

Multidisciplinary Global Journal of Academic Research (MGJAR)

Vol. III Issue. IV Oct. 2016 Impact Factor: 2.0674 ISSN:2394-1758

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THE PERCEPTION OF STUDENTS TOWARDS LEARNING ENGLISH AS A SECOND LANGUAGE IN A HIGHER EDUCATION INSTITUTION

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Abstract

In this document is analyzed the importance of learning English Language in a public institution of higher education CUCEA (University Center for Economic and Managerial Sciences, University of Guadalajara), Mexico, in order to know if this skill is important to acquire according to the student' perception; in the same study, students that are attending to PALE program were surveyed in order to explore further empirical studies that were previously considered on the subject, and thus have greater certainty of the hypothesis that was implied that English Language gives them a competitive advantage to those students who have lack of this ability and reinforce them with a view to internationalization, which is mentioned under the Institutional Development Plan 2014-2030, by The University of Guadalajara. In the conclusion, it is found that the English Language within the institutional curriculum using ICT is remarkable important for students to gain communication skills and have awareness of other cultures, be good citizens in the society and therefore, get greater opportunities to find a job with higher income. We believe that this document will be important in future's studies due that there are other areas to be covered to have a better approach as a Language Program success.

Key Words: English Language, ICT, Integral Formation, Internationalization.

Introduction

Knowing the fact that we live an economic, social and cultural globalization, dominate English language has become a fundamental element in the life of the students, professors and the society, not only like a work tool, but also in fact it's vital tool for the academic research because, as most of the scientific information is in this language, the dissemination of studies, surveys, applied research; they are 80% in this language.

In addition, since México accessed to the GATT (General Agreement on Tariffs and Trade) in 1986, as part of the commercial opening, it was required to reorder the international business system; in the educative ambit was necessary to reset at the new global requirements, because the education was transformed researching the globalization (Cárdenas, 1999).

Currently, english language is spoken in 105 countries around the world, including England and USA, it's their maternal language of 402 million citizens around the world, and as the second language it's spoken for 350 - 1,000 million people.

Nowadays, higher education institution aim to form human resources more competitive and seek integral education focused to the internationalization, therefore, it's essential to learn a second language, specifically english.

According to the Institutional Development Plan 2014 – 2030, by the University of Guadalajara (UdeG)¹ where the internationalization is one of the priorities in the educative process makes a second language an important issue to cover; in this document is also mention the importance to contribute possible solutions to the society problems with scientific searching approach, incorporating the learning and domain of a second language as a fundamental component of every educative program, also, in the academic and student mobility actions to allow teachers and students realize short academic stays in a foreign country or make a research in other institution abroad.

Is mentioned in the Institutional Development Plan under the idea that:

"The internationalization develops a set of cognitive and multicultural abilities, which we called global competences, that enable the students to perform a task, in social and cultural context that are different of their own, and they foment the acquisition of values such as plurality, respect and tolerance."

"The internationalization of the curriculum plays a key role in the formation of global competences, through the integration of one international, intercultural and interdisciplinary dimension at the structure and contents of the programs and plans of study, which allows forming graduates who are able to compete in a global world, increasingly interdependent."

¹University of Guadalajara is the second most important public university in Mexico.

Since the foundation of "Red Universitaria"² in 1993, CUCEA³ has sought to provide academic excellence to its students, so that the present administration has focused in strengthen the language learning by students. The present proposal aims to develop linguistic abilities in english language for integral development of participants, making it more competitive in the labor field.

Due the immersion of the technology in the education, arises the challenge to know, understand and implement the appropriate way in which technologies (pc, video players, online platform, web, etc...) bring to support the teaching-learning activities which provide the development of abilities and capacities of the higher education students, specially learning of english language. Technologies should be used as a canal for instruction more than only the information, our students are accustomed to use the information just to communicate social life among them but they don't know how much benefit is if they get from using them for academic purposes, also, we should be especially careful at the moment of elaborating the pedagogic model's which they are based completely in the technologies or are used partially, because a large number of students still support the traditional way of teaching, where the dominating factor is the teacher. Although the Superior Education Institutions (IES) have more accessibility at the TIC's, its presence at the teaching methodology are still limited, so it's necessary the update the curricula that include the learning of the english using the TIC's.

The formation and training of new knowledge and management of the TIC's are one of the strategic methods in which the teacher actually may assume as a praxiological tool and this is useful to assume changes and transformations of the educative sector.

Nowadays, the teachers who work at a higher education institutions faces a complex scenario because students and society demand the teacher to dominate the pedagogic strategies that make easier their didactic actuation (Ramsden, 1992).

As been mentioned previously, the learning of a language added to the maternal, makes better the social and cultural life, because helps to make a connection with people around the world, makes to get a better the economic position because improved the curriculum, and also increase the cerebral activity because it's a mental practice and increase the grey matter adhered to the use of technologies in the learning of a language.

"Is clear that with the new technologies the world it's getting smaller and the mobility is faster due the learning of languages, for many groups it's getting essential" (Grandinetti 2011).

²The Red Universitaria at Jalisco it's a new organizational and functional structure of the Universidad de Guadalajara, it is formed by: The University Centers, The Middle Education System, Medium System and the General Administration of the University.

³ This University Center is part of the Red Univeristaria of UdeG, Mexico. The Red Universitaria is formed by six Thematic University Centers and eight regionals.

Other important benefit of learning of a second language is in the economic world; according to Grandinetti "Learn a foreign language is a difference that stands out in the curriculum vitae, as the companies need qualified people who can continue the business with international partners" (Idem).

"People who own knowledge of at less one foreign language, have more possibility to go forward in their professional career" (Idem).

In the article "The importance of speak other language", Lord Dearing says:

"For the students who are restricted to a monolingual culture, there is a significant danger, because they cannot deal with the increasingly complex demands of our society" (Montúfar 2011).

International organisms, such the OECD, recommend the consolidation of the competitiveness of superior education graduates, concerning to internationalization of academics and students, point that is mentioned at the Institutional Development Plan 2014-2030 of the Universidad of Guadalajara. Considering that the fundamental objectives of superior education would be accomplished.

Materials and methods

Type of study: Correlational

Study population: Total population 2050 students who were studying english language at PALE⁴ program of the University Center; the instrument was applied in May 2016 at the CUCEA campus, to the students studying english at that moment.

Sampling: Size of the sample, 324 participants with a confidence level of 95%, and aleatory technique.

Formule:

$$n = \frac{N \times Z^2 \times P \times (1-P)}{(N-1) \times e^2 + Z^2 \times P \times (1-P)} = 324$$

Data recollection: The instrument used was a survey applied to students of four bachelor-career who have english class as a subject in their curriculum on May 11 and 12 of 2016 at the CUCEA campus; it's important to mention that it has been detected the results of the survey were almost the same so they were applied partially.

The tool used to capture results and statistical data analysis has been: SPSS.

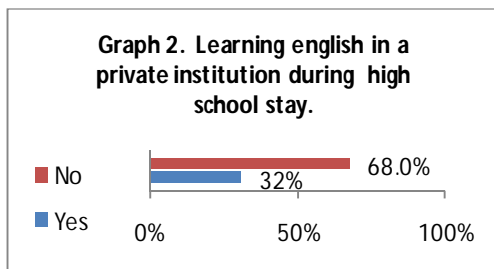
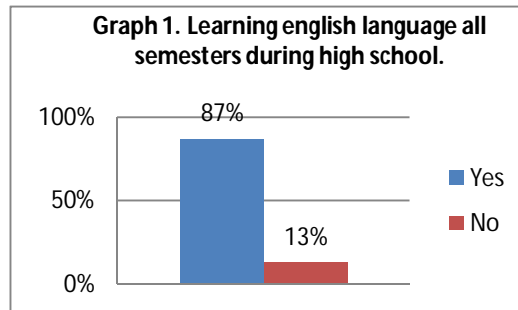
Results and discussion

With the results of this research is undeniable that students of CUCEA are benefiting from the introduction to PALE, to acquire the professional ability for speak and write english among others languages, to deal with the labor challenges in a competitive

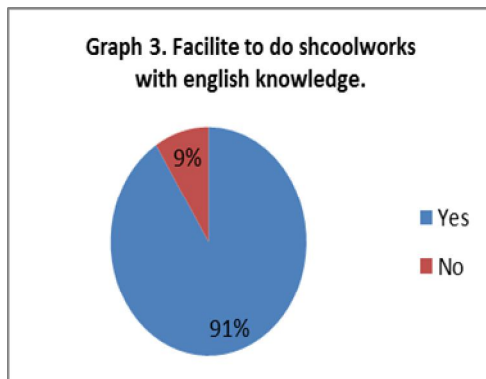
⁴PALE is the Foreign Language Program that is taught at CUCEA to four of the eleven bachelor's programs which are: Financial Management and Systems, International Business, Information Technologies and Tourism.

world focused on commercial blocks and international cooperation, whose strength is the communication in this language.

In graph 1. It has been observed that it has a great participation by students in learning english language during high school studies by 87%.

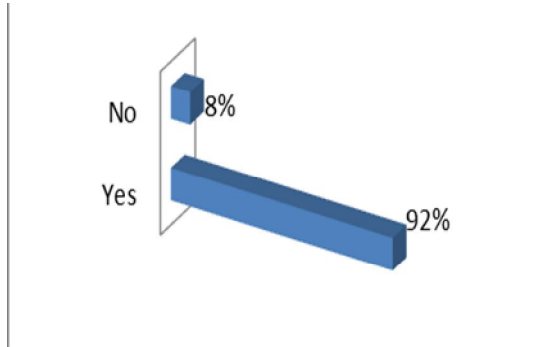


In graph 2. Has been observed, also, the participation by students in getting the knowledge of english language in private language institutions during the period of staying at high school, 32% of the students polled positive.



In graph 3. One positive point that plays an important role is the perception by part of the students about the importance that have the knowledge of the language, being not only a vital tool in the development of the academic and professional activities, but also a key element in the integral formation, it was being recognized for 91% of the students polled, as a facilitator of his academic performance, allowing to do their schoolwork with a better view.

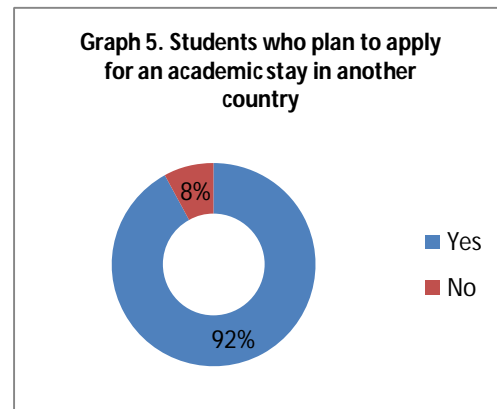
Graph 4. The knowledge of english language makes easier the use of ITC's?



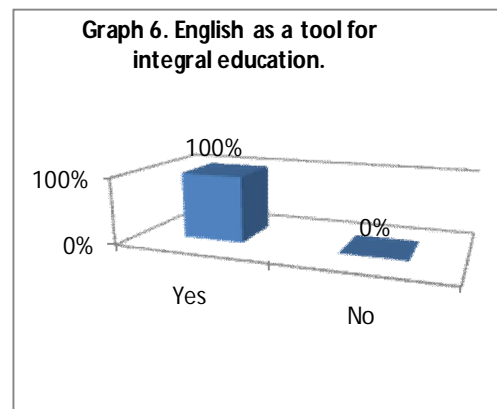
Graph 4. Shows that 92% of the students consider the knowledge of the language facilitates the use of ITC's.

In graph 5. Due the importance that has acquired the knowledge of english language around the world, nowadays, students feel that is real important in the academic formation and in the business world, it has shown the knowledge of english is perceived as a skill that facilitates the development of the students in the international environment, as through academic stays, which the 92% of the students polled shows that they want to try in the future. It is noted that with the learning of the language will facilitate the analysis of scientific documents with the purpose to get more information and technological tools for the academic development, also, it's noted that there is an intention on students to seek to an academic exchange with the purpose to improve English language and the culture.

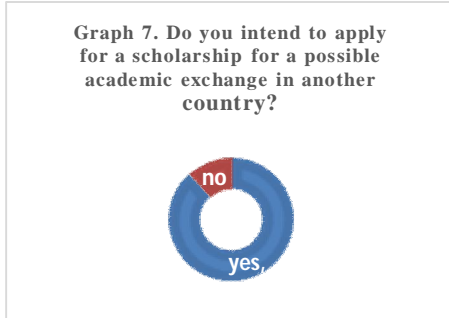
Graph 5. Students who plan to apply for an academic stay in another country



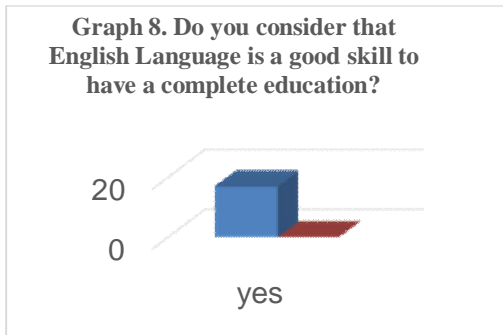
Graph 6. English as a tool for integral education.



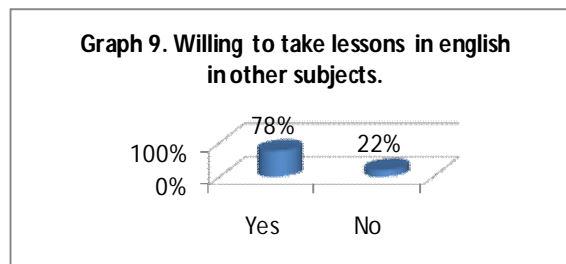
In graph 6. Unanimously, learning english has been perceived as a tool that allows gaining integral education, which lets the access to a higher academic performance.



In graph 7. Shows great possibility of the students to take the subjects offered by the educative plan in english language, where the majority expressed the interest and they are willing to take them.



In graph 8. Students are conscious that learning English language is a great opportunity to have an integral education.



In graph 9. Shows the possibility of the students to take the subjects offered by the educative plan in english language, where the majority expressed the interest and they are willing to take them.

Conclusions and recommendations

As results shown, we consider that the introduction of PALE program has been a great step of improving the knowledge of an important skill to develop other abilities in their daily life.

We were guided by the results obtained in the present study, to gather recommendations with the aim of improving the language program at CUCEA campus, it's considered pertinent the implementation of a Foreign Language Department at the campus with the final purpose of provide the possibility to the students of obtain language abilities to all the 13 degrees offered in the CUCEA campus and not only four (already mentioned), and equally to urge the teachers to get full acquisition of the English language in order to do research in the educative area and the subsequent propose of improvements in the language learning.

We are aware that the road ahead is still lengthy; we need to economic motivate the English teachers and improve the use of technical resources to make a substantial change to curriculum and docent practice. We still have to find the way to change the students virtual learning culture, because they usually seek the coexistence and the socialization with other students, it's imperative to work in the point of the recognition by part of the students of the importance of the use of technologies which provide an opportunity for self-learning, to an independent interaction of time and space, also to experiment a growth the virtual learning abilities.

Other point that we consider important to consider, it is how this acquisition is so important in order to try to get an exchange opportunity in other country to improve the language and learn it through the culture of the country stayed in.

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Annexes

Instrument applied



UNIVERSITY OF GUADALAJARA

University Center for Economic and Managerial Sciences

Project: THE PERSPECTIVE OF THE STUDENT COMMUNITY IN LEARNING ENGLISH LANGUAGE: CASE CUCEA

- 1- In your staying in High School institution, did you get English Learning Language lessons every semester?
Yes _____ No _____
 - 2- In the stage at High School institution, did you also study English Language lessons in a private language institution?
Yes _____ No _____
 - 3- In the admission examination to higher level studies (Scholastic Aptitude Test), how do you think was the Language Section Test?
Easy _____ Moderate _____ Difficult _____
 - 4- English knowledge makes easy to perform other tasks?
Yes _____ No _____
 - 5- The English language skills facilitate the use of ICT?
Yes _____ No _____
 - 6- In a range of 1 to 5, mentioned according to your perception of the importance of learning English language as integrated education; being. 1 = not important, 5 = very important.
-

7- Do you intend to apply for a scholarship for a possible academic exchange in another country?

Yes _____

No _____

8- Do you consider that English Language is a good skill to have a complete education?

Yes _____

No _____

9- Would you be able to take classes in English as a subject offered in the curriculum?

Yes _____

No _____



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Impact Factor: 2.0674

Vol. III Iss. IV Oct. 2016 ISSN:2394-1758

Democracy Even to the Lees: A Critique of Omprakash Valmiki's *Joothan - An Untouchable's life*

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Abstract

This paper aims at analyzing Omprakash Valmiki's Joothan- An Untouchable's Life, an avant-garde autobiography that perspicuously chronicles the fate of the underprivileged in general and the personal sufferings and pain of Valmiki, as a plea for Democracy even to the menial in particular.

It is a well-chronicled fact that if any one entangles in leatherwork, butchering, removal of rubbish, animal carcasses and removal of human excretion is believed to be a Dalit in the milieu of Caste ridden- Hindu society in India. Dalits identities have been categorized by their professions which associated with the above mentioned manual works. They are considered as solemnity defiled community by the Caste-Hindu fanatics. As a result they are segregated and banned from entering a temple or a school and elaborate precautions were also observed to prevent the full participation of Dalits in the traditional Hindu-Caste society.

In Joothan, Valmiki deals with the issue of degradation meted out to the Dalits by Indian society, no matter where they lived. He begins his saga from his own personal experiences as an insider way of narrating his perplexed state of identity. Through this autobiographical account, Valmiki expresses the bare images of his caste society and he just cannot compromise himself even with the minute details of their social expatriation anywhere in the novel. This novel progresses towards the ideologies of equality and to attain a liberated caste-free society in all aspects. In Joothan, Valmiki brims with a quite sense of outrage at what he had endured as a human and how he discharged himself from the age old cruelty meted out to the untouchability in the name of Casteism. Joothan remains a powerful explosion of an outcaste individuals' experience and his efforts to liberate the dalits from the social inequity rampant in India

Key Words: Dalit identity, Casteism, Ideologies of equality.

This paper correlates the Dalit's political thought, and their problem with the dominated Hindu-Caste authorities. *Joothan-An Untouchable's Life*, delineates the first hand experience of Omprakash Valmiki's contemporary political issues as well as the problems of political violence against the Outcastes; This auto-biographical novel also witnesses the suppression and exploitation of the Out-Castes, named as Dalits in general. Beside the problems of political inequality is also strongly pronounced in this novel. This deliberation is seen in Valmiki's statement: "Because in their eyes, I am only an SC, the one who stands outside the door" (154).

Caste is one of the important structural elements of the Indian Hindu society. In independent India, Scheduled Castes have been treated as different and divergent social entity, mainly for statutory, political and welfare purposes. Their identity in society remains the same from time immemorial. They have always been called by caste names and have been a subject to finger out:"The Savarnas constructed all sorts of mythologies: of chivalry of ideals. What was the outcome?" (154).

This paper criticises the dominant socio-political concerns in Omprakash Valmiki's *Joothan-An Untouchable's Life*. It deals with the ravages of caste system in Maharashtra, the northern part of integrated India. The miserable plight of Untouchables and also the struggles of a man trying to have fulfillment in life over the Castiest society are successfully delineated in the novel. The ramifications of Caste and Untouchability evolved over time by the Aryans who arrived India in 2Bc, still resonate with insurmountable forms of injustices and humiliations in every breadth and width of our Indian society. Infact the Aryans who had devised and divided people into the four gradations: Brahmins, Kshatriyas, Vaisyas, and Sudras are arranged in a hierarchical order based on their occupations. Sudras are regarded as Untouchables who are placed at the last rung of the caste ladder. Because of the political power disputes between Brahmins and Kshatriyas which resulted in implementation of outraged caste system. Ambedkar also declared that, "the main cause which is responsible for the fate of the Untouchables is the Hindu religions and its teachings" (1989b.Dr.Babasaheb Ambedkar: *Writings and Speeches* : 91).

Politics in India is not purely a political affair, rather, a number of factors beleived to be basically non-political have interplayed in a very big-way. Among such factors, Religion, Languages, Region, Caste are played a vital role. When some of the factors are limited to one or the other areas but the caste is omnipresent. As far as the meaning of caste is concerned, it is a social grouping whose membership is largely divided on the basis of birth and restrictions localised by marital relationships. This Grouping is known for its ascribed professional callings. A type of distance and hierarchical settings is observed between these groupings. "The Scheduled Caste means such Castes, Races or Tribes, Parts or Groups within such castes, races or tribes deemed under the Indian Constitutional Art. 341" (Published with the Ministry of Law, Notification number. S.R.O.385, dated the 10th Aug 1950, Gazatte of India, Extraordinary,1950, Part II, 163).

Dalits fight for their fundamental rights, against the violence and inhumane practices of the upper class castiest societies. In India, many movements like, Depressed Classes, All India SC/ST Federation, Liberation Panthers and Republic Party of India are started by Dalit for-runners like Kanshi Ram, Dr.B.R.Ambedkar and Rettamalai Srinivasan etc., to fight against the Brahminism, Caste and Superstition of the society which is poisoned by the gal of Casteism. In spite of this, a strong connection factor, Literature is needed for the Out-Castes, to bring their society under the shadow of one umbrella and show the uniqueness of their expression to the entire Literary world. Dalit Literature accounts on the experiences of life through the regional languages, social consciousness, and the registered file of social cannibalism of castesism. Eventhough, the upper castes are not cannibals literally but they eat the human labour, plucking out the freedom of an individual, and also burgling the wealth and belongings of the oppressed classes.

Valmiki's *Joothan- An Untouchable Life* is a outburst voice of an untouchable who belongs to the Caste: Chuhra-The Sweepers. He is a wiseman who accurately understands the social unrest and unjust since his childhood onwards. "From the doors and windows of the school rooms, the teachers and the boys saw this spectacle.Each pore of my bodywas submerged in an abuss of anguish"(6). He is an exploited individual and a man of depressed class has reveal his unacceptance and conflicts over the thronged rules and regulations of a upper class society. He also tends to condemned the arousing atrocities and the thrust of power that takes place in the name of castes. By taking the Literature as armour, he makes himself to lay aside from the patterns of Caste-Hindu society and also entangles himself in the social-protestations.*Joothan* is a Dalit's vision of past and the perplexed state of the present, and the solution for the future caste free society.

The life of the "Last" (Dalit), and his detrioriated situations are vehemently expressed in this novel. Through this auto-biographical novel, Valmiki willfully proclaims his unwillingness to accept the seggregation in the form of casteism and also contends against the Caste-Hindu organisations. *Joothan*, explicits the disapprovaland dissent on the classification of human in the names of castes: "The Hindi word *Joothan* literally means food left on an eater's plate, usually destined for the garbage pail in a middle class, urban home", "The title encapsulates the pain, humiliation and poverty of Valmiki's community,which not only had to rely on joothan but also relished it" (xxxix).

The main reason for the Chuhra's poverty is because of the 'Tagas' a tyrannical upper class society. Tagas heartlessly imposed all sorts of menial jobs like cleansing the toilets, sweeping the streets, and general labours. These crucial blood suckers refused to pay the minimum wages when they demanded the wages for their work, they tortured and brutally assaulted the workers. This type of tamp down made the lives of Chuhras into unpleasent and to get married. The Chuhras are considered as a polluted, and ritually impured one. "Untouchability was so rampant that while it was considered all right to touch dogs, and cats or cows and buffoloes, if one- a higher caste person happened to touch a Chuhra, one get contaminated or

polluted" (2). Did these people choose this disgraceful life of their own accord? For how many more generations will suffer in such oppression and subjugation that have been permeated for countless generations to continue? It is a great shame for our country and what so far we are calling it as a secular government which announced equality, democracy, and humanism in all directions. Is there any use? On Sep 30, 2014, the Dinamalar-A daily Tamil Newspaper amply recorded the evidence which signifies the existence of casteism, even after the completion of 68 years of Indian independence. It is a great shock to hear how the existence of caste and religion, unleashed the atrocities against the Chief Minister of Bihar Mr. Jidhan Ram Manji on his visit to Parameswari temple to worship at Anradhari village in the Madhupani district of Bihar state while he is competing in by-election to his party cadre. After his departure, the temple premises washed the idols and they also washed, in and around the temple by using the water. Where does the democracy? It is a great threat to the lower caste people even to their breathes because casteism is not spared even a Chief-Minister also. How can we say or count this country as a secular or democratized nation? While things are happening like this. Also, these kind of incidents make another vibrant question asking, Which is ruling India? Whether Law or castes?

Many of us will say that we can eradicate or put a full stop for these kinds of delirium through education. Not only that, also we can find the three phrases of slogans in every school text book's title page:

"Untouchability is a sin

Untouchability is a crime

Untouchability is an inhuman activity"(1)

It means that the casteism is still existing in school also. What a pathetic situation of education? Valmiki remembers:"I had to sit away from the others in the class, and even that wasn't enough. I was not allowed to sit on a chair or a bench. I had to do sit on the bare floor: I was not allowed even to sit on the mat. sometimes I would have to sit away behind everybody, right near the door" (3). Omprakash Valmiki, clearly explicits the contaminated facets of education and his underwent remorseful situation of his school days. A reader can also be able to understand that how the castiest teachers-The Gurus, deflorated the virginity of the education system, imposing so many obstacles in the name of caste to low-caste students. "The ideal image of the teachers that saw in my childhood has remained indelibly imprinted on my memory. Whenever someone starts telling about a great guru, I remember all those teachers who used to swear about mothers and sisters"(5). Valmiki poses a series of question at our politicians and bureaucrats about these forms of humiliations in the name of caste. Can Omprakash recover from this Dishonour? Can this stain ever be washed off? Is this a disgrace that happened only to Valmiki? After hearing this, how can the great educationalist of this nation able to be silence? and how can these educationalists able to remain immovable, without bothering or condemning it? What does the government doing when seeing these kinds of cruelties, which worsened and made the hands of Dalit students tostretched out for

their right to education and equality. None can answer to these kinds of grief-stricken questions which is triggered from the fiery hearts of Dalits.

Valmiki reminisces: "The teachers also punished me. They tried all sorts of strategies so that I would run away from the school and take up the kind of work for which I was born" (3). Further the school teacher assigns him the menial job during his school days. He remembers: "And sweep the whole school clean as a mirror. It is, after all, your family occupation" (5). Even Gandhiji also annotates the same when he was writing in 'Harijan' on March 6, 1937: "What I mean is, one born a scavenger must earn his livelihood by being a scavenger, and then to whatever else he likes" (xxviii). It is clearly understood that the post-independence political system has given opportunities to Dalit students on the one hand and compelled them on the other hand to the existing social forces and institutional infrastructures. "Furthermore, the stain of impurity was attached to handicrafts which made those following such occupations inferior. As the upper castes were exempt from manual labour, they were considered superior" (*Beyond the Four Varnas*: 61).

Joothan- An Untouchable's Life, strongly criticizes the Upper-Class' formation of rules over the Dalits and thrusting them to take up the kind of work for which they were born? *Joothan*, argues and reminds the past life of Upper-Caste as Shepherds and to skinning the sheep for the sake of meat and wool. Today most of the government tenders are occupied by the money making crocodiles of upper castes. They engulf all the sources of Untouchables' income and also engulfing the sources from scavenging also by obtaining the tender for public Pay-Use toilets. *Joothan* also places an affirm argumentation, and ridiculing the Upper Castes statement that those who are sweeping and cleansing the toilets are considered as Untouchables. What about the persons of Upper-Caste who earn money from holding the toilet tenders and cleansing Untouchables' shits also. Where is their sanctity? and Where is their religious purity? What is their name now?

An understanding has been well explored in the spheres of caste solidarity. "The battle for Dalit selfhood that Dr. Ambedkar had fought in his life had unleashed the flow of self-confidence among the Dalits" (107). Valmiki also inspired by the Ambedkarism, and he enrolled himself in the Dalit's movements and also contributing to the Dalit literary world as a poet, writer, and critique with the contemporary issues." The self-fulfillment that I experienced in connecting with the Dalit movement was a truly unique experience for me" (100). In the process of obtaining, democracy even to last, the sprout of the Dalit literature and Dalit movements has been the awareness that the marginalised have to fight back for being oppressed and cornered by the casteist society. Sharankumar Limbale rightly opines: "The Dalit Literature that promotes equality, freedom and justice is revolutionary, and it emphasizes the centrality of the human being and society" (*Towards an Aesthetic of Dalit Literature*: 119). As a writer, Valmiki wanted to awaken Dalits from the inequities of the social environment that excluded him and millions like him and kept them outside the door. While writing introduction to the *Joothan- A Dalit's Life*, Arun Prabha Mukherjee, states: "We need an ongoing struggle and a consciousness of struggle, a

consciousness that brings revolutionary change both in the outside world and in our hearts, a consciousness that leads the process of social change". (139).

The Scheduled Castes are the new comers to the arena of power- politics. Though SC is not a homogeneous group. Yet, commonalities of experiences, long standing exploitative sufferings, and new opportunities under the phase of modernity and politics have given them chances to be united and succeed. However, it is very common to speak on the problems Scheduled Castes but Valmiki has chosen his own lived experience in order to unmask the devilish nature of caste and its manifestations. Hence Valmiki demands the 'Democracy Even to The Lees'.

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SVM Publications

Multidisciplinary Global Journal of Academic Research (MGJAR)

Impact Factor: 2.0674

Vol. III Iss. IV Oct. 2016 ISSN:2394-1758

A CRITICAL STUDY ON RECENT TRENDS FDI IN INDIA

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Abstract

Foreign Direct Investment (FDI) IN THE RETAIL SECTOR IN India is restricted. In 2006, the government eased retail policy for the first time. Allowing up to 51 per cent FDI through the single brand retail route. There has been a steady increase in FDI in retail sector, and the cumulative FDI in Single-brand retail stood at \$195 million by the middle of 2010. This paper examines whether foreign direct investment (FDI) is assuming a dimension which can threaten Indian industry. Data on FDI approvals in the Post Liberalisation period have been compared with data on capital formation by domestic industry during the same period. From an analysis of the current level of dominance by foreign firms, the likely impact of fresh FDI has been analysed and assessed at the sectoral level.

Key Words: Money Market, Income, Capital Market, Investment.

Introduction

Indian has been attracting foreign direct investment for a long period. The sectors like telecommunication, construction activities and computer software and hardware have been the major sectors for FDI inflows in India. According to AT Kearney report India sits in 3rd place on the FDI Confidence Index globally. European and North American investors place it 3rd, while Asia-Pacific investors' rank it 4th. India is the top location for nonfinancial services investment, and also scores highly in heavy industries, light industries and financial services. Even during economic crisis looming largely on other

economies, FDI inflows to India soared from US\$25.1billion in 2007 to US\$41.6billion in 2008.

The introduced by the government to liberalize provisions relating to FDI in 1991 lure investors from every corner of the world. As a result FDI inflows during 1991-92 to March 2010 in India increased manifold as compared to during mid-1948 to March 1990. As per the fact sheet on FDI, there was Rs 6,303.36 billion FDI equity inflows between the period of August 1991 to January 2011. The FDI inflows in India during mid-1948 were Rs 2.56 billion. It is almost double in March 1964 and increases further to Rs. 9.16 billion. India received a cumulative FDI inflow of Rs. 53.84 billion during mid-1948 to march 1990 as compared to Rs.1,418.64 billion during August 1991 to march 2010.

Even FDI flows that rose from US\$6.9 billion in the second quarter of 2009 to a peak of US\$8.2 billion in the third quarter of that year, have since stayed in the 5-6 billion range for all but one quarter, namely January-March 2011. In fact, if we consider the 16 quarters ending Jan-March 2011, there have been only two in which FDI inflows stood at between US\$6-7 billion and four when it exceeded US\$7 billion. It is now clear that FDI was related to the recessionary conditions in the western economies. The recent flattening of monthly FDI flows is a sign more of recovery in the western economies than any loss of long term interest in the Indian economy. The monthly figure only shows that the incremental FDI is going back to the pre-recession years rather than indicating decline of FDI into India.

Foreign direct investment into India had “tumbled 32 per cent to just US\$3.4 billion”, as mentioned in financial times during January to March 2011 that it emerged that net FDI flows in the month of April alone amounted to US\$3.1 billion and FDI is all about long term investment. Companies have already invested in to India and are unlikely to move elsewhere. Unless any dramatic negative changes in policy, FDI will continue to inch upwards. Recent trends have also shown that FDI inflow changes are mainly due to portfolio investment, which displayed a degree of volatility.

FDI-Sectoral analysis

FDI inflows are welcomed currently in 63 sectors as compared to 16 sectors in 1991. The sectors receiving the largest share of FDI inflows upto 2010 were the service sector and computer software and hardware sectors, each accounting for 22.14 per cent and 9.48 per cent respectively. There were followed by the telecom, real estate, construction and automobile sectors. The top sectors attracting FDI into India via M&A activity were manufacturing, information; and professional, scientific and technical services.

In recent years, emerging market economies (EMEs) are increasingly becoming a source of foreign investment for rest of the world. It is not only a sign of their increasing participation in the global economy but also of their increasing competence. More importantly, a growing impetus for change today is coming from developing countries and economies in transition, where a number of private as well as state-owned enterprises are increasingly undertaking outward expansion through foreign direct investments (FDI). Companies are expanding their business operations by investing overseas with a view to acquiring a regional and global reach.

Evolution of outward foreign investment policy in India

Change in policy environment across the economies has greatly influenced the outward investment pattern in the global economy. Nonetheless, recognising the concerns of capital outflows, governments in different countries, particularly emerging and developing economies, have been relatively more circumspect on undertaking policy liberalisation of outward investment. It is important to highlight how the Indian policy in this regard has evolved over time.

In the Indian context, overseas investments in joint ventures (JV) and wholly owned subsidiaries (WOS) have been recognised as important channels for promoting global business by the Indian entrepreneurs. The broad approach has been to facilitate outward foreign direct investment through joint ventures and wholly owned subsidiaries and provision of financial support to promote exports including project exports from India. With a steady rise in capital inflows, particularly in the second half of 2000s, the overall foreign exchange reserve position provided comfort to progressive relaxation of the capital controls and simplification of the procedures for outbound investments from India. Three distinct overlapping phases as under can be discerned in the evolution of the Indian outward FDI policies.

Phase I (1992 to 1995): Period of Liberalization of Indian economy

Guidelines on outward FDI were in place before the process of liberalisation and globalisation of Indian economy in 1991-92. Policy changes since 1992 were undertaken keeping in view the changing needs of a growing economy. Understandably, the rules were quite restrictive and subject to conditions of no cash remittance and mandatory repatriation of dividend from the profits from the overseas projects. In 1992, the 'automatic route' for overseas investments was introduced and cash remittances were allowed for the first time. Nonetheless, the total value was restricted to US\$ 2 million with a cash component not exceeding US\$ 0.5 million in a block of 3 years.

Phase II (1995 to 2000): Creation of a Fast Track Route

In 1995, a comprehensive policy framework was laid down and the work relating to approvals for overseas investment was transferred from Ministry of Commerce to the Reserve Bank of India to provide a single window clearance mechanism. The policy framework articulated a cohesive approach that was flexible enough to respond to likely future trends. It reflected the need for transparency, recognition of global developments, capturing of Indian realities and learning of lessons from the past. The basic objectives of the policy, inter alia, was to ensure that such outflows, were determined by commercial interests but were also consistent with the macroeconomic and balance of payment compulsions of the country, particularly in terms of the magnitude of the capital flows. In terms of the overseas investment policy, a fast track route was adopted where the limits were raised from US\$ 2 million to US\$ 4 million and linked to average export earnings of the preceding three years. Cash remittance continued to be restricted to US\$ 0.5 million. Beyond US\$ 4 million, approvals were considered under the 'Normal Route' approved by a Special Committee comprising the senior representatives of the Reserve Bank of India and the Ministries of Finance, External Affairs and Commerce. Investment proposals in excess of US\$ 15 million were considered by the Ministry of Finance with the recommendations of the Special Committee and were generally approved if the required resources were raised through the global depository route (GDR) route.

In March 1997, exchange earners, other than exporters, were also brought under the fast track route. Indian promoters were allowed to set up second and subsequent generation companies, provided the first generation company was set up under the Fast Track Route. A series of measures to encourage the software industry in India to expand capacity, reduce costs, improve quality and also invest abroad were put in place. As part of the reforms process preceding the introduction of FEMA, the neutrality condition attached to the Overseas Direct Investment was done away with in 1999. The scope for outward FDI, however, expanded significantly after the introduction of the Foreign Exchange Management Act (FEMA) in June 2000.

Phase III (2000 till date): Liberalized framework under FEMA

In 2002, the per annum upper limit for automatic approval was raised to US\$100 million. Such upper limit was, however, discontinued when the automatic route for outward FDI was further liberalised in March 2003 to enable Indian parties to invest to the extent of 100 per cent of their net worth.

Since then the limit of outward FDI has been gradually increased to 400 per cent. The ceiling of 400 per cent of net worth, however, is not applicable for

A. investments made out of balances held in the Exchange Earners' Foreign Currency (EEFC) account of the Indian party or out of funds raised abroad through ADRs/GDRs.

B. Indian companies engaged in the energy and natural resources sectors, such as, oil, gas, coal and mineral ores, though they would require prior approval of the Reserve Bank of India.

At present, any Indian party can make overseas direct investment in any bonafide activity except certain real estate activities {i.e., buying and selling of real estate or trading in Transferable Development Rights (TDRs)} and banking business. For undertaking activities in the financial services sector, certain conditions as specified by the Reserve Bank, however, need to be adhered to. Access to international financial markets was also progressively liberalised for the Indian corporate sector and they were allowed to use special purpose vehicles (SPVs) in international capital markets to finance their cross-border acquisitions. The impact of policy liberalisation is now reflected in cross-border acquisitions by Indian corporate growing at an accelerated pace.

Trend analysis of outward FDI

The policy changes undertaken in respect of overseas investment have facilitated the growing cross-border acquisitions by the Indian corporate sector, other structural reforms undertaken since 1992, such as, industrial deregulation, trade liberalisation and relaxation of regulations governing inward FDI, led to major restructuring in the Indian industry. In fact, many of the leading companies owe their competitiveness to the reform process. Greater exposure to internal as well external competition proved to be instrumental in building confidence among the Indian companies to compete with foreign competitors in world market. Apart from liberalised policy environment for overseas investment, India has gained ground as an important investor on the back of (a) rapid economic growth, (b) easy access to financial resources and (c) strong motivations to acquire resources and strategic assets abroad.

In fact, Indian firms began to invest overseas in the 1960s, but India's restrictive policies for overseas investment limited them to small, minority joint ventures in developing economies. First major overseas Indian venture was a textile mill set up in Ethiopia in 1959 by the Birla Group of companies. Overseas investment operations were, however, geographically concentrated

in West and East Africa, Middle East, and South and East Asia with which India shared a colonial heritage and historical linkages. Sustained growth in Indian overseas investment could be seen starting during 1970s when the industrial licensing system was more stringent.

A trend analysis shows that the level of outward FDI from India has increased manifold since 1999-2000. The level of net outward FDI flows (on BoP basis), however, recorded a sharp uptrend at US\$ 74.3 billion during the second half of 2000s (2005-06 to 2009-10) as compared to US\$ 8.2 billion in the first half of 2000s (2000-01 to 2004-05). Even though trend in India's outward FDI was moderately affected during crisis year of 2009-10, a sharp rebound was seen in 2010-11 (Table 1).

In recent years, outward FDI continued to be mainly financed through equity and loans. Although guarantees issued have been rising, their invocation has been negligible during 2009-10 and 2010-11. It has been observed that the number of outward FDI proposals under the Automatic Route during 2000s has also been on the rise (Table 4) indicating the growing appetite of the Indian corporates to establish their foot prints abroad and the liberal regulatory regime.

Investment trends of Indian transnational companies

Importantly, scale of overseas investment by domestic companies has also expanded as India was placed second in 2010 only after China in terms of average size of net purchase deals (US\$190 million in India as compared to US\$ 197 million in China). Similarly, India also figures among the top five emerging and developing economies whose state owned enterprises are increasingly becoming transnational corporations. It is not surprising as in recent years, India's Public Sector Units (PSUs), viz. NTPC, GAIL, ONGC and NALCO have undertaken significant overseas green-field investments.

Sectoral investment trends

Sectoral pattern of outward FDI during 2006-07 to 2010-11 shows that it has been mainly invested in services and manufacturing sector. In 2010-11, within manufacturing, major sub-sectors which attracted outward FDI from India included agriculture machineries and equipments, basic organic chemicals, drugs, medicines & allied products, refined petroleum products, indigenous sugar, etc. Similarly, within services sector, a majority of outward FDI had gone into business services, data processing, financial services, architectural and engineering, engine architectural and other technical consultancy activities (Table 5).

Destinational investment trends

Direction of outward FDI shows that it is getting more diversified across countries. Diverting from the past trend (i.e. pre-1990s) when Indian companies were investing in countries where there was little technological competition, the more recent trend shows that Indian overseas investment is growing confidence of the Indian corporates and availability of overseas assets at competitive rates. Shown in the table 6.

G. Emerging issues in outward FDI

One contentious issue which needs to be addressed for providing a transparent policy framework for outward FDI relates to multi-layered structures. The motivations range from genuine business/commercial considerations to taxation benefits which are available to any global investors. On the flip side at times the underlying motive could be to create opacity through a labyrinth of structures for reasons unjustified on business grounds or from the point of view of home country's interest. Hence, there is a need to have a greater clarity in our approach in this regard. Controlled Foreign Companies under Direct Tax Code.

The build-up in the foreign exchange reserves had supported the initiatives of liberalisation of many of the capital controls including the outward FDI from India. India being a current account deficit (CAD) economy, there is a need to closely monitor the capital outflows going from the country. We need surplus on capital account to finance India's growing current account deficit and also have to keep the level of foreign exchange reserves at a comfortable level given several demands on the reserves. Therefore, unlimited capital outflows for outward FDI could have significant implications for sustainability of India's CAD and external debt profile. Impact on domestic investments.

Another important factor that warrants close monitoring of capital outflows is implication for domestic investment. It needs to be ensured that overseas investment by Indian companies do not crowd-out domestic investments. Even though both domestic capital formation and overseas FDI investments have increased concomitantly in recent years, potential implications of rising trend in outward FDI for domestic investment, growth and employment need to be examined against the benefits that domestic companies derive elsewhere in terms of expanded market base, backward and forward vertical integration and cheap skilled labour.

In a globalised business environment, establishing an overseas presence becomes inevitable on account of a country's policy on outsourcing, emphasis on on-shore presence, protectionism, etc. Hence, the Indian companies have to balance the need for domestic business expansion with the compulsions of overseas investments. Likely impact of devolvement of contingent liabilities

Impact of economic downturn of foreign economies

Another important aspect that has to be borne in mind is that the overseas business model could go awry due to a variety of reasons, such as, sudden downward trend of the economy as experienced during the recent global financial crisis and the Eurozone sovereign debt crisis. Such events may adversely impact the financials of the Indian companies with a spill-over effect on the domestic corporates and banking sectors. During the periods of global crisis, Indian companies may face challenges to their overseas investments.

This would be on account of moderation in internal accruals and also due to the funding constraints that maybe faced by Indian JVs/WOS arising out of faced by the multinational investment banks and financing institutions. Indian corporates who had acquired overseas assets at much higher premium in a bullish phase of business cycle or did not undertake intensive due diligence before such acquisitions in anticipation of future growth, potentially risk huge valuation loss during the downturn. Ensuring security through strategic acquisitions.

The emerging economies are becoming increasingly conscious of ensuring security in the fields of energy, commodity and food for the future generations. This has led to a spate of strategic acquisitions in the recent past, notable among them being acquisition of coal mines, oil fields etc. Proposals for acquisition of overseas assets, particularly in the energy sector through special purpose fund or through the PSUs in the related field are now being discussed for long term strategic benefit of the country.

Conclusion

Over the last decade, the fast pace of economic growth and progressive policy liberalisation has made India an attractive destination for world's investments. United States have been at the forefront of investments in India strengthening the partnership between the two largest democracies in the world. In the years to come this partnership will grow to next level. United States technological innovation will complement India's skilled resources. India's v large middle class consumer market will go hand in hand with strategic investments by United States. Complementing this partnership will

be the regulatory regime in both the countries. India's FDI policy has progressively evolved into more and more liberal and further opening up of the service sector which has been most preferred sector for FDI will help realize India its true potential of economic growth on world's arena.

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Appendix

Table – 1 : FDI flows in India (Rs. In crores)

Years	FDI inflows in India
1991-92	409
1992-93	1094
1993-94	2018
1994-95	4312
1995-96	6916
1996-97	9654
1997-98	13548
1998-99	12343
1999-00	10311
2000-01	10368
2001-02	18486
2002-03	13711
2003-04	11789
2004-05	14653
2005-06	24613
2006-07	70613
2007-08	98664

Source:Economic survey, 2008

Table-2 : Share of top investing countries FDI equity inflows

Ranks	Country	2009-10 (April- March)	2010- 11 (April – March)	2011 – 12 (For April 2011)	Cumulative Inflows (April '00 – April 11)	% age to total inflows (in terms of US%)
1	MAURITIUS	49,633 (10,376)	31,855 (6,987)	4,332 (976)	247,092	42%
2	SINGAPORE	11,925 (2,379)	7,730 (1,705)	5,214 (1,175)	58,090 (13,070)	10%
3	U.S.A	9,230 (1,943)	5,353 (1,170)	356 (80)	42,898 (9,529)	7%

4	U.K	3,094 (657)	3,434 (755)	19 (4)	29,451 (6,643)	5%
5	NETHER- LANDS	4,283 (899)	5,501 (1,213)	172 (39)	25,799 (5,739)	4%
6	JAPAN	5,670 (1,183)	7,063 (1,562)	1,043 (235)	25,001 (5,511)	4%
7	CYPRUS	7,728 (1,627)	4,171 (913)	754 (170)	22,702 (4,982)	4%
8	GERMANY	2,980 (626)	908 (200)	231 (52)	13,607 (3,051)	2%
9	FRANCE	1,437 (303)	3,349 (734)	977 (220)	11,244 (2,484)	2%
10	U.A.E	3,017 (629)	1,569 (341)	91 (21)	8,683 (1,910)	1%
TOTAL FDI INFLOWS*		123,120 (25,834)	88,520 (19,427)	13, 846 (3, 121)	594,569 (132,837)	-

- Note : (i) * Includes inflows under NRI Schemes of RBI.
(ii) Cumulative Country-wise FDI equity inflows (from April 2000 to April 2011)
(iii) %age worked out in US\$ terms & FDI inflows received through FIPB/SIA + RBI's Automatic Route + acquisition of existing shares only.

Table :3 Year-wise position of actual outflows in respect of outward FDI & guarantees issued (in million US Dollar)

Period	Equity	Loan	Gurantee invoked	Total	Gurantee Issued
2000-2001	602.12	70.58	4.97	677.67	112.55
2001-2002	878.83	120.82	0.42	1000.07	155.86
2002-2003	1746.28	102.10	0.00	1848.38	139.63
2003-2004	1250.01	316.57	0.00	1566.58	440.53

2004 - 2005	1481.97	513.19	0.00	1995.16	315.96
2005 - 2006	6657.82	1195.33	3.34	7856.49	546.78
2006-2007	12062.92	1246.98	0.00	13309.90	2260.96
2007-2008	15431.51	3074.97	0.00	18506.48	6553.47
2008-2009	12477.14	6101.56	0.00	18578.70	3222.45
2009-2010	9392.98	4296.91	24.18	13714.07	7603.04
2010-2011	9234.58	7556.30	52.49	16843.37	27059.02
2011-12*	4031.45	4830.01	0.00	8861.46	14996.80
Total	75247.61	29425.32	85.40	104758.30	63504.05

Source : Reserve Bank of India (2011)

Table -4 : Number of Proposals under Approval and Automatic Route

Period	Approval Route	Automatic Route	Total
2008-09	6	924	980
2009-10	4	690	694
2010-11	19	1187	1206
2011-12*	10	1123	1133

Source: Reserve Bank of India (2011)

**Table – 5 : Major Sector-wise Overseas Investments by Indian Companies
(Amount in Billion US Dollar)**

Period	2008-09	2009-10	2010-11	2011-12*	Total
Manufacturing	10.18	5.35	5.04	2.74	23.31
Financial Insurance, Real Estate Business & Business Services	3.55	4.41	6.53	2.53	17.03
Wholesale & Retail Trade, Restaurants & Hotels	1.17	1.13	1.59	1.00	5.19
Agriculture & Allied Activities	2.38	0.95	1.21	0.41	4.94
Transport, Communication & Storage Services	0.31	0.38	0.82	1.34	2.85
Construction	0.35	0.36	0.38	0.37	1.46
Community, Social & Personal Services	0.39	0.18	0.70	0.18	1.45
Electricity, Gas & Water	0.14	0.84	0.10	0.04	1.19
Miscellaneous	0.12	0.11	0.18	0.10	0.51
Total	18.58	13.71	16.84	8.73	57.86

Source : Economic Survey, 2011

**Table – 6: Top ten country wise overseas investments by indian Companies
(Amount in Billion US Dollar)**

Period	2008-09	2009-10	2010-11	2011-12*	Total
Singapore	4.06	4.20	2.99	1.86	14.11
Mauritius	2.08	2.15	5.08	2.27	11.57
Netherlands	2.79	1.53	1.52	0.70	6.54
United States of America	1.02	0.87	1.21	0.87	3.97
United Arab Emirates	0.63	0.64	0.86	0.38	2.51
Britiesh Virgin Islands	0.00	0.75	0.28	0.52	1.55
United Kingdom	0.35	0.34	0.40	0.44	1.53
Cayman Islands	0.00	0.04	0.44	0.14	0.62
Hong Kong	0.00	0.00	0.16	0.31	0.46
Total Switzerland	0.00	0.00	0.25	0.16	0.41
Other Countries	7.65	3.19	2.65	1.23	14.71
Total	18.58	13.71	16.84	8.86	-

Source : Reserve Bank of India (2011)



SVM Publications

Multidisciplinary Global Journal of Academic Research (MGJAR)

Impact Factor: 2.0674

Vol. III Iss. IV Oct. 2016 ISSN:2394-1758

IMMIGRANT LABOURER'S DRUG ABUSE AND INCIDENCE OF CRIME IN THE SOCIETY- A CRITICAL STUDY ON KERALA

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Abstract

A large section of the population in Kerala prefers white collar jobs for their livelihood due to the high educational level of the population. As a result, sufficient hands are not available for construction and other related work, which come under the category of blue collar jobs. In this case, the level of education is not the criteria, on the other hand the quantum of work of labour that can be extracted from a labourer forms the basic quality of employment. So as to get the work done easily with greater speed and accuracy at lower rate of labour charge, for instance labourers from Tamil Nadu, Bihar, West Bengal etc. are very adept and efficient in their work and can be hired at a lower rate of labour charge in comparison to the state of Kerala.

But, it is to be mentioned that the conditions of livelihood of these labourers who are hired to Kerala are very pathetic. Their life and place of residence is devoid of sufficient and hygienic living conditions. The contractors are hired a very small building and around 10 or 20 labourers are forced to occupy these small building which are devoid of basic amenities of living. In addition the workload handled by these labourers is too heavy making them feel very tired towards dusk.

Consequently, many of them fall prey to alcohol and other drug addictive habits so as to make themselves active and render better services with the hope of higher rate of payment. As time passes by they become chronic drug abusers.

On a critical review of the life history of these poor labourers, they are forced to serve in Kerala owing to their heavy poverty stricken life. They are forced to continue their life in Kerala, work hard with insufficient benefits. Due to the hard work done by them from dawn to dusk they fall prey to drug addictive activities. And they enter as criminals soon after. The immigrant labourers are the main culprits behind the various criminal activities in the state of Kerala. Rape of women and theft rank top in the list of criminal activities being undertaken here. My study lays emphasis on the criminal activities done by the labourers.

Key Words: Immigrant labourer, Drug abuse, Crime Activity and Society.

Introduction

India is not only known as a labour exporting country, migration has been a matter of survival for a large chunk of population within India. Internal migration in India occurs as a response to regional disparities in the levels of socio-economic development over the national space; in general, movements arise from less economically developed regions to relatively more developed regions (Joe *et al*, 2009; Kundu *et al*, 2008; Mukherji, 1992; Premi, 1998). Illiterate and unskilled or semi-skilled male migrants comprise large bulk of total male migrant workers in India. They are primarily engaged in less skilled production- processing work. According to Census 2001, in India 1.44 crores persons migrated for work in the previous decade.

One third of the total male migrants who changed their residence in India cited work as the reason for migration (Census of India, 2007). Findings from the National Sample Round 64 surveying migration in India reveal that nearly 29% of rural male migrants and 56% of urban male migrants had migrated due to employment related reasons (NSSO, 2010). Labour migration within India has been a subject to extensive research (Chaganti, 2004; Kamble, 1983; Warriar, 2001). Kerala state with its outstanding performance as a demographic outlier in the country is renowned for its heavy emigration and out migration. Kerala supplied half of the Indian labour to the Middle East in the late 1990s (Premi, 1998). International migration from Kerala has been a subject to extensive research (Isaac, 1992; Joseph, 1998; Karoor, 1983; Mani, 2009; Nair, 1986; Prakash, 1998; Sekher, 1997; Zachariah and Rajan, 2001; Zachariah *et al.*, 2004). Studies show that emigration from Kerala accounted for about one-half of the annual outflow of emigrants from India and the bulk of external remittances which helped India tide over serious foreign exchange crises after the mid-1970s (Kamble, 1983; Nair, 1998). The impact of such heavy a migration from the state has quite an impressive effect on the Kerala economy, which is better known as a 'Money Order Economy'. Besides international migration Kerala is also known for sending a large number of out migrants to other parts of the country.

Labour Migration to Kerala

While the educated Keralites moved out of the state to metros in the country and the brain drained to West whereas the unskilled flew to Middle East leaving minimum labour force within the state leading to a squeeze in the unskilled labour, few noticed the poor illiterate *Tamilians*¹ coming in, mainly as groups of men, or families and gradually the unskilled workers at large scale construction sites were dominated by Tamilian migrants. According to Anand, from the mid-1970s onwards, the migrant Tamilian workers have come to occupy a crucial position in Kerala's construction economy (Anand, 1986). The quarries, brick kilns, Tea and Rubber plantations all paved their way in. From the 1990s at least central Kerala cities woke up to witness flocks of Tamilian men and women at major crossroads waiting with their implements for the day's master who would hire one or few either for a contract assignment or on daily wage basis. According to Swaminathan and Aiyar, the high

wages in Kerala induced a large influx of Tamil labour, ready to work for less (Swaminathan & Aiyer, 2003). Analysing the trends of in-migration to Kerala from 1961 to 2001 using Census data it is found that interstate migration to Kerala has over the past four decades have been increasing. Almost half of male migrants of various duration and approximately 10% of the female in-migrants came to Kerala for work/employment in the past decade. Zachariah and Rajan also find that an equally important “adverse” consequence of emigration from Kerala is the emergence of “replacement migration”. “Emigration of workers from Kerala, demographic contraction of the young workers, etc. have engendered the era of replacement migration in Kerala. For these workers from other states, Kerala is their Gulf. The way Kerala workers have penetrated in to every economic sector in the Gulf, the replacement workers from other states have started penetrating in all economic sectors in Kerala” (Zachariah and Rajan, 2001). Of late, Rajan and James examining the demographic transmission of Kerala commented that after a span of six decades, Kerala is becoming an immigration state as the transition resulted changes in the age structure of the population which had its repercussions on the availability of blue collar workforce (Rajan and James, Undated). Kerala state in the recent past has been witnessing an increasing trend of migration of blue collared labour from various Indian states. Migration to Kerala has by and large been side lined as the state for the last few decades has demonstrated remarkably high out-migration and emigration rates. There are a number of studies on out migration and emigration from Kerala whereas the migration to Kerala from other states has been largely ignored. Analysis of in-migration to the state exploring census data also points towards increasing in-migration to the state. Discussing the economic consequences of emigration from Kerala, Zachariah and Rajan (2004) noted that, taking into consideration the emerging wide-spread impact of replacement migration on Kerala’s employment sector, especially on unemployment and wage rates, a high level research on the length, breadth and socio-economic depth of replacement migration in the state be undertaken on an urgent basis and underlines that this has to be a major undertaking in view of its importance and technical requirements. There have been micro efforts which also identified the need for in-depth analysis of labour migration to Kerala acknowledging the presence of workers from beyond neighbouring states (Prasad, 2006; Rajan and James, Undated; Surabhi and Kumar, 2007). Government of Kerala noted that Migrant workers, seeking employment in Kerala from other states like West Bengal, Bihar, Orissa, Chattisghargh, Jharkhand etc apart from the workers already present in this State from Tamil Nadu, are increasing. This influx is viewed as an emerging ‘social hazard’ (Government of Kerala, 2009).

There was enough evidence from every nook and corner of the state to believe that worker migration from different states to Kerala is on the increase. However, there had been a dearth of scientific literature on labour migration to Kerala. One major industrial segment where the presence of migrants was strongly felt from the beginning of last decade was the Plywood industry in the state, which nearly depends on migrant labour for its manpower requirements. (*The Hindu*, 11 July 2002). Examining the flight of industries, both traditional and modern, from Kerala to

neighbouring states of Tamil Nadu and Karnataka Thampy (1990) concluded that cheap labour and peaceful atmosphere are the most significant factors influencing the entrepreneurs' decision for locating their units outside Kerala. However, plywood industry was an exception. At this juncture, one is sceptical on the success of plywood industry in Kerala. Has migrant labour got something to do with this achievement? Is migration to plywood industry different from what was evident elsewhere in the state? Hence Plywood Industry was chosen for a case study of the labour migration to Kerala which would provide deeper insights into the internal migration to Kerala for employment which by and large remained unexplored in 2004.

Immigrant labourers and Keralaite Society

In the light of the arrest of an immigrant labourer, hailing from Assam, in the Jisha murder case there are a lot of chaos prevailing in the context of immigrant labourers. The number of is on the increasing trend in the state of Kerala. Several communicable diseases are being spread because of these immigrant labourers and efforts are being initiated towards the eradication of the same, violence is on the increase in the state. We are well aware of the daily news regarding financial drain to other states. The problem regarding immigrant labour has been depicted as a social crisis in the daily newspapers and other mass media.

Arrival of *Bhais*

Immigrant labourers landed at first in Perumbavoor, in Ernakulam District which is well known for wood and plywood industries. During the 1970s, the wood and plywood industries at Perumbavoor competed each other in the loading and unloading of packaging of wood cases. Those were the days when power shut down was a regular affair and as a result the mill owners were not in a position to assure regular employment to their workers. The resultant was that malayalees were reluctant to work hard to earn their lively hood on the one hand and on the other tamilian workers, demanded adequate labour in par with the work executed by them. This gave rise to shortage of labour in the mill/factory. The mill owners had no other option but to hire labourers residing within the factory premises at low rate of wages. In this context it is to be mention that though the rate of wages was too meagre, the work executed by these labourers was too heavy. The immigrant labourers to reach Kerala in search of lively hood were the adivasi/gotra/members belonging to the backward classes who were basically residents of Odisha – Furvani, Kalahandi, Dhenkana, Kendhpraada etc. They were attracted by the free lodging, and other basic amenities provided to them. As for malayalees, the conveniences of benefits were very few and far between, but to these poor labourers who had come in search of lively hood these benefits were much more than they could contemplate about.

Continues work for 10-12 hours a day would fetch the labourers daily wages of rupees 150/- or a maximum of rupees 200/- in the cities of Ahmedabad etc. but these abled workers were given a daily wage ranging from rupees 400-600 in the

state of Kerala. These labourers got jobs to do every day which meant that there existed a chance for regular income. In addition, the gotra members/advansi population/backward caste members did not suffer from a tendency of discrimination as was the case in their states. However, though they were not given high respect, their services were duly recognised by the society till date. In addition, the climate of the state as well as the amenities that they enjoyed was far better in comparison to those prevailing in their states.

The problems faced by the Keralites – Actual facts

Despite the fact that immigrant labourers had a pivotal role to play in the increasing murder cases like the recent Jisha murder case, it can neither be presumed nor proclaimed that immigrant labourers are the soul culprits behind the increasing rate of criminal cases in the state of Kerala. In accordance with the statistical data on criminal cases as reported by the Crime Recorded Bureau (Provisional) of 2015- a total of 6,53,976 criminal cases have been reported in the state. The role of Immigrant labourers are reported not even one per cent of the said cases. Another brutal murder of one Kailas Jyothi Bora, in Kottayam district of Kerala, who was an immigrant labourer was easily forgotten by one and all, though the case of Jisha still remain in the lime light. The Keralites are unable to forget the brutal incident of Jisha or forgive the murderer. If the body of Jisha contained 38 injuries the body of Bora contained 56 injuries. A few immigrant labourers who turned terrorist's activists were held for their activities, and remanded to police custody resulting in higher anxiety amongst the society. Reports have been received as regards the entry of labourers Bangladesh who were wrongly reported as hailing from Assam, West Bengal etc. and this confusion further added fuel to the fire in the minds of the people. However, such immigrant labourers turned criminals are very few and far between, comprising a small section of the immigrant population and as such, these activities can never be generalised in taking into account the number of criminal activities happening in the state. Moreover, a large section of the immigrant population have reached the state with an objective to strive eke out a living and they are prepared to live no stone unturned for the purpose.

Financial Drain amounting to Crores of Rupees in the State

Malayalees reach almost each and every part of the world in search of means lively hood. They reach some part of the world and work hard from dawn to dusk and they send a large portion of the remuneration so received by money order to their families, who have no other option but to solely depend on the income received by means of the said money order. In the light of the same, we have to nurture a sense of tolerance when nearly one fifth of the income generated by dint of hard work is sent to the families residing other states who have no other option but to depend on the income so received. It is to be mentioned that in both the conditions cited above the status or financial set up is almost the same, difference lies only in the spirit of tolerance and the outlook of the person concerned, as well.

The onset of Contagious Diseases- Result of Hard work

We come across the reports of the onset of Malaria in the state of Kerala, as the result of immigration of labourers from other states. There is no shadow of doubt on the presence of bacteria and viruses in the body of the immigrant labourers. In this context, does it mean that NRI malayalees employed in gulf countries are not responsible for the spread of communicable diseases like Malaria? This is a question which remained unanswered and needs enough contemplation in relation to actual facts and figures. These immigrant labourers are also victims of Japan Fever, Dengue, Rat Fever and other deadly diseases, especially Tuberculosis and it is a sad plight that they even succumb to these deadly diseases. The providing of best health and sanitation services is at most for the state as well.

Conclusion

Just as several NRIs serving abroad suffer from lack of social and economic security in relation to their employment, ten-twelve hours work, absence of Provident Fund and ESI and fringe benefits, immigrant labourers too are devoid of these basic amenities and facilities as mentioned above. Laws have been enacted for the due protection for providing due protection to immigrant labourers in relation to security of jobs and social and economic security [Interstate Migrant Workmen (Regulation of Employment and Conditions of Service)Act, 1979], but it is a sad plight that efforts have not been duly initiated to ensure the right implementation of these laws. As a result these laws remain as mere laws. Immigrant labourers residing in the factory premises itself are not in a position to pay a huge sum of money as rent and they are forced to satisfy themselves with the limited facilities available in the factory. (Construction workers, by and large, reside within the work place itself). Eight to ten persons are occupied in a small room which is again devoid of clean – hygienic - adequate facilities of sanitation, resulting in the composition or concentration of dirt in roads and fields. This gives rise to the onset of contagious and deadly diseases which, often, prove fatal.



SVM Publications

Multidisciplinary Global Journal of Academic Research (MGJAR)

Impact Factor: 2.0674

Vol. III Iss. IV Oct. 2016 ISSN:2394-1758

FOOD SECURITY FOR DISABLED WOMEN

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Abstract

Food security is a wide term, which is distinct in different ways by a number of organizations approximately the world. The basic meaning of food security is that it refers to the aptitude of individuals to get hold of sufficient food on a day-to-day basis. Internationally food security is distinct as the ability of people to secure sufficient food. More particularly it has been defined by researchers as "the access by all people at all times to an adequate amount of food for an active healthy life." (Anderson 1990). According to the World Food Summit prearranged in Rome in 1996, food security exists when all people, at all times, have physical and economic right of entry to sufficient, safe, nutritious food to meet their dietary needs and food preferences for an full of life.

Key Words: Food Security and Disabled Women

Introduction

Food security is a condition connected to the supply of food, and individuals' right to use to it. Concerns over food security have existed throughout history. There is the substantiation of granaries being in use over 10,000 years ago, with innermost authorities in civilizations including Ancient China and Ancient Egypt human being known to release food from storage in times of food shortage. At the 1974 World Food Conference the term "food security" was distinct with a stress on supply. Food security, they said, is the

Availability at all times of adequate world food supplies of basic foodstuffs to sustain a steady expansion of food consumption and

to offset fluctuations in production and prices". Later definitions added demand and access issues to the definition. The final report of the 1996 World Food Summit states that food security "exists when all people, at all times, have physical and economic access to sufficient, safe and nutritious food to meet their dietary needs and food preferences for an active and healthy life.(Browse)

Food security is a wide term, which is distinct in different ways by a number of organizations approximately the world. The basic meaning of food security is that it refers to the aptitude of individuals to get hold of sufficient food on a day-to-day basis. Internationally food security is distinct as the ability of people to secure sufficient food. More particularly it has been defined by researchers as "the access by all people at all times to an adequate amount of food for an active healthy life." (Anderson 1990). According to the World Food Summit prearranged in Rome in 1996, food security exists when all people, at all times, have physical and economic right of entry to sufficient, safe, nutritious food to meet their dietary needs and food preferences for an full of life.

Every year, authors, journalists, teachers, researchers, schoolchildren and students ask us for statistics about hunger and malnutrition. To help answer these questions, we've compiled a list of useful facts and figures on world hunger. (Browse)

Some 795 million people in the world do not have sufficient food to lead a healthy active life. That's about one in nine people on earth. The huge majority of the world's hungry people live in developing countries, where 12.9 percent of the population is underfed. Asia is the continent with the hungriest people - two thirds of the total. The proportion in southern Asia has fallen in recent years but in western Asia it has greater than before slightly. Sub-Saharan Africa is the region with the highest occurrence (percentage of population) of hunger. One person in four there is underfed.

Poor nutrition causes nearly half (45%) of deaths in children under five - 3.1 million children every year. One out of six children -- approximately 100 million -- in developing countries is too thin. One in four of the world's children are underdeveloped. In developing countries the amount can rise to one in three. If women farmers had the same right to use to capital as men, the number of hungry in the world could be abridged by up to 150 million.66 million most important school-age children attend classes hungry across the rising world, with 23 million in Africa alone.WFP calculates that US\$3.2 billion is wanted per year to reach all 66 million hungry school-age children.

Status of Disabled women

A disability is an umbrella term, covering impairments, activity limitations, and participation restrictions. Impairment's a

problem in body function or structure; an activity limitation is a difficulty encountered by an individual in executing a task or action; while a participation restriction is a problem experienced by an individual in involvement in life situations. Thus, disability is a complex phenomenon, reflecting an interaction between features of a person's body and features of the society in which he or she lives. (World Health Organization, *Disabilities*.)

Disable people are ill-treated physically, financially, verbally or mentally owing to the person having a disability. As many disabilities are not able to be seen (for example, asthma, and learning disabilities) some abusers cannot rationalize the non-physical disability with a require for understanding, support, and so on. As the occurrence of disability and the cost of supporting disability increases with medical advancement and long life in general, this feature of society becomes of greater political importance. How political parties treat their disabled constituents may turn out to be a gauge of a political party's understanding of disability, particularly in the "social" measure of disability.

Some note that women who are disabled countenance what is called a "double disability", meaning they must not only deal with the stereotypes and challenges posed by femininity, but they have got to also deal with those posed by life form disabled. Culture also tends to view women as easily broken as and weaker than men, stereotypes which are only heightened when a woman has a disability. "Survey of Income and Program Participation", as described in the 2005 book *Gendering Disability*, 74 percent of women participants and 90 percent of men participants without disabilities were employed.

In contrast, of those with a shape of disability, 41 percent of women and 51 percent of men were employed. In addition the nondisabled women participants were paid in the order of four US dollars less per hour than the nondisabled men participants. With a disability, women were paid about \$1.00 less than the nondisabled women participants and the men were paid something like \$2.00 less than the nondisabled men participants. As these results suggest, women without disabilities face communal hardships as compared to men; disability added to the equation increases the hardships. There is a global connection between disability and poverty, shaped by a variety of factors. Disability and poverty may form a vicious circle, in which physical barriers make it harder to get income, which in turn diminishes right of entry to health care and other supplies for a healthy life. The World report on disability indicates that half of all disabled people cannot have enough money health care, compared to a third of non-disabled people.

Poverty and Income Restraints

The leading cause of food insecurity is poverty. There are more than a few other elements that affect food insecurity and hunger, but an incapability to pay for groceries is, by far, the main contributor. Poverty is also one of the main aspects of

food insecurity that connects it with disability because poverty is more common in people with disabilities than in the general population. Working-aged adults with disabilities are approximately twice as likely to live below the poverty line, and the rate of poverty in the middle of women with disabilities is even higher than that of their male counterparts. Bearing in mind these facts, it's not surprising that families who have a member with a disability are nearly 2 to 3 times more likely to knowledge food insecurity than those who do not have a member with a disability. Compounding these issues is the fact that people with disabilities frequently have greater competing demands on their income. Higher medical expenses and the need for specialty items like adaptive gear mean that an equal increase in income is less effectual at alleviating poverty among people with disabilities than persons who do not have a disability.

Physical Access, Built Environment and Mobility

Areas and neighborhoods where inhabitants are not serviced by conventional grocery stores are known as food deserts. This is a current and expanding problem, particularly in urban spaces, that leads to the incapability to physically access grocery stores for many people. Those who live in food deserts are often forced to rely on expediency stores and gas stations, where food is more expensive and rarely nutritionally suitable the impacts of food deserts are chiefly damaging when coupled with the obtainable challenges of grocery shopping for people with disabilities, particularly for those with physical disabilities that impact mobility. The built surroundings of urban and suburban areas is seldom intended with disability in mind, and regular moving for grocery shopping can be difficult for many people with disabilities. Public transportation is often unsuitable and not accommodating to disability, even after ADA compliance is met. Grocery stores can also be difficult to pass through, with doors and entrance ways that are challenging to use and aisles that are too high for many people to right of entry. These issues joint can make grocery shopping a lengthy and arduous process, which limits many people to shopping far less frequently than they would prefer. This makes purchasing and storing perishable foods, which are more often than not healthier, much more difficult. Shopping on the odd occasion also means buying more groceries each trip, which is more taxing economically and makes transporting groceries an even greater confront.

Food Preparation

For people with physical and cognitive disabilities, food training and cooking can be a significant sufficient inconvenience to cause some people to rely exclusively on prepared foods, such as fast food or ice-covered dinners. These types of foods are more often than not less healthy than meals cooked at home with whole ingredients and can reason a greater vulnerability to health complications. Many people are also not capable to dedicate time to cooking, and the expenses necessary to adjust a home kitchen for use by a person with a physical disability can be unaffordable.

Conclusion

A person's ability to time after time obtain suitable quantities of nutritious foods can strongly impact the quality of their life, both directly and indirectly. Hunger can reason significant physical break to the body, but it also inhibits nearly every other surface of the lives of those whom it affects. The distraction and discomfort of hunger interferes with our ability to function in our personal, social, and professional lives. When a person is obsessive with the worry of where their next meal will come from, advancing their career or maintaining other rudiments of their life become afterthoughts. Hunger also causes children to become unfocused and unable to perform sufficiently in school. When a person often experiences compromises to the quality and quantity of meals, this is known as food insecurity, and people with disabilities are predominantly vulnerable to this state for a variety of reasons.

Increasing access to nutritionally suitable foods for people with disabilities is a multifaceted issue that involves poverty, mobility, transportation, and both public and private built road and rail network. Economic development addresses the most pressing of these hurdles and it can do more to get better the food security status of people with disabilities than just making groceries more within your means. With a consistently higher income or access to greater monetary resources, many people can more easily have enough money devices or equipment they might need to improve their mobility and reduce barriers to cooking or shopping. Improved economic resources can also lower the financial load of public or private transportation and grocery delivery services.

Joint Medicaid Payback and Master Trusts present the people with disabilities a way to improve their food security position and reduce their likelihood of experiencing hunger without distressing their social security or Medicaid benefits. Depending on the type of Social Security benefits that a beneficiary receives, trusts can be second-hand to either purchase foodstuffs directly, or lower the anxiety on beneficiaries' other benefits so that they can be used to purchase food and other capital more easily. These benefits of financial possessions like trust accounts make them a very effectual tool for alleviating food insecurity and improving overall superiority of life among people with disabilities.

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SVM Publications

Multidisciplinary Global Journal of Academic Research (MGJAR)

Impact Factor: 2.0674

Vol. III Iss. IV Oct. 2016 ISSN:2394-1758

AWARNESS OF BANKING SERVICES AMONGST MUSLIM WOMEN IN UDAIPUR (RAJASTHAN)

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Abstract

The purpose of this study is to know banking awareness of Muslim women of Udaipur to find out what they most preferred banking services of banks. The study has been done in Udaipur City comprising a sample size of 500. This paper is attempts to find out customer satisfaction of Muslim women, its try to find out the problems which has been faced by Muslim women and clearly gives the suggestion for bank improvement. Banking sector is the back bone for the economic development of any country and women being a considerable part of the society. Women played a vital role in the economy of banking sector. The study is purely exploratory in nature and seeks to identify the awareness of Muslim women in both the Private and Public sector banks. Awareness of Muslim women as job-seekers to find jobs in banks more attractive and more suitable to their nature.

Key Words: Banks, Awareness, Preferred Banking Services, Satisfaction Level, Occupation, Income level.

INTRODUCTION

India is one of the least banking aware societies in the world. Within this broader picture of social disadvantage, banking awareness levels of Muslim women are further skewed towards the bottom. Furthermore, 60 percent of Muslim women are illiterate in urban India. Muslim women with reference to banking awareness which widens considerably for corresponding figures for middle school 26 percent for urban Hindu women, and 17 percent for Muslim women the difference being much greater when compared to Christian women (34 per cent). Only 5 per cent of urban Muslim women have banking awareness, compared to 12 per cent of Hindu women and 20.8 per cent of Christian women. Muslim women in urban India are much worse off than their rural counterparts, not only in terms of their overall educational status as citizens of India, but also in terms of their relatively poor educational status when compared to Hindu or Christian women. This trend is all the more alarming when this situation is compared to the advances in Muslim women education achieved at the turn of the century. This educational disadvantage of women in Muslim communities mandates attention.

BANKING AWARENESS OF MUSLIM WOMEN IN UDAIPUR

The city of Dawn, Udaipur is a lovely land around the azure water lakes, hemmed in by the lush hills of the Aravalis. A vision in white drenched in romance and beauty, Udaipur is a fascinating blend of sights, sounds and experiences - an inspiration for the imagination of the poets, painters and writers.

Banking Awareness Of Muslim women in Udaipur is not good because of lower educational status and poverty, 70 percent Muslim women are not have proper knowledge about banking. Only 6 percent Muslim women are working in Banks and 60 percent Muslim women have their bank account, it shows that Muslim women are not aware about banking services.

Table: Percentage of Muslim Women Customer In Banks of Udaipur

S.No.	Name of Banks	Total Percent of Women Customer in Bank	Percentage of Muslim Women Customer
1.	SBBJ	30%	4%
2.	S.B.I.	22%	6%
3.	PUNJAB NATIONAL BANK	34%	9%
4.	ALLAHABAD BANK	18%	3.5%
5.	ICICI BANK	35%	11%

6.	AXIS BANK	28%	14.8%
7.	YES BANK	12%	2%
8.	KOTAK MAHINDRA BANK	11%	1%
9.	INDUSIND BANK	21%	3.5%
10.	HDFC BANK	13%	4.5%

Source: Field Survey

BARRIERS TO MUSLIM WOMEN

This research paper provide clear evidence of a range of barriers that are impeding Muslim women's awareness in banking. Half of the women we surveyed (49%) said that barriers to progression for women existed in their family. These barriers, collectively labelled as the glass ceiling, become more visible as women progress in their careers. A third (34%) of women in roles said they thought a glass ceiling existed for Muslim women's awareness, where they worked 66% of women in labor roles.

Women expressed a need for more female role models, and 44% of Muslim women cited a lack of female role models as a barrier to women's progression. Some of the women interviewed added that they needed a role model they could identify with, rather than a senior woman who has 'given up everything' to get to the top.

NEED OF BANKING AWARENESS IN MUSLIM WOMEN

Awareness is that type of social component which increases the collective consciousness among the people and generates confidence in the industrial to face the problem confidently.

The status of Muslim women particularly needs to address the issue of empowering women. About 78% of the Muslim women population is unutilized. This is mainly due to existing social customs. In banking the Muslim women 9% of the total workforce.

Today we have noticed different Acts and Schemes of the central Government as well as state Government to empower the Muslim women of India. But in India Muslim women are discriminated and marginalized at every level of the society whether it is social participation, political participation, economic participation, access to education, and also reproductive healthcare. Muslim women are found to be economically very poor all over the India.

A few Muslim women are engaged in banking and banking activities. So, they need economic power to stand on their own legs on per with men. Other hand, it has been observed that Muslim women are found to be less literate than men. So the banking awareness is very essential for Muslim women to their economic development.

CHALLENGES OF MUSLIM WOMEN

Muslim society is more biased in favor of male, nutrition and other opportunities. Muslim Women often internalize the traditional concept of their role as natural thus inflicting an injustice upon them. Poverty is the reality of life for the vast majority Muslim women in India. It is the another factor that poses challenge in realizing Muslim women's empowerment.

There are several challenges of Muslim women for banking awareness

- Ø Religion
- Ø Poverty
- Ø Safety
- Ø Professional Inequality
- Ø Morality and Inequality
- Ø Household Inequality.

OBJECTIVES OF THE RESEARCH

The proposed study has following objectives:-

The Objectives of the study are:

1. To determine bank Muslim women's awareness about banking.
2. To find out the attitude of Muslim women's towards Banking.
3. To measure the satisfaction of Muslim women to the banking and identify the influencing factors.
4. To understand the Muslim women's perception about banking.

STUDY AREA

Udaipur (Rajasthan) is the study area. Udaipur is multi-linguistic, multi-ethnic, multi-religious and multi-cultural. This diversity makes it more attractive for this research. Besides, the Udaipur, though big in geographical area, has branches of all leading commercial and private banks.

RESEARCH METHODOLOGY

The study conducted with the primary, secondary and other qualitative inputs that directly measure the Awareness of Banking Services Amongst Muslim Women In Udaipur (Rajasthan). Research has to rely hereby on the field survey techniques, i.e. questioners, interviews and observations as well as published and unpublished reports & records, journals, periodicals, newspapers and magazine to collect primary and secondary data.

ANALYSIS AND INTERPRETATION

Muslim women aware about banking.

Majority of respondents (Percentage= 60%) are highly dissatisfied with Muslim women aware about banking and 20% respondents dissatisfied. 20% respondents are neither satisfied nor dissatisfied while 12% respondents are dissatisfied with the Muslim women aware about banking. The average score (4.29) has projected high satisfaction of respondents.

Table 1: Muslim women aware about banking

Response	N	Percentage	Mean Score
Highly Dissatisfied	300	60%	4.29
Dissatisfied	100	20%	
Neutral	20	4.00%	
Satisfied	60	12%	Standard Deviation
Highly Satisfied	20	4%	0.692
Total	500	100.00	
Result	Highly Satisfied		

Source: Statistical Analysis

Analysis regarding overall satisfaction level about Muslim women's perception about banking

The table 2 presents the analysis overall satisfaction level about Muslim women's perception about banking

Table 2

Overall satisfaction level about Muslim women’s perception about banking

Level		Highly Dissatisfied	Dissatisfied	Undecided	Satisfied	Highly Satisfied	Total
Top class Muslim family	f	22	26	27	14	1	90
	%	24.4%	28.9%	30.0%	15.6%	1.1%	100.0%
Middle class Muslim family	f	31	38	41	7	3	120
	%	25.8%	31.7%	34.2%	5.8%	2.5%	100.0%
Lower class Muslim family	f	35	37	46	32	0	150
	%	23.3%	24.7%	30.7%	21.3%	0.0%	100.0%
Total	f	88	101	114	53	4	360
	%	24.4%	28.1%	31.7%	14.7%	1.1%	100.0%
Chi-square	16.414						
Df	8						
Significance	Significant at 0.05 level						

FINDINGS OF THE STUDY

It is found from this study that, to increase awareness among Muslim women’s, bank should advertise and conduct special awareness programs to make Banking services more popular among Muslim women’s. Bank should increase help centres nearby customer place like cinema theatres, markets etc. Most of the respondents like E-banking services provided by bank. But they hesitate to use because they don’t know how to use it in correct manner. Banks should try to give proper training, or other solution to solve this problem and it should try to improve their service level.

SUGGESTIONS

Suggestion and Conclusion

- Awareness regarding the Muslim women's, to the banks should be increase.
- The Muslim women should be informed that banking services.
 - The banks should expand the core banking solutions, clearing services, facility credit
- The other major problem is the lack of Muslim women education and awareness about the features and benefits banking. So there should be arrangement of systematic educational campaign for the clients to educate the

CONCLUSION

No doubt, womens has been effectively contributing to Banks, But not in Muslim women significantly to their role in development of bank. The study found Muslim women not using banking properly as compare to other womens. Maximum number of the womens having saving bank accounts in regional banks not in commercial banks .Awareness regarding banking services being provided Banks is minimum. The dissatisfaction from various service activities followed by Banks such as requirement of Muslim womens. Moreover the banks should make provision of more services under the Information Technology as per the requirements of Muslim women. Banks should be encouraged to take up banking activities by giving them proper guidance and developing their business skills.

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SVM Publications

Multidisciplinary Global Journal of Academic Research (MGJAR)

Impact Factor: 2.0674

Vol. III Iss. IV Oct. 2016 ISSN:2394-1758

READING THE BLACK WOMAN- THROUGH THE WORKS OF ZORA NEALE HURSTON

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Abstract

In the paper, major attention will be paid on how as an author, Hurston was different from her male contemporaries and how her works throw light on a different side of Harlem renaissance- a silent protest, through careful portrayal of characters and varied nuances. Also, the reasons why her works were not initially received with warm appreciation, but later turned out to seminal works in literature, are explored.

Taking her much discussed novel, "Their Eyes Were Watching God" as a particular source for study, the double marginalization of the black woman will be dealt with as the central theme. Hurston wrote for the later ages as well, as many of the feminist concerns voiced today had found a place in her novels.

Also discussed would be the major works of the day, like Locke's "The New Negro" and Du Bois' "Souls of Black Folk" which largely centred on the Black male.

Key Words: Zora Neale Hurston, Harlem Renaissance, Black feminism, Black Identity, binaries, Black writing, Their Eyes were Watching God, orality, Alice Walker, Robert Hemenway, Du Bois, Langston Hughes, Looking For Zora

"I have the nerve to walk my own way, however hard, in my search for reality, rather than climb upon the rattling wagon of wishful illusions." These are the words of Zora Neale Hurston, taken from her letter to Countee Cullen, fellow American writer. These words encompass the woman, the writer and the powerful presence Hurston is. A discussion on Harlem Renaissance is never complete without mentioning her, who decided to celebrate the essence of blackness, the very fine spirit of it. Maybe that was what set her apart from her

fellow writers whom she referred to as “the sobbing school of negrohood.” (*How It Feels to be The Coloured Me*, Hurston.)

Hurston and the Renaissance

A thorough inspection of the writings during the Renaissance throw light to the major common features, be it revival of folk traditions and indigenous patterns of oral literature etc., but looking into the signature works of the period, be it Alain Locke’s *New Negro* or Du Bois’ *Souls of Black Folk* , the stress is on the negro man. Moreover, the works were uniformly bound by a framework which glorified the sufferings of the blacks, and made white man the villain. How Hurston stood apart from this, was through exploration of her individual aesthetic, going after themes like sexual freedom of the black female, hitherto unheard of. In his iconic work, *The Harlem Renaissance Remembered*, Robert Hemenway writes, Hurston" helped to remind the Renaissance--especially its more bourgeois members--of the richness in the racial heritage." Being a folklorist herself, Hurston was able to incorporate certain elements of indigenous folk culture into her works- her works stood apart with a kind of vitality and vigour. For instance, in *Their Eyes were Watching God*, one can spot sharp elements of orality in narration as well as dialogue. Her characters were beyond authentic in their evening tale sessions huddled in the porch, and communal gatherings. Quite different from the polemics and dry narratives of her fellow writers, her characters were alive and realistic. Langston Hughes remarked that Hurston measured anyone’s head which looked interesting. (*Looking For Zora* by Alice Walker)

Hurston’s black woman

At a time when hardly any one talked about the basic issues of women, Hurston in her novel *Their Eyes were Watching God*, talked about the sexual freedom of a black woman. Many had later opinionated that the work was ahead of its time, resonating themes like polyandry and the like, but most importantly Hurston wrote about the needs of a woman in wedlock. Hurston’s novel is the story of Janie Crawford, the story of her quest. On reading Janie, one gets the experience of an unabashed confrontation with the woman she is. She is not your typical Victorian woman of virtuousness. She is not one of your perfect fictional role models. She is a woman of flesh and blood, a woman of numerous frailties. Her story is hence not a one dimensional romance or adventure or tragedy. She leaves her first husband and does not pretend grief when her second husband dies. She finds love in Tea Cake, who is many years younger to her. A woman who travels her own

solo journey, against the societal norms. The beauty being she does not even put up a fight, she just lets it be. Also interestingly, her journey is further into blackness, into her roots. In the words of Andrea Rushing, an expert in African studies, "I loved the novel as it is about a woman who wasn't pathetic, wasn't a tragic mulatto, who defied everything that was expected of her, who went off with a man without bothering to divorce the one she left and wasn't broken, crushed and run down."

On a personal reading, I found the most interesting feature to be the unapologetic nature of the protagonist. Janie is not filled with remorse when running from her first loveless marriage, but she does what she feels like, her soul thirsting for love. Also, she does not pretend to be sad when Joe Starks dies, but wears blue colour for Tea Cake. Janie refuses to be counted among the celebrated heroines who die for their love. She decides to live, and is not apologetic about it. Curiously, this is a trait talked about in major feminist magazines in twenty first century- that women should not feel apologetic to put themselves first. Hurston had been there, done that, years before.

The Black Identity

Harlem Renaissance was undoubtedly an age when the black identity was embraced and brought to forefront. But many writers chose to follow the path of protest and expected their contemporaries to rebel against the white- in obsolete terms of harangue. White and black were sharp binaries for them, compensating for the evil and the good. Hurston saw it differently. Even living and writing in an atmosphere charged with the spirit of protest, she chose to follow her own unique path of sketching out her characters- who belonged somewhere between the binaries, as we all do. In *Their Eyes were Watching God*, Janie is a black child who grows among the white, who is not made to be felt the difference. The character of Mrs Turner is a dark skinned woman who does not consider herself black, but rather sides with the white. There is a huge insecurity in her about her own skin. But for Janie, she feels completely at home in her skin. In fact, Hurston does not attach much importance to skin colour at all. She herself had said "I am not tragically coloured. There is no great sorrow dammed up in my soul, nor lurking behind my eyes. I am not weeping at the world- I am busy sharpening my oyster knife." Villains come in all sizes and colours in her novel, so do good people.

Janie is let free at the end of the novel, for having killed her husband, as it was proven that she did it for self-defence. The court which lets her free comprised

white men and the women who cheered for her are white women. The black crowd in the court abuses her and demands for her to be punished. This scene has been debated and discussed over several times, and the sharp reaction she had to face stands testimony to the fact that the black writers found such treatment of binaries to be a sacrilege. Richard Wright, writing for the magazine *New Masses* (*New Masses*, 5th October, 1937), even went to the extent of accusing her that the novel was exclusively written to entertain the white audience. Hurston is essentially a writer first and an activist second. She is a feminist writer, and a black writer, but her characters are not suffocated into the paradigms of sharp binaries, but they are beautifully flawed people.

Then and Now- Hurston through ages

If one flicks through gleaming paperbacks of Hurston in bookshops today, one will find them adorned with sobriquets of varying length and verbosity – “finest black novel of all time” and the like. But it is difficult to imagine that the first volumes of her novel *Their Eyes Were Watching God* had earned criticism like the one came out in Saturday Review, 1937, “A rich and racy love story, if somewhat awkward.” And it is all the more difficult to know that the black male critics criticized her with undisguised anger and wrath. Sterling Brown was of the opinion that the work was not “bitter enough”, that Hurston had made it appear that black Southern life was “easy going and carefree” (*The Nation*, 16th October, 1937). Alain Locke complained that her novel stood out from the serious concerns of the time. (*Opportunity*, 1st June, 1937)

Obviously, her works generated a great sense of discomfort in the Black intellectual male of the day, who saw revolution only in terms of binaries. Her books went out of print for quite some time, and it is shocking to come into terms with the fact that she died poor, without money even to pay for her funeral rites, and her grave carried no elaborate epitaphs. It is quite interesting that years later, her grave was found out by none other than Alice Walker, who wrote an essay on Hurston, the writer who had greatest influence on her, titled “Looking for Zora”. In the essay, Walker recounts how Hurston was thought to be “pretty loose” by the inhabitants of Eatonville, her birthplace, and where many of her narratives are set. Walker learns that shockingly, Hurston had died of malnutrition, just like Phillis Wheatley, another Black American writer had died, years ago. Though it is later negated by a doctor, the fact remains that there is some inexplicable link connecting the fates of Black women voices in literature. Walker finds the grave of Hurston in a yard, among knee deep weeds and thorns. She

describes the moment when grief and tears did not make sense, where she had to laugh to restore her sanity. She pays money to build a headstone for the grave, a moment when a Black American writer discovers her inspiration whose very memory is not paid reverence.

Zora Neale Hurston was a woman of substance, who might not even have cared if her grave was made out of stone or marble. But it is disheartening to think that strong writers of her kind were not given due respect and recognition. She had inspired a generation of Black American writers like Walker, Adichie and Angelou. Today, her works are discussed and talked about and inspires women to think and write differently. When one reads the Black woman through her narratives, one reads her, the strong and confident woman, who speaks her mind.

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SVM Publications

Multidisciplinary Global Journal of Academic Research (MGJAR)

Impact Factor: 2.0674

Vol. III Iss. IV Oct. 2016 ISSN:2394-1758

A COMPARATIVE STUDY ON THE LEVEL OF INFRASTRUCTURE IN TWO DISTRICTS OF TRIPURA

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Abstract

The present paper is an investigation to explore the disparities on the level of infrastructure between two districts of Tripura namely West Tripura (in plain region) and Dhalai (in hilly parts) district through primary and secondary data gathered from the household's survey through structured interview schedule method and various Government offices and reports published on time to time from Government of Tripura. The physical conditions of these two districts are dynamic in character and keep changing with the intervention of cultural groups. Climate of the study areas are typified by sub-tropical monsoon type and South – West Monsoon provides huge rainfall. Generally the natural vegetation of the state falls under tropical wet evergreen with lush green (75%) forests and agriculture due to the touch of the urbanization. The terrains of these two areas are also different as one is having (Dhalai) hills, undulating uplands and lowlands with a river valley named Dhalai river basin whereas West Tripura is called Tripura plain. Infrastructure is the crucial weapon of development to sustain the future generation. Better infrastructure gives high economic growth with better standard of living. Here the infrastructural condition is totally different from each other in all aspects as plain areas are having better infrastructural facilities than hilly areas. Dhalai is the place of tribal people having more than 70% of total people whereas West Tripura is a place where rather than tribal people, non-tribal people are more in number. With the infrastructural disparities in two districts, people residing in these two areas, having different kinds of occupation from where they earn their bread and butter to survive which ultimately impact on their standard of living and quality of life.

Key Words: Disparity, Level of infrastructure, Plain and hilly areas, Occupation, Standard of living

Introduction

Infrastructure is an essential and fundamental aspect for any economy to develop. In the case of Tripura, the need for basic infrastructure is intense on account of the historical underdevelopment of infrastructure, the setback at the time of Partition and the physical location of the State. Tripura is remote and isolated within India, and to overcome this handicap, the State needs modern, reliable, quick and cheap methods of communication and transport with the rest of India, and particularly with trade hubs such as Kolkata. Good connectivity is essential for further social and economic development of the State. The infrastructure available in the state is greatly inadequate for its needs. Besides all the geographical barriers, Tripura is developing in all spheres of infrastructural conditions. But it is also apt here to mention that while working on infrastructural facilities, there are some disparities within the state. The lack of basic infrastructure and transport connectivity is a major constraint on economic growth, employment generation and diversification of output. Among the districts of Tripura, West Tripura enjoys the best infrastructure facilities than the other districts and on the other hand, Dhalai district is having the worst infrastructure facilities (TDHR, 2007). Here in this portion, a relative study has been taken to portray the situation of infrastructural disparities between West Tripura district and Dhalai district.

Area, People and Method

The present study has been undertaken in West Tripura and Dhalai districts of Tripura, a state of North-East India. These two districts are different in physical environment, social, cultural, economic and political point of view. West Tripura is located at 23⁰16' N to 24⁰14' N latitudes and 91⁰09' E to 91⁰47' E longitudes and Dhalai is located 22⁰56' N to 24⁰32' N latitudes and 91⁰09' E to 92⁰20' E longitudes. The total geographical area of West Tripura is 942.55 km² and for Dhalai it is 2400 km². The total population in West Tripura was 917534 persons and in Dhalai, the population was 3, 77,988 persons. In West Tripura 67% people living in rural areas and remaining in urban areas and in Dhalai 89.29% lives in rural areas and remaining in urban areas. West Tripura is situated in Tripura plain areas and most advanced and urbanized whereas Dhalai is a hilly and most backward district in Tripura. Almost 70% of area enclosed by forest and 59 % of total population is belonged to ST communities in Dhalai. Thus, it is a tribal dominated district and wealthy in bio-diversity and natural resources whereas West Tripura is blessed with numerous rivers and their tributaries with floodplains, valleys and undulating Tilla-Lunga topography. The present paper is based on secondary data and in some extent, wherever secondary data is not available, primary data has been collected through

structured interview schedule method with the help of purposive sampling. The secondary data has been collected from various reports, officials' websites, officials' documents, research papers and so on. The degree of infrastructural disparities between two districts has been shown through charts and tables with the help of infrastructural parameters.

Results and Discussions

Disparities on Infrastructure: Proper infrastructure is a fundamental aspect for economic development. The infrastructure available in the state is greatly inadequate for its needs. The lack of basic infrastructure and transport connectivity is a major constraint on economic growth, employment generation and diversification of output. Besides all the geographical barriers, Tripura is developing in all spheres of infrastructural conditions. But it is also apt here to mention that while working on infrastructural facilities, there are some disparities within the state (TDHR, 2007). Here a relative study has been taken to make out the infrastructural disparities between West Tripura and Dhalai district. The following aspects of infrastructure have been taken to study the disparities:

1. Physical Infrastructures:

1.1 Transportation: Transportation is a basic element of physical infrastructure. Transportation is divided into four ways namely- roadways, railways, waterways and airways; historically, the basis for industrialization, have a negligible presence in Tripura (THDR, 2007). West Tripura has very well and sound transportation system as this area is plain than hilly areas. The West Tripura is very well connected by the NH-44 and the condition of NH-44 from Khowai to Agartala is well and in Dhalai the road passes through the hills and during rainy season the eroded materials from the hills come to the roadside through landslides and create problems for transportation. The state highway and district road of West Tripura is almost surfaced (black topped) but on the other hand, the maximum portion of state highway and district road of Dhalai district is not surfaced as roads are constructed with the help of bricks and soils. The maximum (75%) village roads of West Tripura are converted into concrete roads and only 45% of village roads of Dhalai are concrete (source: PWD and Rural Development Department; Govt. of Tripura, 2014). Tripura is also having the broad-gauge railway line from Churaibari to Agartala. Both the districts are connected by the railway line but West Tripura is the main junction of Tripura where Ambasa has hardly any stoppage except local trains (source: Station Master, Agartala Railway Station, 2016). There is only one airport in Tripura and is situated in West Tripura

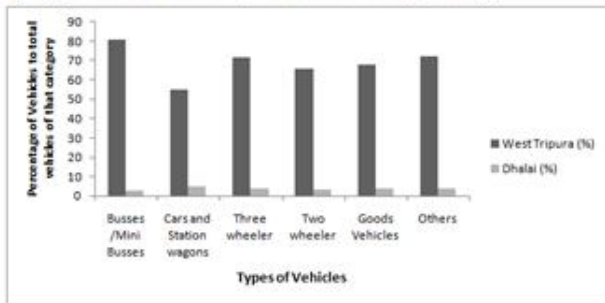
district not in Dhalai. So, it is fruitful to mention here that the transportation conditions and facilities are good in West Tripura district than the Dhalai district.

1.2 Power: Energy consumption per capita in the State is lower than in other parts of India. Within Tripura, the pattern of energy consumption is very unequal across districts, with West District accounting for 63.51% (2004-05) of total consumption and Dhalai District accounting for 13% (2004-05). Power consumption has declined in both the districts in the last few years and now the consumption rate was 60.27% (2010-11) in West District and 12.33% (2010-11) in Dhalai district. The maximum consumption is taken in domestic uses and very less in industry and commercial uses. Among these two sectors, West Tripura is higher than the Dhalai district as almost half of the power is used in domestic sector (44.38%, 2010) and industry and commercial sector (22.38% 2010). On the other hand, in Dhalai, 34.47% is consumed for domestic purpose and there is no clear cut evidence for industry and commercial uses (source: Tripura State Power Corporation, 2013). There are 147 villages in West Tripura (70 Gaon Panchayats and 77 ADC villages) and all the villages are electrified. On the contrary, there are 130 villages in Dhalai district (34 Gaon Panchayats and 96 ADC villages) and out of them, 121 villages are electrified (Economic review of Tripura, 2012-13). Though the villages of West Tripura and Dhalai district are electrified, but the availability of power in the villages is not good enough as maximum time they don't get adequate power supply especially in the villages of Dhalai district. So the power supply condition and consumption of West Tripura district is in much better condition than the villages of Dhalai district.

1.3 Communication: Allied to the transport system is the communication system. The communication system comprises of postal services, telegraph services, telephone services etc. Communication facilities in the State have been growing steadily in recent years, one is due to innovation and diffusion in communication technology. There are 709 post offices in the state and these post offices are divided into two divisions namely Agartala division (West Tripura) and Dharmanagar division (Dhalai), (Economic Review of Tripura, 2012-13). There are ... post offices in West Tripura district and on the other hand Dhalai district has 64 post offices shows West Tripura is better condition than the Dhalai district. If we look into the vehicles that are running in these two districts, than we find that almost all types of vehicles are high in number in West Tripura than the Dhalai district which means the transport & communication in West Tripura is better than the Dhalai district (see fig.1). While telecommunication facilities have grown in recent years with respect to absolute levels and spread. The telecommunication facilities in West Tripura are much better than the Dhalai district in all spheres (see fig.2). Among the mobile users in Tripura, almost half of the mobile phone users are from West Tripura (48.39%)

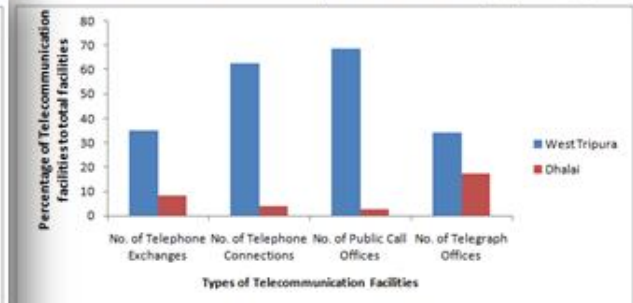
and Dhalai district occupies the last position in mobile phone users (13.76%) {(source: BSNL, P&T Department, Tripura, 2011; THDR, 2007)}. Now in the case of local newspaper, maximum newspaper headquarters or publishing offices are in West Tripura district (Agartala) and Dhalai district doesn't have any head-office or publishing offices of any newspaper.

Fig 1 Types of vehicles in West Tripura and Dhalai district (in percentage)



Source: Department of Transport, Ministry of Transportation, Government of Tripura, 2013

Fig 2 Telecommunication facilities in West Tripura and Dhalai district (in percentage)



Source: Head-office of BSNL, Tripura; 2014

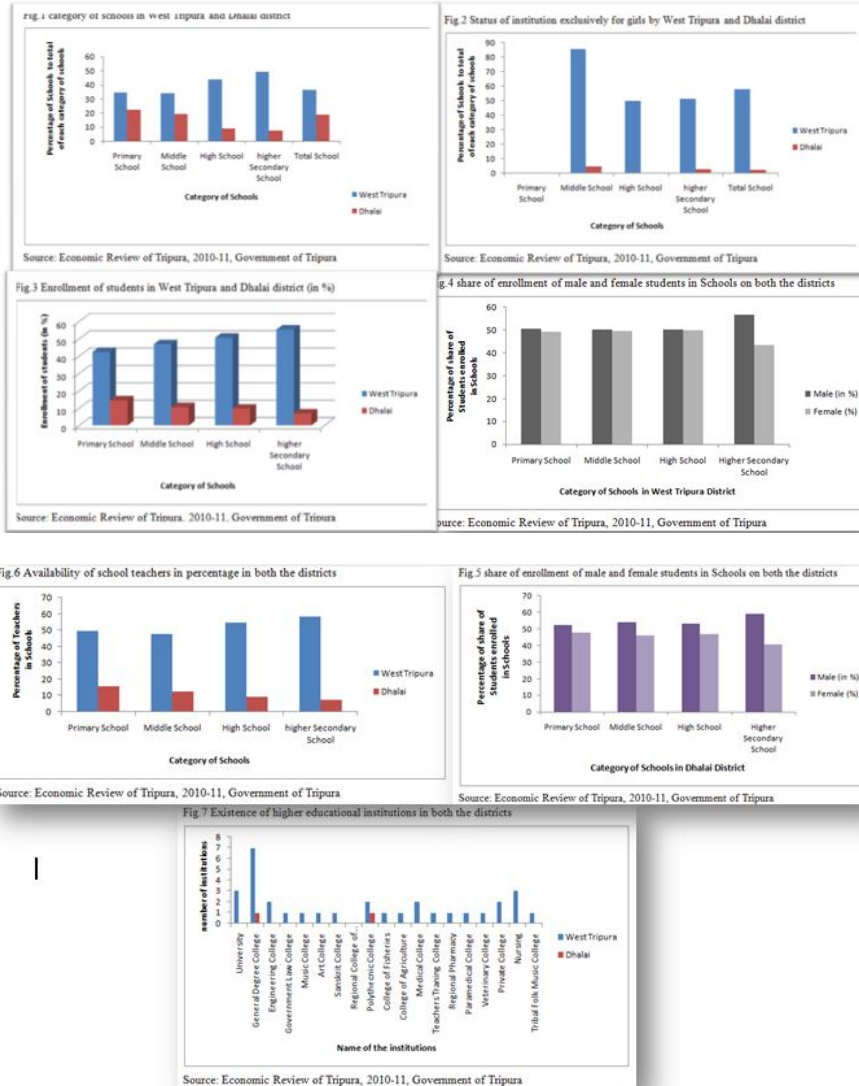
1.4 Industry: The economy of Tripura is characterized by the near-absence of an industrial base except manufacturing accounting for less than 3% of NSDP. The major industries in the state are based on natural gas and plantation crops. There is also a traditional handloom and handicraft industry. Recently after 2005, IT sector is emerging in the state especially in West Tripura district. Estimates of District Domestic Product (DDP) show that the share of secondary sector ranged from 5% in Dhalai to 29% in West Tripura district. The numbers of registered factories are 1,578 in 2005, of which 64% were located in West Tripura District and less than 4% in Dhalai. West Tripura continues to dominate in terms of the number of enterprises, there has been a relative increase in the number of enterprises in Dhalai over the last seven years but difference between these two districts is high (THDR, 2007). There is an industrial area in West Tripura (Bhojanganagar) named, Tripura Industrial Development Complex where small scale industry is growing. The Government of Tripura is also promoting Natural Gas based industry near Barmura Hill (West Tripura) and Palatana (West Tripura). Government of Tripura also thinks about to set up Medicinal Plant in Dhalai district which has immense scope. Investors are more likely to invest in West Tripura than Dhalai for its suitability in various ways.

1.5 Solid Waste Management: Solid waste management is a foremost function of local government in its jurisdictions. To plan well-organized solid waste management, it has become perceptible that more detailed information is needed on service requirements and factors affecting costs of solid waste collection and disposal for urban and rural environments. Urban area plan for collection and disposal of solid wastes are of little help since their problems are significantly different than those faced in rural area. In India, all most every state is having Municipal corporations and

Tripura is not exceptional to it. In Tripura, there is only one Municipal corporation namely Agartala Municipal Corporation (AMC). The area of AMC is 72.06 sq. km. and having 50 municipal wards at present. The AMC uses its own vehicles for gathering all the garbage and wastes. AMC also set up small temporary dustbin every 200-300 metres having green and yellow colors for those who are walking along the roads to through all the unnecessary things in it. This kind of facilities is not available in any parts of Tripura. In Dhalai, the solid waste management is not up-to the mark as they are having Municipal Councils and Nagar Panchayats for cleaning the roads and drains. The infrastructure of the area is not good enough as they have very limited number of laborers and equipments.

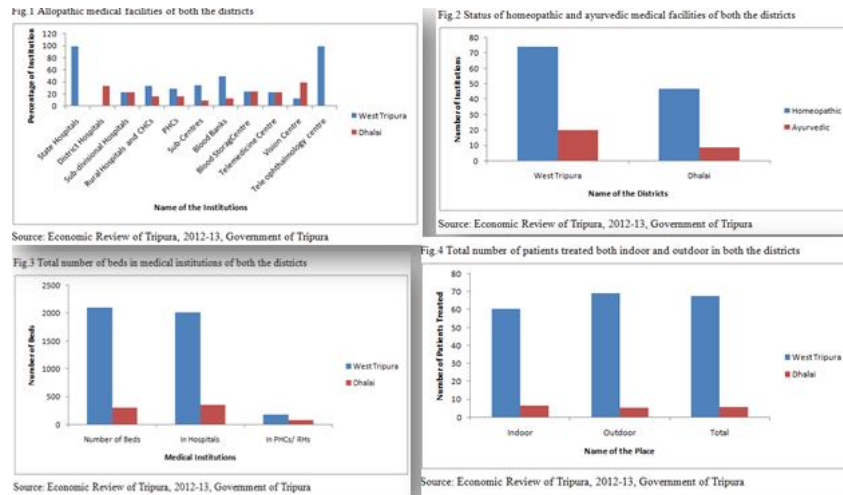
2 Social Infrastructure:

2.1 Education: The literacy and education are reasonably good indicators of development in a society. Tripura has achieved a high level of literacy at all India level and ranked first among the States of India. The State has identified seven priority sectors for overall development and education is the most important among them. Education has been acknowledged as one of the key inputs for balanced socio-economic development. The State has been spending 12-14 percent of its annual budget for school education.. The "Right of Children to Free and Compulsory Education Act, 2009" has come into effect from April 2010 to provide free and compulsory education to children in the age group of 6-14 years in a neighborhood school. The schemes provided by Central Govt. are successfully covered under "Sarva Shiksha Abhiyan" and "Mid-day meal" schemes in the schools of the State. The secondary (IX-X) education is covered through "Rashtriya Madhyamik Shiksha Abhiyan" and higher secondary education (XI-XII) is also witnessed a phenomenal expansion in the State (Economic Review of Tripura, 2012-13). Almost in all the category of schools, the position of West Tripura is much better than the Dhalai district (fig.3). The educations for girls are also taken care off in West Tripura (fig.4). The enrollment of students in schools are high in number in West Tripura than Dhalai district as the number of schools are high than the Dhalai (fig.5). The share of male and female students in West Tripura is in much better condition than Dhalai district (fig.6 and fig.7). The availability of teacher in various categories of schools is higher in West Tripura than Dhalai district (fig.8). Not only in school infrastructure in West Tripura is good than the Dhalai district, it is also seen that maximum higher educational institutions are located in West Tripura district (fig.9). It is mandatory to mention here that West Tripura is converting as an educational hub in Tripura itself and the important Government and private institutions are established here for making this area more developed and advanced in Tripura.



2.2 Health: Health finds predominant place in three of the eight goals, eight of the sixteen targets and eighteen of the forty eight indicators of the "Millennium Development Goals of the UN". Health is the most important social service sector having direct correlation with the welfare of the human being. Health is defined by the World Health Organization [WHO] as a state of complete physical, mental and social well-being, and not merely the absence of disease or infirmity. Health is one of the vital elements that determines human development and progress in a given time and space. Good health is of paramount importance for a socially and economically productive life. It is one of the primary functions of the Government to provide good healthcare facilities to all its citizens. Tripura has suffered poor health infrastructure which has adversely affected the economic development of the state. However, due to concerted efforts made by the State Government, there has been a positive change in the health scenario in recent years. But this scenario is not equal everywhere. The health infrastructure is in much better condition in West Tripura district than the

Dhalai district. The two main hospitals cum medical colleges in namely Government Medical College and Tripura Medical College in Tripura are located in West Tripura district. The treatment facilities are given here are good which is the best in comparison with the other parts of the state. The allopathic and homeopathic infrastructure of West Tripura is reached even in remote areas than the Dhalai district. The fig.1, 2, 3 and 4 are clearly focus the health infrastructure of West Tripura and Dhalai district and also tell us the condition of health care facilities in West Tripura than the Dhalai district.

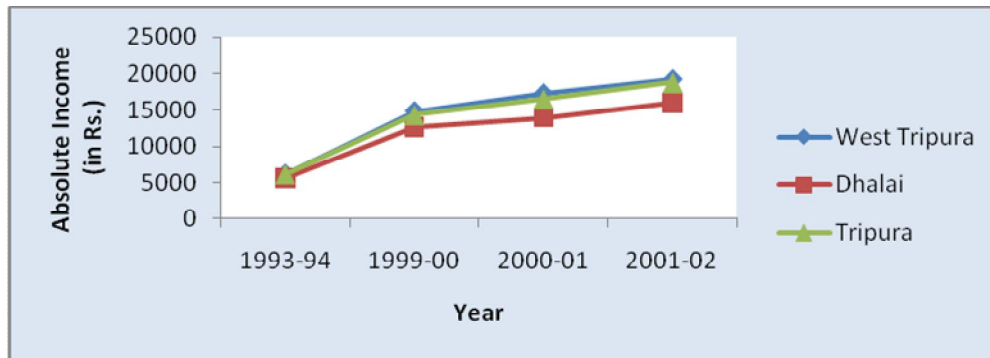


2.3 Sanitation and Drinking Water: In Tripura, sanitation and drinking water aspect look after by the PWD (DWS). The main objective of the department is to enhance quality of life for the people by providing sustainable safe water and sanitation facilities and services along with promoting hygienic practices. For this purpose a range of schemes has been taken i.e. surface water treatment plants, deep tube wells small bore tube wells, spot sources like ordinary hand pump (OHP), mark-II/III, RCC well, sanitary well, masonry well etc. In West Tripura, 99.4% of households are accessed to latrine facilities whether kacchha, pucca or both. In the contrary, Dhalai district, 59% of households are accessed to latrine facility which is also much lower (Department of Health and family Welfare, 2008-09). The drinking water facilities are good in West Tripura district than the Dhalai district as this area gets suitable drinking water facilities by the water supply department mainly in the urban areas. Rural areas are also getting supply water but not like urban areas. The treated water is supplied in the urban areas mainly from the water of river Haora and ground water extraction plants. As Dhalai is a hilly area, the water supply is not good enough for people living there. The people residing in the hilly and rural areas of Dhalai depend on the river water directly, wells, tube wells and water coming from the hills (small waterfalls) or they find wet portion of the hills and put inside a piece of bamboo for getting that water for their survival (THDR, 2007).

3 Economic Infrastructures:

3.1 Income and Economic Growth: Income and economic growth are the two sides of a coin. While higher levels of income provide the means for better provisioning of public services and it follows high level of income and also confirms high levels economic growth. The simplest indicator of income or output in a State is the per capita income. The absolute per capita income of West Tripura was Rs. 6215 in the year 1993-94 and increased to Rs. 19254 in the year 2001-02 which was far high from the income of Dhalai as in 1993-94 the per capita income was Rs. 5535 and in 2001-02 the per capita income was Rs. 15971 which was also low in comparison to the state per capita income (fig.1). West Tripura provides an important contribution in service sectors to the district per capita income and also private sector add to this as Agartala has the largest market in Tripura and also agriculture and allied services provide some contribution to the per capita income. On the other hand, Dhalai district is a hilly area, agriculture and allied services contribute to the per capita income of the district and also a small share of service sector. Therefore, the economy of West Tripura is growing day by day and is also true that the economy of Dhalai district is growing but not equal to the West Tripura.

Fig.1 shows Absolute level of per capita income at current prices of both the districts

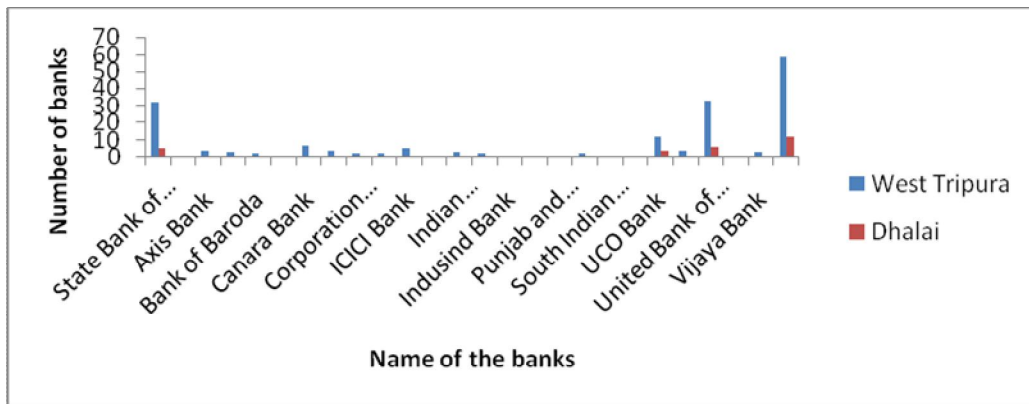


Source: Economic Review of Tripura, 2010-11, Government of Tripura

3.2 Banking: Banking is one of the important instruments for economic development. A network of financial institutions helps the economy to deploy its savings more efficiently. Financial institutions input banks, insurance companies, provident and pension funds, mutual funds and security markets. The institutional structure of the financial system in the state is not well developed and is mainly based on public sector banks, provident and pension funds and insurance companies. Public sector banks have also expanded their network particularly during last two to three decades. In 1969, there were five Scheduled Nationalized Commercial Bank branches, which served an average population of 2,76,000/ branch. In March-2011, there are 239-Scheduled Nationalized Commercial Bank branches in the State serving an average population of 15,359/ branches. The Census data reveals that proportion of households availing banking services in the State is 26.5 percent that is low compare

to all India level of 35.5 percent. In West Tripura district, there are 129 bank branches (53.98%) and average 48.39% of households availing banking services. The maximum banks headquarters are situated at Agartala and not only this, most private banks are situated at Agartala. On the other hand, Only 10.88% of bank branches are in Dhalai district and average 13.67% of households are getting benefits of bank services. Here, mostly Tripura Gramin Bank, United Bank of India and State Bank of India bank branches are situated. Other non-government banks are mostly not available. So, it is clearly seen from the above discussion that banking infrastructure in West Tripura is in much better condition than Dhalai district and the people of West Tripura district enjoy the banking services to a large extent as economic condition of people are much better here than the people living in Dhalai district because the economic condition is not good enough as they are basically agricultural people (fig.1)

Fig.1 Number of bank branches in West Tripura and Dhalai district



Source: Directorate of Economics and Statistics Official Handbook, 2012

3.3 Market Types: In West Tripura (Agartala) is a big business hub built up where shopping malls, organic and in-organic markets are available. In West Tripura, there are two big markets of both organic and in-organic goods namely ‘Maharajgang Bazar (Gul Bazar)’ and ‘Battala Bazar (Bangla Bazar)’ where people get everything according to their needs and pockets, except these two there are other small markets where people get their essential needs like Kasarpatti, Samajpatti, Sukantala Market, Khusbagan etc. Basically in the urban areas of West Tripura district, organic markets are available but the intensity is very less. On the other hand in Dhalai district, as it is the most Hilly and forested district Tripura, so the process of urbanization is very slow and therefore except two urban areas namely Ambassa and Kamalpur, there is no other urban areas. In Dhalai, organic markets are more in number than the in-organic markets and it is also true that there are in-organic markets; but the goods are not good enough. The organic markets are very good here but farmers and vegetables venders don’t get the proper money for their productions/ yields. So, by seeing the market types, it is easily alleged that the big markets which are situated in

West Tripura basically for in-organic and organic, both purposes and labour oriented. On the contrary, the market in Dhalai district is apt for organic goods as except few parts of the district, rest of the district is backward where tribal people live and as their economic condition is not good enough, therefore in-organic market has still not raised. The maximum people are engaged agriculture and allied works, therefore organic markets has grown there and from there vegetables businessmen buy various vegetables and food items in cheap price and sell the products into the urban and other parts of the state in high price but the farmers are betrayed as they don't get the actual price what they deserve for their goods. Therefore, it is also justify that, in West Tripura, both the markets namely organic and in-organic has flourished and labours are also required in the markets but in Dhalai, rather in-organic market, organic market has bloomed here and as tribal people are hard working, so they don't want extra labour for carrying their goods, so it is not a labour oriented market.

4 Cultural Infrastructures:

4.1 Tourism: Tourism has appeared as one of the most important section of the economics and the most noteworthy for generating employment opportunities. Tourism thus has to be seen primarily as an economic activity and not as welfare measures. Nowadays, it is being scrutinized as a vehicle of socio-economic development of a country (Economic Review of Tripura, 2010-11). Rich in flora and fauna, the scenic beauty of the hilly terrains, interspersed with splash green valleys in between, of West Tripura district as a whole may attract the tourists to find solace in the calmness of the nature. The following spots may find place in the tourist's map of the district **Ujjayanta Palace, Kunjaban Palace, Malanchabas, Old Agartala**, there are other places like **Sipahijala Wildlife Sanctuary** well-known for its natural beauty of distinctive flora and fauna, Buddhist temple, Jagannath Temple at Agartala though a structure of late nineteenth century of octagonal pillars, Maharaja Bir Bikram College etc. On the other hand, Dhalai district is blessed by the nature for its natural beauty. **Pilak, different Reserve and protected forest, eco-parks etc.** It is necessary to mention here that in 2009-10, the State Government has established a Tripura Tourism Development Corporation Limited (www.tripuratourism.in) in June 2009 having its corporate office located at Swetmahal, Agartala for effective managing of the tourism industry in the State. So by portraying all these places here, it is clear that tourism infrastructure is in much better condition in West Tripura than the Dhalai district.

4.2 Museums and Librarys: Museum is a special place where we kept our valuable things which describes our history and culture. In Tripura, there is only one Government museum which located in West Tripura district and every year

thousands of people from outside and within the state come here to see, learn and observe the history and culture of this region. On the contrary Dhalai district doesn't have any kind of museum at all.

Library is the room of knowledge where we get information of diversified subjects and topics. There is only one State library in Tripura, so called Bir Chandra Library, in Agartala, West Tripura district. There are other two renowned libraries namely Central Library of Maharaja Bir Bikram College and Central Library of Tripura University which are also placed in West Tripura district. On the other hand, in Dhalai district, there is no such kind of libraries.

4.3 Cinema halls, Parks and sports fields: Cinema halls, parks and sports fields are the place where we go refreshment. In Tripura, currently two cinema halls (City Centre Complex and Rupashi Hall) at Agartala, West Tripura district, except these two there is no other cinema halls in Tripura. There are so many parks in West Tripura district and among them well known parks are Children Park, Nehru Park, Rose valley amusement park, Barmura Park (picnic spot), Science City etc. On the other hand in Dhalai district, there is no such kind of parks but there is only one park named Longtari Valley Park (picnic spot) in Dhalai district. There are two well known cricket fields in Tripura namely Maharaja Bir Bikram Cricket field and Polytechnic Cricket field and four football fields specifically Maharaja Bir Bikram football stadium, Umakanta Football Stadium, Swami Vivekananda football Ground and SAI (Sports Authority of India) football Stadium. On the other hand, in Dhalai district there is not even a single such kind of fields.

Conclusion

from the above discussion, it is evident that proper infrastructure is a fundamental aspect for economic and social development. The infrastructural condition in West Tripura district is much better than that of Dhalai district in all aspects viz, transportation, communication, power, industry, solid waste management, education, health, sanitation and drinking water, income and economic growth, banking, market infrastructure, tourism, museums and libraries and recreational places etc. In all these aspects, West Tripura shows better position compared to Dhalai district because capital of Tripura (Agartala) is located in West Tripura with other Government head-offices and Military base camps with Tripura High Court and the maximum portion of West Tripura is plain also called Tripura plain except a portion of Barmura hill. This area is very suitable for all kind of infrastructural activities and on the other hand, Dhalai district is hilly and forested region and not apt for

infrastructural activities. That's why there exist a wide scale infrastructural disparity between West Tripura and Dhalai district.

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