

# Banijya Prabha

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# Banijya Prabha

Volume - II, August, 2015



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*The Journal 'Banijya Prabha' endeavours to critically analyse and challenges faced by the people of our society.*

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## FROM THE EDITOR DESK

Dear Readers,

The education system in India is at a cross road now, whether it is primary education, secondary education, higher education, professional education bewilderment is visible everywhere. In recent past academic planners could not visualize the future impact and implications of opening new institutions without proper infrastructure and logistic support. The faster increase in student enrolment, increasing workload due to diversity in course curriculum, inadequate resources, varied and heterogeneous demand from the stakeholders and ultimately dilution in quality of input (non-serious students) and the output is non dedicated degree holders.

Consciousness of uniform quality assurance was first initiated by the western countries like USA and UK. Later India has to follow quality assurance imitating few modalities in a truncated manner due to pressure after liberalisation and globalisation.

The united departmental Journal of Commerce *Banijya Prabah* is an attempt of four departments i.e. Accountancy, Management, Finance and Mathematics to focus on various topics related with various aspects of commerce in a different way.

The call for papers for Volume II was met with good response. All papers reviewed by panel of teachers and necessary editing were made as needed.

We are truly grateful to all our colleagues and students who contributed there paper. In case of any error, that may have remained kindly keep in mind time constraints and goodwill of contributors.

**DR. JYOTISH GOSWAMI**  
**DR. AJOY MITRA**



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## Gandhis view on Khadi and Village Industries

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India is a land of villages. Majority of her people live in rural areas. So the real potential for development lies in these villages. It was Gandhi who could identify and estimate the development potentials contained in our rural society in the form of man and materials that is the ideal combination of human and natural resources essential for a planned development. Based on this concept Gandhi stressed the need for rural development to be achieved through khadi and village industries. Moreover Gandhi. Pointed out that people to take any kind of physical labour such as spinning, weaving, carpentry, scavenging etc.

Gandhi advocated the khadi and village industries for the upliftment of the rural masses. For him, khadi and village industries, is not an end in itself but a means for the all round socio-economic development of rural India. For him khadi and village industries can be considered to be the most suited occupational area.

For Gandhi, khadi represented the symbol of economic freedom and equality. On the other hand, our economists were more crazy after the western model which is much against the wishes of Gandhi. Gandhi always thought of such industries a suitable

for India which could give maximum employment to its toiling millions. Therefore he was of the opinion of installing a network of cottage industries in India instead of the big industries. In this connection he gave maximum importance to the spinning wheel (Charkha) and the khadi. He described charkha as the symbol of non violent economic self sufficiency and khadi as the first indispensable step towards the discharging of swadeshi dharma towards society and also as a necessary and the most important corollary of the principle of swadeshi. Through charkha and khadi, Gandhi actually wants to give employment to the millions of his countrymen who were thrown out of employment.

This emphasis on khadi as an emblem of swadeshi adversely affected the cotton industry of Great Britain and many employees of the Lancashire of textile industry were thrown out of employment. This apparently went contrary to Gandhi's sarvodaya, but Gandhi said that his call for swadeshi and consequently for charkha of our khadi was not inspired by any hatred against anyone, rather it was inspired by his deep love for his countrymen, specially the poor millions. He was sorry that his call for



khadi adversely effected the workers of Landshire textile industry, but his immediate dharma towards his countrymen left no way out for him.

From the foregoing discussion we find that Gandhi believed that the economics of heavy industries had no place for the dignity and value of man. He said that Indian economy should not follow the western pattern and should be job oriented. We were seen that Gandhi had been often criticized by many intellectual in India for his effort to reuive cottage and village industries in modern times. It was said that he was putting back the clock of progress. It has been argued that Gandhi was against the development of science and technology. But for Gandhi, the supreme consideration is man. He did not want science and machinery to produce goods and starve men. He said that the only condition was that such mechanical power must be available to every villages who wanted to use it. He wanted that science and technology which would bring peace and harmony against the mankind. He always tried to minimize the gap between rich and poor.

Gandhi was deeply concerned about the quality of the ordinary man who was engaged in physical labour. He tried to

destroy the level of status i.e. high or low. The same concern for the dignity and quality of life of the ordinary worker may be seen in Gandhi's emphasis for khadi and such other small scale industries in opposition to heavy industries. He believed that the economics of heavey industries had no place for the dignity and value of man. The latest advocate of decentralization in backward Asian countries is the noted swadeshi economist, Dr. Myrdal. In his recent study 'Asian Drama' in three volumes, he advocated decentralised industry which was suited for India and other similarly situated countries. He said that Indian economy should not follow the western pattern and should be 'job oriented'. This was the very thing that Gandhiji used to talk and which we have failed to follow. Consequently the unemployment problem arises, the gap between poor and rich is widened and Indian has to take many foreign aids for its development. Indian economy is under a great trap due to the heavy loan burden from foreign countries. So in these cases Gandhi's vow of swadeshi cannot be avoidable. Gandhian economic attach more significance to man than machines, more emphasis on human values than money values.

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## **Status of Science Education in India**

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### **Introduction**

Science education develop ability, reasoning, curiosity, creativity, positive attitude and problem solving approach and these are the ability must be developed in each and every citizen. For the betterment and development of every country the education of science is essential. The quality of science education depends on teaching and learning which is continues to be an area of concern. In the second half of the 20th century, various programs have been established worldwide to support and improve the science education in their countries.

We are living in scientific age where all of us, directly and indirectly depend on scientific progress and technologies. the tradition of science in India extends back millennia, with Arybhatta, Bhaskara, Brahmagupta and others, still celebrated their foundational contributions in the fields of mathematics, astronomy and chemistry. Dr. C. V. Raman, Dr. APJ Abdul Kalam, Dr. V. Ramakrishnan are name of some of great well known Indian scientist in the world. India, along with China, Iran and Brazil are the only developing countries among 31 nations with 97.5% of the world's total scientific productivity. India is well known as world's largest and fastest growing

country because of it effective performance in the field of IT sector and its contribution in the global economy. Now we realize the dream of making India a technological super power country.

### **Standard of Science Education in India**

India is well known all round the world for its scientific outputs. But behind this achievement there is a long history of planning and contribution of some great people. The first Prime Minister of India, Jawaharlal Nehru brings the root of science in India. He comes forward with the dream of modern, prosperous India propelled by science and technology. Jawaharlal Nehru gives birth to science and took strong step for the promotion of higher education, science and technology in India. Independence in India brings along with it the importance of science and technology for economic development. Naturally, school science education received special attention in the brave new world of Nehru's India. His efforts and contribution bring development in the country perhaps there was a lack of systematic fashion.

Despite decline in quality of science education, the ratio of strength toward science stream has increased. In 2004 the proportion of the population with a 10th (high school) and 12th (higher secondary) degree



has increased significantly, from 8.2% (69.7 million) in 1991 to 23% (246.9 million) in 2004. Every fourth of those qualified graduate belong to background of science education. There are 39.2 million graduates in all (22.3% of whom are from the science stream), 9.3 million postgraduates (19.4% of whom are from the science stream), and 0.3 million doctorates (one-third from the science stream). Science stream students participate in most of the jobs. They give their share in both the stocks (23.1%) as well as in enrolment (33.4%). 29% students are from science background in the case of professionals, technical and related jobs. Also, a science educated found unemployed by every fourth person. Even more (60%) student found interested in the field of science and want to pursue higher science education.

#### **Reasons for Disinterest in Science Education :**

A significant lack of awareness among students, teachers, parents, and the general public of the impact of science in daily life. The well-known challenges in science education today include.

- \* Overcrowded class rooms i.e in adequate infrastructure.
- \* Lack of new trained and quality teachers in science subject / poor quality of teaching staff.
- \* Requirement of competitive teachers to change their methods.
- \* Lack of aspiration among teachers.
- \* High teacher turnover due to the stresses of some current school environments.
- \* Availability of less budgets than requirement
- \* Loss of lab time in conducting high-stakes testing.

- \* Lack of proper collaboration.
- \* Greater insurance costs for science labs where increasing class causes more accidents.
- \* General economic condition in the society.

#### **Importance of Secondary School and Undergraduate Science Education Teaching :**

Across the world science is increasingly being recognized as a subject of life-long utility to students, whether or not they enter science-related careers. In this world of 21st century it is the necessity to have more and more better equipped science literate populace for better economic development and social welfare. Continuous new innovations and techniques in science forced educational planner and decision makers make appropriate changes in teaching and learning of science. Therefore, all over the world factors which contribute to high achievement in science are of utmost importance.

#### **Conclusion and Suggestions :**

We need to change the entire mind-set of our people into believing that a career in science is also a financially viable and challenging option with an ever-increasing demand. We need to highlight scientific discoveries, achievers and achievements, success stories and the impact of science on every sphere of human life, and emphasize the prospects of lucrative jobs in this profession.

Suggestions for the improvement of science education :

1. High quality of teachers must be actively pursued.
2. Teacher is one who can make science easier or difficult for pupils. Therefore

it is very first step for teacher to be effective, learning promoter and interactive. The teacher can motivate student for science by telling them its importance in today's world.

3. Suitable teaching methods and aids must be used to enhance students' learning.
4. To build up student interest in science subject it is necessary to correlate it with outside classroom learning.
5. Field teachers can be pursued to better address women especially for those who

hold strong religious views etc.

6. Children can be inspired through their parents, so field teachers can be pursued to develop parents mind.
7. Facility of all experimental material must be provided in all secondary science school along with proper guider to help student avoid accidents. This can be only possible with increase budget facilities.
8. Regular training facility and inspection.
9. Free secondary and undergraduate science education for those who are not able to pay.

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# Higher Education in India : Structure, Statistics and Challenges

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## 1. Introduction

In order to promote economic and industrial development in a country, the essential requirement is the capacity to develop skilled manpower of good quality in adequate number. India's higher education system is the third largest in the world after China and United States in terms of enrolment. However, in terms of the number of institutions, India is the largest higher education system in the world with 26455 institutions (504 universities and 25951 colleges). This means that the average number of students per educational institutions in India is lower than in the US and China. The education commission set up in 1964 under the chairmanship of Dr. D. S. Kothari (Kothari Commission) had recommended that government should spend at least 6% of its gross domestic product (GDP) on education. However, in over 60 years, we have been able to achieve only half the target. The Knowledge Commission additionally recommends an increase of at least 1.5% of GDP for higher education out of total of at least 6% of GDP for education overall.

## 2. Knowledge Economy

Knowledge is the driving force in the rapidly changing globalized economy and society. Education general and higher education in particular, is a highly nation-specific activity, determined by national culture and priorities. The emergence of India as knowledge-based service driven economy has made its human capital its major strength and opportunity for growth. Unlike China or other Asian economic giants, India's growth has not been led by manufacturing. Instead, the nation's pool of skilled workers has allowed India to move quickly up the economic value Chain in several knowledge based industries.

## 3. Structure and Statistics of Higher Education in India

Universities in India, both private and public, are spread across the length and breadth of the nation. The number of universities in India increased from 20 in 1947 to 504 in 2010, a 25 times increase. According to MHRD Annual report 2011-2012, the country had 26455 institutes of higher education; 504 universities and university level institutions and 25,951



colleges. At the commencement of the academic year 2012 the overall formal system enrolment in the various universities and colleges was reported at 13.6 million, while the total number of faculty members has been reported at 0.59 million.

#### **4. Challenges in Higher Education**

In present scenario the challenges in higher education are :

**4.1 Demand-Supply Gap :** According to the recent report of HRD ministry, presently about 12.4 percent of students go for higher education from the country. If India were to increase that figure of 12.4% to 30%, then it would need another 800 to one thousand universities and over 40,000 colleges in the next 10 years.

**4.2 Quality Education :** Quantity and quality of highly specialized human resources determine their competence in the global market. According to a recent government report two-third of India's colleges and universities are below standard. However, according to MHRD annual report 2011-12, a proposal for mandatory accreditation in higher education and creation of an institutional structure for the purpose of regulation is under consideration.

**4.3 Research and Development :** Research and higher education are complementary to each other. According to the available official statistics the expenditure on R & D in the field of Science & Technology as a percentage of gross domestic product (GDP) was 0.8 percent during the year 2005-06 in India. Moreover, India's higher education institutions are poorly connected to research

centres. So this is another area of challenge to the higher education in India.

**4.4 Faculty Shortage :** According to a recent report of HRD Ministry premier educational institutes like the Indian Institute of Technology (IITs) and the Indian Institute of Management (IIMs) are facing a faculty crunch with nearly one-third of the posts vacant. According to a report published in IANS (Indo-Asia News service) around 35 percent posts are vacant in the central universities, 25 percent in the IIMs, 33.33 percent in the National Institute of Technology (NITs) and 35.1 percent in other central education institutions coming up under the Human Resource Development (HRD) Ministry.

#### **Recommendation :**

As per the present scenario of the higher education in India I recommend the following in order to further meet the challenges :

1. Government should offer tax concessions/fiscal incentives for setting up campuses of higher education by private/corporate sectors.
2. Open Universities need to be encouraged to offer quality programmes at the least cost.
3. Government should encourage foreign universities to come to India to set up independent operations or collaborate with existing Indian Institutions.
4. There is great need for providing broad band connectivity to all students along with low priced computer accessibility.
5. Good salary packages and benefits to the

- faculty so that good brains can be attracted to this profession.
6. Private sector should run universities not for a profit-basis through charitable trusts/societies but as a part of a corporate social responsibility (CSR).
  7. Possibilities for foreign collaboration and participation as 100% foreign direct investment (FDI). The government can encourage this initiative to improve the quality of formal education, particularly, in government run institutions.

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# **QUALITY ASPECTS OF DISTANCE AND CONVENTIONAL EDUCATION SYSTEM FROM LEARNERS POINT OF VIEW - A STUDY ON SELECTED UNDER GRADUATE PROFESSIONAL COURSES WITH SPECIAL REFERENCE TO ASSAM**

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## **Abstract :**

To find out the quality of existing professional education under Conventional and Open and Distance education system in the study area. In the present study for collection of sample we have selected four Universities on the basis of which are providing both the courses of Distance education and conventional education in Assam. Out of these four universities three Universities are providing conventional education and one university providing Distance Education in Assam which is the only state open university in the North East. The three conventional universities 10% is selected and from distance education 6% is selected to make it approx. 18 colleges/study centers so that it can bring equal number of colleges/study centre as sample under study. Through this I have focused the view on the quality of distance and conventional education system from the learners.

**Keywords:** *Descriptive Survey method*, spss, quality of distance education, conventional education,

## **I. Introduction:**

Education is said to be indispensable for life and its development to every individual and it is also inevitable for human resource development and national development. However, in most of the developing countries, due to the inadequate resources, it is almost impossible to educate all citizens through on-campus teaching. A huge amount of money is needed to establish the infrastructure for on-campus teaching which is out of the reach of the developing countries. In order to educate the majority

of their people, developing countries need to depend on open learning and distance education system. Education is the top priority of the modern civilization. In a secular country like India, education should aim at building harmonized persons reflective, idealistic pragmatic enough to march at par with the problems of life and contribute to the goods of the society.

## **II. Objectives :**

The Objective of the present Research paper are mentioned as under-

To study the quality of Odl/conventional



mode of education in learners point of view we have considered the following -

1. Quality of the structure of the course
2. Quality of the support given by the teacher/councilor
3. Comparative view of Conventional/ODL mode of education .

### **III. Methodology :**

On the basis of the nature of study the investigator has applied the **Descriptive Survey method** to get more pertinent and precise information regarding the problem ,as it involves the description ,analysis and interpretation of conditions that exist within the preview of investigation. The statistical technique used in this study will be the descriptive statistics , which is used for quantitative description of data collected through various tools in simple percentages. The percentage given on various categories , will be presented graphically with bar graph., SPSS software are used for analysis of data.

### **IV. Rivew of Literature:**

The study addressed itself to issue of enrolment and dropout and relationship between the appointment of teachers and teacher student ratio. The study revealed that poverty, lack of infrastructure and literacy among parents are the main constraints for low enrollment among the tribal children.

**Kumar, Mukhesh(2006)** conducted a wide study on the status of Distance Education in Assam ,throwing light on different aspects . The findings of his study show that the distance education system helps in upgrading the knowledge and skills of students. It provides equal opportunities to all sections of the society, irrespective of their caste, colour, language, creed and age.

It acts as a best alternative to formal education for needy persons and a successful mode of educating a mass in one time. In the study, he concluded that apart from benefiting it fails in giving a required output, which is a great setback to distance education.

### **V. Conventional Education:**

Sometime referred as traditional education school education text book education or even schoolbook education. Conventional education is a method of teaching which is at the root of by far most modern school. It puts a high emphasis on text book knowledge and repetition of facts. A second emphasis is on discipline, through this particular aspect of the method has been a steady decline during the last decades. In theory the rapid improvements within psychology and cognitive science have cleared the way for alternate forms and philosophies in education and most teachers being educated today have a deep knowledge and moral incentive to implement these findings to create a new school in which discipline and repetition take a back seat to creative thinking and respect for individual motivation.

### **VI. Distance Education:**

Distance education is emerging as a necessary alternative to formal education system throughout the globe in today's world. The main aim of supervision and inspection being improved, in the quality of educational work , one possible strategy to facilitate achievement of the objective is to classify all the institutions into diversified function(shukla,1983,p.5).In India and also in Assam, it has become necessary as formal education cannot always cater for the entire student population of the country .



Evaluation and review procedure likewise provide a formal and pre planned opportunity where we disagree and disappointment can be brought to light to alternative responses considerably. (Sharma B.M. 2005 ,p 16).

#### **VII. Professional Education**

Professional courses are those courses by following which we can acquire certain knowledge to take a certain profession. These courses are special courses offered at many colleges and universities that put emphasis on professional development unlike academic courses and usually do not require prerequisites, do not offer credits sometimes and are specially oriented towards professionals wanting to enhance skills useful for their specific work environment.

B.Com is a professional course. A B com Graduate is equipped with strong academic skills and expertise in commerce, finance, taxation ,accounting, and other related disciplines of business studies. After B.com the students can avail exciting and diverse post graduate professional courses like MBA,CA,ICWA,CS,MBE.etc. Similarly BBA is a professional course through which the students get practical experience ,can attain seminars ,prepare internship report, are encouraged to attain leadership training workshops, conferences etc . These skills not only fetch a good job but also the students remain at an edge over others, while studying MBA. After BBA the students get into Marketing , Human resources, General management, and finance etc.BCA is also a professional course where students are introduced to various areas of computer science, programmer, database design , software engineering, networks and information systems. This course prepares

graduates for further post graduate research programmes and employment in any variety of roles in organizations that require expert professionals who can apply computer science principles to solve problems produced by the interface between business and technology. After BCA a student can go for MCA , M Tech, MSc. IT etc.

#### **VIII. Statement of the Research Problem:**

Both the Conventional System and the Distance Education system are placed in Assam like other regions. There are different costs in the different institutions. From learner's point of view, it is now important to examine the cost effectiveness of Distance Education as compared to Conventional educational system in relation to the quality aspect. This will enable the researcher to put forward the logical understanding of the cost quality relationship from the learner's perspective.

#### **IX. Scope and Significance of the present Study:**

There is a remote possibility of attaining the targeted 15% GER in higher Education by the end of the Eleventh five year plan and 30% by 2020 through the conventional Universities- The present trend suggests a vast scope for capacity enhancement of the ODL system. It would thus require additional infrastructure and ICT support. The greater use of new ICT is supportive of the paradigm shifts in education sector. Learners of the future will not be passive recipients but active processors of information and consumers of varied knowledge products paradigm shifts in education has implication on learner's autonomy- it is becoming not only possible but also a passion for today's learners to select Courses and Curriculum

from anywhere in the world. The Open



and Distance Learning (ODL) system has been the key dispersal agent in the movement towards a post-industrial society characterized by globalization ODL will be the mainstream of education in not too Distance future.

#### X. Limitation of the study

The study is fully in the jurisdiction of Assam State only. The study is restricted to Graduate level professional programme only. Other courses are not covered under the study. The study is limited to 800 learners of KKHSSOU which are selected on the basis of non probability judgment sampling from the selected list of study centre and provincialised colleges of Assam only. Other public, private or any other such type of institutions are not selected for study.

#### XI. Data Analysis :

In the present study for collection of sample we have selected four Universities on the basis of which are providing both the courses of Distance education and Conventional education in Assam. On the basis of judgment sampling three conventional universities which are selected namely – GAUHATI UNIVERSITY, DIBRUGARH UNIVERSITY and ASSAM UNIVERSITY and for Distance courses one university which is selected namely KKHSSOU, only state open university of Assam. The total number of study centers operating in Assam under KKH Universities is 300 of which 6% i.e. 18 study centers (approx) have been selected on the basis of convenience. From among the three conventional universities 10% is selected and from distance education 6% is selected to make it approx 18 colleges/study centers so that it can bring equal number of colleges/study centre as sample under study.

On the basis of non probability sampling out of the total learners of Conventional and Distance mode, 400 students from conventional mode and 400 from Distance Mode were taken as sample from various selected under Graduate level professional courses. 18 coordinators, and 18 principals/ Centre in charge were included as sample. 250 teaching faculty from Conventional and distance mode and 18 accounting staff, were also included as samples. The data were collected with the help of the stratified Random sampling technique. Below are analysis of data on different factors are given.

(a) To study the quality of the structure of the course in conventional/ODL system of education from learner's point of view.

Table: 1.1 – Data representing the percentage of the response of the learner's of Conventional/ODL mode of education system in connection with the quality of the

	Excellent	Very good	Good	Average	Unsatisfactory	Total
Conventional mode	15.3	10.0	50.25	20.0	4.45	100
Distance mode	15.3	10.0	50.25	20.0	4.45	100

structure of the course.

Table – 1.1

In my analysis, it can be observed that in connection with the quality of the structure of the course, 15.3% respondents of conventional learner reported as excellent, 10% as very good, 50.25% as good, 20% as average, 4.5% are unsatisfactory in clear learning goal while in case of ODL system



of education 5.25% as excellent, 6% as very good, 36.25% as good, 32.25% as average and 20.25 % as unsatisfactory reported by distance learner. It reveals that, 5% respondents of conventional learner reported as excellent, 15% as very good, 40% as good, 31.25% as average, 8.75% are unsatisfactory in realistic learning goal while in case of ODL system of education 4% as excellent, 12% as very good, 36.25% as good, 36.25% as average and 11.5 % as unsatisfactory reported by distance learning respondents. From the observation , it is found that , 7.75% respondents of conventional learner reported as excellent, 11.25% as very good, 37.5% as good, 28% as average, 15.5% are unsatisfactory in comprehensive analysis of cognitive fields while 3.5% as excellent, 8% as very good, 33.5% as good, 31.25% as average and 28.75 % as unsatisfactory reported by distance learning respondents in case of ODL system of education.

Again It shows that, 17.3% respondents of conventional study reported as excellent, 17.5% as very good, 30% as good, 34% as average, 1.25% are unsatisfactory in recent literature while 9.25% as excellent, 14% as very good, 26.25% as good, 33% as average and 17.5 % as unsatisfactory reported by distance learning respondents in case of ODL system of education. It can also be observed that, 16.8% respondents of conventional study reported as excellent, 19.5% as very good, 30.75% as good, 27.5% as average, 5.5% are unsatisfactory in recent literature while in case of ODL system of education 10.25% as excellent, 12.75% as very good, 28% as good, 25.5% as average and 23.5% as unsatisfactory reported by distance learning respondents.

During the observation, It is revealed that, 11.3% respondents of conventional study reported as excellent, 10% as very good, 36.5% as good, 30% as average, 12.25% are unsatisfactory in adequately connected to related fields while in case of ODL system of education 10.25% as excellent, 5.25% as very good, 5.75% as good, 30.75% as average and 30.25 % as unsatisfactory reported by distance learning respondents.

From the graphical representation , it can be seen that, 14% respondents of conventional study reported as excellent, 10% as very good, 28% as good, 39% as average, 9% are unsatisfactory in skill development while in case of ODL system of education 3% as excellent, 8% as very good, 25.5% as good, 33% as average and 30.5% as unsatisfactory reported by distance learning respondents.

It is found that, 5% respondents of conventional study reported as excellent, 7.5% as very good, 40% as good, 35% as average, 12.5% are unsatisfactory in cater for holistic development of the field while 2.25% as excellent, 3% as very good, 36.25% as good, 31% as average and 27.5% as unsatisfactory reported by distance learning respondents in case of ODL system of education.

Figure 1.1 also shows that, 16.3% respondents of conventional study reported as excellent, 25.25% as very good, 44.5% as good, 13.75% as average, 3.25% are unsatisfactory in content goal relation while 5.25% as excellent, 8.5% as very good, 30.25% as good, 16.75% as average and 39.25% as unsatisfactory reported by distance learning respondents in case of ODL system of education.



# Test of Hypothesis:

H1: Whether the Quality of the structure of Conventional Course is better than ODL

T-Test :

Course	N	Mean
CONVENTIONAL	420	26.37
ODL	420	21.76

\*\*Significant level is at  $P < 0.01$

The graphical representation of the mean value of T-test for the quality of structure of the course is as given below

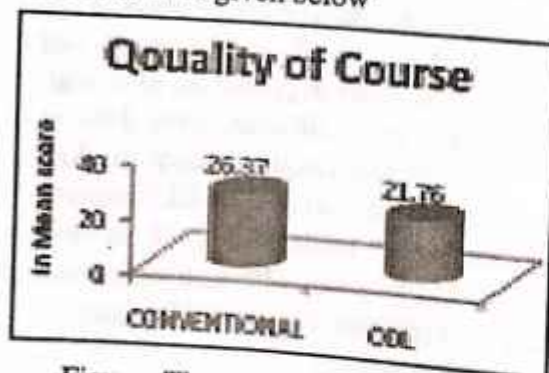


Figure : The graphical representation of the mean value of T-test for the quality of structure of the course

**Observation:** The above table depict that the quality of structure of both system of course i.e. Conventional and ODL has the mean scores (26.37 and 21.76, SD are 1.281 and 2.886) respectively. The t-value is 29.156,  $df=498$  and  $P=0.000$  is highly significant at 0.01 level. Thus we can say that the difference is highly significant and the quality of structure of the conventional course is better than quality of structure of ODL course. Thus we can accept the hypothesis.

(b): To study the quality of support given by the Teacher/Counselors in Conventional/ODL system of education from learner's point of view.

Table: 1.2 –Data representing the percentage of the response of the learner's of Conventional/ODL mode of education system in connection with the quality of support given by the teacher/counselors.

Quality of Support	Excellent	Very Good	Good	Average	Unsatisfactory
Conventional	23.3%	30.0%	23.3%	13.3%	10.0%
ODL	16.25%	30.75%	28.0%	11.25%	13.75%

Table- 1.2

In this analysis, it is found that in connection with the quality of support given by the teacher/ councilor, 23% respondents of conventional study reported as excellent, 35.5% as very good, 30% as good, 5.75% as average, 5.75% are unsatisfactory encouraged by participation from the teacher/councilor while in case of ODL system of education 16.25% as excellent, 30.75% as very good, 28% as good, 11.25% as average and 13.75 % as unsatisfactory reported by distance learning.

It can also be observed that, 21.25% respondents of conventional study reported as excellent, 25.75% as very good, 28.25% as good, 16.25% as average, 11% are unsatisfactory in case of eager to help while in case of ODL system of education 16.75% as excellent, 24.5% as very good, 27.5% as good, 11.5% as average and 20% as unsatisfactory reported by distance learning respondents.

The graphical representation also reveals that , 23.3% respondents of conventional study reported as excellent, 30% as very

good, 30.75% as good, 11.25% as average, 4.75% are unsatisfactory in guided to the comprehension of the learning material while in case of ODL system of education, 17% as excellent, 27.5% as very good, 27.5% as good, 14.75% as average and 13.5% as unsatisfactory reported by distance learning respondents.

It can also be observed that, 22.25% respondents of conventional study reported as excellent, 31.25% as very good, 36.25% as good, 8.75% as average, 1.5% are unsatisfactory in teachers available to instruct while in case of ODL system of education 14.25% as excellent, 30.25% as very good, 35% as good, 14.5% as average and 6% as unsatisfactory reported by distance learning respondents.

From my analysis, it is found that, 23.8% respondents of conventional study reported as excellent, 31.25% as very good, 30.75% as good, 7.75% as average, 6.5% are unsatisfactory in watch progress while in case of ODL system of education 8.5% as excellent, 9.25% as very good, 16.75% as good, 19% as average and 46.5 % as unsatisfactory reported by distance learning respondents.

Reveals from observation that, 24.3% respondents of conventional study reported as excellent, 30.25% as very good, 27.5% as good, 11.25% as average, 6.75% are unsatisfactory in offer feedback with a view to improvement while 2.75% as excellent, 3% as very good, 5.75% as good, 5.25% as average and 83.25% as unsatisfactory reported by distance learning respondents in case of ODL system of education.

Similarly, 19.5% respondents of conventional study reported as excellent, 28% as very good, 27.25% as good, 16.75%

as average, 6.75% are unsatisfactory in reinforced the group dynamics while 2.25% as excellent, 3% as very good, 5.75% as good, 33.75% as average and 55.25% as unsatisfactory reported by distance learning respondents in case of ODL system of education.

It can also be observed that, 22% respondents of conventional study reported as excellent, 31% as very good, 27.5% as good, 9% as average, 10.5% are unsatisfactory realized the difficulties and help me out while 1.15% as excellent, 8.5% as very good, 14.25% as good, 20% as average and 56% as unsatisfactory reported by distance learning respondents in case of ODL system of education

### Test of Hypothesis:

**H2 :Whether the support given by the teacher / counselors Conventional Course is better than ODL**

### T-Test :

	N	Mean
CONVENTIONAL	400	27.74
ODL	400	19.79

**\*\*Significant level is at**

**P<0.01**

The graphical representation of the mean value of T-test for the quality of structure of the course is as given below



**Observation:** The above table depict that the quality of support given by the







communicate while in case of ODL system of education 5% as excellent, 19.5% as very good, 20.25% as good, 19.75% as average and 35.5 % as unsatisfactory reported by distance learning. No respondents of conventional study reported as excellent, 11.25% as very good, 23.75% as good, 11.75% as average, 53.25% are unsatisfactory in effective use of ICT while there is no one response as excellent, 14% as very good, 16.75% as good, 20.25% as average and 49% as unsatisfactory reported by distance learning in case of ODL system of education. In the same way, no respondents of conventional study reported as excellent, 11.25% as very good, 14% as good, 28% as average, 46.75% are unsatisfactory in effective SLM while 21.75% as excellent, 16.75% as very good, 24.5% as good, 36.5% as average and 0.5 % as unsatisfactory reported by distance learning in case of ODL system of education. From a comparison, it is found that 3.5% respondents of conventional study reported as excellent, 27% as very good, 22.25% as good, 30% as average, 17.25% are unsatisfactory in effective student service system while in case of ODL system of education 0.5% as excellent, 22.75% as very good, 19.5% as good, 27.5% as average and 30.5 % as unsatisfactory reported by distance learning. It can be observed that in comparative view no respondents of conventional study reported as excellent, 11.25% as very good, 19.5% as good, 33.75% as average, 35.5% are unsatisfactory in timely held seminar/workshop while no one response as excellent, 5.75% as very good, 16.75% as good, 27.25% as average and 50.25 % as unsatisfactory reported by distance learning in case of ODL system of

education. From my analysis, it is also found that no respondents of conventional study reported as excellent, 19.5% as very good, 23.75% as good, 36.25% as average, 25.5% are unsatisfactory in Adequate and effective counseling session/class while no one is reported as excellent, 3.25% as very good, 19.5% as good, 44.5% as average and 32.75 % as unsatisfactory reported by distance learning in case of ODL system of education. From the observation, it is also found that 13% respondents of conventional study reported as excellent, 23.75% as very good, 22.25% as good, 30% as average, 11% are unsatisfactory in good governance while no one is reported as excellent, 5% as very good, 19.5% as good, 30% as average and 45.5 % as unsatisfactory reported by distance learning in case of ODL system of education.

### Test of Hypothesis:

**H3: Whether the comparative view on Conventional Course is better than ODL**  
**T-Test :**

	N	Mean
CONVENTIONAL	400	33.97
ODL	400	31.43

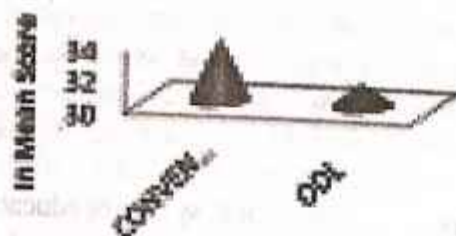
**\*\*Significant level is at  $P < 0.01$**

**Observation:** The above table depicts that the comparative view of course i.e. Conventional and ODL has the mean scores (10.15 and 9.53, SD are 1.456 and 1.577) respectively. The t-value is 5.848,  $df=798$  and  $P=0.000$  is highly significant at 0.01 level. Thus we can say that the difference is highly significant and the comparative view of in respect of education in conventional course is better than the ODL system. Thus we can accept the hypothesis.

The graphical representation of the mean value of T-test for the quality of structure of the course is as given below



### Comparative View of Conventional/ODL



d: To study the comparative view in Conventional/ODL system of education from learner's point of view in respect of examination system.

Table: 1.3(b) – Data representing the percentage of the response of the learners in comparative view of the Conventional/ODL mode of education system in respect of examination system.

Response	Excellent	Very Good	Good	Average	Unsatisfactory
Conventional	11.3%	42.75%	41.25%	10%	2.5%
ODL	8.75%	37.5%	36.25%	7.5%	10%

Table-1.3(b)

In my analysis, it can be observed that in comparative view in the examination system 11.3% respondents of conventional study reported as excellent, 38.75% as very good, 35% as good, 8.75% as average, 6.25% are unsatisfactory in timely holding of examination while in case of ODL system of education 8.75% as excellent, 33.75% as very good, 32.25% as good, 7.5% as average and 17.75 % as unsatisfactory reported by distance learning. From a comparison in connection to the examination system it is found that 2.5% respondents of conventional

study reported as excellent, 42.75% as very good, 41.25% as good, 10% as average, 2.5% are unsatisfactory in timely declaration of results while in case of ODL system of education 2% as excellent, 40% as very good, 37.5% as good, 13.75% as average and 6.75 % as unsatisfactory reported by distance learning. It is also found in the analysis that in comparative view in connection to the examination system 11.3% respondents of conventional study reported as excellent, 40% as very good, 38.75% as good, 8.75% as average, 1.25% are unsatisfactory in transparency of examination system while in case of ODL system of education 8.75% as excellent, 37.5% as very good, 36.25% as good, 7.5% as average and 10 % as unsatisfactory reported by distance learning in case of ODL system of education.

#### Test of Hypothesis:

H3: Whether the education system in conventional is better than is better than ODL

T-Test :	N	Mean
CONVENTIONAL	400	10.15
ODL	400	9.53

\*\*Significant level is at  $P < 0.01$

The graphical representation of the mean value of T-test for the quality of structure of the course is as given below

### Comparative view of conventional/ODL in respect of examination

■ CONVENTIONAL ■ ODL



**Observation:** The above table depict that the comparative view in respect of education in both system of course i.e. Conventional and ODL has the mean scores (10.15 and 9.53, SD are 1.456 and 1.577) respectively. The t-value is 5.848,  $df=798$  and  $P=0.000$  is highly significant at 0.01 level. Thus we can say that the difference is highly significant and the comparative view of in respect of education in conventional course is better than the ODL system. Thus we can accept the hypothesis.

## XII. Conclusion:

In case of structure of the course, we have observed that the following parameters, clear learning goal, realistic learning goal, comprehensive analysis of cognitive fields, help in skill development, cater for a holistic development of the fields, content goal relation has better performance in conventional mode of education system while in ODL system of education the parameters, recent literature, adequately connected related fields, interesting subordinate subjects have observed higher response from the respondent. In case of quality of support given by the teacher/Councilors encourage in participation, eager to help, guide the comprehension of the

learning materials, availability to instruct, watch the progress of learner, feedback with a view to improvement, realized the difficulty and help me out, have higher response from the respondents in case of conventional education system while in case of ODL there is no positive response from the respondent in learners point of view. Similarly in case of comparative view from learners as well as teachers/counselors point of view we have observed the following parameters like program is effective, useful in understanding, acquisition of more knowledge, organized approach, easy access to communication, effective student support system, timely held of seminar/ workshop, adequate and effective counseling session and good governance has higher priority in conventional mode of education while in economy/cost effectiveness, effective use of information and communication system, effective SLM has the higher priority in ODL system from the respondents. Again in case of examination system timely holding of examination, timely declaration of results and transparency conventional respondent has given more priority from ODL respondents.

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## IMPLEMENTATION OF SGSY PROGRAMME AND GENERATION OF EMPLOYMENT IN KAMRUP DISTRICT.

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*A study for the Generation of employment in Kamrup district with special reference to five Community Development Blocks namely Boko, Rani, Chayani Barduar, Sualkuchi and Kamalpur. Generation of employment in incremental trends as a result of implementation of SGSY programme. The post-project employment turned out found to be quite significant and profit oriented among the swarozgaris in the study region. A positive correlation was observed between incremental employment and the income generated*

### 1.0 : INTRODUCTION:

The economy of Assam as well as of India is predominately agrarian and hence the rural economy has a vital role to play for the economic development of this region. The employment in the rural areas is very much important for the economic welfare of the rural masses. At the time of independence, the economy of the country as a whole and also the economies of the various states of India including Assam were in a stagnant condition. The rural economy can be a standstill, which called for urgent solution.

Since independence, the Government has implemented several rural development programmes to uplift the artisans and farmers' socio-economic condition to a desired level, though expected results are yet to be favourably accomplished. Earlier, rural progress implied agricultural and community development by encompassing the entire population of rural areas as a part of

modernization of the underdeveloped society. Rural development today is viewed narrowly as a strategy specifically designed to improve the economic and the social life of a targeted group of people termed rural poor. In order to meet this objective several rural development programmes including Swarnajayanti Gram Swarozgar Yojana (SGSY) have been launched by the Government

The SGSY is the largest poverty alleviation programme which gives more importance on promoting self employment among men and women of rural poor families by giving them assistance directly and enabling them to cross the poverty line. The SGSY gives emphasis on organizing the rural poor into self-help groups through the process of social mobilization. The aim of the programme is to enable the assisted poor families to increase their monthly income up to at least Rs.2,250/-.

### **1.1: GENERATION OF EMPLOYMENT :**

The generation of productive and gainful employment on a sufficient scale to absorb the growing labour force is one of the main strategies of achieving inclusive growth. The Central and State Government has initiated and implemented many programmes for generation of self and wage employment like National Rural Employment Programme (NREP) 1983, Rural Landless Employment Guarantee Programme (RLEGP) 1983-84, SGSY (1999), MGNREGA (2005), PMEGP (2008) etc. through various Govt. organizations like, the Panchayat and Rural development Department, Directorate of Industries and Commerce, Agriculture Department, to lessen the burden of unemployment. To study the unemployment problems in the State, a study on the potential employment avenues available in the state is necessary. The population census, different quinquennial rounds of National sample Survey on employment data and Economic Census provides us data on human resource, employment structure and workforce.

Generation of employment is one of the main objective of our study. In a developing country like India particularly in the state of Assam employment generation is very meager though heavy natural resources are abundant in the state. Since independence many employment generation programmes were introduced to increase employment up to a certain level, but in actual practice it did not happen. Various micro level studies have indicated a lower level of employment generated under these

programme against what has been officially reported. The number of persons employed in organized economic activity (comprising both Public and Private Sectors) in 2010 was 11.14 lakh as compared to 11.03 lakh in 2009 and thus stands 1 percent more in 2010; employment had also decreased from 11.31 lakh at the end of December, 2001 to 10.84 lakh at the end of December, 2002, resulting a decrease of 4.2 per cent over the period. The employment of women in organized sector of the state was 366.7 thousand during 2010 which is 32.9 per cent of the total employment. In the year 2009 the number of women employee was 360.3 thousand showing a share of around 32.7 per cent to total employment, which was 321.9 thousand at the end of December, 2002 consisting 29.7 per cent of the total employment. (Economic Survey, Assam, 2011-12)

In order to increase the employment and reduce the poverty, the Central Govt. has initiated the SGSY programme in the year 1999. As a result SGSY has been making a positive impact on self-employment generation.

### **1.2: EMPLOYMENT POSITION BEFORE JOINING THE SHGS AND AFTER JOINING THE SHGS:**

Prior to joining the SHGs, there was little knowledge available to the people about different economic activities, markets and their commercial produce. Moreover the rural unemployed population was not aware of the potentials of skill development and its exploration thereof. This was due to their lack of awareness, education and motivation. Most of the rural women population were merely house wives and the men were agricultural labourers, whose incomes were



negligible and that too seasonal. Now, after joining the SHGs, different economic activities like land based, non-farm based and artesian based activities were taken up through SHGs. but still lots of untapped economic activities with regard to skill based services are yet to be explored. The details of number of swarozgaris involved in economic activities are presented in table-1(A). While analyzing the number of swarozgaris involved in each sample block ( as per Table-1.(A) against different economic activities, it was found that the blocks in Rani and Kamalpur were involved in almost all the activities. Sualkuchi block

were involved in artesian based and agriculture based activities whereas Boko and Chayani Barduar blocks are yet to take up land based activities. This means that motivation and capacity building efforts are still inadequate in the blocks level of Kamrup District. The number of SHGs formed in Rani Block under different categories i.e. women, men and mixed are yet significantly less in number (as per table-1. (A). This means that NGOs, NABARD, KIVC could not utilize the total potentialities in forming SHGs which could result in both income and employment generation.

TABLE-1. (A)  
NUMBER OF SWAROZGARIS INVOLVED IN EACH SAMPLE BLOCKS  
PERTAINING TO DIFFERENT ECONOMIC ACTIVITIES AFTER  
JOINING THE SHGS

Name of Block	Land based activities				Farm activities				Artesian based activities		Skill based service
	Viz, irrigation facilities-deep wells,bore wells, application in higher level of technology, soil testing, seed production.				Viz, enterprising dairy, poultry, goatery, piggery				Viz, Handloom, handicraft		Viz, house wiring, carpentry, blacksmith etc.
	Agriculture	Horticulture	Orange Farm	Phenail	Piggery	Goatery	Poultry	Local Cow	Weaving	Muga Reeling	Defunction
Rani	243	19	56	-	135	-	86	33	553	-	-
Boko	-	-	-	-	430	53	26	-	493	13	29
Chayani Barduar	-	-	-	-	172	26	26	-	352	-	-
Sualkuchi	84	-	-	-	-	-	-	-	-	-	-
Kamalpur	283	-	-	11	-	31	-	-	874	-	-
Total	610	19	56	11	737	110	297	33	2999	13	29

### 1.2: INCREMENTAL EMPLOYMENT:

Following table-1.(A) shows the average monthly incremental employment and income in the study region through the SGSY scheme. Activity wise analysis of incremental employment and income suggests that the beneficiaries of SHGs in horticultural activities have been able to find additional employment of 18 days and higher incremental income (Rs.1004) per month. This was followed by goatery (15 days) and its incremental income-Rs.873, Piggery (14 days) and its incremental

income-Rs.772, Poultry(11 days) and its incremental income-Rs.770, Orange farming (11 days) and its incremental income-Rs.762, Weaving (10 days) and incremental income Rs.740. On the lower range were Defunctioning 7 days and incremental income Rs.674, Cow rearing (7 days) and incremental income-Rs. 688 and Agriculture (8 days) and its incremental income-Rs.693. There was a positive relationship between incremental employment and incremental income suggesting marginal productivity of labour.

**TABLE-1.(B)**  
**INCREMENTAL EMPLOYMENT AND INCOME OF SHGS**  
**BENEFICIARIES**

Sl. No.	Key activity	No. of Swarozgaris	Incremental average Income per month(Rs.)	Incremental employment per month(mandays)
1	Weaving	2999	740	10
2	Piggery	737	772	14
3	Agriculture	610	693	8
4	Poultry	297	770	11
5	Goatery	110	873	15
6	Horticulture	19	1004	18
7	Muga Reeling	13	732	9
8	Local Cow	33	688	7
9	Orrange Farm	56	762	11
10	Phenail	11	703	8
11	Defunctioning	29	674	7
Average		4914	764	9

The swarozgaris of SHGs in the study-region have been able to find additional employment through the new activities. The average incremental employment (man-days) among the blocks of study-region is approximately 9 man-days per month. Similarly the incremental income among the swarozgaris of SHGs in the study region is Rs.764 per month. The post-project employment turned out found to be quite significant and profit oriented among the swarozgaris in the study region. A positive correlation was observed between incremental employment and the income generated.



## QUALITATIVE ASPECTS OF ASSAM'S POPULATION

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Assam is a land of North Eastern part of India. According to the provisional result of census of India, 2011, the population of Assam stood at 312.05 lakhs of which 159.39 lakhs are male and 152.66 lakhs are female and ranks 14<sup>th</sup> in size of population among all the states of India. The decadal growth rate is 16.93 percent during last decade 2001-2011.

In any discussion on the role of population in economic development it is equally necessary that we pay attention to the qualitative aspects of population also. The quality of population is determine by a number of factors like –

- \* Age Composition
- \* Sex Composition
- \* Life Expectancy
- \* Density of Population
- \* Rural Urban Distribution and
- \* Literacy Rate

### Age Composition :

Age composition of the population determines the proportion of working population in the total population. In a welfare society, person's either too young or too old are not expected to earn their own livelihood. Either they are dependent on the earning member of the family or they get

pensions or depend on their past saving. In Assam, as per 68<sup>th</sup> round NSS data, about 50.2 percent of the total population is in the age group of 15 to 59 years. It shows that another 50 percent of Assam's total population cannot produce for themselves. So, they are to depend on others. Such a dependency ratio shows down the rate of capital formation and the rate of economic development.

### Sex Composition :

Sex composition means the proportion of males and females in the total population. There has been some improvement in the sex ratio of Assam during the period of 2001-2011. The proportion of women to per 1000 man is about 954 in 2011 which was 935 in 2001. According to 2011 census, the sex ratio is highest in Marigaon district (974) and lowest in Kamrup Metro district (922).

### Life Expectancy :

Life expectancy means the number of years that a new born child, on an average expected to live. Life expectancy in Assam along with India has been rising steadily. At present it is rising to 67.3 years and 69.6 years respectively in 2011-2015 in India and 57.2 years in Assam. At the time of independence, life expectancy was only 32

years. Rise in the life expectancy means that we can make better use of our man power resources.

**Density of Population :**

Density of population refers to the number of people living per square kilometer of land area. According to 2011 census, density of population in Assam is 397, whereas it was only 102 in 1951. The density of population is highest in Kamrup Metro (2010) and lowest in Dima Hasao (44) district. The density of population in Assam is higher than all India density (382).

**Rural and Urban Distribution :**

Assam is predominantly a rural economy. According to the 2011 census, about 85.92 percent of Assam's population lives in rural area and about 14.08 percent

in urban areas. The number of urban population in total population has been continuously increasing. This tendency is known as urbanization and is generally associated with the growth of industrialization, trade and commerce.

**Literacy Rate :**

Literacy rate is very important for economic and social growth. In Assam, according to 2011 census, the literacy rate is 73.28 percent whereas all India literacy is 74.04. The literacy rate is highest in Kamrup Metro district (88.66) and lowest in Dhubri(59.36) district.

All the above information about the population of Assam is according to the 2011 census and 68<sup>th</sup> round of NSS Record.



## DEMAND OF TRADITIONAL ASSAMESE JEWELLERY IN GUWAHATI

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### INTRODUCTION:

Assamese women are great lover of ornaments. Assam has a rich collection of traditional jewellery. These jewelleries hold a special place in the heart of the Assamese women. Generally these ornaments are worn during the cultural and religious events.

Jewellery designing is an ancient form of art in Assam. Gold constitutes the most used metal for making of jewelleries in Assam. A part from this silver and the other metals are also used for jewelleries making. The jewelers engaged in jewelleries making are known as, 'Sonar.'

### METHODOLOGY:

The methodology adopted for the survey is summarized below:-

1. Research Design: Descriptive research study.

2. Sources of data:

#### a) Primary Data:-

i) In this research study the researcher has done interaction with customers and also conducted personal interview with the manufactures of traditional assamese jewellery.

#### b) Secondary Data:-

- i) Books
- ii) Internet

### OBJECTIVES:

a) To find out the demand of Tradi-

tional Assamese Jewelleries in Guwahati.

b) To understand the reason behind shifting the preference to purchase Traditional Assamese Jewellery from various types of gold and diamond jewelleries.

c) To determine whether the people associated with the business of Traditional Assamese Jewellery are satisfied with their earnings.

### TYPES OF ORNAMENTS:

Some of the famous ornaments of Assam are:-

Jonbiri, Dholbiri, DooogDoog, Golpata, Lokaparo and keru

- Shilikha or Shilikhibiri
- Lata Bakhorua biri
- Madoli
- Gejera
- Bena etc.

### SOME PICTURES OF VARIOUS TYPES OF TRADITIONAL ASSAMESE JEWELLERY



i) Pepsa Jethi



ii) Loka Paro



iii) Thuria



iv) Dhansira Kharu



v) Doog Doogi



vi) Sen Sorai

source- Internet

#### **FINDINGS:**

1) The middle aged people are mainly interested in Traditional Assamese Jewellery. These age groups want varieties in the jewellery pieces with varieties in designs.

#### **REFERENCES:**

**BOOK:** i) Kothari C.R, Research Methodology, New Age International Publishers.

#### **WEBLIOGRAPHY:**

- i) [Assamethinic.blogspot.com/p/assam-jewellery](http://Assamethinic.blogspot.com/p/assam-jewellery)
- ii) [www.rontholi.com](http://www.rontholi.com)

shapes, qualities etc. The young generation is also interested in Traditional Assamese Jewellery but their interest is comparatively less than the middle age group.

2) Majority of the customers prefer Traditional Assamese jewellery rather than gold or diamond jewellery. It is mainly because traditional jewellery looks fashionable in comparison to gold and diamond jewellery.

3) The researcher has also conducted an interview with some people associated with the business of traditional assamese jewellery in order to determine whether they are satisfied with their earnings or not. The researcher found that of course they are satisfied with their earnings but not highly satisfied. It is because the sellers said that the manufacturing cost of these jewelleries is high and hence they are costly. So, all the class of people of our society cannot afford these jewelleries.

#### **CONCLUSION:**

Jewellery is more than a girl's best friend. Presently in Assam traditional jewelry is gaining popularity day by day and they are in high demand now because of their aesthetic beauty and unique designs. Jewellery is a beautiful visual demonstration of the social and emotional needs of people wearing it. It also portrays in a clearly understood visual manner, what people of different culture and styles want socially. Fashion, through times, has gone through so many rapid changes with introduction of many designable assamese jewelleries.



## E-TOURISM POTENTIALITIES FOR NORTH-EAST INDIA

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E-Tourism is emerging as a key area in the field of Information and Communication Technology (ICT). E-Tourism refers to the digitalisation of various processes and value chains in travel, hospitality and catering industry. It includes buying and selling of tourism products and services via electronic channel such as internet, mobile phones, other wireless communication devices, networks etc. E-tourism includes in its periphery, entire range of electronic tools, intranet, extranet, and all other marketing issues that enables the stakeholders to share, communicate, distribute and manage their information, processes and functions. The domain of e-tourism is also extended to the customers of the tourism industry who can use ICT to identify, customise and purchase tourism products and services and for information search. Besides these, adoption of e-tourism practises have positively influenced the destination management activities and supply chain management system. However the adoption and application varies across regions, countries and continents. Many countries have successfully implemented ICT tools for developing their tourism industry.

**Why Need E-Tourism** - Although it is

quite evident that ICT has revolutionised the global tourism industry, the implementation of ICT tools in NER's tourism industry is still in its nascent stage. Statistics reveal that Foreign Tourist Arrivals and Domestic Tourist Arrivals to NER in 2010 accounts for only 0.3% and 0.9% of the national average, which is not a very impressive figure. One of the reasons for such low count despite having every potential to attract tourists can be the absence of a sound Information and Management System. The success stories of world's top destinations such as Malaysia, Australia, France etc indicate the presence of a strong Information System which meets various requirements of the customers. Considering the present trends in the tourism industry, with more and more global players constantly upgrading and updating to the latest technology, the need of the hour, for NER, is to fully exploit the potential of e-tourism technologies to maximise the economic and social gains from the industry.

A probe into the Australian tourism industry reveals that the country has an effective information system with features such as live shopping centres, live advertisements for products, live weather forecasts, secure



credit card payments etc. Australian websites enable customers to rate and leave comments on the places they have visited. Australian websites and social media pages are continuously updated in different languages so as to attract maximum tourists from different countries. All these have definitely contributed to the growth of Australian tourism industry.

In view of the constant developments and changes taking place in the tourism industry, with increasing customer's expectations and more and more global players entering the travel landscape, the present paper attempts to study the current trends of e-tourism developments across the world and explores the present status of e-tourism techniques implemented in North-Eastern Region of India. The paper also provides for some strategies to develop regional e-tourism in the region.

### **ICT In NER's Tourism Industry- Assessing Usage Gaps:**

The North-Eastern Region of India, due to its unique geographical location and features, suffers from a plethora of problems, the presence of which is seen in all the sectors of the region's economy and the tourism sector is no exception. The rugged topography and isolation of the region from the rest of the country does not provide a favourable climate to attract investors in building up a sound infrastructural base and communication network, which serves as the base for ICT implementation. As such, there exists huge gaps in the use and adoption of ICT tools and practises in the region when compared globally.

### **E-Tourism: Current Trends And The Road Ahead:**

The current trends of e-tourism are in-

creasingly changing the structure, organisation and functionality of the tourism industry. Although numerous e-tourism technologies have been developed and adopted across the globe, discussing all of them is beyond the scope of this paper. Some of the latest e-tourism technologies adopted across the globe are discussed in this segment:

#### **Intelligent Software Agents:**

\* Intelligent Software Agents assist travellers in various tasks starting from finding sources of tourism products and services, tracking visitors' schedules, monitoring meeting schedules and monitoring user's travel plans. Software agents are very suitable for monitoring traveller's plan as they ease out and minimise many possible forms of failure such as flight cancellations and schedule changes to hotel rooms etc.

#### **Dynamic Packaging Systems:**

\* Dynamic packaging systems create customized tourism packages for the consumers. The objective of dynamic packaging is to pack all the components chosen by a traveller to create one reservation. Regardless of where the inventory originates, the package that is created is handled seamlessly as one transaction, and requires *only one* payment from the consumer.

#### **Recommender Systems:**

\* These systems aid the tourists in their destination selection process and also considers individual traveller preferences. Recommender systems creates personalised recommendations to tourists about their ideal tourist location by collecting and analysing information based on the user profile. Information about airlines, restaurants, hotels, weather, traffic, transportation, maps etc are provided to assist the traveller in their search of tourism products and services.



### Mobile Tourism Guides:

\* The most of them offer to the user a map-oriented interaction paradigm. The *GUIDE* system provides tourists with up-to-date and context-aware information about a city via a PDA (Personal Digital Assistant). The *GUIDE* system is based on a client/server architecture, with a *Fujitsu TeamPad 7600* used as terminal. Based on the closest access point, the client determines the approximate location of the tourist and provides him/her with information about sights, a map, and the possibility of creating a tour.

### Web Intelligence And Intelligent Wireless Web (IWW):

\* The vision of Intelligent Wireless Web (IWW) goes beyond just connecting mobile devices to the Internet. It includes the creation of a pervasive, user centred mobile environment, which has the ability to provide highly specific data and services to users on an as needed basis, by intelligent interpretation of the user context. IWW services could provide mobile tourists highly precise data and services on an as-needed basis, with flexibility of use for the user.

### Virtual Tour And Virtual Reality:

\* Virtual tourism refers to pre-planning alternative tourist activity before your departure, by integrating multiple digital resources to explore regions of the world without having to physically travel. It helps focus attention onto people, places and exploring changes over time! Virtual reality (VR) offers numerous distinct advantages over the actual visitation of a tourist site:

a) it affords access into a controlled environment, as all variables in the VR can be modified to create the perfect virtual experience, and

b) a virtual vacation dispenses

many of the hassles that accompany an actual vacation.

### Context Aware Computing:

\* *Context-aware computing* is the use of environmental characteristics such as the user's location, time, profile, identity and activity to inform the computing device so that it may provide information to the user that is relevant to the current context. Context-aware computing plays an instrumental role in realisation of the vision of the IWW by allowing tourism applications to better understand user context and adapt services to the interpreted context, thereby ensuring that the busy tourist gets highly specific data and services. Using context aware services delivery, it is possible to eliminate distractions for mobile tourists, related with the volume and level of information.

The unification of Information and Communication Technology (ICT) with tourism have reshaped the entire industry and brought about paradigm changes in terms of its structure and functions. ICT has benefitted both service providers and customers on a common platform. It has improved online presence of destinations through better visibility, accessibility, connectivity and infrastructure. The internet has opened up new vistas for the customer enabling them to search travel information, book tickets, make reservations, rate quality of service in hotels and restaurants etc.

Despite of having tremendous natural diasporas, North-East India has not got the prominent position that it deserves. In this context, ICT can provide significant opportunities for growth and development of local tourism industry in terms of reducing cost, time and enhancing capabilities.

## Mobile Banking: Trends, Models and Services

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### Introduction:

**Mobile banking** (also known as M-Banking, mbanking, etc.) is a term used for performing balance checks, account transactions, payments etc. via a mobile device such as a mobile phone. Mobile banking today is most often performed via SMS or the Mobile Internet but can also use special programs downloaded to the mobile device.

### A Mobile Banking Conceptual Model:

In one academic model (Tiwari and Buse, 2007, p. 73-74), mobile banking is defined as:

"Mobile Banking refers to provision and availment of banking- and financial services with the help of mobile telecommunication devices. The scope of offered services may include facilities to conduct bank and stock market transactions, to administer accounts and to access customised information."

According to this model Mobile Banking can be said to consist of three inter-related concepts:

- \* Mobile Accounting
- \* Mobile Brokerage
- \* Mobile Financial Information Services

Most services in the categories

designated *Accounting* and *Brokerage* are transaction-based. The non-transaction-based services of an informational nature are however essential for conducting transactions - for instance, balance enquiries might be needed before committing a money remittance. The accounting and brokerage services are therefore offered invariably in combination with information services. Information services, on the other hand, may be offered as an independent module.

### Trends in mobile banking:

The advent of the Internet has revolutionized the way the financial services industry conducts business, empowering organizations with new business models and new ways to offer 24x7 accessibility to their customers.

The ability to offer financial transactions online has also created new players in the financial services industry, such as online banks, online brokers and wealth managers who offer personalized services, although such players still account for a tiny percentage of the industry.

Over the last few years, the mobile and wireless market has been one of the fastest growing markets in the world and it is still growing at a rapid pace. According to the



GSM Association and Ovum, the number of mobile subscribers exceeded 2 billion in September 2005, and now exceeds 2.5 billion (of which more than 2 billion are GSM).

According to a study by financial consultancy Celent, 35% of online banking households will be using mobile banking by 2010, up from less than 1% today. Upwards of 70% of bank center call volume is projected to come from mobile phones. Mobile banking will eventually allow users to make payments at the physical point of sale. "Mobile contactless payments" will make up 10% of the contactless market by 2010.

Many believe that mobile users have just started to fully utilize the data capabilities in their mobile phones. In Asian countries like India, China, Indonesia and Philippines, where mobile infrastructure is comparatively better than the fixed-line infrastructure, and in European countries, where mobile phone penetration is very high (at least 80% of consumers use a mobile phone), mobile banking is likely to appeal even more.

This opens up huge markets for financial institutions interested in offering value added services. With mobile technology, banks can offer a wide range of services to their customers such as doing funds transfer while traveling, receiving online updates of stock price or even performing stock trading while being stuck in traffic. According to the German mobile operator Mobilcom, mobile banking will be the "killer application" for the next generation of mobile technology.

Mobile devices, especially smartphones, are the most promising way to reach the masses and to create "stickiness" among current customers, due to their ability to

provide services anytime, anywhere, high rate of penetration and potential to grow. According to Gartner, shipment of smartphones is growing fast, and should top 20 million units (of over 800 million sold) in 2006 alone.

In the last 4 years, banks across the globe have invested billions of dollars to build sophisticated internet banking capabilities. As the trend is shifting to mobile banking, there is a challenge for CIOs and CTOs of these banks to decide on how to leverage their investment in internet banking and offer mobile banking, in the shortest possible time.

The proliferation of the 3G (third generation of wireless) and widespread implementation expected for 2003-2007 will generate the development of more sophisticated services such as multimedia and links to m-commerce services.

#### **Mobile banking business models:**

A wide spectrum of Mobile/branchless banking models is evolving. These models differ primarily on the question that who will establish the relationship (account opening, deposit taking, lending etc.) to the end customer, the Bank or the Non-Bank/Telecommunication Company (Telco). Another difference lies in the nature of agency agreement between bank and the Non-Bank. Models of branchless banking can be classified into three broad categories - Bank Focused, Bank-Led and Nonbank-Led.

#### **Bank-focused model**

The bank-focused model emerges when a traditional bank uses non-traditional low-cost delivery channels to provide banking services to its existing customers. Examples range from use of automatic teller machines (ATMs) to internet banking or mobile phone

banking to provide certain limited banking services to banks' customers. This model is additive in nature and may be seen as a modest extension of conventional branch-based banking.

#### **Bank-led model**

The bank-led model offers a distinct alternative to conventional branch-based banking in that customer conducts financial transactions at a whole range of retail agents (or through mobile phone) instead of at bank branches or through bank employees. This model promises the potential to substantially increase the financial services outreach by using a different delivery channel (retailers/mobile phones), a different trade partner (telco / chain store) having experience and target market distinct from traditional banks, and may be significantly cheaper than the bank-based alternatives. The bank-led model may be implemented by either using correspondent arrangements or by creating a JV between Bank and Telco/non-bank. In this model customer account relationship rests with the bank

#### **Non-bank-led model**

The non-bank-led model is where a bank does not come into the picture (except possibly as a safe-keeper of surplus funds) and the non-bank (e.g telco) performs all the functions.

#### **Mobile Banking Services**

Mobile banking can offer services such as the following:

##### **Account Information**

1. Mini-statements and checking of account history
2. Alerts on account activity or passing of set thresholds
3. Monitoring of term deposits
4. Access to loan statements

5. Access to card statements
6. Mutual funds / equity statements
7. Insurance policy management
8. Pension plan management
9. Status on cheque, stop payment on cheque

##### **Payments & Transfers**

1. Domestic and international fund transfers
2. Micro-payment handling
3. Mobile recharging
4. Commercial payment processing
5. Bill payment processing
6. Peer to Peer payments

##### **Investments**

1. Portfolio management services
2. Real-time stock quotes
3. Personalized alerts and notifications on security prices

##### **Support**

1. Status of requests for credit, including mortgage approval, and insurance coverage
2. Check (cheque) book and card requests
3. Exchange of data messages and email, including complaint submission and tracking
4. ATM Location

##### **Content Services**

1. General information such as weather updates, news
2. Loyalty-related offers
3. Location-based services

Based on a survey conducted by Forrester, mobile banking will be attractive mainly to the younger, more "tech-savvy" customer segment. A third of mobile phone users say that they may consider performing some kind of financial transaction through their mobile phone. But most of the users



are interested in performing basic transactions such as querying for account balance and making bill payment.

### **Challenges for a Mobile Banking Solution:**

Key challenges in developing a sophisticated mobile banking application are:

#### **Interoperability**

There is a lack of common technology standards for mobile banking. Many protocols are being used for mobile banking – HTML, WAP, SOAP, XML to name a few. It would be a wise idea for the vendor to develop a mobile banking application that can connect multiple banks. It would require either the application to support multiple protocols or use of a common and widely acceptable set of protocols for data exchange.

There are a large number of different mobile phone devices and it is a big challenge for banks to offer mobile banking solution on any type of device. Some of these devices support J2ME and others support WAP browser or only SMS.

Overcoming interoperability issues however have been localized, with countries like India using portals like R-World to enable the limitations of low end java based phones, while focus on areas such as South Africa have defaulted to the USSD as a basis of communication achievable with any phone.

The desire for interoperability is largely dependent on the banks themselves, where java enabled applications are of better security, easier to use and offer development of more complex transactions similar to that of internet banking while SMS can provide the basics but becomes a hassle to operate with more difficult transactions.

#### **Security**

Security of financial transaction, being executed from some remote location and transmission of financial information over the air, are the most complicated challenges that need to be addressed jointly by mobile application developers, wireless network service providers and the bank's IT department.

The following aspects need to be addressed to offer a secure infrastructure for financial transaction over wireless network:

1. Physical security of the hand-held device. If the bank is offering smart-card based security, the physical security of the device is more important.

2. Security of the thick-client application running on the device. In case the device is stolen, the hacker should require ID/Password to access the application.

3. Authentication of the device with service provider before initiating a transaction. This would ensure that unauthorized devices are not connected to perform financial transactions.

4. User ID / Password authentication of bank's customer.

5. Encryption of the data being transmitted over the air.

6. Encryption of the data that will be stored in device for later / off-line analysis by the customer.

#### **Scalability & Reliability**

Another challenge for the CIOs and CTOs of the banks is to scale-up the mobile banking infrastructure to handle exponential growth of the customer base. With mobile banking, the customer may be sitting in any part of the world (a true anytime, anywhere banking) and hence banks need to ensure that the systems are up and running in a true

24 x 7 fashion. As customers will find mobile banking more and more useful, their expectations from the solution will increase. Banks unable to meet the performance and reliability expectations may lose customer confidence.

#### **Application distribution**

Due to the nature of the connectivity between bank and its customers, it would be impractical to expect customers to regularly visit banks or connect to a web site for regular upgrade of their mobile banking application. It will be expected that the mobile application itself check the upgrades and updates and download necessary patches. However, there could be many issues to implement this approach such as upgrade / synchronization of other dependent components.

#### **Personalization**

It would be expected from the mobile application to support personalization such as :

1. Preferred Language
2. Date / Time format
3. Amount format
4. Default transactions
5. Standard Beneficiary list
6. Alerts

#### **Present Scenario and Conclusion:**

HDFC Bank is the largest in the mobile banking space in terms of value of transactions with Rs 5686 crore of transactions in April 2015. According to Nitin Chugh the bank's online channels through internet banking and mobile app now account for 63% of all transactions. Two years back this was 44% and a decade ago it was a mere 13%. "Mobile banking is growing 100% and we expect that this will overtake internet banking by next year," said Nitin Chugh, head - digital banking at HDFC Bank. The country's largest lender State Bank of India, which leads in number of transactions expects to capture the number one position in value of transactions as well one it launches its mobile banking service for its corporate customers, chairman, Arundhati Bhattacharya said.

Now banks are looking at watch banking and building new features that are native to this device. While HDFC Bank has introduced location based offers for customers who will receive notification on their iWatch, ICICI Bank is considering adding an NFC tag which will introduce 'tap and pay' feature without the customer having to reach for his wallet.



## Online Shopping vs. Offline Shopping - The most Preferred way of shopping in Guwahati City

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### \* INTRODUCTION

*"Whoever said money can't buy happiness simply didn't know where to go shopping."*

*Bo Derek*

Shopping is part of every day's life. Some get the necessities from shopping, others get something more. In general, there are two types of shopping: traditional shopping and on-line shopping. Both of them have some merits and shortages respectively.

Nowadays, more and more people go for shopping via Internet, which has been possible because of the computer and of course, the internet. The main reason behind this are the features such as price comparison, product photos and user reviews where consumers can shop easily and smartly from any place of the corner & time without physically going to the stores. All they have to do are just browse for the product they want in the website and within a few mouse clicks the product will be delivered right on the spot, we don't have to wade across a long road and nudge through hustling crowds to get our product. With the internet penetration growing far and wide, people are now able to shop via the internet besides shopping at physical stores.

Guwahati ranks the 11<sup>th</sup> position among the top 15 cities in the online shopping list where 68% of male and 32% of female are online shoppers as per the study conducted by the leading fashion portal, *mynta.com* in may, 2013. The study was mainly conducted to find the gained momentum of online shopping in the north-eastern region where men prefers to shop for smart casuals and footwear while the women mainly settle for western and ethnic apparel. The main factors behind this growth were the youngsters in the form of online shoppers, with the average age being 25 having fashion consciousness, knack for technology and the availability of the best of international and Indian brands which have lead to this growth in compare to offline shopping. [Telegraph, (Calcutta, India) dated 6<sup>th</sup> September, 2013]

However, there're some traps in such kind of convenient purchases. In this shopping, the consumers are away from the physical examination of the product before buying it. Another trap is that the online buyers may have the chances of losing their private security by exposing their personal data such as their addresses, phone numbers etc. On the other hand, in traditional or offline shopping, it is required to visit the physical stores where we can physically see-and-feel

the products before making a final decision or can talk to a sales associate in-person or simply needs to bring home their purchases at that time. Thus, everything in traditional shopping is tangible and authentic. Besides, in traditional shopping, the consumers have to hardly expose their personal data in order to buy something. But, the major drawback is that the consumers have to drag their products from the shops/ stores all along to their way home.

Thus, each kind of shopping has its advantages and disadvantages and it depends on the consumer whatever may be his/her modes of shopping, chooses that channel of shopping which gives him/her more satisfaction and convenience at that time.

The purpose of my study was based on a survey done on the consumers to understand the growing importance of online shopping and to examine the relationship that exists between online and offline shopping with a view-

- \* to study the preferences of the consumers of different age groups regarding their mode of shopping with special reference to Guwahati City.

- \* to find out the consumer motivations and benefits that engage in online shopping versus physical store shopping

- \* to understand the long term impacts of online shopping to physical store shopping.

There are 15 crore Internet users in India out of which 60 lakh are from the Northeast region. In addition to it, 400 orders per day are from Assam, of which, around 250 are from Guwahati. So, there is a growing prominence of not just Internet users but online shoppers who prefer fashion and lifestyle products. [Telegraph (Calcutta, India) dated 6<sup>th</sup> September, 2013].

This study involves the combination of both the primary and the secondary sources of data. A total of 50 individual consumers of online and offline shopping are considered as the primary sources of data. While books, internet, journals, newspapers etc. contributed as the secondary sources of data.

The technique used for collecting primary data was a distribution of a multiplied choice questionnaire consisting of questions (both open and close ended) distributed amongst the respondents. It contains questions such as –

- a) The most Preferred way of shopping – online, offline or both?

- b) Do you have internet services at your home or in any of your mobile devices?

- c) While shopping, what is your first priority, price, brands, quality?

- d) Do you trust online shopping in reference to its quality?

- e) What kind of products you mostly buy online, clothes, shoes, books, appliances, others.

- f) Why do you prefer online shopping?

- (i) I love surfing the net and knowing about new products

- (ii) Because of its features like price, discounts offers, quality etc

- (iii) Do not have enough time to visit the stores/ shops

- (iv) Other features

Whereas, secondary data have been obtained from various websites, books, journals etc and the study was carried out within a period of two months i.e, from the month September to November 2013.

#### \* **LIMITATION OF THE STUDY**

- \* In analyzing the overall data, it was



observed that some of the respondents did not give sufficient information as required for my research work.

\* The survey is carried out in some parts of the Guwahati city and therefore it does not represent the entire population of Guwahati city.

#### \* FINDINGS

After conducting the survey on the selection of the shopping mode and the motives behind it by the respondents of Guwahati city, it has been found that-

1) Most of the respondents are mobile internet users or has the easy availability of internet at their homes. As mobile internet user base grows in India, mobile phones have become a important contributor in the growth for online shopping. Moreover, availability of internet at homes has resulted in the growth of online shopping compare to offline shopping.

2) In terms of different ages of the respondents, it has been found that the young and the middle generation of respondents specially belonging from 18-50 yrs are more prone to online shopping because they are younger, more computer literate and likely to spend time on the computer. This generation finds online shopping to be easy and entertaining because-

\* In most of their busy life, many respondents do not have time to wander from one shop to another for buying goods which they prefer to buy and therefore they likes to do shopping through one window where they can save a lot of energy and time.

\* Secondly, in today's world, people have become more brand conscious. And therefore, they choose online shopping where with just one click they can buy all their favourite brands. Moreover in

Guwahati, all brands are not available and hence it facilitates the customer to purchase their desired brand online.

\* Thirdly, online shopping has many offers of saving money because many online coupons, vouchers etc. are available which people can avail to save their hard earned money. Also the products on online are available at a discounted price whereas the same products are available at a MRP in physical stores.

Thus, online shopping is getting popular among the young generation as they feel it more comfortable, time saving and convenient in all times.

3) Again it has been found that respondents belonging to above 50 yrs are more prone to offline shopping compare to online shopping because-

\* This generation of people likes in the physical examination of a product by themselves than seeing the picture on the net before buying it. By doing this, it gives them more satisfaction than by information provided on the net.

\* It creates a bond between the seller and the buyer resulting into getting trust and guarantee by the buyers which makes their purchases more satisfactory.

\* Above all, the option of bargaining by the buyers and getting the product on the day of purchase itself, gives them more satisfaction.

4) Moreover, during the survey it has also been found that, more than respondents prefers both the shopping mode simultaneously in their daily lives. This is mainly because due to rapid growth of technology, online shopping gives a new phase whereas in offline shopping, it is because of its traditional method.

5) But above all, in today's time, online shopping has gained momentum. With the busy schedule of people in their lives and faster growth of technology, people are now more opt to online shopping. Because, it is a relatively new experience and has greatly impacted the lives of consumers in its short time of existence. It is also expected to grow constantly in years to come with more advancement in technology. This shopping has made the consumers more effective and efficient in their shopping behavior.

Thus, from the survey it is found that, the future of online shopping in Guwahati will be more brighter compare to offline shopping because ,tomorrow's consumers include today's teenagers or the youngsters who grew up using browsers and internet and confining themselves to the technology world.

**\* CONCLUSION**

Thus, the online shopping network has established its footprints in India and is spreading all over the country at a very fast pace. Today, there are hundred of online

shopping sites in india only. Some of them are Myntra, Jabong, Amazon, Snapdeal, Flipkart etc. These online shopping web provide products at discounted prices and the prices are fixed so that there is less possibility of the same product at high prices in the market. The products offered are of good quality and there are less chances of duplication. Apart from branded imported products there are domestic products that are offered through online shopping that are quite reliable. Moreover, there are few websites which also promote social shopping that enables the users to make friends with other users and solve their queries related to any of their products. Thus, there is a good scope of online shopping in India as people are more concerned about the products that they buy and they can easily find products while sitting at their homes. Lastly we can say that online shopping in India is becoming well famous day by day and there is healthy competition between the product owners which results in the benefit of the consumer.



## **A STUDY ON THE LABOUR WELFARE FACILITIES PROVIDED TO THE TEA GARDEN LABOURS OF KONDOLI TEA ESTATE, NAGAON (ASSAM)**

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### **INTRODUCTION OF THE STUDY**

The state of Assam is the world's largest tea-growing region, lying on either side of the Brahmaputra River, and bordering Bangladesh and Burma (Myanmar). This part of India experiences high precipitation; during the monsoon period, as much as 10-12 inches (250-300mm) of rain per day. Though Assam generally denotes the distinctive black tea, the region produces smaller quantities of green and white tea.

There are lots of modernizations happened to the tea industry in 20<sup>th</sup> century and Indian companies like- Tata, Birla entered the industry when British left India. The tea labourers are very hard working people. Every worker receives the same wages and is considered as daily wage workers.

This study is an attempt to throw light on the benefits usually provided by most of the tea gardens management specially highlighting the housing, sanitation and medical facilities.

This research is also attempt to throw light on the labourers working in the golden tea estates, who are neglected and treated as lower than the society by the people of the society.

### **OBJECTIVE OF THE STUDY**

The objectives of the research study are:

- \* To study the labour welfare measures relating to housing, sanitation and medical facilities provided to the labours by the management.

- \* To know the level of satisfaction of the labours regarding the above mentioned facilities.

- \* To know about the participation of the management to come up with the measures of implementation of the housing, sanitation and medical facilities, if there is any constraints or problems.

### **IMPORTANCE OF THE STUDY**

Tea is one of the oldest industries in India with a history dating back more than 150 years. The tea industry is considered as one of the most organized industry in India. Tea is an important agro- industry of Assam, which contribute immensely to the state's economy as well as to our country's economy. Tea is important export goods of Assam. More over 1/5<sup>th</sup> of our state's population are working in the tea gardens as growers. This is an attempt to bring into light the living conditions of these populations.

Various studies on labours working in

the tea gardens social status has ensured that they were continuously ignored by generations. These workers have very low literacy rates. The plantation workers also do not enjoy even basic amenities like safe drinking water during the working hours and often suffering from malaria, diarrhea, cholera, typhoid and any other water borne diseases. The infant mortality rate is higher than the national average. It is estimated that only 1% of the labourers are active after attaining the age of 60.

This study also tries to focus on the extent of implementation of the facilities provided to the labours working in the tea gardens specially highlighting the Kondoli Tea Estate. This study also tries to highlight about the participants of the management in motivating the workers in their working area and also about the co-ordination among them. It is an attempt to throw light on the housing, sanitation and medical facilities provided by the management and the problems and prospects of the workers regarding the above mentioned facilities.

Lastly, there is an attempt to aware the people who are totally unaware about the miseries relating to the welfare of the labours behind the land of golden tea garden specially the workers of Kondoli Tea Estate, Nagaon, Assam

## **RESEARCH METHODOLOGY**

Fundamentals to the success of any formal research project are a sound research methodology. A research methodology is simply the frame work or plan for the study that guides the collection and analysis of data.

The research design is the basic framework or plan or blue print for the study that guides the collection of data and analysis of data. The present study adopts descriptive

research design. The study is descriptive because, the major purpose of descriptive research is the description of the present state of affairs which are concerned with describing the characteristics of a particular group, individual as it exist at present. Here the researcher has tried to study the various welfare measures like housing, sanitation and medical facilities provided to the tea garden labourers and to what extent they are being maintained by the tea garden's management of the Kondoli Tea Estate, Nagaon, Assam.

The present study was both primary as well as secondary sources of data.

### **A. PRIMARY DATA:**

These are the first hand information collected by anyone. The researcher collected primary data with the help of a well structured schedule for the labourers and structured interview with the management

### **B. SECONDARY DATA:**

Here, the researcher collected information from magazines, journals, newspapers, books, online articles on labour welfare measures etc.

For the purpose of conducting the study and collecting information from the respondents, simple random sampling technique was adopted by the researcher. Sample size for the purpose of the study is 300 household from the universe.

## **SCOPE OF THE STUDY**

### **A. GEOGRAPHICAL:**

This study is restricted to the tea gardens of Nagaon district, specially highlighting the Kondoli Tea Estate, Nagaon, Assam.

### **B. CONCEPTUAL:**

\* This survey is also concerned with the labour welfare measures relating to housing, sanitation and medical facilities provided to them by the management.



\* Labour welfare is a very vast area of study. As such only housing, sanitation and medical facilities are covered for the purpose of the study.

#### LIMITATIONS OF THE STUDY:

The researcher has followed some limitations during the study. The limitations of the study are

\* Unwillingness of the management to reveal certain information due to some reasons.

\* Few of the labours are illiterate and were not interested in answering the questionnaire given by me to them and also they returned the questionnaire after a long time.

\* The research was conducted within a short period of time and for that it was not possible for the researcher to give maximum attention to each and every respondent.

\* Communication with the respondents was not satisfactory due to the language problem.

#### REVIEW OF LITERATURE

The population of Assam belongs to dominant community of Assamese. The Tea Industry was first capitalistic enterprise introduced by the British government into Assam in the middle of the 19<sup>th</sup> century. It had an industrial bureaucratic structure. But it is extremely labour intensive and is more akin to agriculture. The success of a garden depended on abundance of labour available at all times. In the process of labour recruitment and land utilization and management, tea industry acquired more and more feudal characteristics. The planters occupied more land than was necessary for cultivation. The surplus land was leased out to the tea garden workers. This had the effect of binding the workers of the garden, like serfs tied to the soil, especially since they

came from agricultural background. Thus the tea planters appeared new landlords in the rural areas, which emerged with feudal-agrarian relations with the peasants. In this way feudalism existed with the newly introduced tea capitalism in Assam. This feudal set-up, which was established right at the beginning of the tea industry, exists even today. The workers remain perpetual bonded to the garden also by borrowing money from the manager or planter.

J. John in his article "Plight Of 'Unfree Tea Workers'" says that if any analysis critically and scientifically the ground reality of the plights of tea garden labourers then it is not much different from 'bonded labour' or perhaps we could term it as 'modern slave system'. The mechanisms, system, the policies under which the tea garden labours are compelled to live and work make them 'unfree', 'poor' and 'isolated'. J. John very powerfully, logically and realistically proves this point when he writes, "Even now, plantation workers especially in West Bengal and Assam, are strikingly 'unfree' 'poor' and 'isolated'. They are 'unfree' because practically they continue to be 'tied' to the same plantation for which their ancestors worked. They are poor because a vast majority of them do not own resource capable of elevating them from the level of chronic subsistence because they are poor; plantation workers are sick, undernourished and illiterate. They are 'isolated' because they live in 'plantation enclaves' and are not integrated with the non-plantation society in the states". The harsh truth is simply this- tea plantation is a colonial structure- a form of 'slave system'- created by the British (a British legacy)- which, surprisingly, continues to strive in a Sovereign Socialist Secular Democratic



Republic nation like India.

As far the historical evidences, the conditions of the labour in plantation economics have always been a matter of concern. Mangra Uraon in his article "Adivasis Of Assam And Struggle For Swaraj" states – that the present exploitative system of the tea industry is just incompatible with the sovereign socialist democratic republic characteristics of Indian nation. The present exploitative system of the tea industry is just incompatible with the modern day new consciousness of human developments – which are finding fresher's, newer and healthier expression in the declaration of human rights, women rights, rights of indigenous. There are many serious signs, indication of this incompatibility. The powerful demands of higher wages, bonus, better working and living conditions, better educational and medical facilities by the workers – leading to strikes, lock outs etc. On general observation, we can doubtlessly say that these events of strikes, lockout, etc. by the workers are alarmingly and progressively on rise. Perhaps a systematic study and documentation would reveal this picture better and quicker.

The tea plantation industry is concern to be the largest organized in India employ in the largest workforce. The workers unionized. In Assam, The Assam ChaMazdoor Sangha (ACMS) is representing the workers for the last 50 years, is the only recognized union, though there are some more registered unions, some of them even affiliated to the central trade union. The collective bargaining in the tea industry does not reflect the other necessary aspiration of the tea workers. The agreements conspicuously silent of housing, health care, educational and other facilities.

The Plantation Act, 1951 an act provided for the welfare of labour and to regulate the conditions of work in plantation. This act applies to all tea, coffee, rubber and cinchona plantation. It extents to the whole of India except to the state of Jammu and Kashmir.

Again, Souparna Lahiri in her article, "Bonded Labour And The Tea Plantation Economy" – that the tea industry has steadily prospered all through the year having market value of Rs. 6000 crores and earning foreign exchange equivalent to Rs. 2000 tea crores. But it has been noted that the tea garden labourers are still paid wages below the minimum wages of the agricultural workers. This shows that the tea industry has still maintained feudal relations of production.

According to Varghese Palatty in his article, "The Adivasis In Assam: Problems, Prospects And Prospects", mention that another significant part of the population of Assam is made up of the tea garden labourers, who were originally brought to Assam as indentured workers from another part of India towards the middle of 19<sup>th</sup> century. Of these labourers, the tribal who were recruited from central India are known as 'Adivasi' since they are generally considered to be the first settlers there. The way the labourers were recruited and brought to the tea plantation was inhuman. In 1861 roughly 11% of the recruits died on the way. Labourers including men, women and children were enticed and traded like slaves and they were arrested when they ran away. Due to the unhygienic condition and inadequate food many such labourers died like cattle. In the plantation itself the inhuman situation did not improve very much. They have no facilities such as



housing, sanitation, drinking water; medicines etc. running the tea gardens on feudalistic lines, the planter had authoritarian power over the laborers.

Thus one thing is certain that no exploitative structures are going to last much long with the growing consciousness of mankind to secure human freedom and human dignity.

### **3. FINDINGS:**

The study was conducted on the Kondoli tea estate Nagaon, Assam and the survey was conducted on 300 labourers of that tea garden. The collected data and the analysis of that collected data in to tables, diagrams threw light to some critical facts about the tea garden specially highlighting about the welfare measures of the labourers, which are as follows:

1. From the analysis of the data collected the researcher has found that maximum i.e. 40% of the workers are belongs to the age group of 30 to 39 years. It was also that young boys and girls were also act as worker at the tea garden. During the survey it was found that most of the aged workers did not know their age exactly.

2. It has been observed that out of 100%; 28% workers were female workers. This percentage of female labours indicates that the women of the tea estate are not confined within the four walls and they are not less than the male workers.

3. The findings of the survey show that the labourers of the tea garden belong to different religion like Hindu, Muslim, Christian and others. Most of the population belongs to Adibasi community. It was also observed that apart from Adibasi community there are also various other communities like Bodo, Nepali, Bengali, Assamese and Muslim etc.

4. Regarding the educational qualification, it was found that most of the workers are illiterate or studied up to class 5 only. Apart from this, few of the labourers had passed their matriculation examination.

5. Relating to their family status, most of the families have at least 5 members at their house and some of the households leave in joint families where there are more than 10 no. of persons.

6. The researcher observed that there were at least two members earning in every family and most of the families' maximum income is Rs. 40,000 to Rs. 50,000 annually which was very less in comparison with the present economic situation.

7. In that tea garden the researcher has observed that there are two types of labours i.e. permanent and temporary labours and regarding to their accommodation the permanent labourers are allowed to stay in the garden quarters. Few of them have their own houses outside the garden area. Although most of the quarters are pacca quarters but they are not in a very good condition. The workers were unhappy as the management does not pay attention regarding their housing problems.

8. Among the interviewed labourers, 81% of them were permanent labours and residing in the tea garden more than 20 years. It was observed that some were born, brought up and died in that tea garden.

9. During the research period the researcher has observed that most of the quarters and houses were electrified but they were suffering from regular power cuts. It was observed that almost 89% households are electrified.

10. Regarding sanitation, as per the Plantation Labour Act, 1951, it is obligatory on the part of the management to provide



proper sanitary latrine to each and every households within the tea garden. It was observed that out of 300 respondents 250 i.e 83% of the population had proper latrines. But it was also observed that some of them did not use the latrine as they do not realize the usefulness of the latrine because of their illiteracy. As a result 17% of the respondents goes to the jungle, as the place for defecation.

11. Regarding drinking water, most of the household has hand pumps provided by the tea garden and they have also been provided with govt. supply water. In that tea garden it was also observed that 8 to 10 households have to share a single hand pump for their daily needs. It was also viewed by the researcher that the water contained iron which is unhygienic for the labourers. There is no effort on the part of the management to improve and provide better drinking water facility to the labourers.

The researcher also observed that there is no proper drainage system as a result most of the labourers are found to be suffering from malaria, Diarrhoea, Anemia, skin diseases etc.

12. Every tea garden provides hospital and ambulance facilities and free medicines to their labourers. It was observed that there is a well facilitated hospital with good doctors, trained nurses, pharmacist and health assistants. As in case of severe cases the labourers are taken to the nearest Civil Hospital for better treatment. Usually these facilities are provided at a free of cost to the labourers. But the tea garden does not provide any free medical insurance facility to the labourers.

13. The researcher while evaluating the whole survey found that maximum labourers are satisfied with the medical facilities

provided by the tea garden management. It was also noticed by the researcher that the co-relation between the management and labourers are good which encourages the labourers.

### **RECOMMENDATIONS:**

After conducting this survey in the Kondoli Tea Estate with special reference to housing, sanitation and medical facilities provided by the tea garden, the researcher has provided certain suggestions for improving the welfare facilities and growth and development of the tea estate.

1. From the findings of the survey, the researcher is of the opinion that there is lack of education among the labourers. Most of the labourers are uneducated or have studies till primary level and this is because the society of the tea garden labourers is under developed. The labourers would be benefited if the garden management provides free education facilities for the labourers because the incomes of the labourers are too much low as they are not able to bear any other expenses except fooding and clothing.

2. Clean environment, proper housing and sanitation are matters of concern to keep a person contented and happy. The quarters provided by the garden authority for the labourers are not up to mark. They are not repaired since years. No doubt the management has provided pacca quarters to the labourers but it is just for the name sake. It was seen that there are some joint families in a small quarter. The researcher suggests that there should be quarterly inspection of the quarters and the management should take initiative to know and understand the problems of the people in order to make them feel that they are not neglected. It is to be noted that a happy and contented worker would increase the efficiency and



productivity of the garden. Moreover, the State Govt. should also take part to provide better amenities and facilities to this mass of people.

3. The tea garden labourers are considered to be the neglected group and still treated as servants. This is because; they are unaware of their rights and privileges. Thus, there is an urgency of creating awareness among the labourers to speak up for their rights.

4. In order to improve the standard of living, the wages of the labourers have to increase. The monthly income of a labour is Rs. 3000 approximately, as it is not at all sufficient to run a family, which also demotivate the labourers as they work hard for that small amount. Thus, the management should think regarding to this matter.

5. Regarding medical status, there is an urgent need of full time doctors in the tea garden. The hospital should be equipped with latest instruments and machines. Moreover, provisions should be made for the treatment of the severe patients.

6. In order to maintain hygiene and healthy environment the management should take initial steps especially in drinking water and provide proper sanitary latrines for the labourers.

7. It has been observed by the researcher that there is of unity among the labourers. As a result, the labour union is not so strong as well as the leaders of the union are themselves corrupted. This is the greatest demerit of this group of people. In order to get their demands fulfilled, there must be unity among the labourers. Moreover, the labourers seem to hesitate to raise their voice against the management. Without a strong voice they would not be able to stand up for their rights and privileges.

This calls from urgent need for good leadership.

8. Lastly, regarding satisfaction, it is difficult to satisfy each and every worker as human needs are unlimited. Sometimes, it is recommended to take initiative by the labourers themselves for small little things instead of depending totally on the management.

### CONCLUSION

Tea industry is always an important and is an undividable part of our economy. Growth of tea industries also leads to the growth of our economy. The labourers working in the tea gardens are ignored from generations and still they are treated as servants. The tea garden labourers are very hard working people and they work tirelessly for a small amount as wage which is not enough to run a business.

This research is conducted by the researcher to highlight the living condition of the tea garden labourers with especial reference to housing, sanitation and medical status. These facilities should be designed in such a way that it motivate the labourers, improves efficiency of the labourers which ultimately increases the productivity and growth opportunities of tea.

So, for the future development of tea industry in Assam it is quite necessary to provide better facilities to the labourers, with whose effort everything is impossible and should take necessary steps in improving the welfare facilities for the labourers. The management should take initial steps to know and understand the problems and prospects of the labourers in order to feel them that they are not neglected by the society which would increase the efficiency and productivity of the firm.

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## Union Budget 2014-2015

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A budget is a quantified financial plan for a forthcoming accounting period. It may include planned sales volumes and revenues, resource quantities, costs and expenses, assets, liabilities and cash flows. It expresses strategic plans of business units, organisations, activities or events in measurable terms. The main purpose of a budget is to help to aid the planning of actual operations by forcing managers to consider how the conditions might change and what steps should be taken now and by encouraging managers to consider problems before they arise.

### Union Budget :

The Union Budget of India, also referred to as the Annual financial statement in the Article 112 of the Constitution of India, is the annual budget of the Republic of India. It is presented each year on the last working day of February by the Finance Minister of India in Parliament. The budget, which is presented by means of the financial bill and the Appropriation bill has to be passed by the Houses before it can come into effect on April 1, the start of India's financial year.

### Review of Union Budget, 2015

The stage is set for finance minister Arun Jaitley to present his first full budget amid heightened expectation that he would raise people spending power by offering two

breaks and would announce measures to make India an investment friendly nation.

In the first full year Budget of the NDA Government, Finance Minister Arun Jaitley made no changes in personal and corporate income tax rates for 2015-16, but extended benefits to middle class by increasing the limit of deduction on health premium from Rs. 15,000 to Rs. 25,000. For senior citizens, it will go up from Rs. 20,000 to Rs. 30,000 and for those above 80 years not covered by health insurance deduction of Rs. 30,000 towards expenditure on medical treatment bill be allowed. Below are the highlights for taxation sector :

- Abolition of wealth Tax
- Additional 2% surcharge for the super rich with income of over Rs. 1 crore.
- Rate of corporate Tax to be reduced to 25% over next four years.
- No change in the slabs.
- Total exemption of upto Rs. 4,44,200 can be achieved.
- 100% exemption for contribution to Swachh Bharat, apart from CSR.
- Service tax increased to 14%.

### Agriculture sector

The Union Budget for 2015-16 takes cognisance of these concerns of increasing agricultural productivity and bettering the lives of poor farmers with a lasting goal of

retaining the farmer in farming. The three important budgetary provisions towards achieving this bill positively impact agriculture are -

- a) Rs. 25,000 crore for Rural Infrastructure Development Bank.
- b) Rs. 5,300 crore to support Irrigation Programme.
- c) Farmers credit target of Rs 8.5 lakh crore.

#### **Infrastructure Sector :**

Presenting the Budget in the Parliament, Finance Minister, Arun Jaitley said, "It is so secret that the major slippage in the last decade has been on the infrastructure front. Our infrastructure does not match our growth ambition. There is a pressing need to increase public investment", listing infrastructure among five major challenges he has to reckon with, Jaitley said it is a challenge for the Government to increase investment in the sector and with private investment in infrastructure via PPP model still weak, public investment needs to step in, to catalyse investment. Below are the brief highlight for the sector:

- a) Rs. 70,000 crores to infrastructure sector.
- b) Tax free bonds for projects in rail, road and irrigation.
- c) Proposes to set up 5 ultra mega power projects, each of 4000MW.

#### **Education sector :**

Arun Jaitley, the Finance Minister led governments reads out the Union Budget for 2014-15. Millions of youngsters have high expectations from the newly formed government regarding the reforms in educational sector. The important budgetary provision for education sector are highlighted below :

- a) AIIMS in Jammu and Kashmir, Punjab,

Tamil Nadu, Himachal Pradesh, Bihar and Assam.

- b) IIT in Karnataka, Indian School of Mines in Dhanbad to be upgraded to IIT.
- c) PG institute of Horticulture in Amritsar.
- d) Kerala to have University of Disability studies
- e) Centre of Film production, animation and gaming to come up in Arunachal Pradesh.
- f) IIM for Jammu and Kashmir and Andhra Pradesh.

#### **Tourism sector :**

While India has 25 cultural world Heritage sites, these facilities are still deficient and require restoration, including landscape restoration, signage and interpretation centres, parking, access for the differently abled, visitors' amenities, including securities and toilets. Also, the minister, proposed to provide resources to start work along these lines for the following Heritage Sites:

- a) Churches and Convents of old Goa.
- b) Hampi, Karnataka.
- c) Elephant a Caves, Mumbai
- d) Leh Palace, Ladakh, Jammu and Kashmir.
- e) Varanasi Temple town, UP.
- f) Jallianwala Bagh, Amritsar, Punjab.

Moreover, after, success of VISAS on arrival issued to travellers of 43 countries, Jaitley proposed to increase the countries covered to 150, in stages.

#### **Financial Market of Union Budget 2014-15**

One vital factor in promoting investment in India, including in the infrastructure sector is the deepening of the Indian Bond market. Which is must to bring at the same level as our world class equity market. It is intended



to set up a Public Debt Management Agency (PDMA) which will bring both India's external borrowing and domestic debt under one roof. The Finance Minister also proposed to merge the Forwards Markets Commission with SEBI to strengthen regulation of commodity forward markets and reduce wild speculation. Enabling legislation, amending the Government securities Act and the RBI Act is proposed in the Finance Bill, 2015.

A properly functioning capital market also requires proper consumer protection, therefore it is proposed to create a Task Force to establish a sector neutral Financial Redressal Agency that will address grievances against all financial service providers. The situation with regard to the dormant Employees Provident Fund (EPF) accounts and the claim rates of ESIs is too well known to be repeated here. Further the low paid worker suffers deductions greater than the better paid workers in percentage terms.

Moreover, with respect to the EPF, the employee needs to be provided two options. Firstly, the employee may opt for EPF or the New Pension Scheme (NPS). Secondly for employees below a certain threshold of monthly income, contribution to EPF should be optional, without affecting or reducing the employer's contribution. With respect to ESI, the employee should have the option of choosing either ESI or a Health Insurance product, recognized by the Insurance Regulatory Development Authority (IRDA). Thus, it is intended to bring amending legislation in this regard,

after stakeholder consultation.

### **The costlier and cheaper of Union Budget 2014-2015**

#### **Costlier :**

1. Cigarettes, other tobacco products.
2. Liquor
3. Eating out
4. Business / executives class air travel.
5. Hotel stay
6. Credit and debit card related services
7. Cable and DTH
8. Aerated flavoured drinks and packaged water.
9. Plastic bags and sacks
10. Cement
11. Beauty parlour visits
12. Visits to amusement parks, theme parks
13. Music concerts
14. Courier services
15. Dry cleaning
16. Imported commercial Vehicles
17. Lottery tickets.

#### **Cheaper :**

1. Leather footwear priced above Rs. 1000
2. Locally made mobile handsets, computer tablets.
3. Pacemakers
4. Ambulances and ambulance services.
5. Microwave ovens
6. Refrigerators
7. Peanut butter
8. Packaged fruits and vegetables
9. LED/LCD panels, LED lights and lamps
10. Solar water heater
11. Visits to museums, zoos, national parks.

## E-COMMERCE

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Electronic commerce, commonly known as E-Commerce is trading in products or services using computer networks, such as the Internet marketing, online transactions processing, electronic data interchange, inventory management systems and automated data collection systems, modern electronic commerce typically uses the World Wide Web for at least one part of the transactions' life cycle, although it may also use other technologies such as E-mail.

**E-Commerce business may some or all of the following :**

- \* Online shopping web sites for retail sales direct to consumers.
- \* Providing or participating in online marketplaces, which process third-party business to consumers or consumers to consumer's sales.
- \* Business to business electronic data interchange.
- \* Gathering and using demographic data through web contacts and social media.
- \* Marketing to prospective and established customers by e-mail or fax (for example, with newsletters)

**A timeline for the development of E-Commerce :**

- \* 1979 : Michael Aldrich demonstrates the first online shopping system.
- \* 1981 : Thomson Holidays UK is the first

business to business online shopping system to be installed.

- \* 1982 : Minitel was introduced nationwide in France by France Telecom and used for online ordering.
- \* 1984 : California becomes first US state to enact an Electronic Commerce Act defining basic consumers rights.
- \* 1995 : Jeff Bezos launches Amazon.com and first commercial free 24 hours internet only radio stations.
- \* 1995 : EBay is founded by computer programmer Pierre Omidyar as Auction Wed.
- \* 2003 : Amazon.com posts first yearly profit.
- \* 2004 : China's first online business to business transaction platform DHgate.Com is established.
- \* 2007 : Flipkart is established by Amazon.com.
- \* 2009 : Zappos.com acquired by Amazon.com.

**Some common applications related to electronic commerce are :**

- \* Enterprise content Management.
- \* Group Buying.
- \* Print on demand.
- \* Automated online assistant.
- \* Online Shopping and order tracking.
- \* Online banking.



- \* Electronic tickets.
- \* Social Networking.
- \* Instant Messaging.
- \* Pretail

#### **Governmental Regulation :**

In the United States, some electronic Commerce activities are regulated by the Federal Trade Commission.

The Federal Trade Commission Act regulates all forms of advertising including online advertising and states that advertising must be truthful and non-deceptive.

There is also collaborative between Google and US federal authorities to block illegal online pharmacies from appearing in Google.

In order to give uniformity to e-commerce law around the world, many countries adopted the Uncitral Model Law on Electronic commerce 1996.

#### **Forms :**

Contemporary electronic commerce involves everything from ordering "digital" content for immediate online consumption, to ordering conventional goods and services, to "meta" services to facilitate other types of electronic commerce. On the institutional level, big corporations and financial institutions use the internet to exchange financial data to facilitate domestic and international business. Data integrity and security are very hot and pressing issues for electronic commerce.

#### **Global trends :**

In 2010, the United Kingdom had the biggest e-commerce market in the world when measured by the amount spent per capita.

The Czech Republic is the European country where e-commerce delivers the biggest contribution to the enterprises. Almost a quarter (24%) of the country's total turnover is generated via the online channel.

E-commerce has become an important tool for small and large business worldwide, not only to sell to customers, but also to engage them.

Mobile devices are playing an increasing role in the mix of e-commerce. Some estimates show that purchases made on mobile devices will make up 25% of the market by 2017.

#### **Examples of new E-commerce system :**

According to market research company, "by 2017, 65.8 percent of Britons will use Smartphone's".

Bringing online experience into the real word, allows also the development of the economy and the interaction between stores and customers. A great example of this new e-commerce system is what the Burberry store in London did in 2012. They refurbished the entire store with numerous big screens, Photostudios, and also provided a stage for live acts.

## Union Budget 2015-16

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New Delhi, Feb 28 - Shunning populism the union budget for 2015-16 Feb. 28 proposed a five percent reduction in corporate tax over the next four years, replacing wealth tax with an additional two percent surcharge on super-rich and raised excise duty and service tax rates that will make a host of articles and services costly, reports PTL. And other highlights of budget of 2015 are -

### Fiscal deficit

1. Fiscal deficit seen at 3.9% of GDP in 2015-16.
2. Will meet the challenging fiscal target of 4.1% of GDP.
3. Remain committed to meeting medium term fiscal deficit target of 3% of GDP.
4. Current a/c deficit below 1.3% GDP.
5. Jaitley says have to keep fiscal discipline in mind despite need for higher investment.

### Growth

1. GDP growth seen at between 8% and 8.5%
2. Aiming double digit growth rate achievable soon.

### Inflation

- i) Expects consumer inflation to close to 5% by opening room for more monetary policy easing.
- ii) Monetary policy framework agreement with the RBI clearly states objective of keeping inflation below 6%.
- iii) One of the achievement of my govt has been to conquer inflation. This decline in my view represents a structural shift.

### Revenue

- i) Revenue deficit seen at 2.8% of GDP
- ii) Non tax revenue seen at Rs. 2.21 trillion.
- iii) Agricultural incomes are under stress.

### Disinvestment

- i) Govt targets Rs. 410 billion from stake sales in companies.
- ii) Total stake sale in 2015-16 seen at Rs. 695 billion.

### Market reforms

- i) Propose to merge commodities regulates with SEBI.
- ii) To bring a new bankruptcy code.
- iii) Jaitly says will move to amend the RBI act this year, and provide for a monetary policy committee.
- iv) To set up public debt management agency.
- v) Proposes to introduce a public contract resolution of disputes bill.

### Policy reforms

- i) To enact a comprehensive new law on black money.
- ii) Propose to create a universal social security system for all Indian.
- iii) To launch a national skills mission soon to enhance employability of rural youth.
- iii) Allocates Rs. 346,99 billion for rural employment.

### Borrowing

- i) Gross market borrowing seen at Rs. 6 trillion.
- ii) Net Market borrowing seen at Rs. 4.56 trillion.

### General Anti Avoidance Rules (GAAR)

- i) Govt defers rollout of anti-tax avoidance



rules GAAP by two years.

ii) GAAR to apply prospectively from April 1, 2017.

iii) Retrospective tax provisions will be avoided.

#### **Taxation**

i) To abolish wealth tax.

ii) Replaces wealth tax with addition 2% surcharge on super rich.

iii) Proposed to cut 25% corporate tax over next four years.

iv) Corporate tax of 30% is uncompetitive.

v) Net gain from tax proposal seen at Rs. 150.68 billion.

vi) Jaitly proposes modification of permanent establishment norms so that the mere presence of a fund manager in India would not constitute a permanent establishment of the off shore firm resulting in adverse tax consequences.

vii) Proposes to rationalise capital gain tax regime for real estate investment trusts.

viii) expects to implement goods and services tax by April 2016.

ix) To reduce custom duty on 22 items.

x) Basic custom duty on commercial vehicle

xi) Proposes to increase service tax rate and education cess to 14% from 12.36%

xii) Plans to introduce direct tax regime that is internationally competitive on rates without exemptions.

xiii) Exemption for individual tax payer to continue.

xiv) To enact tough penalties for tax evasion in new bill.

xv) Tax department to clarify indirect transfer of assets and dividend paid by foreign firm.

#### **Infrastructure**

i) Investment in infrastructure will go up by Rs. 700 billion in 2015-16 over last year.

ii) Plans to set up national investment

infrastructure fund.

iii) Proposes tax free infrastructure bonds for projects in roads, rail and irrigation projects for 4,000 MW each.

iv) Second unit of Kudankulam nuclear power station to be commissioned.

v) Will need to build additional 1000000 km of road.

vi) Parts in public sector will be encouraged to corporatise under companies act.

#### **Expenditure**

i) Plan expenditure estimated at about Rs. 4.65 trillion.

ii) Non plan expenditure seen at about Rs. 13.12 trillion

iii) Allocate Rs. 2.46 trillion for defence spending.

iv) Allocate Rs. 331.5 billion for health sector.

v) If revenue improves, hope to raise budgeted allocation for rural job scheme by Rs. 50 billion.

#### **Investment**

i) Propose to do away with different types of foreign investment caps and replace them with composite caps.

ii) To allow foreign investment in alternative investment funds -

iii) Public investment needed to catalyse investment

#### **Gold**

i) To develop a sovereign gold bond.

ii) To introduce gold monetisation scheme to allow depositors to earn interest.

iii) To introduce Indian made gold coin to reduce demand for foreign gold coins.

#### **Costlier**

Cigarettes, cigars, cheroots, cement, air travel, eating out, beauty parlours.

#### **Cheaper**

Leather footwear, locally made mobiles, computer tablets, microwave ovens, packaged fruits, ambulance services.

## Rural Development

**Lakhi Kumari**

3<sup>rd</sup> semester, B.Com

Rural areas are characterized by high levels of poverty, limited economic and employment opportunities, underdeveloped infrastructure and limited services with marginalized communities economically dependent on urban areas throughout our country. For decades the rural communities were denied adequate education and our youth forced to abandon their homes and seek jobs in the cities. The people were forced out of the countryside to become cheap migrant labourers in the factories, in the cities and on the farms and the women have to face many sufferings. However, changes in global production networks and increased urbanization have changed the character of rural areas.

The need for rural communities to approach development from a wider perspective has created more focus on a broad range of development goals rather than merely creating incentive for agricultural or resource based business. Education entrepreneurship, physical infrastructure and social infrastructure all plays an important role in developing rural region.

In India Development has witnessed several changes over the years in its emphasis, approaches, straggles and programmes. There is no doubt that rural

areas are beginning to make progress but still have a long way to go as in most parts of the country there are still lack of basic facilities like water, food security, employment opportunities, primary health care & sanitation, infrastructure, education, energy, micro credit, telecom and internet etc.

Mahatma Gandhi rightly said, "India lives in its villages". Many researcher reveals that over 72% of India's population still lives in villages and small towns and in poor socio-economic conditions. Since India's Independence, concerted efforts have been undertaken to improve the infrastructure and promote development in the rural pockets of the country. However, rural development includes not just economic betterment but also social transformation with particular emphasis on educational facilities to bridge the rural urban divide.

Therefore the Rural Development in India is one of the most important factors for the growth of the Indian economy. India is primarily an agriculture based country. The Ministry of Rural Development (MORD) in India is the apex body for formulating policies, regulations and acts pertaining to the development of the rural sector. Agriculture, handicrafts, fisheries, poultry, and diary are the primary contributors to the rural business and economy.



## Social Networking Service

Saurav Das  
6<sup>th</sup> semester,

A social networking service (also Social Networking Site or SNS) is a platform to build social networking or social relations among people who share interest, activities, backgrounds or real-life connection. A social networking service consists of a representation of each user (offers a profile), his or her social links, and a variety of additional services. Social networking sites are web-based services that allow individuals to create a Public Profile, to create a list of users with whom to share connections, and view and cross the connections within the systems.

(1) Most social networking services are web-based and provide services for users to interact over the Internet such as e-mail and instant messaging. Social networking sites are varied and they incorporate new information and communication tools such as mobile connectivity. Photo (video) sharing and blogging.

(2) On-line community services are sometimes considered as social networking services, though in a broader sense, social network service usually means an individual centered service whereas on-line community services are group centered. Social networking sites allow users to share ideas, pictures, posts, activities, events, interact with people in their network. The main types of social networking services are there that contain category places (such as former

school year or classmates) means to connect with friends (usually with self description pages), and a recommendation system linked to friend. Popular methods now (combine many of these, with American based services such as FACEBOOK, Google+, LinkedIn, Instagram, Pinterest, Vine, Tumblr, and Twitter widely used world wide, Nexopia in Canada.

(3) Badoo

(4) Bebo

(5) V Kontakte (Russia), Delphi Draugiem.lv (Latvia), Hykes (The Netherlands) iwiw (Hungary) Narzählara (Poland) Soup (Austria), Glocals in Switzerland, Uplike (France), Skyrock, The Sphere, Studivz (Germany), Tagged, Tuesti (monthly in Spain), Myspace, Xanga and XING.

(6) in parts of Europe;

(7) Hi5 and Orkut in South America and Central America

(8) Mixi in Africa

(9) Cyworld, Mixi, Orkut, Reverse, Friendster, sina weibo and Wretch in Asia and the Pacific Island.

Facebook and other social networking tools are increasingly the object of scholarly research. Scholars in many fields have begun to investigate the impact of social networking sites, issues of identity, privacy, social capital, youth culture and education.

## **Pabitora Wildlife Sanctuary**

**Niva Rani Kalita**

6<sup>th</sup> semester,

Pabitora Wildlife Sanctuary, situated in Marigaon District of Assam is a little garden of natural treasures. The park is a microcosm of Kaziranga and is located only 42 km from Assam's capital, Dispur, Guwahati. The city with the best connectivity in North-East India. It covers 38.81 sq. km. area of Morigaon. According to last census counted in the year 2012, the total number of one horned Rhinos are 93 which is only 10% increased over the last 6th years. It has the highest concentration per km. of Great Indian one horned rhinoceros which is known by species as *Rhinoceros Unicornis*. These rhinos are found in 16 sq. km. of its sanctuary. It is running under Indian Government as 'Indian Rhino Vision 2020'. Besides this there are lots of species of animal, trees, birds which are found over this sanctuary.

Pabitora hides many salient features of world wide importance. It is equally a paradise for rich fauna. Myriads of aquatic as well as woodland birds flock here and over 214 species have been observed so far, out of which approx 46 are resident birds, 20 are restricted, and 14 are threatened species. A census of recent water fowl recorded more than 2000 migratory birds in this sanctuary. Moreover 80 species of butterflies over 16 species of aquatic plants, 41 species of fish and 8 species of frogs are sharing their space in Pabitora. Besides rhinoceros, the other animals like leopard,

wild board, barking deer, wild buffalo etc. are seen over the whole area of Pabitora.

Pabitora was declared a Reserve Forest in 1971 and Sanctuary in 1987. It covers flat flood plains and a hillock named Raja Mayong. The main habitat of this area is approx 65% grassland, 20% woodland and 15% wetland, maintaining a well balanced ecosystem of its own.

Places to see in Pabitora include Haduk Hanging Bridge and Garanga Beel Pond. Elephant rides and jeep safaris are major activities which are provided to the visitors. Visitors can visit this place from November to January usually for wildlife & bird watching. Recently, one of the most attractive portion is developed by its locality i.e River Tourism. It is done on the river of Brahmaputra which is located 3 km. from Pabitora. This scene is made for 2 - 3 hours for its visitors. Here the main part is the Dolphin Show which is a programme almost for 12 months in a year. Boating safaries are the main tools for watching this Dolphin show. The Dolphins are seen on the site Narasingha Ashram, Hiloihunda of Raja Mayong. The boating points are 'Kachaxila Pahar', Ganesh Mandir, Raja Mayong.

Moreover, Pabitora is very attractive and popular sanctuary with attractive location. Its beautiful sceneries can attract the tourists. There are many tourists visited over the years who were mostly satisfied with its location.