

ECONOMY

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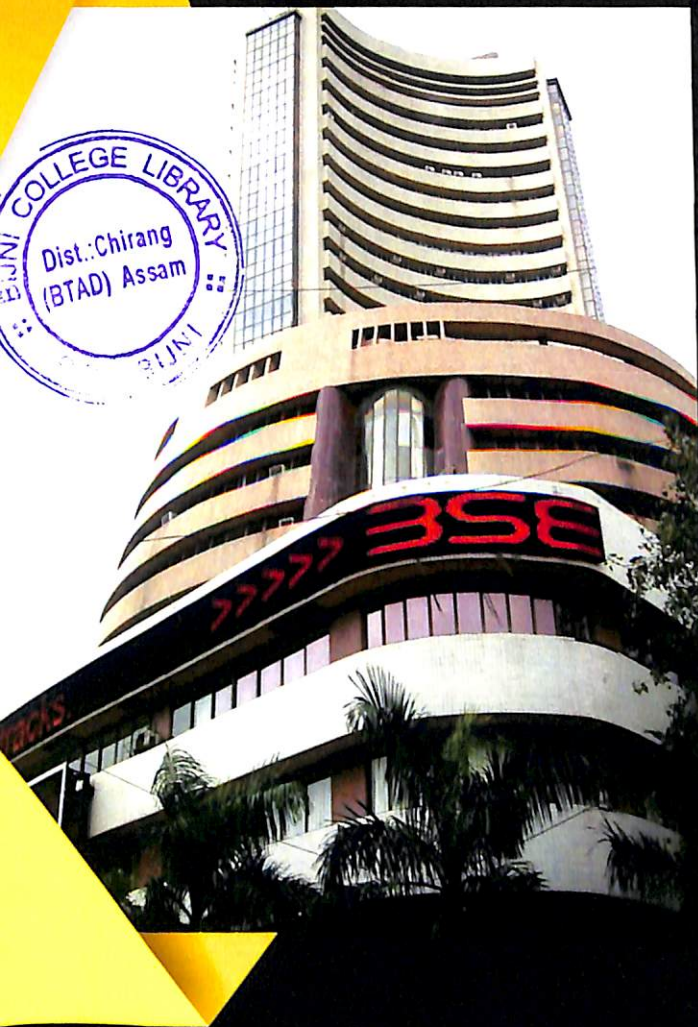
Volume : 5 :: December



OMIC VIEW

MENTAL JOURNAL

- 2016 :: ISSN 23494646



Department of Economics
Bijni College, Bijni



Economic View

An Annual Departmental Journal

Volume-5

December, 2016



DEPARTMENT OF ECONOMICS
BIJNI COLLEGE, BIJNI
CHIRANG (BTAD), ASSAM
PIN- 783390

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Editorial Note

The economy and the law interact in many ways. Private law assists individuals and groups who are willing to enter into agreements in a free market, while public law seeks to correct the outcomes of a free market regulation by means of economic and social regulation. Economists should be informed about the legal environment in which economic activities must be conducted, while lawyers must be aware of the economic effects of current legal rules and the expected outcomes.

Law and economics began its synthesis as a discipline through the theories of the Chicago school and received guidelines and influence from pioneers such as Guido Calabresi, Nobel Prize winner Ronald Coase and Gary Becker. Presently the European Masters Degree Programme started from 1990 at the Universities of Ghent, Paris IX, Oxford and Rotterdam.

An important query arises as to what does economics have to do with law? A simple example may be cited in this manner. The most severe criminal punishment is life imprisonment. The punishment for armed robbery is life sentence. The economist points out that if punishments for armed robbery and for armed robbery plus murder are the same, then the additional punishment for the murder is zero. At the most fundamental level economics is not money or the economy, but the implications of rational choice which is an essential tool for figuring out the effects of legal rules. Knowing what effects rules will have is central both to understanding the rules we have and deciding what rules we should have. To understand the relationship between law and economics better, let us illustrate another example of a poor person who pushes his rich uncle off a cliff. By extraordinary bad fortune a bird watcher happens to record this event. The court thus convicts the poor person for life imprisonment or hanged for murder. But the economist offers a different response. The economist states that one must look at consequences but looking at the wrong consequences, backwards at the murder that has already happened, instead of looking forward at murders that may happen in future. If the poor person is let off without punishment since the court announces a legal rule that lowers the risk of punishment. The economist interprets that extreme poverty is responsible for the person to commit the heinous crime such as murder, so he must be well off to lead a decent life and

not to commit such crimes. Instead of looking at the unique and defining features of law, the law practitioner looks at law as a social tool and tries to evaluate it functionally. The descriptive thoughts claim that legal practices are best characterized as tools for encouraging economically efficient social relations.

Economic analysis of law comprises three closely related enterprises –

1. Predicting what effect particular legal rules will have.
2. Explaining why particular legal rule exists.
3. Deciding whether legal rules should exist.

A. The first is least controversial. While many people believe that the consequences of a law are not the only thing determining whether it is good or not, very few believe that the consequences are irrelevant. Economic analysis helps us perceive consequences of laws and legal decisions, especially consequences that are not obvious, it is useful to anyone trying to make or understand law.

B. The second enterprise is using economics to explain the existence of the legal rules that we observe, which is a hard problem. Legal rules are created by legislatures and courts and there is no good economic theory to explain the behaviour of either from a theoretical standpoint. The project is part of the field of economics, known as public choice theory an area which requires much research.

C. Regarding the third enterprise as to whether legal rules should exist, many different arguments have been forwarded. In sufficient rules generate litigation and litigation eventually generates changes in the rules. If some rule of the common law prevents people from doing things that are in their mutual interest, those affected will try either to change the law or work around it and eventually they succeed. Thus, a common law is shaped 'as if by an invisible hand' to maximize efficiency.

General theory in economics applies to abstract concepts such as exchange, firms, capital, labour etc. But these concepts in their real-world incarnation are dealt with by lawyers. The fundamental assumption of economics and law is that people are rational. When laws are passed, how they are interpreted and enforced depend on what behavior is the rational interest of legislators, judge and police.

Nandita Das
Editor, Economic View

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IMPACT OF MIGRATION ON SOCIO ECONOMIC STRUCTURE OF ASSAM

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Abstract

Migration is the third component of population change, the other two being mortality and fertility. The issue of migration in Assam has been unique and unprecedented in nature and intensity for the last three decades. Due to low agricultural wage rate in neighbouring countries of India, the migrants prefer to migrate to the nearest place, namely Assam that is rich in agriculture and natural resources. The influx of immigrant workers into Assam is not welcomed by the local people due to fear of competition for their jobs. Instead the local people resist the settler migrant workers.

As the change in population is significantly high in a short span of time it gives rise to serious socio-economic problems for Assam. The paper focuses on the changing demographic structure of Assam in the context of large scale migration. Besides it estimates the impact of immigration on population growth in Assam. Empirical evidence reveals that population in Assam is significantly affected by the intra-state and international migration, but not by the inter-state migrants.

Keyword: - migration, influx, immigration, demographic structure, intra-state, inter-state.

JEL Classification: F22, J11, J15, J16, J61.

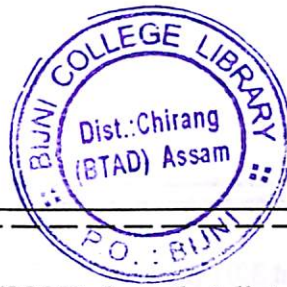
1. INTRODUCTION

Migration is a form of spatial mobility or change of usual residence of person from one well defined geopolitical area to another. Migration cannot be considered a mere shift of people from one place of residence to another, as it is most fundamental to the understanding of continuously changing space content and space relationship of an area (Gosal, 1961). Population migration is a common phenomenon throughout the world. As a matter of fact, it is an instrument of cultural diffusion and social integration resulting in significant change of land-use pattern and

demographic profile in the area of origin and destination. Its nature, degree, direction and dimension, however, may vary from case to case. Numerous studies have been conducted to identify the attributes associated with migratory movements of people. Along with 'push' and 'pull' factors, a variety of explanations are also available as the cause and effect of migration and consequent societal change. Such a change can be measured in terms of absolute numbers and in terms of percentage. The three basic components of population change are fertility, mortality and migration. Migration has been taking place since time immemorial, and it indicates the inherent tendency of human beings to move from one place to another due to intense poverty, lack of economic opportunities and perceptions of a better life. The tremendous influx of migrants (both internal and external) to Assam has left it grappling with the massive problem of population explosion and has put enormous pressure on the socio-economic development of the state. A change in the demographic pattern in a country is an obvious resultant effect of migration, but if the change is significantly high in a short span of time it is bound to cause a serious social concern for the country experiencing this phenomenon.

2. LITERATURE REVIEW

Various works have been done on the problem of immigration in Assam. There are studies that focus on migration during the British colonial period. In two most notable works on economic history of Assam, Guha (1977 and 1991) focuses on the migration of tea garden workers from the central and east-central parts of India during the British colonial period. In a related work Nath (2005) examines why the investment in a modern sector did not have trickle down effects in the traditional sector. The migrant workers contributed their fair shares to the growth of the modern sector. There are a number of studies that focus on the socio-ethnic, political, and economic issues related to migration that has been taking place in large scale well into the postcolonial period. These issues have been of vital importance in recent decades. Weiner (1978) takes an in-depth look into the social and political conflicts and cleavages that have resulted from the responses of the indigenous population to migration into Assam. Hazarika (1994) discusses migration into Assam and other 6 northeastern states as a part of the historical and political context of the rise of insurgency and violence in recent times. Singh (2008) furthers this discussion by highlighting the changing nature of the relationship between illegal immigrants and insurgency in Assam. The heightened conflict between the Bodos and the immigrants in recent years has been discussed by Nath (2003) and Routray (2008). Baruah (1999) takes a more scholastic approach to analyze the Assamese sub national identity question within the Indian federal structure. Goswami (2007), on the other hand, takes a critical look at government's policy of reorganizing political boundaries in ethnic lines under the Indian federal system to contain ethnic discontent caused by internal displacement and migration. Using census data for



1971 and 1991, Kumar and Aggarwal (2003) show that distance and urbanization are the significant causes of internal migration while differences in earnings is the most significant cause of international migration. Gogoi (2005) further examines the role of per capita income, land-man ratio, and distance in determining the flow of migration into Assam. While these two studies investigate causes of both internal and external migration into Assam, Roy (2005) discusses various economic incentives for illegal migration from Bangladesh. In a research report, Saikia (1995- 96) presents her estimates of migration into Assam between 1951 and 1971. Goswami (1984) presents his assessment of foreign immigration in the post-independence period. Gowasmi and Gogoi (1984) examines the demographic transition as a result of migration into Assam between 1901 and 1971. In a more recent study, Goswami et al (2003) 8 examine the population growth of Assam during the period 1951-1991 with a focus on migration. While they report the census figures on total migration into Assam, they also use indirect methods to estimate the magnitude of migration with further decomposition into internal and international migration. Additionally, they present their estimates of legal and illegal immigrants. Saikia (2005) further provides estimates of illegal migrants into Assam using another indirect method based on differences in the growth rates of Muslim and non-Muslim population in different districts of Assam.

1. OBJECTIVES

- Ø To estimate the decadal growth of population in Assam and in India from 1901- 2011.
- Ø To study the changing demographic structure of Assam.
- Ø To study the spatial distribution of migrant population in Assam.

2: METHODOLOGY

The paper is both descriptive and analytical in nature. The study is based on secondary data collected from official publication like Economic Survey Assam, Census of India reports, etc and websites of government of Assam and Government of India. The data so collected have been processed and analyzed with the help of meaningful statistical techniques like simple ratios and percentages. The summarized data have been skillfully presented through suitable diagrams for clear exposition of the problem.

3: DISCUSSION AND ANALYSIS

3.1: VOLUME OF INTERNATIONAL MIGRATION IN ASSAM

The high population pressure on land drive huge influx of farm labourer from Bangladesh to Assam. The economic potentiality of the region along with reluctant nature of indigenous people and absence of capital and entrepreneurship made such immigration a vital one. Out of the

total population in Assam about 3.91 percent and 2.65 percent are migrants during 1991 and 2001, of which about 1.51 per cent and 0.71 per cent constitute as the international migrants for the respective years particularly from the countries like Bangladesh, Nepal and Pakistan. In terms of the International migration, Bangladesh contributes the majority of the migrants (84.85% and 86.14%) followed by Nepal (6.61% and 9.39%) and Pakistan (4.45% and 3.72%) respectively during 1991 and 2001.

Table 1.1: Volume of international Migration in Assam, 1991-2001

Countries	1991		2001		Change in number of migrants
	No. of migrants	Percentage of total migrants	No. of migrants	Percentage of total migrants	
Bangladesh	2,88,109	84.85	164,144	86.14	123965
Nepal	22,433	6.61	17,896	9.39	4537
Pakistan	15,110	4.45	7,097	3.72	8013
Others	13,903	4.09	1,421	0.75	12482
Assam	3,39,555	100	190,558	100	148997

Source: Census of India 1991 and 2001

3.2: VOLUME OF MIGRATION INTO ASSAM FROM OTHER STATE OF INDIA, DURING 2001

Table 1.2: Volume of Migration (other states of India) in Assam, 2001

States	No. of migrants	Percentage of total migrants
Bihar	172825	33.50
West Bengal	99034	19.19
Uttar Pradesh	50142	9.72
Tripura	33504	6.49
Meghalaya	30478	5.91
Rajasthan	28118	5.45
others	101823	19.74
Total	515924	100

Source : Census of India, 2001

Along with the international migration the migrants from the other states of India also contributes significant volume of population growth in Assam. Out of the total migrants, the interstate migrant into Assam contributes about 1.93 per cent during 2001. In both the consecutive year migrants from Bihar contributes highest volume of interstate migrants as about 33.50 per cent respectively followed by West Bengal (19.19 per cent) and Uttar Pradesh (9.72 per cent) (Table 1. 2). Apart from this the migrants from Tripura (6.49 per cent), Meghalaya (5.91 per cent) and Rajasthan (5.45 per cent) also contributes large volume of migrants to the region. The existence of labour market, employment prospects in the destination area attracts the huge influx of migrants from the different districts of India, leading to structural disequilibrium and cultural mess-up in the region. The differential natures of migrant population from the different parts of the country along with the international migrants lead to the modification of the original population structure of the state of Assam. It also leads to the population redistribution among the states of the country, creating tension or pressure on the land of Assam and its indigenous population.

3.4: Spatial distribution of migrants from outside India into Assam, during 2001

Table 1.3:

Sl. no	Districts	Total population	Total migrants	Percentage share
01	Kokrajhar	905764	8666	0.93
02	Dhubri	1637344	7687	0.47
03	Goalpara	822035	7860	0.95
04	Bongaigaon	904835	12653	1.40
05	Barpeta	1647201	8991	0.55
06	Kamrup	2522324	16169	0.64
07	Nalbari	1148824	5577	0.49
08	Darrang	1504320	9766	0.65

09	Marigaon	776256	4009	0.52
10	Nagaon	2314629	26131	1.13
11	Sonitpur	1681513	10628	0.63
12	Lakhimpur	889010	2968	0.33
13	Dhemaji	571944	3044	0.53
14	Tinsukia	1150062	7934	0.69
15	Dibrugarh	1185072	3522	0.33
16	Sibsagar	1051736	1171	0.11
17	Jorhat	999221	1414	0.14
18	Golaghat	946279	1726	0.18
19	Karbi Anglong	813311	6629	0.82
20	North Cachar Hills	188079	1198	0.64
21	Cachar	1444921	23474	1.63
22	Karimganj	1007976	16154	1.61
23	Hailakandi	542872	3187	0.59
Assam (Total)		26655528	190558	0.71

Source: Census of India, 2001

As per the 2001 data, the international migrant are found to be highest in Cachar (1.63 per cent) followed by Karimganj (1.61 per cent), Bongaigaon (1.40 per cent) and Nagaon (1.13 per cent) during 2001 census (Table 1.3). The composition of highest concentration of migrant in the districts of Karimganj and Cachar is due to mainly political cause of the presence of International border with Bangladesh.

3.3: SPATIAL DISTRIBUTION OF MIGRANTS FROM OTHER STATES OF INDIA, DURING 2001

The volumes of migrants are unevenly distributed in different parts of Assam as per the prevailing factor of migration. The distribution of migrants are not homogenous throughout the state rather it is mainly concentrated in the plain regions than in the hilly regions. In respect of immigration from other states of India is found to be highest in the district of Tinsukia (4.43 per cent) for both the considered year while it is followed by the districts like Kamrup (4.30 per cent), Karbi Anglong (3.53 per cent), N.C.Hills (2.92 per cent) and Dibrugarh (2.92 per cent) etc. The opportunity of trade and commerce along with the requirement of cheap labour force in the districts of Assam attracted the interstate migrants to the region.

Table 1.4: Spatial distribution of migrants from other states of India, during 2001

Sl. no	Districts	Total population	Total migrants	Percentage share
01	Kokrajhar	905764	17971	1.98
02	Dhubri	1637344	21993	1.34
03	Goalpara	822035	8811	1.07
04	Bongaigaon	904835	20369	2.25
05	Barpeta	1647201	6512	0.40
06	Kamrup	2522324	108217	4.30
07	Nalbari	1148824	6425	0.56
08	Darrang	1504320	18243	1.21
09	Marigaon	776256	4350	0.56
10	Nagaon	2314629	25791	1.11
11	Sonitpur	1681513	34877	2.08

11	Sonitpur	1681513	34877	2.08
12	Lakhimpur	889010	12943	1.45
13	Dhemaji	571944	9454	1.66
14	Tinsukia	1150062	50983	4.43
15	Dibrugarh	1185072	34225	2.89
16	Sibsagar	1051736	20737	1.97
17	Jorhat	999221	23546	2.36
18	Golaghat	946279	19540	2.07
19	Karbi Anglong	813311	28713	3.53
20	North Cachar Hills	188079	5434	2.89
21	Cachar	1444921	19142	1.32
22	Karimganj	1007976	12462	1.24
23	Hailakandi	542872	5186	0.96

Source: (Census of India, 2001)

3.5: DECADAL GROWTH OF POPULATION AND POPULATION DENSITY IN ASSAM AND IN INDIA, FROM 1901-2011

Table 1.5: Population Trend in Assam and India

Years	Population (in Lakh)		Percentage Decadal Variation		Density (Person per Sq. Km)	
	Assam	India	Assam	India	Assam	India
1901	33	2384	-	-	42	77
1911	38	2521	+16.99	+05.75	49	82
1921	46	2513	+20.48	-0.31	59	81
1931	56	2789	+19.91	+11.00	71	90
1941	67	3186	+20.40	+14.22	85	103
1951	80	3611	+19.93	+13.31	102	117
1961	108	4392	+34.98	+21.64	138	142
1971	146	5481	+34.95	+24.80	186	177
1981	180*	6833	+23.36*	+24.66	230	230
1991	224	8463	+24.24	+23.87	286	267
2001	266	10270	+18.92	+21.54	340	325
2011	312	12102	+17.07	+17.68	397	382

Source: (Census of India, 2011)

Assam is facing a formidable problem of alarming growth of its population. Since 1901, Assam had the distinction of recording one of the highest growth rates of population among all the states (Dhar, 1987). Table 1.5 shows the trend of population in Assam and India since 1901. It is revealed from the table 1.5 and fig 1 that the size of population in Assam has been increasing at a rapid rate, i.e., for 33 lakhs in 1901 to 46 lakhs in 1921 and then to 80 lakhs in 1951. Further, the size have increase to 146 lakhs in 1971 and then to 224 lakhs in 1991. According to census report, 2011, total population of Assam stood at 312 lakhs as on 1st march, 2011. On the other hand, total population of India has also been increasing at a high rate, i.e., from 2384 lakhs in 1901 to 2513 lakhs in 1921 and then to 3611 lakhs in 1951 and again the size increase to 5481 lakhs in 1971 and then to 10270 lakhs in 1991. According to census of India, 2011, the total population of India is 12102 lakhs.

In 1901, the density of population per sq. km in Assam was 42, while corresponding national average was 77. The density of population in Assam was below the national average till 1961. But it crossed the national average in 1971, when the density of population per sq. Km in Assam reached 186, while corresponding national average was 177. According to census of India, 2011, the density of population in Assam has increased to 398 as compared to 340 in

2001 and the density of population in India has increased to 382 as compared to 325 in 2001.

Fig 1.1: Density of population per sq. Km in Assam and in India, during 1901-2011

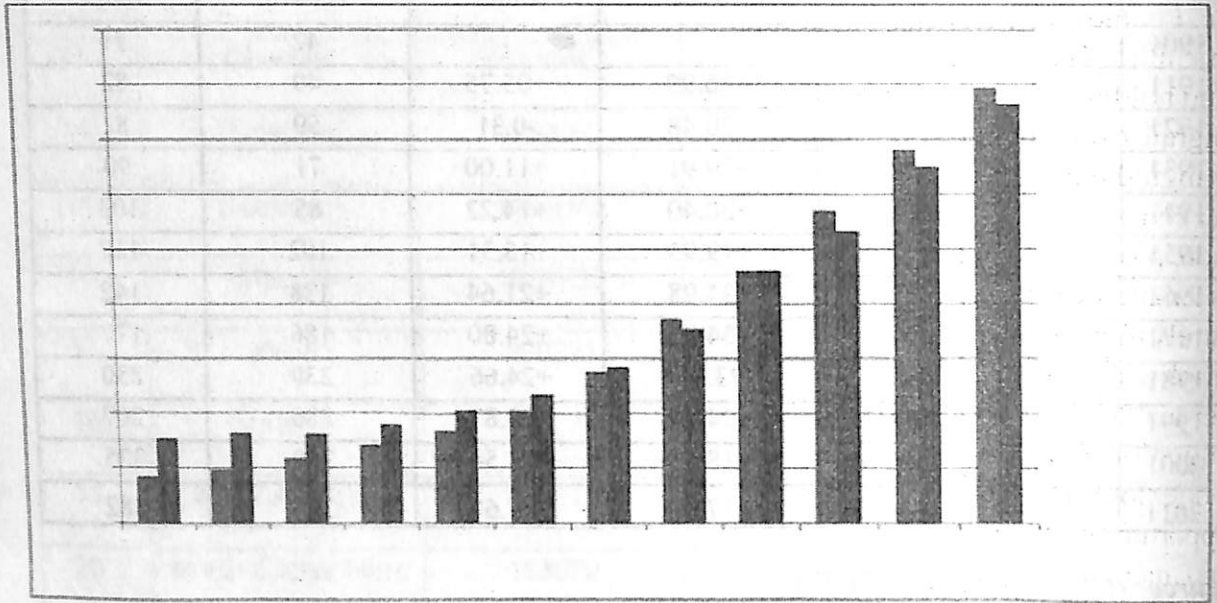
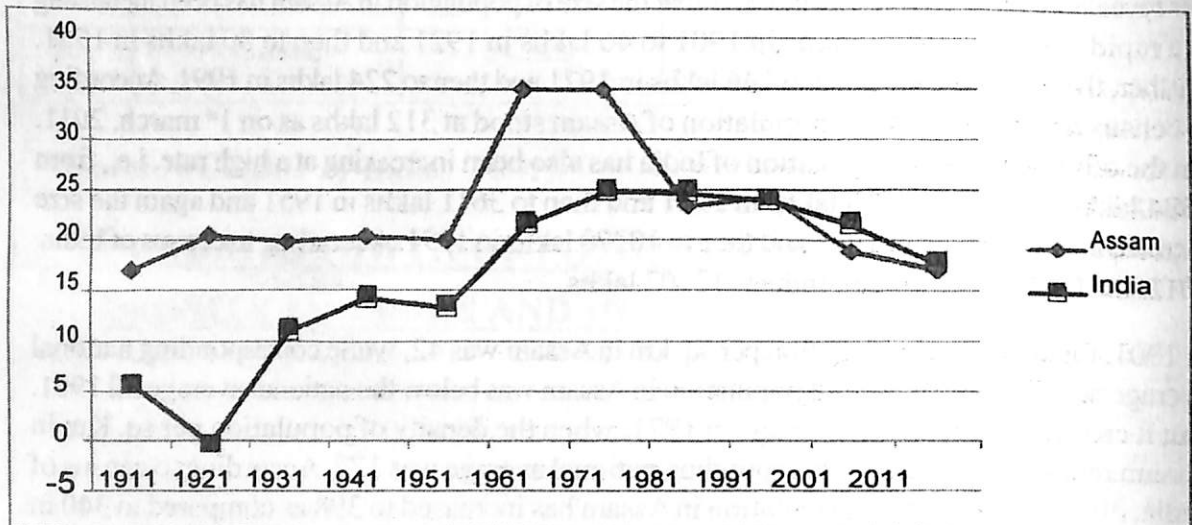


Fig 1.2: percentage decadal variation in Assam and in India, during 1901-2011



3.6: REASONS OF MIGRATION BY PLACE OF LAST RESIDENCE

The processes of human movement are always associated with number of reasons including social, cultural, political reasons, employment, business, education, marriage, family movement, etc. People move from one area to another for fulfillment of required and better facilities of amenities. The areas appalling poverty, unemployment, low and uncertain wages, uneconomic land holdings, poor facilities for education, health, recreation etc. move forward the people to migrate to another place where better facility prevails. Thus, it is the push and pull factor acts as ingredients of population migration. Among all the reasons of migration, marriage (36.48 per cent) is considered as the single largest reason for migration. This reason of migration is more pronounced among the females (58.79 per cent) than the male (1.59 per cent) counterparts as female are forced to migrate under the social custom of marriage system. While after marriage, family movement (15.08 per cent) is also another prominent reason for migration followed by employment, (5.55 per cent) trade and commerce (2.83 per cent), movement after birth (1.03 per cent) and education (0.69 per cent) (Table 5). Most of the family movement form of migration is governed by religious and political reasons of migration process. The shortage of labour force in the primary and secondary sector of economic activity generates the employment opportunity which attracts the large volume of migrants into Assam both in the form of interstate and international migrants. Similarly, the lack of skill of trade and commerce among the people of Assam attracts the large volume of traders to the region.

TABLE 1.6: Volume of migration due to different Reasons in Assam, 2001

Reasons	No. of migrants	Percentage of migrants	No. of Male migrants	Percentage of Male migrants	No. of Female migrants	Percentage of female migrants
Employment	377143	5.55	329601	12.44	47542	1.14
Trade and Commerce	192255	2.83	179166	6.76	13059	0.31
Education	47026	0.69	32481	1.22	14545	0.35
Marriage	2478625	36.48	42241	1.59	2436384	58.79
Family movement	1024785	15.08	519776	19.62	505009	12.18
Movement after after birth	70631	1.03	47218	1.78	23413	0.56
Other	2602391	38.31	1498274	56.56	1104117	26.64

Source: Calculated from Census of India, Migration tables by place of last residence, 2001

4: CONCLUSION

The foregoing discussion reveals the clear exposition of migration pattern in Assam, in terms of International, Interstate and internal migration throughout the state. The prevalence of international migration from neighbouring countries leads to the unusual population growth in the boarder districts of Assam, contributing share in total population growth of the region. Migrants coming from diverse socio-economic background not only influence the demographic composition of the existing mass of population but also results in emergence of new problems like decline of man-land ratio, shortage of food, settlement pattern, and ethnic clash etc. in the region. The process of migration also modified the religious, linguistic and cultural composition, creating imbalance in the historic scenario of Assam. This process of population movement is also associated with the appearance of ethnic identity crisis among the indigenous people of Assam. It is thus highly essential on the part of the authorities concerned to take up appropriate measures to stop the influx of huge infiltration in the region and to short out the boarder issue with the neighbouring countries. Concurrently, the emphasis should be given to overall socio economic development of the region.

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Rural - Urban inequality in Health outcomes - *with special reference to Assam*

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Abstract

Health is a fundamental human right. It is the responsibility of the Government to provide fair, equitable as well as affordable healthcare to all its populace. After independence, several national health schemes and programmes have been launched in India with the view to improve the health status of the country, especially for those living in rural areas. The policies implemented so far which concentrate only on growth of economy, not on equity and equality have widened the gap between urban and rural areas in case of health outcomes. Though the Government of India along with NRHM has provided ample health facilities and health infrastructure to improve the rural health in all the states of the country but the health outcomes of the rural masses continue to deteriorate as compared to the urban areas. In the state of Assam also after the launch of the National Rural Health Mission, the health infrastructure has much been improved, but the health outcomes of the rural masses in the state are still very poor as compared to the urban areas and the disparity in the health outcomes between rural and urban areas has much widened over the years. In order to show differences between rural-urban health outcomes, the present paper provides an overview of the inequalities in health outcomes between the rural areas and urban areas in the state of Assam. It seeks to explain these variations by focusing on health indicators such as birth, death and infant mortality rate, as a determinant of health status. In framing this, the present paper goes through various secondary sources like books, journals, research papers, internet etc.

Key words: Rural and Urban health, Health inequality, Health care, Health infrastructure.

1. Introduction

India being a signatory of Alma – Ata Declaration, committed to provide primary health care; several measures have been undertaken by the Government of India since the time of independence to improve the health scenario in the country in general and providing health security to its people in specific. Different National Health programmes have been launched by the Central as well as by State Governments to provide health security to its populas by means of controlling and eradicating communicable diseases, improving sanitation, raising standard of nutrient, improvement in child and mother healthcare, reducing infant and maternal mortality rate, improving life expectancy at birth, population control, recuperating rural healthcare infrastructure etc.

Due to lack of health delivery system in rural areas, Government of India launched the National Rural Health Mission in April 2005 to fulfil the goal of improving the health status of rural people. The National Rural Health Mission can be regarded as one of the largest and ambitious social welfare schemes launched by the Government of India to revive and revitalized the country's health system in general and rural healthcare system in specific. The NRHM was also launched in the state of Assam in 2005 with the target to reduce maternal mortality rate, infant mortality rate and improve the health delivery mechanism and improve health status of people. The health infrastructures of the state though not to the norms but still have provided opportunity to the rural masses to have health care services at their nearest door step.

After the launch of the National Rural Health Mission in the state of Assam the medical facility in the rural areas has much improved in these days. The number of Primary Health Centres, Community Health Centres and the medical staff has increasing in the rural areas over the years. The Govt. of Assam along with NRHM has taken several steps to improve the health condition and control the population explosion in the rural areas but the health condition of the people in the rural areas is not so good as compared to the urban areas. In order to show the poor health outcomes in rural areas as compared to urban areas, the paper takes into account some important health indicators such as birth rate, death rate, Infant mortality rate etc., to show this difference. This paper basically comprises five parts. The first section analyses the introduction followed by the objectives of the study. The next section deals with the methodology part and is followed by analysis and findings of the study. The final section deals with conclusion and policy suggestions.

2. Objectives

- U The paper wants to examine the healthcare differences between rural and urban areas in the light of birth rate, death rate and infant mortality rate in Assam for the period 2001 to 2013.

- U The paper also wants to study the differences between rural and urban areas in case of fertility indicators in Assam for the period 2001 to 2013.
- U To show the differences between rural and urban areas by analyzing the child and infant mortality indicators in Assam for the period 2008 to 2013.

3. Methodology

The entire data source of this paper is secondary and is collected from various Government publications, books, journals, e-sources and other reliable sources relating to health scenario of urban and rural areas of Assam. Keeping in view of the thrust areas of all the objectives, data are collected from Statistical Handbook of Assam, Directorate of Economics and Statistics, Govt. of Assam. In the analysis section of the paper, the data are rearranged in tabular form with the help of Microsoft word.

4. Analysis and discussion

Health is a fundamental human right. It is the responsibility of the Government to provide health care to all people in equal proportions. Ever since India's independence in 1947, various national health schemes and programs have been launched with the view to improve the health status of people of the country, especially for those living in rural areas. The construction of Primary Health Centres (PHCs) began in the early 1950s. By the 1970s one PHC per community development block (having a population of 60,000 on an average) had been achieved in accordance with the Bhore Committee's recommendation. Since, the average population of a block had increased significantly; the concept of Sub-Centre (SC) came into force. The structure of health care service in rural areas provides a network of Sub-Centres (SC) and Primary Health Centres (PHC), hospitals and dispensaries in government as well as private health sectors. Each sub-centre (SC) covers a population of 3,000 to 5,000, while the PHC covers 20,000 to 30,000 except in hilly areas where the population of 20,000 is the limit. The Government of India (GoI) launched the National Rural Health Mission (NRHM) on 12th April 2005. The aim of NRHM is to bring about significant improvement in the health system and the health status of the people with special focus on rural areas. NRHM specially focuses on states, which have poor health outcomes and inadequate public health infrastructure and workers. The primary focus of the mission is to improve access to healthcare for rural people. It seeks to provide equitable, affordable and universal access to rural people, especially women and children. The NRHM foundation was built on community involvement in drawing a village health plan under the auspices of Village Health and Sanitation Committee (VHSC). This would enable rural primary health care services accountable to the community and giving

authority to the District Health Mission for implementation of inter-sectoral District Health Plan including drinking water, sanitation, hygiene and nutrition. The interface between the community and the public health system at the village level is entrusted to a woman. Accredited Social Health Activist (ASHA), a health volunteer, receiving performance based compensation for promotion of universal immunization, referral and escort services for reproductive and child health (RCH), construction of household toilets, and other health care delivery programmes. To promote institutional delivery, cash incentive programme under Janani Suraksha Yojana (JSY) is made an integral component of NRHM. Although NRHM aims to cover all the states of the country, special emphasis also given on the state of Assam in order to improve the health status of the rural people. After the launch of the NRHM in the state, the rural health infrastructure of the state has been developed in recent years. The figure below shows the health infrastructure in the state of Assam as per the NRHM health sector plan 2007-08.

Health Infrastructure in Assam

Health Institution	Number
Medical College	3
District Hospitals	22
Ayurvedic Hospitals	1
Ayurvedic Dispensaries	380
Unani Dispensaries	1
Homeopathic Hospitals	3
Homeopathic Dispensaries	75
State level Hospital	1(MMC Hospital in Guwahati)
Sub-Divisional Hospitals	3
CHC	103
PHC	844
SD	239
SHC	71
SC	4592
B.Sc Nursing College	1
24X7 Facilities	103

Source: NRHM- State Health Sector Plan 2007-08

From the figure it is observed that there is greater existence of the medical facility and medical staff in the rural areas of the state as compared to the urban areas. After the launch of the

National Rural Health Mission in the state of Assam the medical facility in the rural areas has much developed in these days. The existence of Primary Health Centres, Community Health Centres and the medical staff playing a crucial role in the health sector in the rural areas over the years. Though the Govt. of Assam along with NRHM has provide ample facilities to improve the health condition and control the population explosion in the rural areas but the health condition in the rural areas is not so good as compared to the urban areas. In order to show the rural and urban areas differences in health outcomes, this paper mainly consists of two broad sections. The first section shows the rural and urban areas differences in health indicators such as birth rate, death rate and infant mortality rate in Assam and the second section deals with differences in fertility indicators and child and infant mortality indicators between rural and urban areas in the state.

4.1 Estimated Birth Rate, Death Rate and Infant Mortality Rate in Assam for the period 2001 to 2013

Year	Birth Rate		Death Rate		Infant Mortality Rate	
	Rural	Urban	Rural	Urban	Rural	Urban
2001	27.9	18.6	9.9	6.6	77	34
2002	27.5	18.3	9.6	6.0	73	38
2003	27.2	18.0	9.5	5.9	70	35
2004	27.0	14.3	9.3	5.5	69	38
2005	26.6	15.3	9.2	5.6	71	39
2006	30.7	23.0	9.2	5.8	70	42
2007	25.7	15.5	9.1	5.7	68	41
2008	25.3	15.7	9.0	5.6	66	39
2009	24.9	15.9	8.8	5.9	64	37
2010	24.4	15.8	8.6	5.8	60	36
2011	24.0	15.5	8.4	5.6	58	34
2012	23.7	15.6	8.3	5.6	58	33
2013	23.5	15.4	8.2	5.6	56	32

Source: Statistical Hand Book, Assam, 2014, Page No-261

The above table is formulated to show the rural areas and urban areas differences in birth rate, death rate and infant mortality rate in the state of Assam during the period 2001 to 2013. In this figure it has been seen that in the year 2001 the birth rate, death rate and infant mortality rate in the rural areas is 27.9, 9.9 and 77 per thousand of population which is very high as compared to the urban areas which is 18.6, 6.6 and 34 per thousand of population. Again in 2003 the birth rate, death rate and infant mortality rate in the rural areas is 27.2, 9.5 and 70 per thousand of population which is slightly lower than the previous year but it is much higher than the urban areas which is 18.0, 5.9 and 35 per thousand of population. Similarly in the year 2005 in case of rural areas it has been seen that the birth rate and death rate is slightly lower than the previous year but the infant mortality rate is slightly higher than the previous year but these rates are much higher as compared to the urban areas though in the urban areas also these rates are slightly higher than the previous year. Coming to the year 2007 it has also been seen from the table that though the birth rate, death rate and infant mortality rates decrease in the year in both the rural and urban areas but these rates in the rural areas is much higher than in the urban areas. Again in the year 2011 it has been seen that in the rural areas the birth rate, death rate and infant mortality rates are 24, 8.4 and 58 which is slightly lower than the previous year but these rates are much higher than the urban areas which is 15.5, 5.6 and 34 per thousand of population. Finally in the year 2013 the birth rate, death rate and infant mortality rate in the rural areas are 23.5, 8.2 and 56 per thousand of population which is much higher than the urban areas which is 15.4, 5.6 and 32 per thousand of population. From the above analysis it has been observed that though the birth rate, death rate and infant mortality rate in the rural areas and urban areas are fluctuating over the years but these rates in the rural areas is much higher as compared to the urban areas.

4.1.1 Fertility indicators in Assam for the period 2001-2013

Year	General Fertility Rate		Total Fertility Rate	
	Rural	Urban	Rural	Urban
2001	105.4	63.3	3.2	1.8
2002	103.5	62.4	3.1	1.8
2003	99.8	60.4	3.0	1.8
2004	109.3	51.2	3.2	1.5

2005	106.5	53.7	3.1	1.6
2006	103.2	53.4	3.0	1.6
2007	99.5	52.6	2.9	1.5
2008	96.3	52.6	2.8	1.5
2009	94.2	53.6	2.8	1.6
2010	91.0	52.8	2.7	1.6
2011	88.8	51.3	2.6	1.5
2012	86.0	51.6	2.5	1.5
2013	84.0	50.3	2.4	1.5

Source: Statistical Hand Book, Assam, 2014, Page No-262

The above figure shows the rural and urban areas differences in general fertility rate and total fertility rate in the state of Assam for the period 2001 to 2013. From the above table, it has seen that in the year 2001 the general and total fertility rate in the rural areas of Assam per thousand of population is 105.4 and 3.2 which is much higher than the urban areas of Assam which is 63.3 and 1.8. Similarly in the year 2004 the general and total fertility rate in the rural areas of Assam is 109.3 and 3.2 which is much higher than the previous years and also very high as compared to the urban areas which is 51.2 and 1.5 per thousand of population. In the year 2008 it has seen that the general and total fertility rate in the rural areas is 96.3 and 2.8 which is slightly lower than the previous year but very high as compared to the urban areas which is 52.6 and 1.5 per thousand of population. In the year 2011 it has also seen that the general and total fertility rate is 88.8 and 2.6 which is slightly lower as compared to the previous years but these rates are much higher than the urban areas which is 51.3 and 1.5 per thousand of population. Finally in the year 2013 it has seen that the general and total fertility rate in the rural areas of Assam is 84.0 and 2.4 which is much higher than the urban areas which is 50.3 and 1.5 per thousand of population. From the figure it is observed that though the general and total fertility rate in the urban and rural areas is fluctuating over the years but these rates are much higher in the rural areas as compared to the urban areas of Assam.

4.1.2 Child and Infant Mortality Indicators in Assam for the period 2008 to 2013

Year	Child Mortality Rate(0-4yr.)		Under Five Mortality Rate		Neo-natal Mortality Rate		Peri-natal Mortality Rate		Early Neo-natal Mortality Rate		Still Birth Rate	
	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban
2008	22	10	93	50	36	14	34	18	29	11	6	6
2009	20	9	92	43	36	12	39	17	31	10	8	7
2010	19	8.4	88	42	36	13	37	20	28	11	9	9
2011	18.1	7.9	83	39	32	10	36	18	27	10	9	9
2012	17.6	7.5	80	37	31	10	33	14	25	6	8	8
2013	16.8	7.1	77	34	29	10	30	10	23	6	7	4

Source : Statistical Handbook, Assam 2012, 2013 & 2014

The above figure shows the rural and urban areas differences in child mortality rate (0-4yr.), under five mortality rate, Neo-natal mortality rate, peri-natal mortality rate, early neo-natal mortality rate and still birth rate in the state of Assam for the period 2008 to 2013. From the figure it has seen that in the year 2008, the child mortality rate, under five mortality rate, neo-natal mortality rate, peri-natal mortality rate, early neo-natal mortality rate and still birth rate in the rural areas of Assam is 22,93,36,34,29 and 6 per thousand of population which is much higher than the urban areas which is 10,50,14,18,11 and 6 except still birth rate. Again in the year 2013 it has seen that the child mortality, under five mortality, neo-natal mortality, peri-natal mortality, early neo-natal and still birth rate in the rural areas is 16.8,77,29,30,23 and 7 which is much higher as compared to the urban areas which is 7.1,34,10,10,6 and 4 per thousand of population. From the figure it is observed that though the infant mortality rate persists in both the urban and rural areas but in rural areas the rate of child and infant mortality is very high as compared to the urban areas.

5. Conclusion and Policy Implications

Figure 4.1 highlighted the large disparities in birth, death and infant mortality rates between the poorest people in the rural areas and the rest of the population in the urban areas in the state of Assam. Likewise, Figure 4.1.1 and 4.1.2 has also shown the large degree of disparities in fertility as well as infant mortality rates between urban and rural areas in the state. The present paper has widely used a number of accepted health indicators to assess inequalities in health outcomes between rural and urban areas of the state of Assam for a specific period and has drawn some interesting conclusion on the health outcomes between the two. It has been observed

that, the rural masses in the state were in the most disadvantaged position regarding all the indicators presented in the paper and the scale of differentials for most of these indicators is very high in case of rural areas. Though the Government along with NRHM have tried to provide a sound health infrastructure in the rural areas but the health outcomes of the rural areas is in a weakening position and this is due to the lack of awareness among the rural people about the importance of health along with inadequate knowledge on the notion of population explosion. It is true that a lot has been achieved in the past in improving the rural healthcare but at the same time inadequacies cannot be overlooked. The milestones in the history of public health that have had a telling effect on millions of lives- launch of Expanded Program of Immunisation in 1974, Primary Health Care enunciated at Alma Ata in 1978, eradication of Smallpox in 1979, launch of polio eradication in 1988, FCTC ratification in 2004 and COTPA Act of 2005, to name a few. It was a glorious past, but the future of a healthy rural India lies in mainstreaming the public health agenda in the framework of sustainable development. In this changing world, with unique challenges that threaten the health and wellbeing of the population, especially in the rural areas, it is imperative that the government and community collectively rise to the occasion and face these challenges simultaneously, inclusively and sustainably. Social determinants of health and economic issues must be dealt with a consensus on ethical principles – universalism, justice, dignity, security and human rights. The ultimate goal of a great nation would be one where the rural and urban divide has reduced to a thin line, with adequate access to clean energy and safe water, where the best of health care is available to all, where the governance is responsive, transparent and corruption free, where poverty and illiteracy have been eradicated and crimes against women and children are removed – a healthy nation that is one of the best places to live in.

Healthcare cannot be confined only within the boundaries of biological and medical science other aspects like socio-cultural, economic and political facts are also associated with the notion of health care system. To improve the rural health scenario, the problem of rural health is to be addressed both at the macro (national and state) and micro level (district and regional), in a holistic way, with genuine efforts to bring the poorest of the population at the centre of fiscal policies. A comprehensive revised National Health Policy addressing the existing inequalities, and work towards promoting a long-term perspective plan exclusively for rural health is the current need.

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Human Development Attainment in SAARC Nations

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Abstract:

Human development is a process of enlarging people choice and the choice is reflected in some basic human development indicators. The human development reports are published by United Nation Development Programed (UNDP) with a view to reflect human progress with respect to human capabilities in the economic, social, cultural and political field. Human Development Index (HDI) by UNDP is an attempt to capture all these things across nation in a measurable format. The SAARC countries are including in it, however the human development attainment in these nations are not satisfactory. The uneven growth of Human Development Index value over periods in SAARC nations, existence of high discrepancy between men and women in terms of per capita income, mean year of schooling, reproductive health, empowerment and in the labour market revealed that these countries yet to have done much for human development. The present work tries to highlight these aspects of human development in SAARC countries.

Key note: Human Development, Index Value, Discrepancy

I. Introduction:

Defining human development is a complex notion. It is the process of progress and evaluation. Human being as the primary end of process of development (Anand and Sen., 2000). The basic objectives of human development are to create an environment for people to live long, healthy and creative lives (HDR, 1996). Human development is the process of enlarging people's choices (HDR, 1994). It concern the widening the ranges of human's choices, choices that shape people's wish and to live a dignified life. If these choices remain unfulfilled, many other opportunities remain inaccessible (HDR, 1995). The human development reports is published by United Nation Development Programed (UNDP) with a view to reflect human progress with respect to human capabilities in the fields of economic, social, cultural and political field. Human Development Index (HDI) by UNDP is an attempt to capture all these things across nation in a measurable format. The HDI incorporate expectation of life at birth to

measure longevity, educational attainment as an ability to be knowledgeable and income to measure resources needed for decent standard of living. However in HDR 1996 report concentration was given to inequalities and inequities between men and women, between social classes, between ethnic groups and between regions. "Widening disparities in economic performance are creating two worlds - ever more polarized. Everywhere, the structure and quality of growth demand more attention - to contribute to human development, poverty reduction and long-term sustainability...for policy-makers every-where, the focus must be on strengthening the links between economic growth and human development." (HDR, 1996). Disparities between men and women are a concern. It has been seen uneven among nations, across countries, within nations. Disparities between men and women are widening in various fields. Globally women earn very less than men and holds marginal position in the business world. In case of parliamentary and administrative position they hold only a small portion. In the two worlds of work—unpaid care work and paid work—there continue to be pronounced imbalances across genders, reflecting local values, social traditions and historical gender roles. Care work like housework, preparing meals for the family, cleaning the house and gathering water and fuel, as well as work caring for children, older people and family members who are sick—over both the short and long term does not possess any value in economic term so not include in national income. But women across all countries, all religion work more than men (HDR, 2015). In 2010 an estimated 53 million people worldwide ages 15 and older were in domestic work and 83 percent of them were women—accounting for 7.5 percent of female employees (HDR, 2015). Again child labour is a major concern for the process of human development attainment. Labour work by child as work risk to human development (HDR, 2015). It is very acute in developing countries and less developed countries. Human development report 1995 launched global gender indices- Gender Related development index (GDI). It is the ratio of female to male HDI values-life expectancy measures a long and healthy life, educational attainment measures knowledge and income measures a decent standard of living. Again HDI report 2010 introduced Gender Inequality index (GII). GII is a composite measure reflecting inequality in achievement between women and men in three dimensions: reproductive health, empowerment and the labour market.

UNDP published the Human Development Report for all the member countries individually, group wise and region wise. The all SAARC¹ countries are including in it. SAARC was established in 1985, eight countries namely India, Sri-Lanka, Maldives, Bhutan, Pakistan, Nepal, Bhutan and Afghanistan are the member in SAARC with a common objective of promoting welfare of South Asia through Regional Corporation and facing many problems similar in nature.

The paper has carried out following specific objectives:

- To focus on child labour and domestic workers in SAARC nations
- To focus on the trends and annual growth rate of the HDI value in SAARC nations
- To focus on Gender equality and women's empowerment in SAARC Nations.

Secondary data have been collected from various sources like article, various reports and publications such as Human Development Report, Government of India Economic Survey etc.

II. Scenario of Child Labour and Domestic Workers in SAARC Nations:

Child labour is the percentage of children ages 5–11 who, during the reference week, did at least one hour of economic activity or at least 28 hours of household chores, or children ages 12–14 who, during the reference week, did at least 14 hours of economic activity or at least 28 hours of household chores. The table 1.1 shows the percentage of child labour in the age of 5-14 and domestic workers percentage of total employment in 2005 to 2013 and 2000 to 2010 respectively among SAARC nations. It will be seen that Nepal has highest percentage of child labour whereas India stood at third.

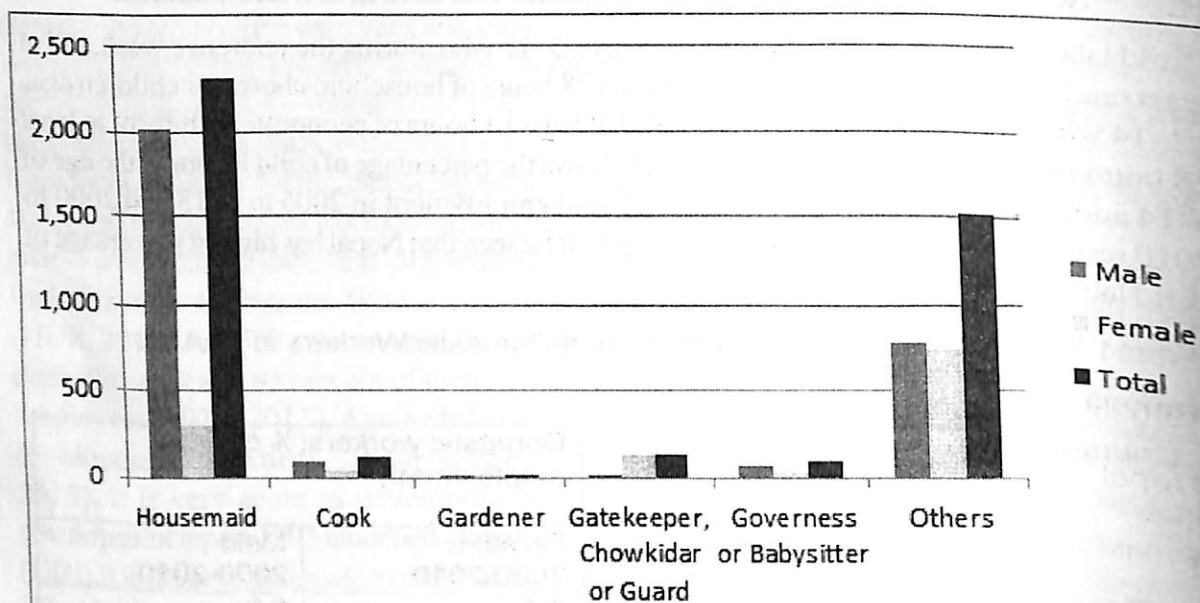
Table 1.1: Percentage of Child Labour and Domestic Workers in SAARC Nations

Country	Child labour(% ages 5-14)	Domestic workers(% of total employment)	
	2005-2013	Female 2000-2010	Male 2000-2010
Sri Lanka	..	2.5	0.6
Maldives	..	..	..
India	11.8	2.2	0.5
Bhutan	2.9	..	..
Bangladesh	12.8	2.3	0.2
Nepal	33.9	0.3	0.3
Pakistan	..	1.2	0.3
Afghanistan	10.3	..	..

Source: Human Development Report 2015

Again between 2000 to 2010 for almost all SAARC countries domestic workers constitute a small proportion in total employment. Female domestic worker is relatively higher than men domestic workers the percentages of total employment except Nepal. In Nepal percentages both domestic workers are equal in the total employment. The rise in demand for paid domestic worker worldwide due to rise in households income and increasing number of people working outside the home pave the way for critical source of income but holds limited potential into high quality employment. However Figure 1 shows total domestic workers in India in 2004-05 in which 70 percent women out of total

Figure 1: Domestic workers in India, 2004-05 (in thousands)



Source: ILO 2013

women working predominantly as households. Again man dominated almost in every types of domestic work revealed a little choice and opportunities of women.

I. Trends and Annual growth rate of the Human Development Index Value in SAARC nations

The HDI report categorize the countries into very high human development, high human development, medium human development, Low and Very Low categories (HDR,2015). Most of the SAARC nations reached the Medium human development. None of these nations reached the very high human development category. Table 1.2 shows the trends of HDI value over the years from 1990 to 2014. Only Sri-Lanka and Maldives categories into high human development. Again SAARC nations have shown an improvement in the HDI index but the pace of growth is quite slow.

Table 1.2: Trends in the Human Development Index Value of SAARC Nations from 1990 to 2014

Country	HDI Value						
	1990	2000	2010	2011	2012	2013	2014
Sri Lanka	0.620	0.679	0.738	0.743	0.749	0.752	0.757
Maldives	....	0.603	0.683	0.690	0.695	0.703	0.760
India	0.428	0.496	0.586	0.597	0.600	0.604	0.609
Bhutan	...	...	0.573	0.582	0.589	0.597	0.605
Bangladesh	0.386	0.486	0.546	0.559	0.563	0.567	0.570
Nepal	0.384	0.451	0.531	0.536	0.540	0.543	0.548
Pakistan	0.399	0.444	0.522	0.527	0.532	0.536	0.538
Afghanistan	0.297	0.334	0.448	0.456	0.463	0.464	0.465

Source: *Human Development Report 2015*

Table 1.3 shows the average annual growth rate of HDI value. Between 1990 to 2000 Bangladesh has highest growth of the HDI value but in later years it falls. There is no improvement over ranking for Bangladesh as between the year 2009 to 2014, which is disappointing. With Bangladesh the countries like Pakistan and Afghanistan also fails to improve its ranking. India did well by improvement of its ranking by 6 but if we see the average annual growth rate, it is very slow which is 1.48 in between the year 1990 to 2014. For a large country like India

which compromise both highest percentage of population as well as land size in SAARC nations these medium human development value revealed the unfulfilment of basic needs of this country.

Table: 1.3 :Average Annual HDI Growth Rate of SAARC Nations

Country	¹ Average annual HDI growth(Percentage)			
	1990-2000	2000-2010	2010-2014	1990-2014
Sri Lanka	0.91	0.85	0.62	0.83
Maldives	...	1.25	0.86	...
India	1.49	1.67	0.97	1.48
Bhutan	...	...	1.39	...
Bangladesh	1.94	1.57	1.07	1.64
Nepal	1.62	1.64	0.78	1.49
Pakistan	1.07	1.62	0.79	1.25
Afghanistan	1.20	2.97	0.97	1.89

Source:Human Development Report 2015

I. Gender Equality and Women's Empowerment in SAARC Nations:

The Table 1.4 shows the GDI and its components value in SAARC countries. Sri Lanka stood at first with the index value of 0.948 whereas Afghanistan ranked in last in between SAARC countries with the index value 0.600. From this table high discrepancy between men and women is seen in terms of Estimated ¹GNI PC (2001 PPP\$) and Mean year of schooling in all SAARC nations revealed that these countries yet to have done much for Gender Development.

(Footnotes)

¹ GNI PC (2001 PPP\$):Gross National Product Per Capita in terms Dollar measures at Purchasing Power Parity

Table 1.4: Gender Development Index and Its Components Value in SAARC Nations

Country	Human Development Index Value		Gender Development Index Value	Life Expectancy at Birth(years)		Expected years of Schooling (years)		Mean year of schooling(years)		Estimated GNI PC (2001PPP\$)	
	Female 2014	Male 2014		Female 2014	Male 2014	Female 2014	Male 2014	Female 2014	Male 2014	Female 2014	Male 2014
Sri Lanka	0.730	0.769	0.948	78.2	71.5	14.2	13.3	10.7	10.9	5,452	14,307
Maldives	0.678	0.723	0.937	77.8	75.8	12.8	12.5	5.7	6.0	8,531	16,073
India	0.525	0.660	0.795	69.5	66.6	11.3	11.8	3.6	7.2	2,116	8,656
Bhutan	0.572	0.638	0.897	69.7	69.2	12.8	12.6	2.0	4.1	5,733	8,418
Bangladesh	0.541	0.590	0.917	72.9	70.4	10.3	9.7	4.5	5.5	2,278	4,083
Nepal	0.521	0.574	0.908	71.1	68.2	12.5	12.2	2.3	4.5	1,450	2,690
Pakistan	0.436	0.601	0.726	67.2	65.3	7.0	8.5	3.1	6.2	1,450	8,100
Afghanistan	0.328	0.546	0.600	61.6	59.2	7.2	11.3	1.2	5.1	506	3,227

Source: Human Development Report 2015

Table 1.5: Gender Inequality Index and Its Components Value in SAARC Nations

Country	Gender Inequality Index		Maternal Mortality Ratio	Adolescent Birth Rate	Share of Seats in Parliament	Population with at least some Secondary Education(% of ages 25 and older)		Labour Force Participation Rate(% ages 15 and older)	
	Value 2014	Rank 2014				(Death per 100,000 live birth) 2013	(Birth per 1,000 women ages 15-19) 2010-15 ^{1a}	% held by Women	Female 2005-14a	Male 2005-14a	Female 2013	Male 2013
Sri Lanka	0.370	72	29	16.9	5.8	72.7	76.4	35.1	76.3
Maldives	0.243	49	31	4.2	5.9	27.3	32.7	56.2	77.5
India	0.563	130	190	32.8	12.2	27.0	56.6	27.0	79.9
Bhutan	0.457	97	120	40.9	8.3	34.0	34.5	66.7	77.2
Bangladesh	0.503	111	170	80.6	20.0	34.1	41.3	57.4	84.1
Nepal	0.489	108	190	73.7	29.5	17.7	38.2	79.9	87.1
Pakistan	0.536	121	170	27.3	19.7	19.3	46.1	24.6	82.9
Afghanistan	0.693	152	400	86.8	27.6	5.9	29.8	15.8	79.5

Source: Human Development Report 2015

Again from table 1.5 it will be seen that country like Maldives and Sri Lanka achieved high rank in terms of Gender equality with the value of 0.243 and 0.370 respectively. But inequality is still high in terms of labor force participation rate and share of Seats in Parliament. The all remaining SAARC countries shown high GII value, ranked them lower in terms of achieving Gender equality. It is observed that women's are legs behind in terms of achievement in reproductive, empowerment and the labour market.

I. Conclusion:

Though SAARC countries have shown improvement in the attainment of human development but all round human development has to be made. Concentration should be given on the fields of unpaid work and deprivation. The unchanging scenario of child labour especially country like Nepal and India has quite disappointing. Thus adequate steps should be taken by the respective government. Again Women's empowerment requires female autonomy in all areas of life—financial, economic, political, social and cultural, in and outside the home. Measures of gender parity are improving, but gender parity may not lead to real empowerment in countries where overall development is low. Yet much remains to be done, and action needs to happen quickly to address deep gender inequalities. Steps are needed for all round development of women especially in the low and medium developed countries. The true aim of development should not confine to boost incomes, but also to maximize human choices—by enhancing human rights, freedoms, capabilities and opportunities and by enabling people to lead long, healthy and creative lives.

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AGRICULTURE AND SUSTAINABLE DEVELOPMENT IN NORTH EAST INDIA

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INTRODUCTION

Economic development does not necessarily entail sustainable development. The meaning of economic development has undergone three important shifts over the post-war period. The first phase (1950 to early 1960s) equated economic development with economic growth. The second shift (late 1960s to early 1970s) emphasized "growth with redistribution". A more radical shift being witnessed from late 1970s was the "basic needs" approach. A concern for 'sustainability' represents the most recent shift in development thinking (WCED, 1987a). Sustainability is one of the buzzwords of our times. It has been attached to any number of social and economic pursuits. History shows that human societies that can protect their livelihood-based natural resources are able to sustain themselves. We want sustainable economic growth, sustainable population and so on. We also talk about the need for "sustainable agriculture".

OBJECTIVES

1. To know the meaning of "Sustainable agriculture"
2. To discuss briefly about the tripod of sustainable agriculture
3. To highlight the various components of sustainable agriculture.
4. To highlight a rough idea about the status of sustainable agriculture in North East Region (NER) and its consequences.
5. To highlight the problems faced in the way of maintaining sustainable agriculture in NER.
6. To know various strategies to achieve sustainable agriculture in NER.



Meaning of sustainable agriculture

Sustainable as it pertains to agriculture describes the use of farming systems and practices, which maintain or enhance the economic viability of agricultural production, the natural resources base and other ecosystem, which are influenced by agricultural activities. Further we can compare them by three dimensions, ecological, economic and social sustainability.

Ecological Sustainability

Under this we can say that most of the traditional practices are not ecologically sustainable. It does not use natural resources properly, reducing the fertility of soil which causes problem of soil erosion. The sustainable development in agricultural sector has come up to with major advantages to reduce the effect of these causes.

Economic Sustainability

To make agricultural sector sustainable it should be viable over long period. Some time the government also aims to enhance the production of such products which is export oriented. This is not right policy as export involves many cost like transportation, packing, packaging import duty of other countries, taxes etc are included despite its earning. Production should not be export centred only; it should also focus on domestic supply.

Social Sustainability

The sustainable development aims at increasing the productivity as well as increasing the level of employment in the country. Development is meaningless if it is not able to reduce the level of poverty. Social sustainability deal with social acceptability and justice. Many modern technologies are failed because of their limitation like complexities in use and are not easily accessible to poor farmers. In old method of agriculture the women's had more burden of work.

Thus the goal of sustainable agriculture is to minimize adverse impacts to the immediate and off farming environments while providing a sustained level of production and profit.

Tripod of sustainable agriculture

- (a) **Environment:** The list of agriculture based environmental problems is a long one; loss of biodiversity and destruction of natural habitats, over consumption of surface water and ground water, contamination of soil and water by organic biocides, microbial and nitrate contamination of drinking water supplies and release of excessive quantities of the green house gases such carbon dioxide, methane and nitrous oxide associates with special agricultural practices.

- (b) **Economy:** The economic element of agriculture relates to individuals as well as the local community and the broader national society. In being a producer of food each farmer carries out agriculture, first of all in order to be able to provide for the physical needs of his/her own family and paramount among these in the need for food. Agriculture sustainability then demands that farmers continue to make a good living and that the population as a whole be supplied with an abundance of high quality food at reasonable cost.
- (c) **Society:** More than in most other occupations, agriculture is a way of life. Agriculture is also a time and labour intensive occupation. It is therefore an essential requirement for human well being that requirements for being a successful farmer not be as harsh as be precluding opportunities for education, recreation and relaxation. Therefore sustaining rural life must then provide the basic services relates to education, health, recreation etc that all humans have a right to expect.

Components of sustainable agriculture

We have set our six components to be considered in order to make a comprehensive assessment of any agrological system.

- a) **Productivity:** There are two essential reasons why productivity is important- one is the necessity to grow sufficient food for the individual firm, family, community and for the world at a large and the other reason is to provide a good living for those involved in agriculture.
- b) **Stability:** Stability in crop production describes the ability to maintain a good level of productivity over an extended period of time. In term of time we must keep a long term view in mind- in this respect we should take seriously the intergenerational aspect of sustainable development.
- c) **Efficiency:** An efficient operation is one where a small level of inputs results in excellent productivity. Inefficient operations are wasteful of resources or other inputs and are not sustainable. Efficiency in general sense can be measured as a ratio of output over input of the particular type selected.
- d) **Durability:** Durability often referred to as the ability of the agricultural system to resist stress and maintain a good level of productivity. Durability depends on the specific crop being grown, but more than that it depends on the agricultural system in its totality.
- e) **Compatibility:** In a broad sense, compatibility refers to the ability of an agricultural system to fit in with the bio-geophysical, human and socio-cultural surrounding in which the system

is placed. So the destruction of any species of natural living creates a threat to the existence of human life in the earth.

- f) Equity:** Another essential component of a sustainable agricultural system, is the provision of a good measure of social welfare to individuals of sexes, all ages and all social classes within the agro-ecological setting. In essence measuring equity is a means of assessing the state of human and social capital in the agro-ecosystem.

Sustainable Agriculture in NER

The NER states have total geographical area of 2, 55, 090 sq. km out of which 54.4% under forest cover. About 14.5% of the total area is under cultivation in the region. Arunachal Pradesh having 92.92% is the largest area, Assam having smallest area, i.e. 24.62% only land under forest. Similarly regarding land not available for cultivation, Sikkim having 34.34% is the largest area, at the same time Arunachal Pradesh having 0.58% is the smallest area of the region. Again, in case of net sown area, we have found Assam having 35.34% is the largest area while Mizoram having 4.29% is the smallest area of the NER. Shifting cultivation in these regions is practiced in about 3869 sq. km. of area annually. As shifting cultivation play predominance in NER, the region is under severe threat of soil erosion. Apart from shifting cultivation, minor and major land slips and landslides and agriculture on the slopes are other major contribution to the process of soil erosion and land degradation. On the other hand so far as food security is concerned it is a matter of suspect whether food security can be maintained along with sustainable agriculture. Regarding this, if we look at food production of NER, then we found that in 2000-2001 total food grains production in the NER was about 3 percent of all India level. The share of the region's population in India is higher at about 4 percent than its 3 percent share of food grain production. If we concern sustainable agriculture, then it is evident that sustainable agriculture is to some extent achieved by NER in the comparison of the other states of the country. But on the other side, natural calamities, shifting cultivation, faulty type of cultivation are also giving threat to sustainable agriculture in NER. Hence it is comprehensive matter to say how much sustainable agriculture exists in the region.

Problems in the Way of Maintaining Sustainable Agriculture in NER

1. Rapid Increase in Population Growth gives a threat to sustainable agriculture.
2. Due to predominance of shifting cultivation in NER, it is under severe threat of soil erosion

which gives a threat to sustainable agriculture.

3. Flood that occurs frequently, especially in Assam increase salutation of the soil through water logging which is another responsible factor for soil degradation.
4. The traditional land use system practiced by the small and marginal farmers degrades the soil quality to a large extent, which also gives a threat to sustainable agriculture.
5. Narrow outlook and unconsciousness of the farmers, they are not aware about the severe evil effects of environmental problems.

Strategies for Sustainable Agricultural in NER

1. **Soil Management Strategy:** For improving soil fertility, intercropping, strip cropping and crop rotation is used. In addition, application of physical method such as contours bunds to minimize erosion especially on sloping lands must also be used.
2. **Water Management Strategy:** An extensive water storage and transfer system should be established which helps crop production to expand to very arid region. In drought areas limited surface water supplies should prompted over draft of ground water.
3. **Energy Management Strategy:** Modern agriculture is heavily dependent on non-renewable energy sources, especially petroleum. The continued use of these energy sources cannot be sustained indefinitely. In sustainable agriculture system, there is reduced reliance on non-renewable energy sources and a substitution of renewable sources on labour to the extent, i.e. economically feasible.
4. **Inputs Management Strategy:** Inputs should be used in such a manner that it does not need high level material inputs. To be more sustainable over the long term, labour must be acknowledged and supported by Govt. policies in order to assess the impact of new technologies and practices.

SUGGESTIONS:

- a) Since the majority of people are related to shifting cultivation and it cannot be eliminated completely, therefore policies should be made to improve the shifting cultivation so that adverse effect can be minimized.
- b) Credit Institution should be more effective so that people can go for various alternatives
- c) Building up mass awareness among the people and proper motivation to the concerns through

dialogues meeting seminar, workshop, conference and publicity in electronic media for whole hearted participation.

d) Research for optimum utilization of resources, production of value-added products of value-added produces, improve technology for various agriculture activities, improvisation of various indigenous methodology of production are also very much essential.

e) Last, but not least, rapid increasing in population must be checked both for food security and economic use of existing resources so that resources can be reserved for future generation as far as possible.

CONCLUSION:

It is important to point out that reaching towards the goal of sustainable agriculture is the responsibility of all participants in the system including farmers, labourers, policy makers, researchers, retailer and consumers. To handle growing food demand, it is clear that "business as usual" is not a viable option. New options are available now to begin a shift and to create a more sustainable food and agriculture system.

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Evolution of the Banking Regulation Towards Efficiency of the Financial System

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INTRODUCTIN:

Financial institutions should have enough capital on account to meet obligations and absorb unexpected losses and in this direction well framed regulations should be there which may safeguard the interest of the financial institutions and all the stake holders. Banking Regulations are a form of regulations which subjects banks to certain requirements, restrictions and guidelines, designed to create market transparency between banking institutions and the individuals and corporations with whom they conduct business, among other things. Banking system controls the nerves of the economy and their effective functioning is one of the preconditions for economic growth. Hence the functioning of the system in a well regulated setup is one of the utmost priorities nationally as well as globally. It goes with the concept of 'too big to fail' which reflects that the banking industry is such a big industry with deep rooted control over every aspect that the economy cannot take the risk of bank collapse. The basic objectives of bank regulations are to protect depositors, systematic risk reduction, to avoid misuse of banks, protect banking confidentiality etc. In every country the national bank regulator imposes requirements on banks in order to promote objectives of the regulator.

Evolution of the banking regulation can be traced back from the establishment of Basel Committee. Initiatives have been taken by Bank for International Settlements in the form of Basel Committee on Banking Supervision over time to time for regulating the banking system. The Basel Committee on Banking Supervision provides a forum for regular cooperation on

banking supervisory matters. It is a committee which was established by the central bank governors on the Group of Ten Countries in 1974. The objective of the committee is to enhance understanding of key supervisory issues and improve the quality of banking supervision worldwide. The committee is responsible of framing guidelines on various areas regulating the regulators and defining international standards on capital adequacy. The purpose of the committee is to encourage convergence toward common approaches and standards. In beginning the committee worked with the aim to close gaps in international supervisory coverage so that in one hand no banking establishment would escape supervision and in other supervision would be adequate and consistent across members jurisdictions

REVIEW OF RESEARCH:

Banking regulations should be sufficiently well organised and strict for the efficient functioning of the financial system. "For several years many commentators have been stressing that the regulatory standards and their surveillance and enforcement have to be much tighter than what obtains within and between the regulatory institutions. (Ghosh,2007). Existing regulatory norms required reforms to cater to the need of the changing world order. 'For several years many commentators have been stressing that the regulatory standards and their surveillance and enforcement have to be much tighter than what obtains within and between the regulatory institutions.' (Chandrasekhar,2008). Reforms are necessary because the cost of bank failure to a country is huge. 'Generally, it is very rare that one hears of the failure of banks. Most often, there is a revival/bailout of the failed bank or merger with a healthy bank. The justification that is often provided is that the social costs of a bank failure are huge. Firms that borrow from the failed bank are unable to substitute credit and there is a loss of valuable information about borrowers, which in turn hampers economic development. These arguments hold greater validity in the case of smaller banks like cooperative banks that primarily deal with small and more opaque borrowers.' (Ayer,2005). The most important objective of banking regulation is risk management which seems a costly affair but improper management may bring worse consequences. 'There is a general perception that cost of managing risk is high. However, cost of not managing the risk can, at times, be larger than that of managing it. The securities fraud and IPO fraud and the incidence of Non-Performing Assets (NPAs) in banking sector are a few cases in point where ignoring the risk had resulted in high cost implications or losses for the organization concerned or the system as a whole. Further, proper risk management, while enabling meaningful comparison

or risk adjusted business performance across the banking sector, also yields higher returns for the stakeholders.' (Pandey and Dasgupta, 2016) The Basel I was the initiation yet it has many limitations. "The limited differentiation among degrees of risk means that calculated capital ratios are often uninformative and may provide misleading information about a bank's capital adequacy relative to its risks. The limited differentiation among degree of risk also creates incentives for banks to 'game' the system through regulatory capital arbitrage by selling, securitizing, or otherwise avoiding exposures for which the regulatory capital requirement is higher than the market requires and pursuing those for which the requirement is lower than the market would apply to the asset, say, in the economic enhancement necessary to securitize the asset." Ferguson 2003. Ineffective regulations may lead to serious problems which may have global impact. Assessing the role of Basel II on the Financial Crisis Andrew was of the opinion, "Experience of the crisis has led to the conviction that important parts of the agreement need rethinking and revision, in particular those concerning the scale and quality of banks' overall capital levels and the allocation of capital to exposures whose riskiness was inadequately assessed prior to the crisis."

OBJECTIVES:

The broad objectives of the study are two fold as given below-

- i To study the evolution of the banking regulations in global environment.
- ii And to assess their adequacy in financial stability.

CONCEPT:

In 1930 the Bank of International Settlements (BIS) was established which is world's oldest international financial organisation. It has 60 member central banks around the countries which constitute around 95% of world's GDP. The head office is at Basel, Switzerland. Mission of the organisation, is to serve central banks in their pursuit of monetary and financial stability, to foster international cooperation in those areas and to act as a bank for central banks. Sustained economic growth and prosperity needs monetary and financial stability and BIS works in this end. In response to the messy liquidation of Cologne-based Herstatt Bank in 1973 the committee was formed. The G-10 nations form the Basel committee on Banking Supervision in late 1974 under the BIS.

BASEL I:

Basel I is the round of deliberations by central bankers from around the world was published in 1988 by the Basel Committee on Banking Supervision, including a set of minimum capital requirements for banks. The 1988 Basel Accord i.e. Basel I, is primarily focused on credit risk and appropriate risk-weighting of assets. Assets of banks are classified and grouped in five categories according to credit risk carrying risk weights of 0%, 20%, 50% 100% and some assets given no rating. Bank with an international presence are required to hold capital equal to 8% of their risk-weighted assets. Moreover, banks are required to report off-balance sheet items such as letters of credit unused commitments and derivatives. The 1988 Basel Accord aimed to assess capital in relation to credit risk. It has started the trend of increasing risk modelling research. Though it's over simplified calculations and classifications have resulted in its ineffectiveness in use and mark the basis of introduction of Basel II.

BASEL II:

Basel II is the second of the Basel Accords recommendations on banking laws and regulations issued by the Basel Committee on Banking Supervision. It was initially published in June 2004. Basel II is intended to amend international standards that control how much capital banks need to hold to guard against the financial and operational risks banks face. The main objective of Basel II was to establish an international standard in this regard. It has been tried to be established by setting up rigorous risk and capital management requirements designed to ensure that a bank holds capital reserves appropriate to the risk the banks exposes itself to through its lending and investment practices. The recommendations suggest that the greater the risks the banks are exposed of the greater the amount of capital the banks needs to hold to safeguard its solvency and economic stability.

Basel II aims at various important aspects which include risk sensitivity of capital allocation, separation of operational risk from credit risk and aligning economic and regulatory capital more closely to reduce the scope for regulatory arbitrage. For bringing greater stability in the financial system, the accord uses a 'three-pillar concept', firstly minimum capital requirement, and supervisory review and market discipline. The first pillar deals with the quantifiable risk that the bank faces which includes credit risk, operational risk and market risk. For calculation of credit risk three different approaches are available namely standardized

approach, foundation internal rating-based approach and advanced internal rating-based approach. Similarly operational risk calculation can be done through basic indicator approach, standardized approach and advanced measurement approach. Lastly market risk calculation requires value at risk approach. The second pillar has been designed to deal with the regulatory response to the first pillar which provides the regulators improved tools compared to the tools available to them in Basel I. This pillar provides a framework to the banks to face all other risks like systematic risk, concentration risk, strategic risk, liquidity risk, legal risks etc. The third increases the disclosure that the banks are supposed to make which is done to provide the market with more information regarding the risk condition of the banks.

The accord has been criticised for being taking biased approach as more sophisticated risk measures unfairly advantage the larger banks who are able to implement them. More over as developing countries do not have these banks, hence it goes against the interest of the developing countries. A serious criticism of the accord is that these norms will make trade cycle more vulnerable as in the downturn of the cycle the banks need to control its credit more which will further worsen the situation. Analysing the Global Financial Crisis which started in the mid-2007 many have blamed Basel II norms and led the conviction that important parts of the agreement need rethinking and revision, mainly those concerning the scale and quality of banks' over all capital levels and the allocation of capital to exposures.

BASEL III:

Basel III is a comprehensive set of reform measures which are developed by the Basel Committee on Banking Supervision, for strengthening the regulation, supervision and risk management of the banking sector. The measures aim to improve the banking sector's ability to absorb shocks arising from financial and economic stress, improving risk management and governance, strengthening banks' transparency and disclosures. The reforms target firstly bank level or microprudential, regulation which will help raise the reliance of individual banking institutions to periods of stress and secondly macroprudential, system wide risks that can build up across the banking sector as well as the procyclical amplification of these risks over time. It was agreed upon by the members of the Basel Committee on Banking Supervision in 2010-11, and was scheduled to be introduced from 2013 until 2015, however changes from 1st April 2013 extended implementation until 31 March 2018 and again extended to 31 March 2019.

CONCLUSION:

Globalisation and IT revolution has interlinked the financial system globally. As such impact of bank failure or any financial crunch experienced in one country is soon be realised in others. In such circumstances it has become mandatory that the banks in every country follow internationally set standards set by the regulators. Since the economies are going through continuous changes along with the financial system the regulators also need to examine their formulated standards and norms and need to revise according to the need of the hour.

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IMPACT OF ONLINE SHOPPING IN INDIAN ECONOMY

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INTRODUCTION:

The term "Online shopping" which is becoming popular day by day is basically a form of electronic commerce which allows consumers to directly buy goods or services from a seller over the Internet using a web browser. This process is called as "business-to-consumer" (B2C) online shopping. But when an online store is set up to enable businesses to buy from another business, the process is called "business-to-business" (B2B) online shopping. Consumers find a variety of products by visiting the website of the retailer directly or by searching among alternative vendors using a shopping search engine. Customers can shop online using a range of different computers and devices, including desktop computers, laptops, tablet computers and smartphones. A typical online store enables the customers to browse the firm's range of products and services, view images of the products, along with information about the product specifications, features and prices etc.

Online customers must have access to the Internet and a valid method of payment in order to complete a transaction, such as a credit card, an Interac-enabled debit card, or a service such as PayPal. For physical products (e.g., paperback books or clothes), the e-tailer ships the products to the customer. For digital products, such as digital audio files of songs or software, the e-tailer typically sends the file to the customer over the Internet.

The number of internet users in India is growing day by day, which was 121 million in 2011 and by the end of 2015 it was about 243 million. It is seen that the digital e-commerce market in India has increased from \$4.4 billion in 2010 to \$13.6 billion in 2014 with a steady manner and was also expected to increase by \$16 billion by the end of 2015; due to the growing internet users and online shoppers (kalita, 2016).

History of Online Shopping

The first online shopping system was invented by English entrepreneur Michael Aldrich in 1979. Michael Aldrich's system connected a modified domestic TV to a real-time transaction processing computer via a domestic telephone line.

Then the growth of the internet as a secure shopping channel has developed since 1994, with the first sales of Sting album 'Ten Summoner's Tales'. Wine, chocolates and flowers soon followed and were among the pioneering retail categories which fueled the growth of online shopping. Researchers found that having products that are appropriate for e-commerce was a key indicator of Internet success. Many of these products did well as they are generic products which shoppers didn't need to touch and feel in order to buy.

Growth in Online Shoppers

By seeing that the revenues from online sales continued to grow significantly, the researchers Rohm & Swaminathan has identified four categories of online shoppers and named them as "*convenience shoppers, variety seekers, balanced buyers, and store-oriented shoppers*". They focused on shopping motivations and found that the variety of products available and the perceived convenience of the buying online experience were significant motivating factors.

Online retailer Amazon has launched its first shopping website in India. The company took its first steps into the Indian market in February 2012 when it launched Jungle.com, a site which allowed customers to compare prices online but not purchase items directly.

Objectives:

1. To see the impact of online shopping.
2. To find out the benefits and disadvantages of online shopping.

Methodology:

This paper is solely based on secondary data or information collected from different sources like internet, journal articles, reports published by various government organization and commission, articles published in National and local news papers etc.

Results and discussion:

LIST OF ONLINE SHOPPING SITES IN INDIAN

A- **Ajio.com** (exclusive collection of international labels)

Abof.com (Apparel & Accessories)

Aliexpress.com (A chinese website which features products at very cheap rates direct from wholesalers / producers)

AskmeBazaar.com

Asos.com (Free International shipping)

Amazon.in (Your one-stop website for Online Shopping)

Americanswan.com (Apparel & Accessories for men & women)

Adirawoman.com (Shapewear, Hygiene, Period Panties etc.)

B- Brandmile.com (Sales Events from major brands)

bestylish.com (Shoes & accessories)

Biotique.com (Skincare brand website)

baychic.com (Sale events)

blab.co.in (cosmetics, accessories etc.)

beautylounge.com (Nail paints and more)

brandsvillage.com (Clothing, accessories etc.)

Biba.in (Ethnic wear)

C- Cosmetix.in (Cosmetics, accessories etc.)

cilory.com (Lingerie, Health care, personal care products etc.)

Coolbuy.in (Clothing, jewellery, Home & Kitchen, and more)

Couponation.in (Coupons and Deals)

Caratlane.com (Jewellery)

theCollective.in (Branded Goods)

Chrono24.in (Watch Market)

Craftsvilla.com (Sarees, Jewellery, etc.)

ConfidentialCouture.com (Buy pre-loved luxury goods)

D- Dealsandyou.com (for all the fabulous deals on restaurants, products etc.)

Digaaz.com (Luxury bags, watches etc.)

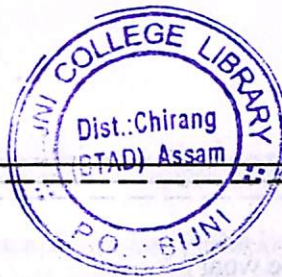
doozyshopping.com (Apparel from Men & Women)

donebynone.com (Bags, accessories etc.)

Darveys.com (luxury shopping)

E- Ebay.com (Needs no introduction)

Ethoswatches.com (Luxury watches)



- Elitify.com** (Luxury Shopping)
Evyia.in (personal care, skin care, hair care products etc.)
Ethnicdukaan.com (Ethnic wear)
F- Fashionandyou.com (I Guess this is a website which doesn't need an introduction, because in my opinion it was a trendsetter for Online shopping trend in India)
Forever21.com/IN/ (Forever 21 India website)
Flipkart.com (Books, mobiles, phones etc.- Its the 1 of the leading online shopping websites in India)
Forestessentialsindia.com (Ayurvedic skincare brand)
Forevernew.co.in (Forever New Indian website)
Futurebazaar.com (clothing, accessories, electronics etc.)
Fashnvia.com (Clothing, accessories, shoes etc for both men and women)
Fashionatclick.com (Womenswear, accessories etc.)
Fetise.com (Apparels, accessories etc. for men)
Fashionara.com (Apparels, Bags, Accessories and more)
Fabfurnish.com (Furniture, Home Furnishing etc.)
Faballey.com (Women's Clothing & Accessories)
Fressup.com (Curation of Looks and outfits)
G- goodlife.com (Makeup, skin care products etc.)
Globusstores.com (Online Shopping portal for Globus brand)
gkboptical.com (Shopping for Eyewear)
Getitbazaar.com (Fashion & Lifestyle, Electronics, Health, etc.)
H- homeshop18.com (coming through the Channel Home Shop 18- the name says it all)
Handspick.com (clothing, footwear, accessories for women)
Helioswatchstore.com (Watch Store by Titan)
healthkart.com (Cosmetics, skin care, hair care products etc.)
Hot9offers.com (Offers on various online shopping portals)
I- infibeam.com (Books, mobiles, phones etc.)
indiavarta.com (electronics, watches, phones etc.)
Iknowstudio.com (Designer Brand I Know)
in.loccitane.com (Skincare brand website)
inonit.in (Clothing, accessories, shoes)

- Indiarush.com** (Ethnic wear)
Indianroots.com (Ethnic wear)
- J- Jabong.com** (clothing, shoes, accessories etc.)
justshecosmetics.com(Cosmetics)
Jewelskart.com (Jewellery)
Juvalia.in (Jewellery and accessories for women)
K- Koovs.com (Clothing, apparel, bags, shoes etc.)
Kiehlsindia.com (Brand skincare website)
L- Landmarkshop.in (Online shopping for Landmark group brands)
letsbuy.com (electronics, mobile phones etc.)
lenskart.com (Eyewear, lenses etc.)
Limeroad.com (Clothing, Ac)

Among these the top ten online shopping sites in India are-

1. **Flipkart**: It was founded in 2007 by Sachin Bansal and Binny Bansal. The company is registered in Singapore. Headquarters at Bangalore, Karnataka. The first product they sold was the book "*Leaving Microsoft to Change the World to a Customer*". Flipkart sells everything from gift vouchers to electronics to home appliances. From a start up with an investment of just four lakh rupees, Flipkart has grown into a \$100 million revenue online retail giant in 2012. According to Morgan Stanley the current market value of Flipkart is \$5.54 billion as of November 2016. Flipkart now employs more than 33,000 people. Flipkart allows the payment methods such as cash on delivery, credit or debit card transactions, net banking, e-gift vouchers and card swipe on delivery.
2. **Amazon.in**: It is an American electronic commerce and cloud computing company, founded on July 5, 1994, by Jeff Bezos and based in Seattle, Washington. Amazon.com started as an online bookstore, later diversifying to sell DVDs, Blu-rays, CDs, video downloads/streaming, MP3 downloads/streaming, audiobook downloads/streaming, software, video games, electronics, apparel, furniture, food, toys, and jewelry. In 2004 the net revenue of Amazon was 6.92 billion U.S dollar. The multinational e-commerce company's net revenue is 135.99 billion U.S. dollars in 2016, up from 74.45 billion US dollars in 2013. Total number of employees in 2016 is 230,800.
3. **Snapdeal.com**: **SnapDeal** is an Indian e-commerce company based in New Delhi, India. The company was started by Kunal Bahl, a Wharton graduate as part of the dual

degree M&T Engineering and Business program at Penn, and Rohit Bansal, an alumnus of IIT Delhi in February 2010. Snapdeal currently has 275,000 sellers, over 30 million products and a reach of 6,000 towns and cities across the country. Snapdeal, reported its revenue at **INR 938 crores out of which INR 766 crores** is the revenue from operations.

4. **Jabong.com**: Jabong.com is an Indian fashion and lifestyle e-commerce portal founded by Praveen Sinha, Lakshmi Potluri, Arun Chandra Mohan. The portal sells apparel, footwear, fashion accessories, beauty products, fragrances, home accessories and other fashion and lifestyle products. The company's headquarter is in Gurgaon, NCR. In July, 2016 Flipkart acquired Jabong through its unit Myntra for about \$70 Million. After the acquisition, Ananth Narayanan was declared the new CEO of Jabong. Online fashion company Jabong reported a 14% increase in revenue to Rs 243.78 crore in the first quarter of 2016 as compared to Rs 213.87 crore in the corresponding quarter last year. The company, a unit of German ecommerce incubator Rocket Internet, reported Gross Merchandise Value (GMV) of Rs 410.54 crore for Q1 2016, up 8.4% from Rs 378.38 crore in Q1 2015.

5. **Myntra**: Myntra is an Indian fashion e-commerce marketplace company headquartered in Bengaluru, Karnataka, India. The company was founded in 2007 by Indian Institute of Technology graduates with a focus on personalization of gift items. By 2010, Myntra shifted its focus to the online retailing of branded apparel. In May 2014, Myntra.com merged with Flipkart to compete against Amazon which entered the Indian market in June 2013 and other established offline retailers like Future Group, Aditya Birla Group and Reliance Retail. It had clocked an annualised Gross Merchandise Value (GMV) of \$800 million in January 2016. This brings the e-commerce company one step closer to the \$ 1 billion GMV target that the company will be going after in FY-2017.

6. **Localbanya.com**: This is a website meant for shopping groceries and is a blessing for working women. From organic to inorganic items, everything is available over here. Thus, localbanya.com is indeed one of the leading grocery shopping sites in India.

7. **Homeshop18**: It is an online and on-air retail and distribution venture of Network 18 Group, India. HomeShop18 is a part of the Network 18 Media & Investments Limited which is owned and operated by Reliance Industries. The HomeShop18 television channel was launched on 9 April 2008. The television network can be currently seen on cable, satellite and some terrestrial channels in India. It also became the country's first ever round-the-clock home shopping channel to be available on DD Free Dish reach, a free-to-air direct-to-home (DTH) broadcasting platform of PrasarBharati. HomeShop18 has reported its latest revenue figures for FY 14-15. Total revenue figure stood at Rs. 450 crores compared to Rs.368 crores

in previous fiscal, registering a growth of 22%. The loss figures doubled from Rs. 84 crores in FY 13-14 to Rs. 175 crores FY 14-15.

8. **Infibeam.com**: Infibeam.com is a place where you often find things that are not found anywhere else. The rarest of things, the rarest of books and the rarest of electronics and many other such items are easily found on infibeam.com. According to the share sale documents, the company posted revenue of Rs.171.3 crore and a net profit of Rs.6.6 crore for the six months ended September 2015. It reported revenue of Rs.288.2 crore at a net loss of Rs.9.8 crore for the year ended March 2015.

9. **Shopclues.com**: It is an online marketplace, headquartered in Gurgaon, India. The company was founded in California's Silicon Valley in 2011. ShopClues joined as 35th entrant in the Indian e-commerce in 2011. It is one of the best online stores that offers a wide variety of cameras, Computer accessories, Mobile, Gift, Jewellery, Cosmetics, toys, clothes, books and bag. Shopclues reported its revenue figures for FY 2014-15 at INR 79.2 crores with a loss of INR 101 crores.

10. **Firstcry.com**: One of the largest store for Kids selling 70000+ items from 400+ top International and Indian brands.

Indian e-commerce industry is currently going smoothly as lots of startups are opening, getting VC funded etc. On the other hand, according to the data more and more Indians are shopping online and the market is growing at a rate of 33% yearly. Indian E commerce market currently stands at \$12 billion, which is expected to grow to \$38 billion by 2015 and expand to \$78 billion by 2020. Even top brands like Puma has witnessed staggering growth in their online sales volume inside India; while in 2010 only 1% of Puma sales came from online medium, today this figure stands at an impressive 15%.

Due to the revolution of e-commerce, the online shopping rises by 83 per cent in 2016, according to the report of leading digital payments firm PayPal and global market research firm Ipsos. According to the, third Annual Global Cross-Border Consumer Research 2016 report, Indian online shoppers spent Rs 58,370 crore on shopping from other countries last year. Shopping on dedicated websites accounted for 53 per cent of online spending, 29 per cent through its application and 10 per cent through social media sites. The report also estimated that the cross-border online spending by Indian shoppers would grow by 85 per cent in 2017. Again Online retail shopping in India has gone from being obscure to a booming part of the GDP, making up to 14-15 % of the same.

According to the Google annual online shopping growth trends report, the country will have 100 million online shoppers by 2016, which was 8 million in 2012 and is 35 million in 2016, showing how the ecommerce industry has grown.

Over the last several years, the Indian e-commerce market has seen a dramatic shift, where local players losing market share to large foreign companies. As of May 2016, Amazon India owned over a third of the industry's quality traffic, beating out local players such as Snapdeal and Flipkart. When their traffic is combined, these three e-commerce superpowers capture nearly 70% of the entire industry.

CONCLUSION:

According to 'India Online Retail Market Forecast & Opportunities 2016', India will witness changing shopping trends in the next few years. The country is set to become the third largest nation of internet users in the next two years itself. The online retail market in India is expected to grow immensely, given India's rising middle class, growing disposable income and busy lifestyle in metro cities.

Due to online shopping, retail shops are going through losses. The price fixed by the online shopping sites are very low so it is not possible for retail shops to offer that low price. As a result, they are facing very tough competition from the online shopping sites. Again on the other hand, a lot of small shops are collaborating with these online shopping websites. So, they are not completely out of the market but their profit is distributed with these websites. The consumers are surely better off since their choices are increased and also its easy to shop now. This is especially true for the goods those are not differentiated (like books, stationery, etc.).

Online shopping's are more preferred by the youths relative to the senior citizens due to Convenience and Discount. While the most of the senior citizens preferred offline Shopping's.

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EMPOWERMENT OF BODO WOMEN IN TRADITIONAL BODO SOCIETY WITH REFERENCE TO KOKRAJHAR DISTRICT, ASSAM

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INTRODUCTION:

According to the Indian constitution women are legal citizens of the country and have equal rights with men. Because of lack of acceptance from the male dominant society, Indian women suffer immensely. Women are responsible for bearing children, yet they are malnourished and are in poor health. Women are also over worked in the fields and all the domestic work. Most Indian women are uneducated and still the country's constitution says that that equal power with men. Women are powerless and are mistreated both inside and outside their homes.

In the present scenario women's position is still subordinate to that of men. She is subjected to humiliations galore; the parent resort to female foeticide. The low child sex ratio is revealed by the latest Census (2011) - the ratio declined from 927 girls per thousand boys in 2001 to 914 girls per thousand boys in 2011. How paradoxical it is that man is born of a woman and yet the latter is dominated by the former. She has been enslaved, degraded and subjected to various types of atrocities and tyrannies. She is deprived of freedom. Moreover domestic violence murder, rape, battering by husbands, sexual harassment at work - place, dowry harassment, trafficking and so on are committed on women.

The Bodos who are believed to be the earliest settlers of Assam are said to be the most culturally rich community of the North- Western parts of Assam. The Sixth Schedule of the Constitution has conferred on the Bodo tribal Community, the status and prestige of Plain Tribes, they are found in several places of Assam. Kokrajhar town is regarded as the hub of the Bodo Tribal Community. Other main concentration includes the Brahmaputra Valley and also its adjacent areas. The Bodo society is patriarchal. Though the Society is patriarchal in

character, Bodo woman occupy equal status along with man. Bodo women are accorded due honour and position in the society. Their traditional religion "Bathou" reveals the feature of equal position of "Bathou Buri" (Goddess) along with "Bathou Bwrai" (God) during the time of worship. The Bodo women enjoyed a lot of freedom and autonomy. One can hardly hear the social evils like Sati system, dowry system, female foeticide etc in their society. Infact, egalitarian is reflected in the Bodo society.

OBJECTIVES OF STUDY:

The study is done keeping in view the following objectives:

1. To assess the traditional social status of Bodo women.
2. To assess the role played by Bodo women in economic activities.
3. To evaluate the developmental process of Bodo women in the study area.

METHODOLOGY:

As per as methodology is concerned the following methods are adopted:

- a. Personal observation.
- b. Interview with people.
- c. Questionnaire method.
- d. Secondary method-Books, Journals, newspaper, etc.

STUDY AREA:

The study is concentrated mainly in the Kokrajhar Distict of Assam. Kokrajhar is one of the 35 districts of Assam which is described as the "Gateway to the N.E region of India". It is located on the North bank of river Brahmaputra and lies roughly between 89°46' E to 90°38' E longitude and 26°19' N to 26°54' N latitudes. The present geographical area of the Kokrajhar district is estimated to be 3129 sq. km.

BODO WOMEN IN SOCIAL & DOMESTIC LIFE:

The status enjoyed by a Bodo women in social sphere is not a degraded one right from her birth. Her birth is not unwelcomed. When a baby child is born, it is said that "Mybra (rice used in sweet beer) is born. And when the baby child grows, she will be called "Rani" (Queen), "Mainao" (Goddess) out of love & affection. All these signify the due position accorded to a Bodo women. A male child is often desired but not preferred to a girl child. The Bodo couple

are equally happy with the birth of boy child or girl child . It is said that a girl child will care and share in the household activities.

EDUCATION:

The education of a girl child is not cared if not neglected in early days. Sometimes even the education of boy child is not cared. Parents have to say that if they are willing to learn let them learn or else work in the agricultural fields. From this it is clear that parent not conscious of the education of their children. This is because most of them were illiterates having little or no education.

ABSENCE OF EVIL PRACTICES AND WIDOW RE-MARRIAGE SYSTEM :

The anti- social elements like the child marriage, dowry system, sati system and the like are totally absent in the Bodo society. A Bodo woman got married at least at 14-15 years of age and above. Widow re-marriage is prevalent in Bodo culture. Widows are married by a system what is called "Dongkha Haba". In this system of marriage the man enters into marriage in the house of the widow woman and gets the status of a husband. As usual practice, the husband has to take responsibility of the property . children etc. Such marriage shows the Bodo society to be an admixture of matriarchal society.

Another such character is "Gwrja Lakhinai Haba". In such system of marriage , the man after avoiding the relation of his family enters into marriage alliance with woman's family. In such case the man loses the right to inherit the property of his family and stays in the house of his wife. After having been married the man will be given some portion of the property of Bride's family and retains the status of usual husband. From what has been said above it seems that there is no restriction on widow re-marriage since long past. In this case the Bodo society is a bit more enlightened than ancient Hindu tradition of India. In the same way no bar is there for re-marriage of a widower .

FREEDOM OF WOMEN:

The Bodo women do not occupy the same influential position as her sisters in Khasi Hills where in the words of R.S Endley "something like a matriarchate apparently holds the filled of social and domestic life". Still the position of Bodo women is not a degraded one. The Bodo women both in early life and as matrons enjoy a large measure of freedom.

MORAL CHARACTER (MAINAO):

A Bodo house wife is regarded as "Mainao" or Goddess of Wealth in a family . A housewife is "Mainao" in the sense that if she has a good moral character it will brighten the economic

condition of the family, contrary to it, brings distortion to peace and harmony in the family.

She is a symbol of sacred and sanctity in the family. A good housewife is trained, shaped and moulded by the parents in the family for acquiring a good moral character, so that she can live peacefully during her marital life. So a house wife should be trained in domestic works like cooking, weaving, fishing, planting and building a good moral character. This is explain in the following traditional Bodo verse :

“Bwswrse Abad Jawikw Dagab ;
Hinjao Haba Rwngrwikw Gaab”

English rendering is :

“Don't weep for bad crop of one year ;
But weep for an inexperienced woman”.

It is not expectable that an agriculturist may get good harvesting every year. It may cause loss or gain sometimes. One can hope for the next year, if it is not this year. It is no a matter of anxiety if he is a good working man. But it is matter of great anxiety if a housewife is not a good worker and of bad moral character. Her laziness and insincerity may cause lose of property or harm to the family life. Such a women is “Habarwngwi Hinjao” or inexperienced woman.

PURITY OF WOMAN:

Chastity and devotion to their husband are the main qualities of the Bodo women, which is same for husband to their wives. Premarital sex is considered an offence in the society for which serious punishment is imposed for the offence. So as a custom, young people of Bodo society has to lead a pure life before the marriage.

CULTURAL WOMAN :

Bodo women represent the intrinsic culture of Bodo community. Apart from taking important role in domestic works and economy, their art and crafts, framing varieties of colorful “Agor” (design). Weaving has brought pride and glory of Assam since ancient times. Their traditional art of sericulture and endi (eri) clothes is highly commendable. A Bodo woman represent their community through her dress like ‘Dokona’ and ‘Jwmgra’ (Female garment), Gwamsa, Aronai (Male Garments) and various forms of traditional dances like “Bagurumba”, “Thungrisibnai”, “Daotwilwngnai”, “Ronsondri” etc. as a milestone of Bodo culture.

DOUDINI & BOIRATHI:

The two institutions 'Doudini' and 'Boirathi' symbolize the high position and status of women in Bodo traditional life. Doudini is respected like a Goddess specially during the 'Kherai' festival. She foretells the probability of unseen happenings like drought or flood, epidemic, unholyess of the society which they, being agriculturists believe it as the wraths of Goddess and pray for relief from such happenings. Doudini is honoured not because of 'Kherai puja' only but also because she maintains strict discipline, hollyness which is being practiced since time immemorial. In belief and faith of the Bodos She is sacred and holy.

'Boirathi' is similar institution of Bodo marriage system, A 'Boirathi' pleases all the members present in the marriage ceremony with her beloved and attractive behavior, she serves and welcomes the people, young and old, ladies and gents without whom as per tradition, no marriage is held.

EQUAL DISTRIBUTION OF WORK:

There is no distriiction of works between male and female members of Bodo society. Differentiation of their traditional domestic works between male and female are based on the consideration of nature of works, like toughness, consumption of physical strength, physical capability, convenience or inconvenience situation in doing domestic and social works. This reflects in the old saying of Bodofolk:

"Houaphre Hagrani "

Hinjaopra Naoni".

The English rendering:

"Men are of the jungles (Outside).

Women are of the Homes" (inside).

As per the tradition Bodo women are not given such hard and tough work as it may cause physical injury to them. They are to look after the children at home. This does not mean the discrimination of man and woman in going outside home. One women is not given to till or plough the land as because it may cause physical injury to her during the time of pregnancy or child birth. She however takes part in the field while sowing and planting the plot, weeding, harvesting and preparing the crops for storage Bodo women are also involved in the processing and pounding of raw grains.



BODO WOMAN & ECONOMIC ACTIVITIES:

The Bodo women are expert weavers and can weave all their apparels. They weaves eri, muga and cotton cloths of high standard for their family use as well as for the economic purpose which help directly or indirectly to their family.

Fishing is a traditional profession/culture of the Bodos in Assam. Bodo women are fond of fishing. About 70% of the women know the art of fishing in river, ponds, beels etc. They used traditional tools to catch fish like jekai, polo, kosa, nets etc. They used fish for consumption as well as economy.

Apart from mentioned above, Bodo women also reared livestocks like pigs, fowls, goats etc, at homes. This added an extra source of income to the family. Bodo women are also seen running small vendors at market places today. Selling apparels and vegetables by a women become common today, Traditional custom of Bodos have not approved such activity in distant past.

In politics too. many of them held important portfolios in the grassroot level, district level and even state level. They also held respectable post in the state and work in offices, schools, colleges and universities.

BODO WOMAN & PROPERTY:

The Bodo women command respect in their community, their position is never regarded inferior to that of a man. However, the birth of a daughter is not favoured as much as that of a son. In case of inheritance of family property her only property is the so called 'Stridhana' (Indian Context), ie. whatever she receives during the time of marriage (ornaments, and other things). In case of marital separation the women is denied a share of the property of her husband except her ornaments and dresses. During their maidenhood they enjoy the liberty to participate in singing, dancing and festivals, but married women generally refrain from outdoor exhibition.

CORRUPT PRACTICES OF BODO SOCIETY:

The traditional Bodo society is not free from corrupt practices and the evil motivation of the Bodo society can be viewed from wide angle. While the position of women in India in comparison to man as a whole badly suffers from traditional evil practices, socio – economic factors, psychosis of man and complexities in behavior ; Bodo woman deserving its own moral character, dream and aspiration contribution to conjugal life is also not free from such hurdle for which

her position or status as far behind man in their own society and in India it is beyond question. The concept of equal status of woman with man is a long drawn prejudice in the pretext of our society.

Bodo society is still not free from the old concept of "Hinjaosaphra derwbla malaini" (grown up girls belong to others) for which female child is considered as inferior to male child. Contrary to it male child replaces it as a standing asset of their future economy. A guardian will give preference to select a handsome salaried employee or good economic condition youth for giving his daughter in to marriage rather than fulfilling dreams and aspirations of his daughter who deserve good prospect in near future. In such situation the young lady having bright carrier has to divert her mentality towards materialistic outlook avoiding competitiveness. Thus a women of geniusness has to remain under the dominance of male decisioned world.

Still one more evil practice noticed in traditional Bodo society is the killing of innocent people in the name of "Daina" (male) and "Daini" (female). Daina and Daini believed to have some magical knowledge is often charged for practicing witchcraft bringing omens for the family and society.

CONCLUSION:-

The position and power of Bodo woman in her society represents the intrinsic culture of the bodo community. Apart from the important role in domestic economy, their arts and crafts and weaving has been the pride and glory of Assam since Ancient times.

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