in the select villages. Finally, in order to conduct a comprehensive study and to reduce the sampling error, 20 percent of the households have been selected purposively from each village. This way, a sample of 100 households has been surveyed to collect primary data.

Sampling Procedure: The respondents have been selected as follows:

Table - 1: Selection of Respondents

Occupation	Bamunpara Village		Kumarpara Village		Total Sample HHs (B+D)	Percentage
	Total HHs (A)	Sample HHs (20%) (B)	Total HHs (C)	Sample HHs (20%) (D)		
Service	96	19	46	10	29	29%
Business	20	4	77	16	20	20%
Farmers	23	5	131	26	31	31%
Daily Wage Earners	8	2	58	12	14	14%
Others*	3	1	22	5	6	6%
Total	150	31	334	69	100	100

Others* include housewife and not covered under above categories.

HH : House Holds

Tools for Data Collection: A well-prepared structured interview schedule was used to collect primary information from the respondent households of the select villages. A pilot study was also conducted to ensure the validity of the schedule. The collection of data was made through personal interview. The head of the households is interviewed to collect primary data.

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The secondary data have been collected from books, research journals, magazines, reports, newspapers, internet, unpublished Ph.D theses and M.Phil dissertations of different universities.

Periodicity of the Study: The primary data has been collected during June - July, 2017.

Limitations of the Study:

The concept of financial inclusion is very broad and includes the services of banking, insurance, mutual fund, money advice, post offices and other agencies. But, the present study covers only banking services. The secondary data have been collected from different reports and publications of the government and other organisations. Therefore, the accuracy and reliability of the secondary data is based on the particular sources. The study is limited to only two villages selected from Darrang district out of a total 563 villages.

Status of Financial Inclusion in Darrang District: Evidence from Secondary Data

As of March 2014, there are 40 Scheduled Commercial Banks and 13 Regional Rural Banks located in Darrang district (Statistical Handbook Assam, 2014). Based on accessibility to banking services in Assam, Darrang district ranked in 22, with only 36.52% households are availing banking services i.e., out of total 1,88,052 households only 68,681 households have banking facilities. In rural areas, out of 1,75,393 households just 60,567 households i.e., 34.53% have bank accounts and in urban areas, out of 12,659 households 8,114 households i.e., 64.1% have bank accounts as per Census of India, 2011.

One of the important indicators of financial inclusion is credit-deposit (CD) ratio. As per the 2014-2015 Economic Survey of Assam, the CD Ratio of Darrang district is 53.8% as on 31st March, 2014. This indicates that against the deposit of Rs. 100, credit is given Rs. 53.8. The CD Ratio of the district in 2010, 2011, 2012 and 2013 was 53.3%, 48.9%, 52.5% and 53.8% respectively. As per RBI (2011) data, the deposit and credit accounts per 1000 population in the district was 207 and 50 respectively. This shows that out of 1000 population 793 people were not having a deposit account in the banks and out of 1000 population 950 people did not take credit from banks during the same period. The same way, another significant indicator of financial inclusion is Average Population per Bank Office (APPBO) in number and in Square kilometre in the district. As on 31st March, 2011 the total number of Scheduled Commercial Bank branch was 32 and the APPBO in number was 50,158 which was quite high in comparison to all Assam level

which was 33,392 during the same period. The APPBO in Sq. Km was 57.8 in the district and in all Assam the figure was 52.2 Sq. Km during the same period as per RBI, 2011. Goyal (2013) states that the Darrang district is ranked 14 in Assam in the Total Index of Financial Inclusion with value 0.137 and placed in very low financial inclusion category in both total financial inclusion and rural financial inclusion.

From the above review of secondary information, it is found that the position of financial inclusion in the district is found very low.

Status of Financial Inclusion in Darrang District: Evidence from Field Survey

The primary data has been collected from Bamunpara and Kumarpara villages of Darrang district of Assam. These two villages are selected because, in pilot survey, Bamunpara is found financially more inclusive and Kumarpara is found financially less inclusive. Finally, in order to conduct a comprehensive study and to reduce the sampling error, 20 percent of the households have been selected on judgement from each village. This way, a sample of 100 households has been surveyed to collect primary data.

General Profile of Respondents

The general profile of the selected households has been analysed under some groups and sub-groups.

Table – 2: General Profile of Respondents

Group	Sub-Group	Bamunpara Village	Kumarpara Village	Total
Select HHs	NA	31 (20%)	69 (20%)	100
Select Members	NA	134 (23%)	312 (21%)	446 (21%)
Adult Members	All Adults	101 (23%)	234 (52%)	335 (75%)
	Male	53 (52%)	114 (49%)	167 (50%)
	Female	48 (48%)	120 (51%)	168 (50%)
Head of HHs	Male	28 (90%)	65 (94%)	93 (93%)
	Female	3 (10%)	4 (6%)	7 (7%)

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Religion	Hindu	31 (100%)	64 (93%)	95 (95%)
	Muslim	NA	5 (7%)	5 (5%)
	Others	NA	NA	NA
Spoken Language	Assamese	31 (100%)	22 (32%)	53 (53%)
	Bengali	NA	47 (68%)	47 (47%)
Community Group	General	23 (74%)	18 (26%)	41 (41%)
	OBC	8 (26%)	14 (20%)	22 (22%)
	SC	NA	37 (54%)	37 (37%)
	ST	NA	NA	NA
Education Level	Illiterate	1 (3%)	7 (10%)	8 (8%)
	Below Primary	3 (10%)	12 (17%)	15 (15%)
	Primary to High School	5 (16%)	22 (32%)	27 (27%)
	HSLC to Undergraduate	10 (32%)	19 (28%)	29 (29%)
	Graduation and Above	12 (39%)	9 (13%)	21 (21%)
Occupation (head of the family)	Service	19 (61%)	10 (14%)	29 (29%)
	Business	4 (13%)	16 (23%)	20 (20%)
	Farmers	5 (16%)	26 (38%)	31 (31%)
	Daily Wage Earners	2 (6%)	12 (17%)	14 (14%)
	Others	1 (3%)	5 (7%)	6 (6%)
Monthly Income (Rs.)	< 5,000	3 (10%)	27 (39%)	30 (30%)
	= 5,000 to < 10,000	1 (3%)	6 (9%)	7 (7%)
	= 10,000 to < 15,000	NA	4 (6%)	4 (4%)
	= 15,000	27 (87%)	32 (46%)	59 (59%)
HHs	Have Bank A/cs	30 (97%)	64 (93%)	94 (94%)
	Have no Bank A/cs	1 (3%)	5 (7%)	6 (6%)

Source: Field Survey

Note: 1. Figure in parentheses represents the % HHs

2. The figures in percentage are rounded off to the nearest round figure.

Table -2 shows the general profile of the selected households. The profile covers socio-economic and cultural background of the respondents. From the table it is observed that 20% HHs are taken from both the villages. 93% heads of the HHs are male and 7% are female, while 95% are Hindu and 5% are Muslim. 53% HHs speak Assamese and 47% speak Bengali languages respectively. 41% of the HHs are General, 22% are OBC and 37% are SC under social group. 8% heads of the HHs are illiterate, 15% below primary, 27% primary to high school, 29% HSLC to undergraduate and 21% are graduate and above. Regarding occupation, 29% respondent HHs are service holders, 29% businessmen, 31% farmers, 14% daily wage earners and 6% belong to other categories. While, in case of income distribution 30% HHs earn monthly income below Rs. 5000, 7% earn between Rs. 5000 to Rs. 10,000, 4% earn between Rs. 10,000 to Rs. 15,000 and 59% HHs earn above Rs. 15,000. 94% HHs are having a bank account in the banks and 6% HHs have not yet accessed to bank accounts.

1. Banking Penetration (BP) Among Respondents:

This is one of the important indicators of financial inclusion. Ideally, inclusive financial system should penetrate widely amongst its users. The size of the banked population, i.e., number of adult population having a bank account is a measure of the banking penetration. In the absence of the data on banked population, the number of bank accounts as a proportion of the total population is used as an indicator of this dimension. However, both deposit account and credit account or loan account are used as the indicators of banking penetration.

a) Access to Bank by the Respondents

Access to bank account by households is regarded as a major indicator of financial inclusion. The following is the status of respondents about the access to bank account.

Table 3: Access to Savings Bank Account by the Respondents

Description of Bank Accounts	No. of Selected HHs		Total HHs
	Bamunpara Village	Kumarpara Village	
HHs Having Bank A/c	30 (97%)	64 (93%)	94 (94%)
HHs Not Having Bank A/c	1 (3%)	5 (7%)	6 (6%)
Total	31	69	100

Source: Field Survey

Note: The figure in the parentheses is the percentage of HHs.

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Table-3 shows that out of the 100 selected HHs, 94 HHs have a bank account and 6 HHs have no bank account. Thus, 94% HHs have bank Account and 6% HHs have no bank account.

b) Types of Bank Account Maintained by the Respondents

While measuring financial inclusion the types of savings banks account accessed by Respondents is also important because the facilities offered by banks to regular savings account is much higher than no frill or DSBDA accounts. In no frill savings account, one can keep cash more than Rs. 1,00,000 at any point of time and if the amount exceeds the No Frill account has to be converted into regular savings account. The cheque book facility is also not offered in no frill account. Thus, the level of financial inclusion varies according to the nature of savings bank account. The following is the position of different types of savings bank account.

Table 4: Types of Bank A/cs of the Respondents

Types of Bank A/cs	No. of Selected HHs		Total
	Bamunpara Village	Kumarpara Village	
Savings A/c	24 (80%)	35 (55%)	59 (63%)
BSBDA/No Frill/ PMJDY	6 (20%)	29 (45%)	35 (37%)
Savings Bank Deposit A/c			
Total Bank A/cs	30	64	94

Source: Field Survey

Note: Figure in parentheses represents the % of HHs

Table-4 reveals that 59% respondents have accessed regular savings bank account and 35% of them have accessed no frill bank account. In Bamunpara village 80% respondents have regular savings account and 20% respondents have no frill bank account. On the other hand, in Kumarpara village 55% respondents have regular savings bank account and 45% respondents have no frill bank account.

c) Access to Current/Term/Recurring Bank A/cs by the Respondents Having Bank Accounts

The status of current account, fixed deposit account and recurring deposit account is helpful in knowing the level of financial inclusion. The position of the respondents in

regard to access to Current Account, Fixed Deposit Account and Recurring Bank Deposit Account is presented as under:

Table-5: Access to Current/Term/Recurring Deposit A/cs by the Respondents

Types of Bank A/cs	No. of Selected HHs		Total
	Bamunpara Village	Kumarpara Village	
Current A/c*	NA	6 (38%)	6 (30%)
Term Deposit A/c	5 (17%)	8 (13%)	13 (14%)
Recurring Deposit A/c	11 (37%)	17 (27%)	28 (30%)

Source: Field Survey

Note: Figure in parentheses represents the % of HHs .

Basically, current accounts are used by the businessmen. Therefore, the percentage is calculated on the total 20 no. of sample business HHs.

Table-5 shows that 38% of the HHs with business have current account and there is no current account holder from Bamunpara village. On the other hand, 17% respondents from Bamunpara and 13% respondents from Kumarpara village have term deposit account. In Bamunpara village 37% respondents have recurring deposit account and 27% respondents from Kumarpara village have recurring deposit account.

d) Reasons for Opening Bank Account

The respondents had opened their bank account for different reasons. The following are the reasons for opening a bank account by the respondent HHs:

Table-6: Reasons of Opening Bank Account by Respondents

Reasons for Opening Bank A/c	No. of Selected HHs		Total
	Bamunpara Village	Kumarpara Village	
Receive Salary	13 (43%)	6 (9%)	19 (20%)
Savings/Deposit/Withdraw	7 (23%)	13 (19%)	20 (21%)
Avail loan/Credit	NA	15 (22%)	15 (16%)
Earn interest on Savings	3 (10%)	5 (7%)	8 (9%)
Receive Govt. benefits	7 (23%)	25 (36%)	32 (34%)
Total	30	64	94

Source: Field Survey

Note: 1. Figure in parentheses represents the % of HHs

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From Table 6, it is observed that 20% selected HHs opened bank account to receive salary, 21% had opened for savings/deposit/withdrawal purpose, 16% had opened to avail loan facility which includes personal loan, educational loan, housing loan, MUDRA loan, KCC etc., while 9% had opened to earn interest on savings and 34% respondents opened bank account to receive government benefits like payments under NREGA, direct benefit Transfers like subsidy on LPG cylinder etc. To be more specific in Bamunpara village 43% respondents opened bank account to receive salary, 23% for savings purpose, 10% to earn interest and 23% to receive government benefits. On the other hand, in Kumarpara village 9% respondents had opened bank account to receive salary, 19% to save/deposit/withdraw, 22% to avail loans, 7% to earn interest and 36% to receive government benefits.

e) Access to other Banking Services by the Respondents having Bank Accounts

Measurement of access to other banking facilities such as cheque book, AMT card, Credit card and online banking is important to know the real picture of financial inclusion. Therefore, an attempt is made to study the access to other banking facilities by the respondents from Bamunpara and Kumarpara villages.

Table-7: Access to other Banking Services by the Respondents having Bank Accounts

Other Banking Services	No. of Selected HHs		Total
	Bamunpara Village	Kumarpara Village	
Cheque Book	23 (77%)	36 (56%)	59 (63%)
Debit Card/Rupay Card	26 (87%)	44 (69%)	70 (74%)
Credit Card	0	0	0
Online Banking	0	0	0

Source: Field Survey

Note: Figure in parentheses represents the % HHs

From the Table-7, it is seen that 63% respondents have cheque book facility, 74% have ATM card and none of the respondent have access to Credit card and Online banking facilities.

f) No. of Adults Accessing to Bank A/c of the Respondents

Number of adults access to bank account is one of the important indicators of financial inclusion. Around the world this indicator is commonly used to understand the level of financial inclusion. Organisation like World Bank commonly use this indicator to measure financial inclusion and accordingly ranked the countries around the world. Hence, the present study tried to measure the number of adults access to bank account among the respondents as shown in Table-8.

Table-8: No. of Adults having Access to Bank Account

Male/Female Adult Bank Account holders	No. of Adults of the Selected HHs		Total Adults
	Bamunpara Village	Kumarpara Village	
Total Adults Having Bank A/c	71 (70%)	147 (63%)	218 (65%)
Male Having Bank A/c	43 (81%)	83 (73%)	126 (75%)
Female Having Bank A/c	28 (58%)	53 (44%)	81 (48%)

Source: Field Survey

Note: Figure in parentheses represents the % adults.

In Bamunpara village total number of sample male adult is 53 and female adult is 48. In Kumarpara village total number of male adult is 114 and female adult is 120.

The Table-8 shows that 65% adults have accessed to bank account and 35% adults have not yet accessed to bank account. The number of adults having bank account in Bamunpara village is higher (70%) than Kumarpara village (63%). In Bamunpara village 81% male adults have bank account and 58% female adults have bank account. On the other hand, in Kumarpara village 73% male adults have bank account and 44% female adults have bank account.

g) Access to Credit/Loan by the Respondents

Access to credit or loan is also regarded as an indicator of extent of financial inclusion. Therefore, an effort has been made to measure the access to credit or loan taken by the selected HHs. The following is the result of the study:

Table-9: No. of Respondents having Access to Credit/Loan Facility

Nature of Credit/Loan A/c	No. of Selected HHs		Total
	Bamunpara	Kumarpara	
Agriculture /KCC Loan* ¹	0	17 (65%)	17 (55%)
Business /MUDRA Loan* ²	1 (25%)	8 (50%)	9 (45%)
Housing Loan	2 (7%)	3 (5%)	5 (6%)
Educational Loan	0	0	0
Vehicle Loan	5 (17%)	13 (20%)	18 (19%)
Personal Loan	2 (7%)	4 (6%)	6 (6%)
Other Loans* ³	0	0	0
Total	10 (33%)	45 (70%)	55 (59%)

Source: Field Survey

Note: 1. Agriculture /KCC Loan*¹ Agriculture loan is taken by Farmers, thus the percentage is calculated on the basis of total no. of sample farmer HHs i.e., 31 HHs.

2. Business /MUDRA Loan*² Business loan is taken by businessmen, thus the percentage is calculated on the basis of total sample business HHs i.e., 20 HHs.

3. Other Loans*³ include loans not covered under above categories.

4. Figure in parentheses represents the % HHs

From the Table-9, it has been observed that 55% farmer HHs have accessed agricultural/KCC loan, 45% business HHs could access business/MUDRA loan, 5% of HHs have accessed housing loan, 19% HHs accessed vehicle loan, 6% accessed personal loan and none of the respondent has accessed educational loan. In Bamunpara village, none of the farmer respondent has accessed agriculture/KCC loan.

2. Availability of Banking Services (BS) Among Respondents:

Under an inclusive financial system, banking services should be easily available to its users. Availability of services is indicated by the number of bank branch per 1000 population, the number of ATM per 1000 people and the number of BCs appointed per 1000 population.

a) No. of Bank Branches, ATMs and BCs in the Select Villages

The availability of banking services can be measured in terms of number of bank branches, ATMs and Business Correspondence (BCs) per 1000 population and per 1000 Sq. Km in a particular area. Thus, effort is being made to measure the availability of banking services according to the above standards.

Table-10: No. of Bank Branches, ATMs and BCs in the Select Villages

Banking Services	Bamunpara Village	Kumarpara Village	Total
Bank Branches	0	1	1
ATM	2	1	3
BCs	1	0	1

Source: Field Survey

From the Table-10, it is seen that there is only one bank branch, 3 ATMs and one BCs available in the two villages.

b) Availability of Banking Services per 1000 Population in the Study Area

The availability of banking services like Bank branches, ATMs and BCs per 1000 population is given below:

Table-11: Availability of Banking Services per 1000 Population in the Study Area

Availability of Banking Services	Bamunpara Village		Kumarpara Village		Total	
	Per 625 Population	Per 1000 Population	Per 1491 Population	Per 1000 Population	Per 2116 Population	Per 1000 Population
Bank Branches	0	0	1	0.67	1	0.47
ATM	2	3.2	1	0.67	3	1.41
BCs	1	1.6	0	0	1	0.47

Source: Field Survey

Note: *Total population in Bamunpara (625) and Kumarpara (1491) Villages is 2116 (Census, 2011).

From the Table-11, it can be observed 0.47 Bank Branches, 1.41 ATMs and 0.47 BCs are available per 1000 population in the study area. The figures are found by converting population of villages into per 1000 population.

c) Availability of Banking Services in the Study Area

Availability of banking services is an important indicator of financial inclusion in a region. The present study found the following status in this regard:

Table-12: Banking Services in the Study Area

Banking Services	Bamunpara Village	Kumarpara Village	Total
	Per 1.33 Sq. Km	Per 1.92 Sq. Km	Per 3.25 Sq. Km
Bank Branches	0	1	1
ATM	2	1	3
BCs	1	0	1

Source: Field Survey

Note: The area of Bamunpara is 1.33 Sq.Km and Kumarpara is 1.92 Sq.Km, the total area of both the villages is 3.25 Sq.km.

3. Usage of Banking System (BS) Among Respondents:

This dimension emerges from the concept of under banked or marginally banked people. In some apparently very highly banked countries, a number of people with bank account are nonetheless making very little use of the services on offer. Thus merely having a bank account does not ensure that the system is inclusive, it is also imperative that the banking services are adequately utilized or not. The two basic services of the banking system – credit and deposit are used to measure the usage dimension.

a) Usage of Deposit by the Respondents having Bank Account

Usage of deposit by the selected HHs can be measured as under:

Table-13: Usage of Deposit by the Respondents having Bank Account

Deposit A/cs	No. of Selected HHs		Total A/cs
	Bamunpara	Kamarpara	
Fixed Deposit A/c	5 (17%)	8 (13%)	13 (14%)
Recurring Deposit A/c	11 (37%)	17 (27%)	28 (30%)
Total	16 (17%)	25 (27%)	41(44%)

Source: Field Survey

Note: Figure in parentheses represents the % HHs

The Table 13 reveals the usage of banking services for deposit mainly through two main deposit accounts. 14% selected HHs have used fixed deposit account for saving purpose and 30% selected HHs have used recurring deposit for savings purpose.

b) Access to Credit/Loan by the Respondents having Bank Account

The following Selected HHs has accessed credit/loan from banks:

Table -14: Access to Credit/Loan by the Respondents

Credit/Loan	Bamunpara		Kamarpara		Total (Rs. in 000)
	No. of Accounts	Amount (Rs. in 000)	No. of Accounts	Amount (Rs. in 000)	
Agriculture Loan	0	0	17	510	510
Business Loan	1	50	8	600	650
Housing Loan	2	2400	3	4500	6900
Vehicle Loan	5	2000	13	5850	7850
Personal Loan	2	600	4	1100	1700
Total	10	5050	45	12560	17610

Source: Field Survey

The Table 14 shows that in Bamunpara village, total credit accessed by the respondents is Rs. 5050,000 and in Kumarpara village the total credit amount accessed is Rs. 12,560,000 with a grand total amount of loan Rs. 17610,000 from banks.

4. Financial Awareness (FA) Among Respondents:

Financial inclusion works from two sides, one is supply side and the other is demand side. The demand side indicates the demands for different financial products and services made by the people or users. The level of financial awareness shows the extent of demand for various financial products. Therefore, to understand the extent of financial inclusion demand side factors need to be understood well. Thus, an attempt is made to understand the financial awareness level of the respondent households about the basic financial products and services.

a) Financial Awareness and Access to Banking Services by Respondents having Bank Accounts

The following is the result of the survey about the financial awareness and access level of the respondent households:

Table-15: Awareness and Access to Banking Services by the Respondents.

Banking Services	Bamunpara		Kumarpara		Total	
	Aware	Access	Aware	Access	Aware	Access
Cheque Book	25 (83%)	23 (77%)	49 (77%)	36 (56%)	74 (79%)	59 (63%)
ATM Card	29 (97%)	26 (87%)	60 (94%)	44 (69%)	89 (95%)	70 (74%)
Credit Card	13 (43%)	0	19 (30%)	0	32 (34%)	0
Mobile Banking	18 (60%)	0	24 (38%)	0	42 (45%)	0
Online Banking	18 (60%)	0	24 (38%)	0	42 (45%)	0
Money Transfer (Via Branch/ATM)	24 (80%)	17 (57%)	43 (67%)	29 (45%)	67 (71%)	46 (49%)
Recurring Deposit	26 (87%)	11 (37%)	52 (81%)	17 (27%)	78 (83%)	28 (30%)
Fixed Deposit	27 (90%)	5 (17%)	55 (86%)	8 (13%)	82 (87%)	13 (14%)

Source: Field Survey. Note: Figure in parentheses represents the % HHs

The Table-15 shows that 79% selected HHs having bank account are aware about check book facility and 63% of them have accessed it. 95% of the respondents are aware of ATM cards and 74% have accessed. 34% respondents are aware of Credit card but none has accessed it. 45% respondent knows about Mobile Banking and Online Banking but no one has accessed both the services. 71% of the respondent knows about Money

Transfer through bank and ATM cards and 49% have accessed it. 83% respondents are aware about Recurring deposit and 30% have it and 87% respondents are aware about fixed deposit at banks but only 14% have accessed the service.

b) No of Respondents Attended to Financial Literacy Camps (FLC)

Financial Literacy Camps (FLC) play significant role in making people aware about various financial products and services and benefits of these services. FLC programmes stimulate demands for the financial products and services. Thus, understanding the participation level in FLC programmes by the respondents helps in knowing the real financial inclusion situation. The following is the result of the field survey on FLC programmes:

Table-16: No. of Respondent HHs attending FLC Programmes

FLC	Bamunpara Village	Kumarpara	Total
HHs Attended FLC	11 (35%)	33 (48%)	44 (44%)
HHs did not Attend FLC	20 (65%)	36 (52%)	56 (56%)
Total	31	69	100

Source: Field Survey

Note: Figure in parentheses represents the % HHs

Table-16 reveals that 44% selected HHs have attended FLC programmes conducted by banks and 56% respondents have not attended any FLC programmes.

Conclusion:

The study found a satisfactory status of financial inclusion in terms of availability of banking services (BS) and banking penetration (BP) among the selected households of Bamunpara and Kumarpara villages. But, merely having a bank account is not sufficient for an inclusive financial system. It is imperative that banking services are adequately utilised. The stress must be put on the level of usage of available banking services. The Reserve Bank of India (RBI), Government of India (GOI) and State Government of Assam have been trying hard to provide at least one minimum BSBDA to each and every household. However, providing a basic savings bank account is not sufficient, if the people

don't have money to meet their daily basic needs then the accounts will remain dormant. Therefore, both central and state governments must take steps to provide income generating paths for the under privileged and then only the root purpose of inclusive finance and inclusive growth will be achieved.

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A STUDY ON DEMONETISATION AND CASHLESS ECONOMY WITH SPECIAL REFERENCE TO EFFECT ON THE RETAILERS OF TINSUKIA TOWN, ASSAM

Pradip Kumar Haloi

ABSTRACT

Demonetisation is a process by which a series of currency will not be accepted or treated as legal tender. The third instance of demonetization is 8th November 2016 when Rs. 2,000 currency note is being introduced by RBI for the first time. The main objective of the present study is to know the post- demonetization effects on the retailers of Tinsukia town, Assam. The study is analytical in nature. It is based on both primary and secondary data. A sample size of 100 shopkeepers covering the grocer, cloth seller, fruit seller, vegetable seller and jeweller in Tinsukia town has been selected to carry out the study by adopting convenient sampling method. The study reveals that the Sales for grocer, cloth seller, fruit seller and vegetable seller of Tinsukia town decreased by 30%, 56%, 52%, and 28% respectively. It is 41.5% on combined average. The sales for jeweler of Tinsukia town increased by 54% on average as well as combined average. Despite some temporary hiccups and downsides, the move is generally seen as provider of a big boost to national interest by discouraging parallel economy on one hand and giving a much needed push to the cashless economy on the other.

Key words: *Demonetisation, Post-demonetisation, GDP, Retailers*

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Introduction:

Demonetisation is a process by which a series of currency will not be accepted or treated as legal tender. The series of currency will not be acceptable as valid currency. It is a tool in the hands of Government to eliminate the currency which is used in very adverse situations. A few days back, demonetisation happened with the currency notes Rs. 500 and Rs. 1000.

Stronger the ills, stronger the pills. It was in line with this thought on 8th November 2016, in a television speech to the nation, Hon'ble Prime Minister of India made a historic announcement that Rs. 500 and Rs. 1000 currency notes would cease to be a legal tender with effect from that midnight. With a vowed objective of strengthening the fight against corruption, black money and the activities of terrorists, antisocial and antinational elements using fake currency an official announcement of the demonetization was made by the Department of Economics Affairs of Ministry of Finance. Demonetisation has also another significant objective, that is, to inculcate the culture of digital payments in the economy through the use of credit and debit cards, Internet banking, e-wallets and mobile apps. The government called the step a "move towards digital India".

Currency notes of Rs. 500 and Rs. 1000 account for 86% of value of currency in circulation in the country. Before this demonetization took place in 1978 and demonetised only 1.6% of currency in circulation by value.

India is turning towards digital modes of payment in the face of a severe cash crunch. The finance minister Mr. Jaitley has made certain announcement to push the digital transactions like buying petrol, diesel via digital payment would available 0.75% discount, a discount of 5% for transactions on digital payment made for Railway facilities etc.

Hon'ble Modi's monthly radio programme "Man ki Baat" on November 27, 2016 had a large part devoted to this issue. He emphasized that since a cashless society is not practically possible, India can still strive to become a less-cash society. RBI in its Vision 2018 document emphasizes the need to encourage greater use of electronic payments by all sections of the society so as to achieve a "less-cash" society.

Brief History of Demonetisation in India:

The first instance of demonetisation was in 1946 and the second in 1978 when an ordinance was promulgated to phase out currency notes with denomination of Rs 1,000, Rs 5,000 and Rs. 10,000. According to RBI data, these currency notes were demonetised

in January 1946 and again in January 1978. The currency notes of Rs. 500 and Rs. 1,000 made a comeback in October 1987 and November 2000 respectively. However, November 2016 is the first time that Rs. 2,000 currency note is being introduced by RBI.

Review of Literature:

In reviewing the literature some selected relevant literature specific to the present study having direct or indirect bearing has been taken into consideration to work out grey area of research.

Singh, B. and Thimmaiah, N.B. (2017) studied the effect of demonetization in terms of "Won or lost" by using the secondary data. They have explained the concept of cashless economy by taking the reference of Woodford (2003). It is not all about how much money you are having in your wallet, you can pay by any of the bank card or banking transfer. The study shows the effect of demonetization in the areas like, cash rush, stock market, transportation, agriculture, banking, business, income tax, railways etc. There are no exact proofs of exact black money holding in cash but studies show that around 8% of black money is held in cash. According to the Centre for Monitoring the Indian Economy (CMIE), the transaction cost of demonetization until 30th December, 2016 is estimated around Rs. 1.28 lakh crore. As per R. Gandhi, Deputy Governor of RBI, speaking on 7th December 2016, Rs. 11.5 lakh crore has been already deposited at bank out of total 14.5 lakh crore which means still 3 lakh crore are unidentified.

Rani, G. (2016) conducted her study on Effect of demonetization on retail outlets with the help of primary data collected from 50 shopkeepers of the area. The study reveals that 80% shopkeeper presented their view that from 9th November, 2016 to 10th December, 2016 there was 20% increase in sales due to accepting the old note, after that sales have been declined. The Shopkeepers used paytm and cheque system, extended credit period. Top brands like HUL, P&G had affected with only decrease of 20% sales due to brand name. She has identified the effect of demonetization category-wise. The study also reveals that salty snacks sale decreased by 10%, chocolates sales had decreased by 50%, biscuits sales had decreased by 20%, juice/fruit drinks sales decreased by 20%, cigarettes sales decreased by 10%, mobile phones sales decreased by 70%, gold sales increased by 70% and durable goods sales decreased by 70%. She concluded that demonetization is painful for short-term, but it will surely be beneficial for the long-run. Moreover, most customers are now adopting cashless means like paytm, debit card, cheques etc.

Sherline, T.I. (2016) conducted a study on "Demonetization as a prelude to complete financial inclusion" with the objective to understand the importance of demonetization as a measure of financial inclusion. The study shows that this move of the Government has likely to create long- term benefits, medium to long- term Current Account and Saving Account (CASA) ratio could improve. Moreover, demonetization would reduce cash transaction of the real estates, which may decrease the price of those avenues which make it affordable to general public.

Shirley, M.A.J. (2017) studied on the "Impact of Demonetization in India". Her study reveals that the BSE SENSEX and NIFTY 50 stock has fallen near about 6% on the very next day, on the later on days; the country felt severe shortage of the cash. Moreover, overall production decreased due to lack of cash. Banks have not enough new currency for the exchange of the old notes, which breakdown the overall economic system. Her study also reveals the impact of the demonetization over world economy. She found that after demonetization decrement the overall consumption of commodities which results decrease in the export-import. Moreover, there has been a major impact over the domestic sectors, reduction in the Government liability, farming and fishing industry, business, drop in industrial output, black money, impact over counterfeit currency, bank deposits, jewellery, IT sector etc. She concluded that, though demonetization is a good concept to grab the black money holders, most of black money is kept in form of land, gold, real estate etc. "Not all black money is in cash, not all cash is black money". People face too much inconveniency due to improper planning about post demonetization. Moreover, for number of days they had spent their time by standing in queues. To overcome the over all negative impact of it, ways are to focus on tax aspect, cash availability, and elimination of loopholes.

Yohavarshini, G. *et.al* (2017) studied on "A Study on Demonetisation in India and Its Effectuations" with an attempt to make a clear vision about it and its importance. The study analyzed the long-term and short-term effectuations of demonetisation. They concluded that demonetisation is welcome by the majority of the citizens with a common suggestion that the new notes might have been ready which would have reduced the defects of the same. It is still expected by the every individual that the remedial steps have

to be taken to facilitate them by printing sufficient notes which should be made available as soon as possible in all the banks and ATMs.

Research Gap:

In reviewing the literatures, it is observed that most of the studies have been carried out outside the state of Assam. The study on demonetisation and cashless economy in the context of Assam is negligible. Demonetisation has significant effect on the retailers of the state as well as the whole country. Therefore, the present study is a humble attempt to study on demonetisation and cashless economy with special reference to effect on the retailers of Tinsukia Town, Assam during the period under study.

Objectives of the Study:

- i. To make a comparative study as a whole on Cash-To- GDP ratio of the world.
- ii. To focus on Cash less transaction in percentage by India in comparison with the countries of the world.
- iii. To draw a comparative picture on country-wise ATM coverage of the world.
- iv. To throw some light on black money as percentage of our GDP.
- v. To know the post- demonetization effects on the retailers of Tinsukia town.

Methodology:

For the present study, Tinsukia town has been selected on purposive basis. According to the records of Municipal Board of Tinsukia the license holder retailers are 6295 in numbers as on 1st January 2017. The study is analytical in nature. It is based on both primary and secondary data. The primary data have been collected through interview schedule by interviewing the selected shopkeepers based on convenience sampling method. A sample size of 100 shopkeepers covering the grocer, cloth seller, fruit seller, vegetable seller and jeweler in Tinsukia town has been selected to carry out the study. The secondary data have been collected from various books, journals, articles and by visiting various related websites. Simple average, combined average and percentage are the statistical tool used for the study. The study covers a period of 90 days starting from 9th November 2016 to 7th January 2017.

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Discussion and Analysis:

Table 1: Cash – To – GDP Ratio (%)

Sl. No.	Name of the Country	Cash – To – GDP Ratio (%)
01	Japan	18.6%
02	Hong- Kong	14.7%
03	India	12.5%
04	Thailand	11.4%
05	Euro zone	10.1%
06	China	9.3%
07	Taiwan	9.3%
08	Russia	9.0%
09	Singapore	8.5%
10	U.S	7.4%
11	Columbia	6.8%
12	Mexico	5.8%
13	Korea	5.4%
14	Turkey	4.7
15	Australia	4.2%
16	U.K	4.1%
17	Indonesia	4.1%
18	Canada	3.7%
19	Chile	3.6%
20	South Africa	3.4%
21	Brazil	3.4%
22	Denmark	3.3%
23	New Zealand	2.3%
24	Argentina	2.1%
25	Sweden	1.8%
26	Nigeria	1.5%
27	Norway	1.5%

Source: *Business Today*

A study on Demonetisation and Cashless

It is clear from table 1 that India ranks at the third position of the world with 12.5% in Cash – To – GDP Ratio after Japan and Hong Kong with 18.6% and 14.7% respectively. The importance of cash in India is evident from Cash – To – GDP Ratio with 12.5% against only 1.5% each of Norway and Nigeria. Top cashless countries of the world are shown in Table 2 below:

Table 2: Top Cashless Countries

Sl. No.	Name of the Country	Cash less transaction in %
01	Singapore	61
02	The Netherlands	60
03	France	59
04	Sweden	59
05	Canada	57
06	Belgium	56
07	United Kingdom	52
08	US	45
09	Australia	35
10	Germany	33
11	South Korea	29
12	Spain	16
13	Brazil	15
14	Japan	14
15	China	10
16	India	2

Source: *Business Today*

Table 2 shows that India does a staggering 98% transaction in cash while only 2% transaction in term of digital payment mode. It is against the topper Singapore with 39% cash and 61% digital payment transaction. The ATM deficit in India as compared to other country of the world will be clear from Table 3 as shown below:

Table 3: ATM Deficit

Sl. No.	Name of the Country	ATM per one lakh Adults
01	Republic of Korea	279
02	China	254
03	Canada	221
04	Portugal	175
05	United states	173
06	Russia	173
07	Australia	165
08	United Kingdom	132
09	Japan	128
10	Croatia	122
11	India	20

Source: IMF Financial Access survey

Table 3 shows that India ranks at the bottom of the list in terms of coverage of ATMs of the world. Despite its dependence on cash, India lags way behind in terms of ATMs per one lakh adults with only 20 in number as against the first rank holder, the Republic of Korea with 279 in number.

As released by Lok Sabha total value of counterfeit / fake currency notes up to September, 2016 was rupees 28 crore. Black money in India as a percent of GDP is shown in the Table 4 below:

Table 4: Black Money of India

Year	Black money as percentage of GDP
1955-56	4.5%
1970	7%
1981	18-21%
1990-91	35%
1995-96	40%
2012	56%
2016	62%

Source: Business Today

It is clear from the above table that black money in India as a percent of GDP has increased by 57.5 percent during 1955-56 to 2016. The post- demonetization effect on the retailers of Tinsukia town is shown in Table 5 below:

Table 5: Post-demonetization Effects on the Retailers of Tinsukia Town

Sl. No.	Retailer	No. of Shopkeepers	Average Decrease in percentage (%)	Average Increase in percentage (%)
1	Grocer	20	30%	---
2	Cloth seller	20	56%	---
3	Fruit seller	20	52%	---
4	Vegetable seller	20	28%	---
5	Jeweller	20	---	54%
Total / Compound Average		100	41.5%	54%

Source: *Compiled from field survey*

Table 5 reveals that the Sales for grocer, cloth seller, fruit seller and vegetable seller of Tinsukia town decreased by 30%, 56%, 52%, and 28% respectively. It is 41.5% on combined average. The sales for jeweller of Tinsukia town increased by 54% on average as well as combined average.

The Findings of the Study:

- India ranks at the third position of the world with 12.5% in Cash – To – GDP Ratio after Japan and Hong Kong with 18.6% and 14.7% respectively. The importance of cash in India is evident from cash – To – GDP Ratio with 12.5% against only 1.5% each of Norway and Nigeria.
- India does a staggering 98% transaction in cash while only 2% transaction in term of digital payment mode. It is against the topper Singapore with 39% cash and 61% digital payment transaction.
- India ranks at the bottom of the list in terms of coverage of ATMs of the world. Despite its dependence on cash, India lags way behind in terms of ATMs per one lakh adults with only 20 in number as against the first rank holder, the Republic of Korea with 279 in number.

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- Black money in India as a percent of GDP has increased by 57.5 % during 1955-56 to 2016.
- Sale of grocery item of Tinsukia town decreased by 30% on an average.
- Sale of cloth of Tinsukia town decreased by 56% on an average.
- Sale of fruits of Tinsukia town decreased 52% on an average.
- Sale of vegetables of Tinsukia town decreased by 28% on an average.
- Sale of gold of Tinsukia town increased by 54% on an average.
- Sales for grocer, cloth seller, fruit seller and vegetables seller of Tinsukia town decreased by 41.5% on combined average.
- Sales for jeweller of Tinsukia town increased by 54% on combined average.

4. Conclusion:

Transactions have frozen due to lack of currency availability. For small business, a short-term disruption will push them back by several months if not a year, given that they have very small saving buffers. The effect of demonization on economy could range between minus 0.5% to minus 2% in the next one year.

Demonetisation scheme is not an end itself but surely it is a means to achieve future ends. The demonetisation must be accompanied by tax reforms and tax compliance. In a nutshell, when 86% of the economy is driven out of cash, a society truly become cashless. The government should at least have made necessary arrangements for cash disbursement before such a massive and impactful decision whose ripple will be felt in times to come.

In fact, it could change the face of Indian economy, improve the government's fiscal position and tax compliance. Despite some temporary hiccups and downsides, the move is generally seen as provider of a big boost to national interest by discouraging parallel economy on one hand and giving a much needed push to the cashless economy on the other.

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ROLE OF NGOS IN STRENGTHENING GRASS-ROOTS DEMOCRACY: A STUDY OF THREE NGOS IN JORHAT DISTRICT OF ASSAM

Ananta Tamuli

ABSTRACT

Introduction of the Panchayat Raj system through the 73rd Constitutional Amendment is the most authoritative step towards energizing grass-roots democracy in the history of independent India. The basic objective of panchayati Raj is to evolve a system of democratic decentralization and devolution with a view to ensuring rapid socio-economic progress. Gram panchayat would decide types of work to be undertaken in the village and use funds earmarked under the scheme. Gram Sabha would discuss and approve the plan and supervise and monitor the effective implementation of PRIs programme. In this paper an attempt has been made to highlight the pivotal role played by Non Government Organizations (NGOs) in strengthening Grass-roots democracy or Gram Sabha. It was observed after visiting three NGOs of Jorhat district that the NGOs play an active role to fulfill the dream of people's democracy by making it a reality. Before Panchayat Election the NGOs motivate and educate the people to choose the genuine representation and show social concerns towards the people than political interest.

*Dr. Ananta Tamuli, Assistant Professor, Department of Economics, Jorhat Kendriya Mahavidyalaya.

Introduction:

India is a land of villages and villagers that constitute the backbone of the country. Village is a basic socio-economic unit in India, which plays pivotal role in economic development. It has played a prominent role in political aspects of the country also. A village, a part of village or villages with a population ranging from 6000 to 10,000 constituted as a Gram Panchayat, which is the lowest administrative unit of rural local government in India. Panchayati Raj is indigenous model of rural grass-roots democracy and a part of the Indian culture. The concept of five elected seniors in a village self-government organization, to settle the matters of disputes of a village community was the first shape of local democratic institution in India.

The system of rural, local self government in India is called Panchayati Raj. In the democratic structure of our country; we have three levels of governance - national or federal, state or regional and local self-government at grass roots level. Local self government implies a government run by the local people, with the local issues, can check the activities of the government and local people can participate in all the concerns and the functions of the government.¹

April 24th 1993 should be written in golden words in the rural history of independent India. It is the day when Panchayati Raj bill received consent of the President of India and the bill became an Act. This is a bold attempt on the part of the government to ensure peoples democracy. The Mahatma Gandhi stated "Village are the backbone of our economy", and the 73rd amendment had surely paved the way for it.² The main aim of Panchayati Raj institutions is to provide good governance to people by bringing government at their doorsteps through the establishment of participatory democracy in the form of Gram Sabha. Panchayati Raj institution, whether it is the Gram Panchayat, Anchalik Panchayat and Zila Parishad cannot be made strong if the foundation i.e., Gram Sabha is weak.

Gram Sabha is the only forum, which can ensure direct democracy in India. A Gram Sabha consists of all persons whose names are included in the electoral rolls. The Gram Sabha should meet at least four times in a year.³ The meetings of the Gram Sabha will be presided over by the President and his/her absence by the Vice President of the Panchayat.

The Gram Sabha is intended to ensure that the decisions made by the Gram Panchayat are transparent and its elected representatives are accountable. The main objective of introducing Panchayat system is to extend democracy upto the grass roots level and ensure involvement of people in all governmental processes and development activities.⁴ Gram Sabha has the potentiality to serve as a basic unit of village governance

and could be the most effective forum for involving villagers in planning, implementing and monitoring village development.

Role of NGOs in Panchayati Raj:

Non Governmental Organizations (NGOs) are rendering their services with a voluntary spirit for the development of millions of rural people throughout the country. NGOs are constituted with a vision by a group of like-minded people, committed to the upliftment of the poor and marginalized section of the society.

NGOs play an active role to fulfill the dream of people's democracy by making it a reality. In Panchayati Raj, the role of NGOs is significant in different situations. Before the panchayat election the NGOs motivate and educate the people to choose the genuine representative showing social concern towards the political interest. As an impact of NGOs involvement, many Panchayat Presidents and other representatives have been chosen as unanimous and consensus candidates. In fact many presidents of the village development associations, Mahila Samittees, Self Help Groups etc. have been elected as Panchayat representatives.⁵ Therefore, NGOs can easily organize as well as mobilize the people for sustained direct involvement in Panchayati Raj at the very grass-roots level and thus can act as a second defense line to retain the confidence and involvement of the people in Panchayati Raj as well.

NGOs have motivated many women candidates to participate in the Panchayat elections. After election NGOs organize training and other capacity building programmes to promote the competence of the elected representatives to discharge their duties and functions effectively. Women empowerment is one of the prime concerns of the NGOs to achieve through the new Panchayati Raj system. In this regard multifarious seminars, workshops and training programmes are organized exclusively for women. So, there is a wider scope for NGOs to prepare the Panchayati Raj systems as a village based social institution. Once E.M.S. Namboodiripad said 'Democracy at the Central and State levels but bureaucracy at all lower levels'. But grassroots democracy could be truly achieved if NGOs working with the rural communities ardently enlighten the electors and strenuously cultivate a social commitment in the minds of the elected. In this paper, an attempt has been made to study the role of NGOs in strengthening grass-roots democracy. The study is based on a field investigation conducted by the researcher himself.

Tamuli

Objectives:

1. To study the activities of NGOs taken for strengthening Gram Sabha.
2. To examine the role of NGOs in ensuring people's participation in Gram Sabha.
3. To suggest measures for effective implementation of Gram Sabha for the success of democratic decentralization.

Methodology:

The study was conducted in three blocks of Jorhat district of Assam, namely, Jorhat Development Block, Central Jorhat Development Block and North-West Jorhat Development Block. Three pioneer NGOs, named as, North-East Affected Area Development Society (NEADS) of Central Development block, Society for North-East Handmade Paper Development (SNEHAPAD) of Jorhat Development block and PATHAR of North West Development block were purposively selected as sample for the study. Regarding the selection of NGOs the following criteria were followed.

Firstly, NGOs registered under the Society Registration Act XXI 1860 or equivalent enactments of the state of Assam were selected. Secondly, the NGOs which were at least five years old from date of registration were included as our sample for study.

From the 3 sample NGOs 30% beneficiaries of ongoing projects i.e, 150 beneficiary respondents were randomly selected from a comprehensive list of 500 beneficiaries of selected NGOs. This study covers those beneficiaries who are intended to benefit from NGO activities, the primary stakeholder of a development or a humanitarian intervention, usually in a state of poverty, marginalization and vulnerability.

Both primary and secondary data were collected. To collect primary data interview schedule and observation method were applied. The secondary data were collected from annual reports of NGOs, blocks and Panchayats and from various books, magazines and journals etc.

Findings and Discussions:

The Gram Sabha has a crucial role to play in spreading legal literacy among the rural masses. It is the most suitable institution as the Gram Sabha is constitutionally mandated and a permanent body. The major findings of the study are-

a) Activities of NGOs:

Peoples participation in the local level planning and implementation is the pillar of the success of decentralization. To ensure peoples participation and make them aware

Role of NGOs in Strengthening Grass-roots

about planning and implementation of the Panchayats scheme the three selected NGOs have conducted some activities. NGOs performed different kind of motivational and awareness activities for Panchayats and Gram Sabhas. These are -

- Before Panchayats election NGOs motivate and educate the rural people to choose the efficient representative.
- To organise workshops, seminars and training about the Panchayat Act.
- To encourage and motivate women candidates in the Panchayat elections.
- To make rural people aware about the proper selection of schemes, beneficiaries and locations in the Gram Sabha.
- To make rural people aware about the holding of Gram Sabha meetings and ensuring the presence of the villagers.
- To ensure the transparency and accountability of the elected representatives.
- To aware make rural masses aware to fight against the corruption of Panchayats and political leaders.
- To make rural masses aware about RTI Act for seeking information from Panchayat and public authorities.

It may be mentioned here that the NGO- 'NEADS' has formed a separate wing as, "Panchyati Raj Adhikar Suraksha Mancha", under which they organize several awareness programmes regarding Panchayat in different Gaon Panchayat areas of Central Jorhat Development Block. NEADS also organizes seminars, workshops and training programmes exclusively for the women. Impact of initiatives of SHGs on strengthening Gram Sabha members of SHGs played a vital role in strengthening grassroots democracy and with their initiatives led to some positive developments such as ensuring the holding of Gram Sabha meetings, increased attendance in Gram Sabha meetings, ensuring the attendance of women etc.

One of the important roles played by the sample NGOs is regarding the holding of Gram Sabha meeting. The NGO officials encourage the panchayat officials to hold the meetings of Gram Sabha regularly as per the rules of Panchayati Raj Act. The study reveals that the maximum beneficiaries of NGOs regularly attended the meetings of Gram Sabha. NGOs encourage their beneficiaries to participate in the discussions on various plans and programmes of Gram Sabha. It was also found that the NGOs try to increase the participation of women in Gram Sabha. They motivate women community to take the advantage of the programmes and schemes for their empowerment.

Apart from these activities, the NGOs undertook some other programmes, related to Panchyati Raj. NEADS has a quarterly mouthpiece named as 'Plavan' through which the NGO disseminates information regarding Panchyati Raj. On the other hand, all the selected NGOs published hand book on works, functions, and sources of funds, Assam Panchyat finance rules etc. according to Assam Panchyat Act, 1994 which help in effective functioning of Gram Sabha.

b) Performance of NGOs:

To know about the performance of NGOs the researchers have selected 150 beneficiaries from the selected NGOs. The general characteristics of the respondents are shown in the table 1. The data revealed that majority of the respondents i.e. 64% are in the age group of 25-35 yrs. Their educational level is upto High School (53.33%) and Higher Secondary level (38%). Majority of the respondents i.e., 78% belong to Hinduism and 57.33% of the respondents are self employed and we have not found any government employee among the respondents. Regarding annual income the table shows that majority i.e., 56% respondent's annual income are in the range of Rs. 40,000 - 50,000 and 10% respondent's annual income are above Rs. 50,000.

Table No. – 1
Distribution of Respondents on Various Characteristics

Sl. No.	Description/Characteristics	No. of respondents	Percentage	
1	NGOs	NEADS, Dhekiakhowa (Central Jorhat Dev. Block)	50	33.33
		PATHAR, Salmora (West Jorhat Dev. Block)	50	33.33
		SNEHPAD, Baghsung (Jorhat Dev. Block)	50	33.33
	Total	150	100.00	
2	Age	Below 25 years	18	12.00
		25-35 years	96	64.00
		35-45 years	19	12.67
		Above 45 years	17	11.33
		Total	150	100.00
3	Education	Upto High School	80	53.33
		Higher Secondary	57	38.00
		Graduate /BA	13	8.66
		Total	150	100.00

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4	Religion	Hindu	117	78.00
		Muslim	28	18.67
		Christian	5	3.33
		Total	150	100.00
5	Caste	SC/ST	22	14.67
		General	36	24.00
		Other Backward	92	61.33
		Total	150	100.00
6	Occupation	Govt. employees	-	-
		Private Employees	29	19.33
		Self Employment	86	57.33
		Agriculture and allied activities	35	23.33
		Total	150	100.00
7	Annual Income (Rs)	Below 20,000	5	3.33
		20,000-40,000	46	30.66
		40,000-50,000	84	56.00
		Above 50,000	15	10.00
		Total	150	100.00

Source : Primary Data

Response on Gram Sabha :

In order to find out the opinion of the respondents, various questions were asked and the responses are tabulated in the following tables.

Table No. – 2
Awareness about Gram Sabha

Sl. No.	Response category	No. of respondents	Percentage
1	Yes	130	86.67
2	No	13	8.67
3	Near heard	7	4.66
	Total	150	100.00

Source : Primary Data

Table No. – 3
Attendance of Respondents to Gram Sabha

Response Category	No. of respondents		
	Regular	Sometimes	Never
Before joining NGO	-	56 (37.33)	94 (62.67)
After joining NGO	125 (83.33)	25(16.67)	-

Source : Primary Data

Table No. – 4
Opinion of Respondents towards the NGOs

Sl. No.	Statement	No. of respondents		
		strongly agree	Strongly disagree	Undecided
1	NGOs Play an important role in the development social awareness, consciousness among rural people about the schemes and programmes of the panchayat.	140 (93.33)	-	10 (6.67)
2	In reality, NGOs do not provide any help in strengthening gram sabha	-	140 (93.33)	10 (6.67)
3	Assembly of NGOs members in the organizational meeting is nothing but misuse of valuable time.	-	140 (93.33)	10 (6.67)
4	It motivates rural people to come out their homes in terms of participation in community affairs in Gram Sabha.	140 (93.33)	-	10 (6.67)
5	NGO helps in conducting awareness programmes among rural people about their legal rights, roles and responsibilities	140 (93.33)	-	10 (6.67)

Source : Primary Data

The table – 2 demonstrates the respondents' awareness about the Gram Sabha. Out of 150 respondents, most of the respondent i.e., 86.67% are aware regarding Gram Sabha, 8.67% respondents' are not aware about Gram Sabha, whereas 4.67% respondents heard the name of Gram Sabha only.

In order to understand more about the performance of NGOs, the researcher enquired about attendance of beneficiary respondents in Gram Sabha meetings. The table - 3 shows that before joining NGO, out of 150 respondents 62.67% respondents have never attended the Gram Sabha meeting and 37.33% respondents have sometimes attended the meetings. But, after joining NGO majority 83.33% have regularly attended the Gram Sabha meetings and only 16.67% respondents have attended the meetings sometimes.

To assess the opinions of the respondents towards the NGOs, five statements were given to them and the respondents expressed their positive and negative statements as 'agree' and 'disagree'. Five points Likert scaling method for both positive and negative statements related to NGOs were applied. In case of positive and negative statements 5

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point is considered for strongly agree and 1 point considered for strongly disagree and 3 point for undecided results. Table 4 represents the attitudes of beneficiaries towards NGOs in the study areas.

It is evident from the collected data that majority 93.33% respondents have strongly agreed with the following positive opinions.

- NGOs play an important role in developing social awareness, consciousness among rural people about the schemes and programmes of the Panchayat.
- It motivates rural people to come out their homes in terms of participation in community affairs in Gram Sabha.
- NGOs help in conducting awareness programmes among rural people about their legal rights, roles and responsibility.

Similarly, 93.33% respondents were disagreed in case of following negative statements:

- In reality, NGOs don't provide any help in strengthening Gram Sabha.
- Assembly of NGOs members in the organizational meeting is nothing but misuse of valuable time.

The finding shows that out of 150 respondents 6.67% respondents were undecided about the statements.

Gram Sabha in Reality:

The study revealed that NGOs give attention to increase awareness and attendance of rural people about the Gram Sabha. At the same time it may be mentioned here that due to grass root political interference and corruption, NGOs faced problems in strengthening grass roots democracy. In reality Panchayati Raj became an office of unlimited corruptions and misuse of power by the political leaders. Majority beneficiaries of Panchayats are selected from the ruling party. The political party used the Panchayats more as vote banks and less a platform for people's development. In the name of women empowerment women candidates were elected as different representatives of Panchayats but in reality the power is used and programmes are implemented by their male counterparts. According to the provision of Panchayats Raj Act, they should generate own resources for peoples' development, but in reality it is noticed that Panchayats always wait for the central and state government funds.

Conclusion:

From the discussion it may be concluded that the impact of NGO activities on the dream of peoples' democracy in the grassroots level had been positive. From the profile of 3 NGOs, it was found that they were working in the areas of socio-economic development such as promotion of education, health, environment, awareness, self employment, women and child welfare, and income generation activities among the Villagers. NGOs play active role to increase peoples participation in Panchayat election and to select the efficient representatives by the villagers. They help to increase the attendance and ensure the presence of members of marginalized sections and women in Gram Sabha meetings. As a result of this, people become aware about selection of schemes and beneficiaries in the Gram Sabha. From the opinion of NGOs officials it was found that for making Gram Sabha effective and for strengthening grass-roots democracy the rural people should give up their self-interest and political influences. Panchayat representatives should be more accountable and transparent in performing their duties.

It can be hoped that this study would contribute to understanding how the NGO programmes could be useful to uplift the livelihood status of the needy people. The outcome of this study, thus, would help the policy makers, donor agencies in implementing NGO-led development activities in directing their resources in good projects; in managing the projects more efficiently; and in implementing them effectively for creating a welfare society.

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BARRIERS FOR WOMEN'S PARTICIPATION IN MGNREGA : A STUDY OF JOYपुर BLOCK IN DIBRUGRH DISTRICT

Pranita Rajkhowa

ABSTRACT

In every society women represents half of the human resources and potentiality. Participation of women in every work is an essential factor for development of a society. In the era of globalization, it not only helps in the all round development of the women but contributes to the development of the country. Moreover, it also positively effects in the power- structure of the society. In India, 48.46 percent of total population is women and their literacy rate is 65.46 percentage. 68.08 percentage are rural women. Introduction of modern technique in rural area reduced employment opportunities for both man and women. The nature, time and place of the work are some factors that create more complex situation for less educated rural women. Government of India announced so many programmes for employment of women but because of low education and awareness women were not able to get these employment opportunities. But 2005, Government of India announced MGNREGA and it was a positive step for employment opportunity of rural women with the main objective of poverty alleviation by providing the guarantee of at least 100 days of work per year to those who have the desire to work unskilled manual labour. The official data on the participation of women suggests that in 2012-13 as much as 47% at all person days generated was accounted for by women. Among all states where MGNREGA implemented, womens participation was 93.30% in Kerala in 2013-14. From starting time in Kerala, women's share in total person days generated not only higher than all India level but also have rising trend. Compared to Kerala, share of women in total person days generated in Assam was very poor. In 2013-14, it was only 24.75%. So this paper tries to study the barriers for women participation in MGNREGA in Assam.

Key words- MGNREGA, Government, Participation, Women, Rural, Barriers.

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Introduction:

In every society women represents half of the human resources and potentiality. Participation of women in every work is an essential factor for development of a society. In the era of globalization, it not only helps in the all round development of the women but contributes to the development of the country. Moreover, it also positively effects in the power- structure of the society. In India 48.46 are women and their literacy rate is 65.46 percentage. Among them 68.08 percentages are rural women. Majority of the Indian rural women engage themselves in non-economic activities inside the home. As a result, they are treated as subordinate. Their potential to do so is limited by multiple and diverse constraints by persistent structural gender disparities that prevent them from enjoying their economic and other rights (e.g. those outlined in the convention on Elimination of all forms of Discrimination against Women (CEDAW), and the Beijing Platform for action). Modernization in agriculture sector limited the possibility of women employed in rural area. After independence, it was the historic report 'Towards Equality' (Report of the Committee on the status of women in India, 1974) which highlighted the neglect on women's contribution to economic activities, especially in the unorganized sector. It clearly stated that the transition to a modern economy had meant the exclusion of an increasing number of women from active participation in the productive process and continuation of women working for no returns and no recognition. In the period of 1983 to 2011-12, rural women participation in LFPR declined from 25.2 percentage to 18.1 percentage and in can of urban women, it is stagnant from 15 percentage to 13.4 percentage (Abraham 2013).

Poverty leads to more complex environment for women in India where rural poverty ratio was more than urban poverty ratio. Rural poverty ratio was 33.8 percentage in 2009-10 where-as urban poverty was 20.9%. Women belonging to the poor family face so many problems from their childhood. Without enjoying their childhood, they have to work in unskilled income earning activities and look after their small brother (/s). Because their mother goes to work outside the home. After that, when they get married, they have to play so many roles as a wife, daughter in law, mother etc. With increasing wants of the family, they not only do much work inside home but also work in all types of unskilled works outside home because these unskilled works give them money. Increased in rural population not only reduce the size of landholding of a family, but also enhances working population. According to 2011, the decadal growth rate of population was 17.64 where

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female growth rate 18.12 percentages more than male growth rate 17.19 percentage. On the other hand, in the rural area, the women belong to the age group 15-59 is 61.3 percentage but male percentage is 60.7. Similarly with the introduction of modern technique in rural area reduces employment opportunities for both man and women. But nature time and place of the work are some factors that create more complex situation for less educated rural women. Government of India announced so many programmes for employment of women but because of low education and awareness women are not able to get these employment opportunities. But in 2005, Government of India announced MGNREGA. It was a positive step for employment opportunity of rural women with the main objective of poverty alleviation by providing the guarantee of at least 100 days of work per year to those who have the desire to work unskilled manual labour. The official data on the participation of women suggests that in 2012-13 as much as 47% at all person days generated was accounted for by women. This is not only higher than the mandated one-third, but is slightly higher than the share at inception and has been somewhat stable since all districts came under the purview of the MGNREGA. That the MGNREGA is indeed an important avenue of employment for women and it is evident from the fact that while the proportion of women in total rural workforce is 34.9 percentage according to the census 2011, their representation in MGNREGA workforce is 48 percentage on over age for 2010-12. (Narayanan and Das, 2014).

Among all states where MGNREGA was implemented, women's participation in Kerala in 2013-14 was 93.30%. From starting time in Kerala, women's share in total person days generated not only higher than all India level but also have rising trend. Compared to Kerala, share of women in total person days generated in Assam was very poor. In 2013-14, it was only 24.75%. So this paper tries to study the barriers for women participation in MGNREGA in Assam.

Objectives:

The objectives of this paper are -

1. To study the barriers for women's participation in MGNREGA in the study area.
2. To suggest some measures for improvement of women's participation in MGNREGA in the study area.

Methodology:

From 7 development blocks in Dibrugarh District of Assam, Joypur block has been selected purposively. Because in Joypur block, not only working women registration was higher compared to other blocks in Dibrugarh District, but also it was higher than mandatory requirement in 2013-14. It was 38.79% compared to Block average 35.69% in 2013-14. According to the work provision of the MGNREGA, 8 categories of works done in Joypur Block. Both men and women participate in these works. Among them, 15 percent women beneficiaries are selected proportionately for our study. As a result, 219 women beneficiaries have been selected for our study. The selected financial year for our study is 2013-14.

This study is an exploratory study. Both primary and secondary data are collected for our study. Primary data are collected through interaction, observation and questionnaire. The questionnaire is prepared keeping in mind the objectives of the study. Observation method is used for realizing the situation of work and worksite facilities through visiting the worksite of different works generated under MGNREGA. Discussions are held with the women beneficiaries and the related persons of the MGNREGA.

Secondary data are collected from government website, journal, articles, published books, government's publications, newspaper and internet.

Analysis:

The Mahatma Gandhi National Rural Employment Act (MGNREGA) was notified on September 7, 2005 and implemented in 2006. The main goals of MGNREGA are to provide social security, sustainable development in rural area by solving the problem of drought, deforestation and soil erosion etc, empower rural poor people through the guarantee of 100 days of work to all rural adult household who are willing to do unskilled manual work annually in rural area. Provision of MGNREGA directly does not encouraged women to participate in MGNREGA, but some provisions like equal remuneration, worksite facilities, and 33 percent women reservation create women friendly environment for women to participate in MGNREGA. In a state like Assam, among female non-workers, 84.63 percent of women belong to the rural female non-workers and 61.9% percent rural women belonged to the age- group 15-59. These demographic variables are encouraged to implement of MGNREGA in Assam. But from inception women's participation in MGNREGA was not satisfactory in Assam not only in comparison to other states, but also in comparison to

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mandatory guidelines. In Assam, women's participation in MGNREGA was 36.08% where as all India average was 50.67% in 2015-16. So this study is an attempt to find out the barriers for women participation in MGNREGA.

In our study, 43.84 percent of women beneficiary belonged to the age group of 31-40. 86.30 percent of women are married women and other respondents are widow and separated which represents 8.22 percent and 0.91 percent respectively. 27.85 percentages of women beneficiary falling to ST and 71.69 percent belong to OBC category participate in MGNREGA. 45.66% of women are illiterate. The yearly average income of the family is Rs. 21,072. 42.93 percentage of women beneficiary belong to the landless family. Only 3.65 percent of women's families have above 4-5 acres land. 90 percent beneficiaries have kuccha house. 47.95 percent of women were unemployed before participating in MGNREGA and they engaged themselves in family activity followed by 40.64 percent of women beneficiary act as a temporary labour in tea garden and also work in pre and post harvesting activities. 4.56 percent of women worked as a domestic helper. 6.85 respondent workers as a cook in school, asha employer, and teacher in NGO organized teaching class. 32 percent of beneficiaries have larger family size (5-6).

From the personal experience of researcher at the time of interviewing with the respondents MAT, members of G.P. and observing worksite facilities, we found the following barriers which are responsible for low women participation in MGNREGA.

1. Lack of Awareness:

The wage seekers are the primary stakeholders of the MGNREGA. Their exercise of choice to demand employment in the triggers of key processes. The awareness about the right of wage seeker for getting MGNREGA job is important determinant. But it was found in our study that 30.59 percent of women only know that MGNREGA provide 100 days jobs per year. But they did not know about proper system of getting those facilities. 18.26% women beneficiaries have the knowledge of application system of getting work. But they did not know where they have to submit their application form and member of person days at a time. Only 2.28% of women knew the facility of 33% of women reservation, unemployment allowance and travel allowance because they were ward member of village. So we conclude that ignorance of women which comes from lack of awareness about their right pose for them like threat to achieve their attainable. So all these create barriers for women participation in MGNREGA. If women beneficiary of

MGNREGA have less knowledge about their rights, how can we expect the women belong to the BPL family to participate in MGNREGA.

2. Lack of Work Planning:

Though MGNREGA claims to provide at least 100 days of guaranteed wage employment in a FY to every household who has adult member volunteer to do unskilled manual work, but it was found from our study that none of the respondents got 100 days job under MGNREGA in selected FY only 5.94 percent of women have taken 3 jobs under MGNREGA. 2.28 percent of women got work more than 40 person days and average number of person days was 16 which were similar to state average but less than all India average 32.84 in the selected FY 2013-14. In case of three jobs namely micro-irrigation canals, fishery and road connectivity, 40 percent of women got 21-30 person days. The maximum number of person days under two jobs is 64 person days and minimum number of person day under three job was 15 person day which was more than two jobs. Due to lack of demand based work planning, full participation of women in MGNREGA is not possible. Women belong to poor family want to participate in MGNREGA work because daily wage of MGNREGA is better than other work. As a temporary labour in tea garden, they got less than Rs. 100 per day and in pre-harvesting and post harvesting, they got only Rs. 80 per day and Rs. 60 per day in the selected FY 2013-14. But in MGNREGA, it was Rs. 152 in 2013-14. So uncertainty of MGNREGA work, they are worried about to leave out their present work.

3. Nature of the Work:

In our study area, the respondents belonged to the flood control work; they reported that when they worked in stream and rivers, they feel pain of sharp garbage and refuse. So without providing proper equipments for working in MGNREGA; it is not expected from women participation in such work. Moreover because of deep water logging, it is impossible for women to work in traditional water bodies. Similarly in the period of working in rural connectivity and fishery the respondents reported that are given time for finishing their work. So providing only one job like drought proofing rural sanitation, renovation of traditional water bodies in a FY limited the opportunity of employment of women under MGNREGA.

4. Lack of Worksite Facility:

Worksite facility is one of the important determinants which effect in women participation in MGNREGA. None of the beneficiaries have any knowledge about worksite facilities except ward member. All beneficiaries reported that there are no crèche and shade facilities in the worksite. They also reported that women work in MGNREGA by keeping their child tied with the back of their body or left their kids with other infant child within home. Without shade facility and toilet, it is not easy to work continuously 8 hours with one hour break. In this break hour, they eat their meal in unhygienic place. All these circumstances, it is not easy to participate in MGNREGA. 43.84 percent of respondents belonged to the age group of 31-40 years which shows that very few women who have infant child join in MGNREGA.

5. Wrong Attitude about MGNREGA Work:

In our study area, married women beneficiary of MGNREGA reveals their experience that in the beginning, their husband permission is essential factor for their participation in MGNREGA. They reveal that in the beginning days their husband did not like to join MGNREGA and other persons insulted and discouraged them by giving different negative comments. So this type of negative comments creates barrier for women to participate MGNREGA because all women have no inner strength to fight against these insulting and discouraged comments.

6. Inaccurate Online Data:

Inaccurate online data about women participation in MGNREGA creates barriers for their participation. In our study area (in Merbill Panchayat), the women participation in traditional water bodies and rural sanitation arises question about their employability. Because of these wrong online data hampers women employment planning under MGNREGA which creates hindrance for employment of women in MGNREGA. So official data from the MGNREGA website is examined with independently collected survey and ethnographic data. The validity of the official data is verified by comparing it to field level observations. (Carswell and Cripps)

7. Inactiveness of SHG:

SHG may be considered as possible implementing agencies for MGNREGA. (Govt. operational guidelines 2008, pp.29). In our study area, 34.70 percent of women beneficiary were member of SHG and these women were able to get more person days compared to other women, because president and secretary of SHG linked directly to G.P. and Block.

So many SHGs in the study area are not active in present day which is not positive sign for women participation in government sponsored wage-earning programme in rural area. In case of MGNREGA, all women beneficiary was not used for providing work to local people.

8. Lack of Awareness about Gram Sabha:

Gram Sabha plays an important role in fulfillment of reservations of 33 percent women in MGNREGA. In Gram Sabha, officers related to the implementation of MGNREGA must give all the important information to rural people but in study area, only 50 percent heard about G.S. and 40 percent women attended G.S. Very few reported that they speak in G.S on different problems faced by them like sanitation, widow person and others reported that it was not easy to speak in G.S. This is because they have no opportunity to speak and also they are scared about lowering their husband's positions in society. So without proper implementations of G.S. rules and regulations and change of the attitude of society towards women and lower economic class, it is not possible to have full participation of women in government sponsored programme.

9. Illiteracy:

Dependency on others create an obstacle for participation in work. It was not easy to get any income opportunities either government sponsored programme or other income earning activities. 45percent of women beneficiary in the study area were illiterate. So these women filled up the form for getting job card which was first step for participation of women in MGNREGA with the help of relatives and ward member. It was surprising that very few beneficiaries read the job card at least one time. If beneficiary did not have proper knowledge about different provisions related to get job card, then how can we expect from other poor women to improve their economic conditions through participation in MGNREGA. Because of illiteracy, women beneficiary face many problems in the time of withdrawal of their payment from Post Office and Bank.

10. Delay in Payments:

Delay in payment for MGNREGA work also acts as barrier for women if they are the main income earner in the family. This is proved in our study area because 8.22 percent women are widow and 0.91 percent separated women participate in MGNREGA. Widow and single earner have no time to wait for their remuneration.

Barriers for Women's Participation

Findings:

The findings of our study are -

1. In our study that 30.59 percent of women only know that MGNREGA provides 100 days jobs per year.
2. 18.26% women beneficiaries have the knowledge of application system of getting work.
3. 2.28% of women know the facility of 33% of women reservation, unemployment allowance and travel allowance.
4. Ignorance of women which comes from lack of awareness about their right pose for them like threat to achieve their attainable.
5. Only 5.94 percent of women have taken 3 jobs under MGNREGA.
6. Three jobs namely micro-irrigation canals, fishery and road connectivity, 40 percent of women got 21-30 person days.
7. The maximum number of person days under two jobs is 64 person days and minimum number of person day under three job was 15 person days which was more than two jobs.
8. Lack of demand based work planning, full participation of women in MGNREGA is not possible.
9. In our study area, the respondents belonged to the flood control work, they reported that when they worked in stream and rivers, they feel pain of sharp garbage and refuse.
10. Because of deep water logging, it is impossible for women to work in traditional water bodies.
11. Providing only one job like drought proofing rural sanitation renovation of traditional water bodies in a FY limited the opportunity of employment of women under MGNREGA.
12. None of the beneficiaries have any knowledge about worksite facilities except ward member. All beneficiaries reported that there are no crèche and shade facilities in the worksite.
13. In the beginning, their husband permission is essential factor for their participation in MG-NREGA.

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14. Inaccurate online data about women participation in MGNREGA creates barriers for their participation.
15. 34.70 percent of women beneficiary were member of SHG and these women were able to get more person days.
16. Only 50 percent heard about G.S. and 40 percent women attended G.S.
17. 45 percent of women beneficiary in the study area were illiterate. So these women filled up the form for getting job card which was first step for participation of women in MGNREGA with the help of relatives and ward member.
18. 8.22 percent women are widow and 0.91 percent separated women participate in MGNREGA. Widow and single earner have no time to wait for their remuneration.

Suggestions:

In the light of finding of the study and personal experience of research at the time of interviewing the respondents, the following steps should be adopted by the policy makers.

1. The importance of gram sabha should be explained beautifully among the villagers and the proper time of gram sabha should be announced in every corner of the village.
2. The awareness about worksite facilities, application system for work and employment allowance should be created among women of the village through advertisement in media.
3. The job cards should be provided to all the women who have willingness to work.
4. The guarantee of at least 100 days of work per year provision under MGNREGA should be actively applied.
5. The nature of the work under MGNREGA should be informed among rural people before application for job card.
6. The rules & regulations under MGNREGA should be followed properly so that it helps the women in case of participation in MGNREGA work.
7. The salaries of the employees should be released regularly and properly.
8. Materials for work should be supplied properly in worksite.
9. Office of gram panchayat should be constructed.
10. All participants who wanted to speak in G.S. should be encouraged by the officers of the block and different departments related to implementation of MGNREGA.

Barriers for Women's Participation

11. Publicity of Gram Sabha should be made and different meetings related to MGNREGA organized in such a way that all persons get to know about it.
12. Positive environment in worksite should be created through MAT which will motivate the women to work hard and try to help them to understand the real motive of the act and rural development of the country. The training provision of Mates should be properly implemented in all districts.
13. Audio visual system should be introduced in G.P. office and shown the success story of well-performed states how women change their life and their children education by participating in different works under MGNREGA.
14. Panchayat office must be modernized with continuous supply of electricity and internet facility in such a way that every beneficiary has the opportunity to know about their working benefit enjoyed through MGNREGA.
15. Separate meeting for women should be organized in G.P. office with women officers and experts related to implementation of MGNREGA because in Patriarchal society, women hesitate to speak about how they get 100 days job opportunity under MGNREGA.
16. Different departments related to fisheries, flood control, renovation of traditional water bodies should join in MGNREGA because proper and scientific planning would help in sustainable rural development.
17. In the time of planning of different works taken under MGNREGA, the employment provision of women must be kept in mind because it indirectly enhanced the literacy rate of higher education.
18. Wide publicity should be made for grievance redressal at all levels.
19. The feedback system of training programme related to skill improvement of Gram Rozgar Sevak (GRS), G.P. President and other members of G.P. conducted at district level should be introduced. The role of GRS in providing employment according to demand and rules should be properly monitored by the related officers of Block and district. The programme officer should visit without information and talk women about different problems relating to getting work and worksite facilities.
20. Proper steps should be taken by policy maker for reducing the gap between the work and the payment of wage.
21. The health and life insurance facilities should be provided in MGNREGA .

Conclusion:

The MGNREGA aims at fulfillment of the right to work as it assures employment at the household level to individuals and guarantees a maximum of 100 days of wage employment in a year with 33 percent of women reservation. But women participation in MGNREGA is not satisfactory in Assam. In our study area, respondents are not aware about at least 100 days job guarantee per year, women reservation, application system for work, employment allowances, worksite facilities, extra benefit for beyond 5 km radius work under MGNREGA. Among eight different types of work under MGNREGA, certain type of work like renovation of traditional water-bodies, rural sanitation creates barriers for women participation in MGNREGA. Illiteracy, social attitude about women participation in MGNREGA and speaking in Gram Sabha, G.P act as a discouragable factor for women participation in different wage earning work in MGNREGA. So we conclude that Government should try to implement women friendly provision and also solve the different problems related to women participation in MGNREGA. It is like a positive step for not only increased employment of women but also many positive impact on women and their family like enhancing children education, preventing child labour improving family assets, enhancing self-confidence and self-esteem, opening new door for women employment in new work, opportunity to see the modern society through financial inclusion and participation, gathering information, reduce anxiety, enjoying entertainment, reduce migration, acquiring force for facing seasonal unemployment problems and enhancing scope for involvement in PRIs.

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SUSTAINABLE RURAL LIVELIHOOD – A COMPARATIVE STUDY OF FARM AND NON-FARM EMPLOYMENT

Nilam Boruah
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ABSTRACT

Non-farm occupational activities are the revenue generating activities performed by the river side rural inhabitants without the aid of farm activities viz., agriculture, horticulture, sericulture, fishery, etc. The river side inhabitants have no fixed place or source of generating income. The income levels of the inhabitants fluctuate on the basis of seasonal variations. The river is the main source of their livelihood. The main non-farm occupational activities performed by the river side inhabitants are fishing, transporting, trading, boating, etc.

Basically, the study tries to highlight the occupational structures and level of income of the inhabitant at river side rural area and their role in the economic development. For this purpose, structural questionnaires are administered amongst the rural river side inhabitants who are engaged in the non-farm sector, particularly a few river ghats of the Lakhimpur district of Assam viz, Khabolu, Matmora and Dhunaguri.

It is clear from the study that the rural non-farm sector has been rapidly emerging as a major source of employment in the rural economy of Assam and especially in Lakhimpur district. The emergence and expansion of the rural non farm sector cannot as yet be treated as replacement or substitution of the farm sector. The non-farm sector plays a significant role in employment generation prospect in the rural areas.

Keywords: *Non-farm Sector, River Side Inhabitants, Common Property Resources, Income, Source.*

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Introduction:

The occupational structure of a particular area reveals the characteristics of the economy in a meaningful way. Progressive changes of occupation may mean an upward mobility in the standard of living, values, ideology and the circumstances in which livelihood is earned. Basically, people in the rural area engaged themselves apart from agriculture, in different occupation for survival. Usually such occupations are supplementary. In the riverside inhabitant, the occupational activities, therefore, mostly depends on nonfarm activities. In such area agriculture is only a supportive sector and most of the cultivated land becomes fallow due to flood, soil erosion, etc. which arise frequently in crop season. Nevertheless, some people are engaged themselves in cultivation of *Ahu paddy*, *Bao paddy*, red semasteeds, pulse, pea, potato, garlic, brinjal and chilly cultivation but, most of them are engaged in the non-farm occupational work. Therefore, the occupational classification in such area becomes more difficult.

Most of the districts of Assam in general and study district Lakhimpur in particular are located on the bank of the river Brahmaputra and its various tributaries. The riverside inhabitants of the different place earn their livelihoods from a number of sources available in their locality. There are no denying facts that, if the family is actually poverty stricken, it comes forward to tap any sources of earning those are available. Moreover, the growth of non-farm sector has been positively influenced by access to locally available raw materials, traditional developed means of production, lack of employment opportunities in farm activities, improvement in rural infrastructure facilitates, etc. (Mehta, G.S. 2002).

But the river banks are still underdeveloped in terms of infrastructure and other social equipments. The common property resources (CPRs) based activities, therefore play an important role in the area in order to generating the income and employment. Basically, the common property resources available in the riverside area of Assam are the forest land, driftwood accumulated in the river, fishing, boating, quarrying sand, pebbles and boulders etc. Most of the people in the different *Ghats* supply floated timber to the different part of the district or state. Moreover, many households of Lakhimpur district depend on fishing in the river and supply the same to the nearby urban centers. Since, there is very high demand of local and ornamental fish in the

domestic market therefore, it has a tremendous income opportunities in front of riverside inhabitants but, subject to the easily unavailability of local fish it has some certain constant. Apart from this, some of the inhabitants are searching casual work or daily work in the nearest urban centers or developed villages to earn high rate of wages. Again, some riverside inhabitants are engaged in rearing cattle in the river islands and supply milk and curd to the urban centers.

Since the potentialities of agricultural development in the riverside area are constrained owing to the various natural factors therefore, the significance of non-agricultural sector is never denied. The present study is an attempt to know the contribution of the nonfarm occupational activities to the economy of the riverside inhabitants of Assam. Rural Non Farm employment plays its role in reducing poverty depends on the type of nonfarm occupations and wages in these occupations. The rural nonfarm employment has positive association with agricultural wage and degree of urbanization (*Srivastav, 2001*).

Review of Literature:

The Rural Non- Farm Sector (RNFS) refers to all non- agricultural activities like mining and quarrying, household and non- household manufacturing, processing, repair, construction, trade and commerce, transport and other services in villages and rural towns undertaken by enterprises varying in size from household own account enterprises to huge industries. The level and growth in urbanization is expected to have a positive impact on the level of non-farm employment in rural areas. In many areas, agriculture alone cannot provide sufficient livelihood opportunities. Migration is not an option for everyone and where is possible, policy makers may in any case prefer to limit the worst excess of urbanization with its associated social and environmental problems. Rural Non- farm employment can play a potentially significant role in reducing rural poverty and numerous studies indicate the importance of non-farm enterprise to rural incomes. Livelihood diversification is often characterized as being driven by two processes. 1. Distress-push where the poor are driven to seek non- farm employment for want of adequate on- farm opportunities. 2. Demand-pull where rural people are

able to respond to new opportunities. In the former situation large numbers may be drawn into poorly remunerated low entry barrier activities, while the later are more likely to offer a route to improved livelihoods.

In the world perspective, the rural non farm sector is increasingly playing an important role in the development of rural areas in Asia and Pacific region. The nonfarm sectors will need to become more and more a major provider of employment and income to many rural folks in these regions. The promotion of rural nonfarm employment also should be undertaken within the broader context of rural development. Many strategies and programs to promote rural nonfarm employment have been formulated in these countries (*Onchan, 1995*).

The rural non-farm sector (RNFS) plays an important role in reducing the widespread rural poverty through generation of employment and income and creation of effective demand for goods and services. It provides diverse employment opportunities to the rural people and transforms the rural economy in the desired direction of inclusive growth (*More TP 2014*). Especially, the riverside rural inhabitants concentrate mainly on nonfarm sector for their livelihoods because of the farming sector alone cannot fulfill the needs of the people of those areas. In the words of *Devis .J. (2006)*, the rural nonfarm economy is in transition as a part of a growth strategy for the rural economy and not as a defensive survival economy for the rural poor. The various non farming occupational activities performed by the riverside people were traditional and modern manufacturing activities, mining and quarrying, construction, trading, transport and communication, hotel and other community and personal services. The rural nonfarm economic sector comprising of the activities which are directly or indirectly associated to or supported to various agricultural activities excluding the activities related to the agricultural production performed in rural areas.

Objectives of the study:

The main objectives of the study are as follows:

- To find out the income and occupational structure of the riverside inhabitants.
- To examine the causes of occupational shift from farm to nonfarm.

Methodology of the study:

As per the convenience of the researcher, the Lakhimpur district has been selected for the case study and is situated on the North- East corner of Assam, where the mighty river Brahmaputra is flowing through the South- Eastern boundary of the district. Apart from river Brahmaputra some other tributaries like Ranganadi, Subansiri, Dikrong, Boginadi, Singra, Kakoi, Ghagar, Durpang, Pichala, Meneha, Pabho, Bogoli etc are flowing across the district, where some rural inhabitants are directly or indirectly depend on their survival. Moreover, the total geographical area of the district is 2277 sq.km out of which 2257 sq. km covering the rural areas and only 20 sq km covering the urban areas. The population of the district is 1042137 as per the census report 2011. Out of the total population 68.69% lived in rural areas having 1185 number of villages.¹ Out of the total villages most of them were situated in the flood-prone areas and some of them were severely affected by the flood and soil erosion. The district has two sub-divisions North Lakhimpur and Dhakuakhana and 81 numbers of village panchayats. North Lakhimpur sub-division consists of seven development blocks viz, Lakhimpur, Boginodi, Telahi, Nowboicha, Karunabari, Bihpuria and Narayanpur. On the other hand, Dhakuakhana sub-division consists of two development blocks namely Ghilamora and Dhakuakhana.

On the basis of the geographical location of the district, it has several numbers of river *Ghats* connecting to the main stream through its various tributaries. But for the study purpose, the researcher have to select eleven major inland waterways river *ghats* viz, Khabolu, Luhit, Ghagor, Gunakhuti, Matmora, Tekeliphuta, Badoti, Dikrong, Dhunaguri, jamuguri and Chauldhua under the Dibrugarh division of Inland Water Transport Department, Govt of Assam.² There are five to seven numbers of villages on the river bank nearest to the *ghats* with a population of nearly 1000 in each *ghat*.³ The study is broadly based on the primary data those are collected by conducting a primary survey in the few major river *ghats* of the Lakhimpur district viz, Khabolu connecting Lakhimpur

¹ Census data 2011 of Lakhimpur district (<http://lakhimpur.nic.in/profile> on 10.08.2017)

² Directorate of Inland Water Transport, Assam, Dibrugarh division. Govt of Assam.

³ Statistical Handbook of Assam, Directorate of Economics and Statistics, Lakhimpur.

and Mazuli, Ghagor connecting North Lakhimpur with Dhakuakhana, Matmora connecting Lakhimpur with Sivsagar and Dhunaguri connecting Lakhimpur with Majuli. The selection of the household for the survey is partly purposive and partly random in nature. Initially, the households were selected purposively and out of them the sample households were selected randomly. For this purpose, 10% of the total households in each *ghat* have been taken as sample in order to understand their incomes and occupational structure.

The study is broadly based on the primary data those are collected by conducting a primary survey in the major river *ghats* of Lakhimpur district. For collecting primary data from different areas of the study various techniques like personal interview, group discussion were applied by using various tools e.g., well structured questionnaire, interview schedule, tape recorder etc. The questionnaire is served to the respective government and non-government agencies for knowing about the various government assistances and their implementation. The schedule for collection of data is prepared on the basis of five points Likert Scale for the purpose of fulfilling the specific objectives. Once the data are collected, they were classified into tables for further analysis and statistical tools viz. correlation, regression etc were used for analysis of the surveyed information.

Analysis and Result :

The main common property resources in the study area are the forest land, timber floating in the river, fishing in the river, boating, etc. Most of the people in the study area obtain timber those floate in river during the flood and supply it in different part of the district or state. Moreover, many households of both the *ghats* depends only on fishing in river and supplied it in urban centers. There is very high demand for local fish in the domestic market. Apart from this, many of them are searching casual work or daily work in the nearest urban centers or developed villages. There is relatively high existing wage rate in outside compared with their locality. The variation of wage rate in the Ghagor and Matmora *ghats* is Rs.150-200 while it is Rs.250-300 in Khabolu and Dhunaguri *ghats*. Basically, the female households of the study area are engaged in shop keeping, weaving and some farm activities apart from agriculture. Since the *ghats* are dominated by indigenous tribal people and therefore the local wine are available in the

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ghats and earned adequate income from them. The socio-economic characteristics of surveyed households are shown in table 1.

Table 1 Socio-economic Characteristics of Surveyed Household

		Household working members	Household working female member	Average years of schooling	Agricultural income	Non agricultural income	Total income	Female income	Per capita income	Level of savings
Khabolu	4	1	0	5	3200	134400	137600	0	34400	0
	3	1	0	8	2560	144000	146560	0	48853	10000
	10	2	1	9	1920	172800	174720	50000	17472	0
	5	1	0	4	2240	52800	55040	0	11008	0
	4	1	1	7	2560	103200	105760	105760	26440	0
	9	2	1	10	1920	240000	241920	70000	26880	15000
	3	1	1	10	1280	158400	159680	159680	53227	0
	2	1	1	8	0	58800	58800	58800	29400	0
	5	2	1	9	0	194400	194400	45000	38880	14000
	4	1	1	7	1600	57600	59200	59200	14800	0
Chagor	7	1	0	6	2240	55200	57440	0	8206	0
	6	1	0	6	2880	40800	43680	0	7280	0
	4	1	1	9	3520	96000	99520	99520	24880	5000
	3	1	1	8	5440	58800	64240	64240	21413	0
	5	2	1	9	6400	91200	97600	30000	19520	0
	4	1	0	5	3200	62160	65360	0	16340	0
	5	1	0	7	0	38400	38400	0	7680	0
	7	2	1	8	2240	86400	88640	12000	12663	0
Matmora	3	1	1	7	1920	34560	36480	36480	12160	0
	5	1	1	8	3000	36000	39000	39000	7800	0
	6	1	0	5	10000	72000	82000	0	13667	20000
	5	2	1	4	12500	144000	156500	45000	31300	24000
	8	2	1	8	14000	240000	254000	60000	31750	21000
	5	1	0	1	15500	60000	75500	0	15100	15000
8	1	0	0	16400	36000	52400	0	6550	0	
7	2	1	5	10500	96000	106500	30000	15214	10000	

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Matmora	6	1	0	5	10000	72000	82000	0	13667	20000
	5	2	1	4	12500	144000	156500	45000	31300	24000
	8	2	1	8	14000	240000	254000	60000	31750	21000
	5	1	0	1	15500	60000	75500	0	15100	15000
	8	1	0	0	16400	36000	52400	0	6550	0
	7	2	1	5	10500	96000	106500	30000	15214	10000
	5	2	2	7	12400	132000	144400	144400	28880	1000
	8	1	1	10	11600	144000	155600	155600	19450	0
	7	2	1	10	16600	120000	136600	30000	19514	20000
	4	2	1	8	17000	96000	113000	52000	28250	16000
Dhunaguri	7	2	1	6	20000	48000	68000	24000	9714	0
	8	1	0	7	22000	60000	82000	0	10250	0
	4	1	0	4	25000	80000	105000	0	26250	0
	5	2	2	8	32000	120000	152000	152000	30400	25000
	4	1	1	9	40000	36000	76000	76000	19000	20500
	5	2	1	6	45000	48000	93000	30000	18600	0
	8	2	2	3	25000	12000	37000	37000	4625	2100
	4	2	1	7	15500	240000	255500	55000	63875	3100
	8	1	0	8	20000	12000	32000	0	4000	0
	5	2	1	5	12000	16000	28000	10000	5600	0
Total/ Avg	219	57	30	7	441120	3727920	4169040	1730680	21032	5543

Source: Primary survey

The table 1 shows that the contribution of non-agricultural income is very high compared with agricultural income to the per capita income of the sample households. The agricultural income is low due to their low agricultural land holding, heavy flood, soil erosions, etc. There are six surveyed households in Ghagor, three in Khabolu and ten in Matmora, those reported that they have no land and even they have lost their homestead in soil erosion. They are now cultivating as tenants. Therefore, half of their production provide to the landlords. The size of working family members and the average educational status of the household also play a significant role in terms of per capita household income especially for the nonfarm income. Moreover, the data shows that the economic position of the households staying in *khabolu ghat* (Rs.30136 average per capita household income) comparatively better than that of the people staying in the other Ghats. There are only sixteenth nos. of household who have the habit of savings in bank or any other financial institutions. The correlation matrix in table 2 determines the significance of nonfarm income and working family members in the riverside area.

Table 2 Correlation Matrix

Variables	Wm	Wfm	Y	Ai	NAi	Fi	PCi	Lsv
Working Members (Wm)	1	.631**	.149	.266	.422**	.153	.172	.346*
Working Female Members (Wfm)	-	1	.367*	.214	.244*	.710**	.208	.199
Years of Schooling (Y)	-	-	1	-.179	.426**	.525**	.343*	.098
Agricultural Income (Ai)	-	-	-	1	-.197	.056	-.088	.300
Non-agricultural Income (NAi)	-	-	-	-	1	.412**	.767**	.389*
Female Income (fi)	-	-	-	-	-	1	.441**	.156
Per capita Income (PCi)	-	-	-	-	-	-	1	.268
Levels of Savings (Lsv)	-	-	-	-	-	-	-	1

Source: Calculated from survey data.

*Correlation is significant at 0.05 levels.

**Correlation is significant at 0.01 levels.

It is found in the correlation matrix that, there is a positive and significant relationship amongst all the variables. In other words, the increasing family members have led to the high per capita income and non-agricultural income and vice-versa. Similarly, the correlation co-efficient between non-agricultural income and per capita income is high and the significant is one percent level. The comparison between agricultural income and non-agricultural income and the contribution of female household's income to the total incomes are analyzed with the help of the following figures 1 and 2:

Fig.1 Relationship between Agricultural income and Non-agricultural income.

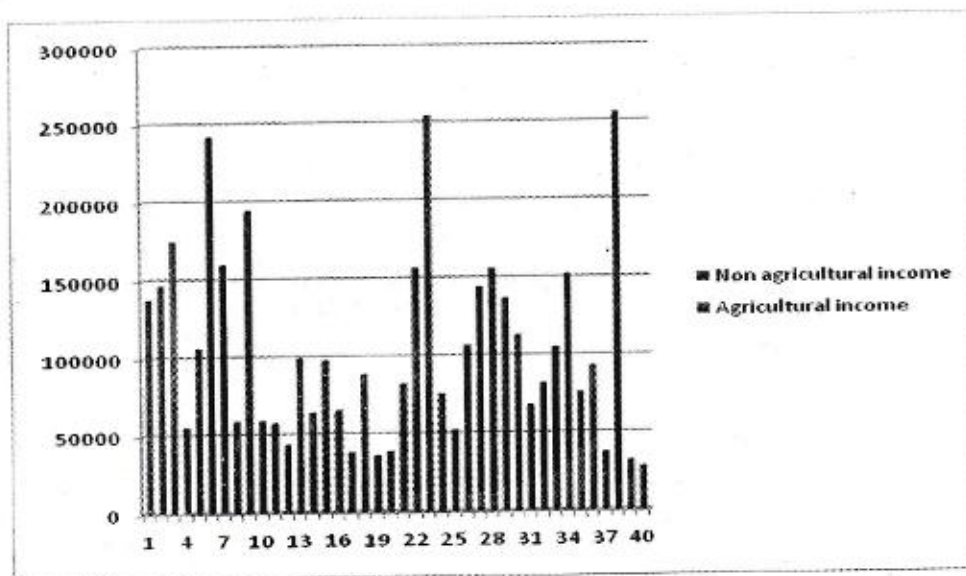
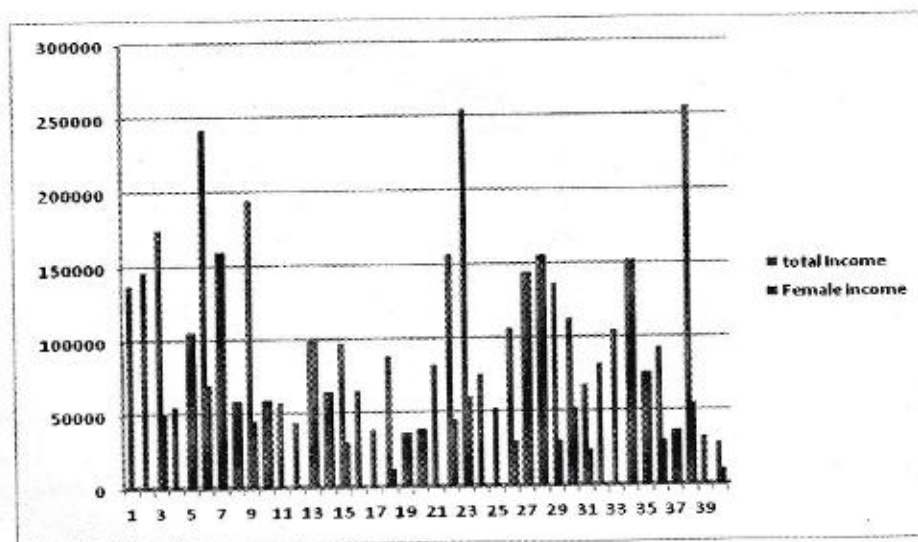


Fig.2 Contribution of Female household's income to the total income.



Conclusion and Policy Recommendation:

It is clear from the study that the rural non farm sector has been rapidly emerging as a major source of employment in the rural economy of Assam and especially in Lakhimpur district. The emergence and expansion of the rural non farm sector cannot as yet be treated as replacement or substitution of the farm sector. This is because the study reveals the facts that there exists either forward or backward linkage between nonfarm and farm activities in the study area. Hence, both the two sectors are essential to develop through the implementation of proper planning. In fact, the simultaneous development of the two sectors will give a boost to the rural development programmes. The rural non-farm activities are diverse in nature. They contain both traditional and nontraditional activities. However, the extent of diversity is related to the size of the rural market and size of population. The rural non-farm activities in the study district are still by and large small scale in nature and local market oriented. In spite of that, large majority of these units are economically viable. The non -farm sector plays a significant role in employment generation prospect in the rural areas. However, the manufacturing sub sector of the rural non farm sector of the district is more promising sector as its average employment generation capacity is relatively high. It is followed by other services and trade and commerce sub-sectors. The recent growth of the rural non-farm sectors is distress induced. Factors like reduced assets base, low wage in the farm sector, non availability of employment in the farm sector etc induced the respondents to join in the nonfarm activities. In other words these factors push the people to join in the non farm sector. Similarly one section of the entrepreneur joined in the non farm sector due to foreseeing business prospects, to invest the surplus farm income, rural infrastructural development etc. Thus the growth of the rural nonfarm employment is also caused by the pull factor.

Since the potentiality of agricultural development in the riverside area is constrained owing to the various natural factors, therefore the significance of non agricultural sector is never denied. Though many inhabitants of different *ghats* depend on the CPR-based activities but it is not sustained for long time. For instance, the forest lands are destroyed day by day, therefore no family can survive by entirely depending on timber related activities. The local variety of fish is continuously declining over the year and the demand for local fish in the domestic market also is captured by imported cheap fish from different parts of the country. Moreover, the recent path of infrastructural development also create some

adverse effect in terms of non-farm occupation in the riverside area particularly in *ghats* by constructing bridge, providing government transportation facilities, and so on. In order to sustain the occupational activities in both farm and non-farm sectors in the riverside rural area the government can take enormous steps by establishing hi-tech embankment so, that they can concentrate themselves in farming sector also. Similarly, by providing the marketing and educational facilities, employing local people in implementation of government grants and various schemes, providing land for landless people and providing financial support for the frequently flood affected people also a supportive measure for sustaining income and occupational activities among the riverside people .

On the basis of the study and conclusions drawn thereof we may provide the following main policy suggestions:

- To sustain the growth of the rural nonfarm employment, government intervention is urgently required for improving the rural infrastructure.
- Professional training programmes should be arranged in the rural areas for the rural entrepreneurs. These training programmes may be organized through the government agencies as well as the non governmental agencies.
- The government should expand the institutional credit facilities in the rural areas because most of the entrepreneurs are suffering from the acute shortage of investible funds for their non-farming activities.
- The government should take adequate policy measures for the development of the farm sector in the rural areas because development of the farm activities will accelerate the development of the non-farm based activities.
- Flood is a recurrent scourge not only in the surveyed area but also in many parts of Assam. The full control of flood may not be feasible in the short run but a long-term planning is necessary to reduce damage by flood.
- Another important institutional input is crops-insurance it can, to a great extent, smooth the flow of consumption of the farmers and protect them from the seasonal contingencies.
- Marketing infrastructure for agricultural crops is essential. Many farmers suffer from price fluctuations. Provisioning of warehouse, cold storage, etc. can raise employment, enhance farmers' income and reduce poverty.

- In the competitive job market skill is considered most essential. Therefore, effort may be made to introduce the vocational education or skill promoting education along with the formal education to get employment opportunities.
- Moreover, there are huge amounts of industrial raw materials in the rural areas which can support agro-based rural industries. Therefore, government should create an entrepreneur-friendly environment so that the private individuals come forward to establish agro-based industries and generate employment opportunities.

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A STUDY OF HUMAN DEVELOPMENT IN ASSAM

Manoj Goswami

ABSTRACT

The HDR of UNDP has defined human development as the process of enlarging people's choices. The objectives of development are to lead a long and healthy life, to be educated and enjoy a decent standard of living.

For a country like India, social development is as important as economic development. Since independence, India has made considerable progress on the economic horizon. But on the social front, India has been lagging far behind. That is why the real fruits of development have not been reaped out.

In Assam, Government plans and programmes are more or less good for human development, but the execution of the plans, programmes and policies and their result is not satisfactory. In every level, there is a blame of corruption. A large portion of money has not reached to the needy people. So, awareness of the rural people regarding the plans and programmes of Government is necessary. Besides, proper government machinery should be found out to stop corruption for human development particularly in rural area.

Keywords: *Human Development, UNDP, Per-capita Income, Life Expectancy, Schooling, GDP & GNI.*

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Introduction :

Human development implies an overall positive change in the physical quality of life which is far better encompasses economic and social aspect. It means improvement in the quality of life through better health, education, housing and welfare. Human development implies both the economic betterment of people as well as greather social transformation through human capability expansion.

Human development has now been accepted as the ultimate objective of human activity and has replaced economic growth, which was emphasised till the 80's. The concept of human development was developed by economist Mahbub-ul-Haq. The first UNDP Human Development Report (1990) stated that "The basic objective of development is to create an enabling environment for people to enjoy long, healthy and creative lives and defined human development as "a process of enlarging people's choices." Human development is defined as the process of enlarging people's freedoms and opportunities and improving their well-being. It is about the real freedom ordinary people have to decide who to be, what to do and how to live.

Human development does not simply encompass human capacity building, i.e., good health, more knowledge, higher incomes etc., but it includes proper use of these capabilities as well.

Human development is about much more than the rise or fall of national incomes. It is about creating an environment in which people can develop their full potential and lead productive, creative lives in accord with their needs and interests. Therefore, the most basic capabilities for human development are to lead long and healthy lives, to be knowledgeable, to have access to the resources needed for a decent standard of living and to be able to participate in the life of the community. Without these, many choices are simply not available, and many opportunities in life remain inaccessible.

Objectives :

The study has been taken up with the following objectives.

- (a) To examine the status of human development in Assam.
- (b) To investigate the inter-district disparities of human development in Assam
- (c) To study the extent of gender disparities with respect to human development in the state.
- (d) To suggest the policy implications.

Methodology :

The study is based on secondary sources of data collected from books, journals, reports of government officials, website etc.

Significance of the Study :

The study of human development is important to understand the process of life that we are going through. It is important to study because it gives us the ability to understand what is happening during our life in terms of brain development and social skills.

Since 2003, Assam has seen many changes-political, economic and social- and several interventions have been made in bringing about these changes. It is therefore both important and worthwhile to make an objective assessment of the status of human development in the state at this moment to move ahead with a clear focus, priorities and policies. Again, in order for economic growth to translate into greater human development outcomes, it is important to understand and manage various diversities in the state. The present study emphasises the need to focus on providing gainful employment, quality and universal education and quality and universal healthcare. It underlines that sustainability of human development needs to be ensured by negotiating the environmental externalities as well as by redressing all types and forms of deprivations and inequalities. Moreover, the study calls for the formulation of long-term plans that take into account the state's growth aspirations and sustainability. It advocates for gainful employment and education as key to overcoming the poverty trap. Recognising the complexities and diversities within the state, the study calls for moving away from a generic set of policies, towards focused, specific and targeted policies that can address human development challenges in the state.

Human Development Indicators in Assam :

1. Life Expectancy at Birth :

The life expectancy at birth denotes the number of years that a child can expect to live at the time of birth. This is an indicator of very long-term improvement in health.

Based on HRD survey data, the life expectancy at birth in the state is found to be 54 years (2013). District level estimates of life expectancy at birth reveal that life expectancy varies widely across districts. The highest life expectancy is estimated in Kamrup (71.88)

while the lowest is found in Cachar (40.76). The life expectancy in rural areas is found to be lower (53.39) than in urban areas (57.97). Religion wise, it is found that Christians have higher life expectancy (58.37) compared to Hindus (54.62) and Muslims (52.98).

2. Mean Years of Schooling :

Mean Years of Schooling (MYS) is one of the two indicators used to measure educational achievement in HDRs by UNDP. MYS indicates the average number of completed years of education of a country's population. Usually MYS is estimated for populations aged 25 years and older.

MYS is derived from the data on educational attainment. For obtaining estimates of MYS, distribution of population by age and educational attainment is required at a given point of time.

Based on the HDR survey data, the MYS of Assam is estimated at 6.17. There is a clear rural-urban divide with MYS in rural areas at 5.70 and that in urban areas at 8.59. Variation is also observed in male-female achievement levels : the MYS of males is estimated at 6.93 against the MYS of females at 5.32. Differences in MYS are also prominent among religions groups. The MYS amongst Hindus is found to be 6.85 compared to 4.49 amongst Muslims.

3. Expected Years of Schooling :

The second indicator of educational achievement in HDI is Expected Years of Schooling (EYS). EYS is built upon enrolment rates. It is a measure of the number of years of schooling a child at the start of his or her education is expected to receive, if the current rates of enrolment are maintained throughout the child's life. The indicator is intended to represent knowledge accumulation under the formal school system where higher value of EYS is believed to denote higher accumulated knowledge.

For Assam, the estimated EYS is found to be 11.85 years (2014). This indicates that, on an average, given the present enrolment pattern in the state, a child is expected to complete at least the secondary level when he or she starts going to school. However, there are many variations. The EYS in rural areas is found to be 11.80 while it is 12.20 in urban area. Again, the EYS for males is found to be 11.72 against that of females which is 11.99.

4. Per-capita Income :

Income per-capita is considered as an indirect indicator of human development. It is necessary to have access to the resources needed for a decent standard of living. Standard of living is measured by real GDP per-capita (adjusted for purchasing power parity). The first HRD of UNDP (1990) observes that an indicator of command over resources needed for a decent living requires data on access to land, credit, income and other sources.

However, there is a dearth of reliable data covering all these aspects. Since data on GDP per-capita are widely available, this indicator is taken to represent the income dimension of human development. In 2010, instead of GDP per-capita, Gross National Income (GNI) per-capita is taken as the indicator. However, ideal replacement of GNI per-capita is taken to be Net District Domestic Product (NDDP) measured in constant prices. It has been found that estimated per-capita Annual Income (PCAI) from the household level data is comparatively more consistent in this regard.

There are obvious gaps in PCAI in rural and urban areas. The average PCAI in rural areas is only about 40% of that of the urban areas. District-wise, the highest PCAI was found in Kamrup (M) followed by Jorhat, while the lowest PCAI was obtained in Dhubri.

Conclusion and Policy Measures :

About one / third of Assam's population is "multi-dimensionally poor", while the overall human development in the state is just about half of the desired level.

To improve and sustain a higher levels in the HD parameters require huge public as well as private investments.

It is to be admitted that the state is suffering from huge unemployment problem, excessive pressure of population on land with low agricultural productivity and lagging far behind the other states of the country in overall economic development. Therefore, it is high time to understand the concept of human development to improve the quality of population and it is also necessary to disseminate the same to the common people. Again, since deprivations in different location and among different groups are not similar, a uniform intervention package across the state will not be appropriate. Target specific packages keeping in view the difficulties of different areas and population groups may be more effective for optimal allocation of development funds and efforts.

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Economic development of India is based on agricultural development and without the proper application of scientific method in agriculture, development of agriculture is not possible. Particularly in Assam, scientific technology has not been applied by the rural people for agricultural development. So, in this field, the government as well as the department of agriculture has to do more and more. Road communication in Assam is still backward which is another reason of economic backwardness.

Until and unless we make the backbone strong, i.e. economic development, human development is not possible as they are inter-related.

Since the economy of Assam is primarily based on agriculture, so agricultural development should be given topmost priority. It will bring economic development and thereby human development.

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**PRODUCT INFORMATION AND CONSUMER
AWARENESS: A CASE STUDY IN DIBRUGARH
TOWN WITH SPECIAL REFERENCE TO
HEALTH DRINK PRODUCTS**

Joydev Gogoi

ABSTRACT

Product information is considered to be of tremendous importance, especially to the potential consumers as it provides them a means for assessing and evaluating a product. More importantly such information helps the end users in justifying their decisions to buy or not to buy a product. The primary objective of the study is to know the awareness among the consumers of Dibrugarh Town about product information provided through labels and packages of Health Drink Products. The study also intends to know whether the product information can influence consumers in making buying decision about Health Drink Products and to find out the factors associated with consumers' awareness about product information of Health Drink Products. The study is based on the views expressed by different respondents of Dibrugarh Town. The findings reveal that a large number of consumers residing in Dibrugarh Town area are well aware of different categories of product information provided on the labels and packages of health drink products and possess a satisfactory level of knowledge about the same. It is also found that the various aspects of product information invariably influence a consumer's choice and selection of products. The findings moreover indicate a rapidly increasing brand consciousness amongst the consumers of the selected area.

Keywords: *Consumer, Awareness, Product Labels, Product Information, Buying Decision, Brand*

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Introduction:

All information about a product is very much essential for a marketer to attract or encourage a prospective buyer in taking buying decision. Such information mainly include the description of the product, basic feature or characteristics, main benefits or advantages, different uses, ingredients in the product, nutrition value and other specifications of the product. To provide all such information, the marketers use different types of labels on products and it has become a popular tool for conveying information to the consumers and the prospective buyers about the product. Consumers, sellers and the producers all are benefited from such information. These labels basically carry some printed information in different forms like – descriptive, graphic and numeric. Such information are relevant for informing and educating the society in general and consumers in particular about the product, its features, benefits, use etc. Simultaneously it also serves the purpose of promoting the products in competitive market. Today the use of packaging and labeling has become an essential aspect in marketing of goods and services. It is also considered as an important issue in marketing mix decisions.

Product information is considered to be of tremendous importance, especially to the potential customers as well as existing customers as it provide them a means for assessing and evaluating the product and most importantly assist them in justifying their decision to buy or not to buy a product. Especially in case of food products, product information is regarded to be of utmost significance which helps the consumers in making “informed choices” as per their need and expectation. Among the wide variety of food products available in the market, today, ‘health drink’ products are becoming more popular among all sections of the society for having nutritional value in them. Health drinks are such products which provide a consumer with extra energy, nutrition and help the consumer in leading a healthier lifestyle. This kind of drinks are usually made from a mixture of powdered milk, powdered malt, sugar, flavour and fortified with vitamins and minerals and claims to give a boost of energy to its consumers and substantiate their health.

So far product information is concerned, insufficient or total absence of product information on the labels of health drinks may keep the consumers in dark about the ingredients, date of manufacture, and expiry date etc. at the same time it is also true that the absence of product information fails to make the consumers aware of the product. So for making proper use of the product, consumers should be aware and conscious about the information provided in the labels.

Review of Literature:

A good number of research works have been conducted on consumer awareness, consumer preference, product information, consumer behavior, consumers' understanding of information revealed on labels of packaged products, use of labeled information, and effect of labeled information on purchase decision of consumers and so on. Some of those studies are reviewed in this part of the paper.

G. Muthu (2015), did a study on the awareness of consumption of health food drinks by children, adolescents and young adults with special reference to Woriyu. The purpose of this research is to investigate the consumer awareness, the level of preferences, satisfaction measurement and competitive analysis between different health drink products in the market. He found that consumer's decision to buy a product is the result of interplay of many factors and the present market is mostly consumer driven. The study also reveals that the dimensions which influence the satisfaction level of customer's are: product quality, price and size. According to the study, there is a significant relation between the brand name and the preference of customers.

A study on Consumer Awareness and usage of nutritional information was conducted by Godfray Themba and Joyce Tanjo (2013) in Botswana. The study revealed that majority of the citizens are aware of nutritional information and most of them use these information while comparing products and taking purchase decision. The study also found that the main reason that prevented the minority from using nutritional information is lack of knowledge and interest.

Nivi Srivastava, Ali Ghufra (2013) conducted a study on information disclosure on labels of milk based malted drinks in India" and observed that malt based health drink manufacturers disclose nutritional information on their food labels to facilitate the consumers in making informed choices as per the corporate or marketing strategy. The study revealed that the consumers show the highest interest towards statements like origin of product and presence or absence of GMOs.

A study by Edem Maxwell Azila Gbetto, Simon Mesa Kwodja and Evelyn Delali Adigbo (2013) revealed a low level of label reading among consumers on the basis of gender and age categories. Furthermore, it was found that there is a relationship between label information and consumer buying behaviour. Consumers look out for manufacturing date followed by nutritional information and instruction for use.

A study was conducted on Customers' Behavior in Health Food Drink Product Category by D. Motwani et.al (2012). The study reveals that customers are highly loyal towards their present brand. The most important factor which customers consider while purchasing any Health Food Drink is nourishment of that Health Food Drink. They give preference to other factors also, but most important factor is nourishment. Among different brands of health drink products, the major market share goes to Bournvita.

Sushil Kumar and Jabir Ali(2011) did a study on their study 'Consumer awareness and Usage of food labels and influence on food buying behavior'. In the study it is noted that the Indian consumers have satisfactory level of awareness about the different kinds of information on the labels of packaged food products. It was found that Indian consumers assign high importance to information about food ingredients and nutritional content but such information are not considered as important criteria for making purchase decision. Another work was done by J.Tamilselvi et.al.(2010) on consumer preference towards health food drinks in Trichy City. The study discussed on consumer preference towards 'Health Food Drinks' and different influencing attributes in selecting health drink products. The study reveals that nutritional value of a product is the major influencing factor in product preference among the customers.

Suresh Mishra and Sapna Chanda's(2009) study on Consumer Awareness in Rural India shows that rural consumers are not aware about product information. It is found that the rural consumers of India are not bothered to gather and evaluate information regarding products. Many even do not know products have expiry date. They seek information about nutritional value in case of food products. However, most of the consumers are rice conscious and they are well aware about MRP is increasing.

After the review of different literature it is found that although quite a large number of studies have been carried out in context of consumer awareness, food product, labeling, influence of the label information on the consumer buying behavior; but no study has been done regarding consumer awareness and product information of health drink product information of health drink products in the selected area of Dibrugarh District.

Thus with a view to gather information and knowledge about the use of product information of health drink products and consumer awareness among the consumers of Dibrugarh Town, a simple effort has been made. The present study is an attempt to assess the awareness of consumers of Dibrugarh Municipality area under Dibrugarh District

Product Information and Consumer Awareness

about product information with special reference to Health Drink Products and for the sake of convenience the product information disclosed on the labels of the major health drink products available in the market has been covered in the study. These include popular health drink product brands like Horlicks, Cerelac, Bournvita, Complan, Boost, Nestum and Nutramul.

Objectives:

The objectives of this study are:

1. To study the consumer awareness about product information of health drink products in Dibrugarh Town.
2. To know the consciousness of the urban consumers about product information provided in health drink products.
3. To examine the influence of product information in making buying decision about health drink products in the study area.
4. To find out various factors associated with consumers' awareness about product information regarding health drink products in Dibrugarh Town.

Methodology:

The present study is mainly based on primary data. The primary data are collected through a field work supported by a structured questionnaire served to selected respondents of the entire Municipality areas under Dibrugarh Town. The respondents of each Municipality ward are selected at random. However no specific consideration is given in terms of male -female, user or buyer, family head while serving the questionnaire to the randomly selected respondents. All total 100 households are communicated for this purpose. Moreover, secondary data has also been extensively used at different point of the study and for this purpose. Secondary data are collected from various sources like books, journals, product leaflet, advertisement, unpublished materials, etc. The data and information collected from the primary and secondary sources are classified, tabulated and then analyzed to fulfill the objectives of the study and also to arrive at a conclusion.

Area of the Study:

The selected area for this study covers the entire Municipality area of Dibrugarh Town which comprises 22 Municipality Wards under the Dibrugarh Municipality Board.

Scope of the Study:

The present study is an attempt to explore the awareness amongst the consumers of Dibrugarh Town about product information, influence of product information in taking buying decisions, etc. specially health drink products which are available in the town. The study tries to represent all the consumers living under the Municipality area of Dibrugarh Town.

Limitations of the Study:

The present study has certain limitations. The main limitations associated with the study are:

1. The study is confined to Dibrugarh town and it cannot represent the entire District or rural areas. Thus the findings cannot be generalized.
2. While there could have been the scope for using more sophisticated and modern statistical tools in completing the study, but the present study is restricted to the use of only simple statistical tools and techniques.

Consumer Awareness and Product Information:

Consumer Awareness is essentially a marketing term denoting the consumer's right to be aware of products they buy and digging into the issues related with the specific product and its manufacturer. It is also an ethical conduct for the various parties associated and responsible for production and distribution of the products. It may also be defined in terms of the consumer's knowledge of the product purchased by him/her in terms of its quality, the education of the consumers regarding the different problems associated with the marketing of products, their knowledge about their rights and responsibilities. The term applies to both a potential buyer and a consumer. Consumer awareness, in the present times has emerged as an important issue for a consumer as well as a marketer. Thus, when one talks about consumer awareness about product information, the indication is towards the consumer attitude, judgment, perception, understanding and response to information displayed on the product labels and packages and using such information while selecting products. So when consumers are aware of the different products or services and have ample amount of qualified data, they tend to progressively know about their decision and hence profit from knowing about the warnings, storage conditions, nutritional values and other relevant information.

Product Information and Consumer Awareness

Product information means certain vital information related to the product like its uses and utility, composition, expiry date, manufacturing date and other such relevant information necessary for the consumers for making any buying decision of the product. It is an act of the manufacturer or producer for providing such information to make the target group aware about the product in details. This act of the manufacturer is often crafted on the labels over the products. As a result the labels of the products have gained much significance. Label carrying detailed and descriptive product information is a recent phenomenon. Originally, labeling was limited to product name, quantity, price and identity of the manufacturer, etc. But at present, the disclosure of certain other aspects of the products as a part of product information has been recognized as essential by the Prevention of Food Adulteration Act of India. The recent amendments regarding packaging and labeling of food under Part VII of the Prevention of Food Adulteration Rules of 1955, made the disclosure of Health and Nutritional claims on food labels along with the basic information mandatory.

Generally product information consists of date of manufacture, expiry date, price, name of manufacturer and marketer, batch number, net weight/ quantity, country of origin (in case of imported products), content of the product, composition of the product and instruction for use and so on and so forth. In case of edibles special emphasis is given on listing some additional product specific information like instruction for preparation, serving suggestions, health claims and warnings, nutritional information such as fat and protein content, storage condition, logo for vegetarian/ non vegetarian. The information that are commonly found on the labels of the Health Drink Products generally include Health Claims, Nutritional Information, Ingredients, Allergen Information and Health Warnings, Storage Conditions, Instruction for use, Recommendation, Best Before, Batch Code, Packaging Date, Name of Manufacturer, Details of Marketer, MRP and Net weight of the product. Few important aspects of product information are: 1) Shelf Life (Sell by, Best if used by/ best before, Use by), 2) Expiry Date, 3) Nutritional Information, 4) Health Claims, 5) Country of origin, 6) Batch number/ lot number, etc.

Product information basically aims at guaranteeing consumers access to complete information on the content and composition of product. This helps the consumers to make the right and best choice among the alternatives. Product information in case of health drinks has been recognized as an important issue in recent times. Owing to the growing

awareness of consumers for healthier lifestyle, the listing of product information on the part of the manufacturer and its use on the part of the consumers has gained significant importance in the present era of globalisation.

Indian Present Health Drinks and Beverage Market - a Glimpse:

Indian health drink and beverage market is one of the rapidly growing markets of the country. The increase in the disposable income of the consumers, globalization, improvement in communication and information technology, urbanization of the society, increase in the level of education and awareness among consumers and most importantly the rise in the level of health awareness has contributed towards the significant growth witnessed by the Health Drinks and Beverage market during the past few years. The health drink manufacturers are now rapidly expanding their market base by launching more and more products of varied tastes and flavors for women and kids. The major players in the Health Drinks and Beverage Market in India are GlaxoSmithKline (GSK), Cadbury, Nestlé, Heinz, and Gujarat Co-operative Milk Marketing Federation (Amul). Manufacturers of these health drink products provide valuable product information on the labels of their products to attract consumers.

Analysis of Information and Data:

This part of the paper provides insight into the findings of the study carried on product information and consumers awareness about product information on labels of health drink products amongst the consumers of Dibrugarh Municipality Area.

i) Socio-demographic Characteristics of Respondents:

The study reveals that consumer awareness and understanding regarding various issues and aspects related to a product is directly influenced by social and demographic characteristics of consumers residing in the study area. Age and education level of consumers are vital factors affecting the ways in which the customers collect and use different information. Likewise, occupation of consumers determines buying considerations and buying decisions and income level exert influence in shaping the consumption pattern.

ii) Idea and Opinion about Product Information:

The study indicates that 92% of the respondents possess some idea about product information and 8% have no knowledge or idea about the same. The respondents having knowledge about product information are mainly female. It is found that the ratio of female

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and male respondents having knowledge/idea about product information is 7:3. It is found that around 29% of the respondents considered description of the product to be the product information while 15% respondents are of the opinion that product information represents the characteristics of the product and only 2% of them believe the use of the product to be product information. The majority 54 % perceives all the criteria put together as product information.

iii) Kinds of Product Information of Health Drinks Products Assessed by Customers:

The study shows that most of the respondents take interest in referring to the information relating to the expiry date or shelf life (use before) of the product. It is found that 40% of the respondents look for expiry date, followed by 26% respondents looking out for nutritional information, 13% for distinctly printed price of the product and 8% of the respondents are more interested in the composition of the product. While 6% seeks for information regarding the date of manufacture of the product, another 5% respondents prefers to look out for health claims and only 2% look for net weight of the product.

iv) Preferred Product Information among Different Customers:

Different consumers prefer to look out for different categories of product information at the time of evaluating the health drink product labels. So it is obvious that the importance assigned to the different categories of product information vary widely amongst the consumers. The study shows that 44% of the total respondents gives first preference to the expiry date, 22% respondents gives highest importance to price, 12% respondents regards the list of ingredients 12 of them thinks health warning to be the most important aspect of product information in case of a health drink product and another 10% respondents gives preference to the manufacturing date of the product.

v) Views of the Customers on the Significance and Role of Product Information:

Information and data revealed that almost 96% regards product information as important and necessary and only 4% of them believe otherwise. It is evident from the study that among the 100 respondents who claimed product information a significant part of food labels, 32% expressed their view that product information is essential for providing consumers' with accurate and useful information regarding the products. On the other hand, 25% respondents believe that product information is necessary for creating awareness about the products among the consumers. Among the respondents 38% considers product

information to be an important part of labels of different health drink products for all the reasons under consideration (creating awareness about the product, disseminating relevant information about the products and attracting them towards it) and the rest 5% said that they think product information, as part of health drink product labels and packages, is essential only for communicating product related information to the consumers and creating awareness about the products.

vi) Influence of Product Information on Buying Decisions of Customers in Health Drinks Products:

The study reveals that 38 out of 50 male respondents i.e. 76% and 48 out of 50 female respondent's i.e.96% considers product information as a critical factor influencing their buying behavior and purchasing decision. 41% of the total respondents admitted that their choice of brand is influenced by the product related information provided through the labels of that particular product, on the other hand 30% respondents are influenced by the product information in taking repurchase decisions. 29% of the remaining respondents disclosed that product information acts as a motivating aspect creating an urge to buy a product.

vii) Factors Responsible in Influencing Buying Decisions of Consumers in the Absence of Product Information:

Certain health drink products may not contain labels carrying product information. Under such situation the buying decision of the consumers are influenced by a variety of factors. The study found that 43% of the respondents consider the brand name as the most important factor influencing their buying decision in the absence of product information. This is followed by 22% respondents, who consider the price as an influencing factor. Finally, the product name influences 20%consumers in taking buying decisions of a product.

viii) Influence of Brand and the Influence of Product Information in Taking Buying Decision:

A significant proportion of respondents opine that brand and product information are equally important and influential in consumers' buying decisions. More than half of the respondents i.e. 54% perceive both aspects as vital. 26% respondents consider product information more important as compared to brand. While 20% views brand as the most important factor influencing their buying decisions.

Major Findings of the Study:

The present study is carried out in Dibrugarh Town Area and is an effort to gather information and knowledge about the awareness of consumers regarding product information with special reference to Health Drink Products. Consumer awareness has become an important issue in modern marketing and has also been recognized as a crucial factor in determining the attitude and behavior of the consumers. Hence, marketers always look into the matter of providing information and knowledge to their target group or potential customers. Major findings of the study are:

1. It is found that despite of exhibiting different socio-demographic characteristics, the respondents are aware of product information.
2. The group of respondents having idea about product information mostly comprised females.
3. Majority respondent have proper understanding of product information. They consider product information as the sum total of the description of the product, its features, benefits and its uses.
4. The study also revealed that respondents mostly seek information regarding the expiry date and/or shelf life and nutritional information while assessing the labels of the health drink products. Respondents take least interest in knowing the net weight of the product.
5. Among the different aspects of product information, the respondents give highest preference to the expiry date of the product and least importance to the instructions for preparation.
6. So far the importance of product information as a part of product is concerned, majority respondents agreed that product information is a vital aspect of the product labels and packages.
7. Consumers perceive products disclosing product information through labels and packages.
8. It is also found that product information has a bearing on the consumer's purchase decision. The consumer's purchase decision is influenced by the brand of the product in case of absence of product information.
9. In case the labels of the products do not carry product information certain other factors viz. advertisement, color of the product, recommendation from users of the product influence the consumers' buying decisions.

10. So far consumers' awareness in terms of price of the product and content of the product is concerned; the study revealed that the consumers are very much aware of these issues.
11. As far as the influence of brand and product information on the consumers' buying decision is concerned, the study disclosed that both the aspects are regarded equally important.
12. Finally, consumers also have their own ideas and show some awareness towards the price, product name and taste of the product. These preferences make them buy the product even if it does not communicate sufficient product information.

Conclusion:

The study leads to the conclusion that the awareness about product information is significantly high among the selected consumers of the study area. However, the views of the respondents towards the significance of product information and its use are different from respondent to respondent. Many consumers consider it to be a very important part of product labels and packages. Majority respondents expressed their views that the product information is highly informative and help in building awareness about the products. This consequently helps them in making effective buying decisions.

In this era of globalization, consumers are more conscious about good health and take more interest in consuming healthy and energetic food. The consumers primarily take more interest in the nutritional value of the product. Hence, for many, the information provided in the nutritional panel of the product is the first priority. Consumers are also concerned on the expiry date and the date of manufacture of the products. Today, consumers are extremely concerned about the price of the products and frequently look out for it. They consider the product as a suitable one only when it clearly points out the price and can be purchased at a reasonable price. Likewise, the content of the product is also considered an important factor in this regard. Thus, it can be concluded that the consumers of Dibrugarh Municipality Area prefer those brands of health drink products which provide them with clear, relevant and accurate product information.

Scope of Further Research:

This work is a simple contribution in the field of marketing. There is ample scope of further research works at local, national and international level in different areas like consumer awareness, product information, advertisement, labeling and packaging, brand

awareness, consumer behavior, customer satisfaction, etc in the era of modern marketing. Such studies may benefit the potential consumers, consumers, marketers, distributors, wholesalers, retailers, or as a whole the entire human society.

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