



Kurukshetra

A JOURNAL ON RURAL DEVELOPMENT

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February 2006

Rs. 7

AGRO-INDUSTRIES: KEY TO ECONOMIC PROGRESS

FRUIT PRESERVATION TECHNOLOGY AND RURAL WOMEN

CONSERVATION OF MEDICINAL PLANTS

PROFESSIONALISM IN COOPERATIVES

KNOWLEDGE ECONOMY : A DEVELOPMENT PERSPECTIVE

ECONOMIC EMPOWERMENT OF WOMEN THROUGH SHGS

Rural Employment Guarantee Programme

The discussions at the twenty-first meeting of the National Advisory Council (NAC), chaired by Smt. Sonia Gandhi in New Delhi, commenced with a presentation on the National Rural Employment Guarantee Programme which is to be launched shortly in 200 districts in the country. The operational guidelines which are being finalised to bring about the delivery-oriented implementation of this programme and to ensure that the outlays are transformed into outcomes were reviewed. It was agreed that the process of wide discussions with groups of experts and NGOs and with the Ministry of Rural Development would need to continue and financial mechanisms put in place in order that the Programme is efficiently executed in different States and Districts. Note was taken of the specific suggestions offered by the Members of the Council who would remain associated with further consultations.

Discussions were held on matters concerning the Jarawa tribe in the Andaman and Nicobar Islands, including the protection of their cultural identity and natural habitat, health status and regulation of traffic. It was decided that the issues involved should be examined in a multi-disciplinary sub-group and also taken up with the Government of India at an early date. An Analysis of the causes underlying regional disparities and the problems of less-developed States showed that several policy measures may require to be introduced to promote growth, infrastructure and human development on a more even basis.



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EDITOR

ANJANI BHUSHAN

ASSTT. EDITOR

NITIMA S. CHARAN

JOINT DIRECTOR (PRODUCTION)

N.C. MAZUMDER

PHOTOGRAPHS

IEC DIVISION,

MINISTRY OF RURAL DEVELOPMENT

PHOTO DIVISION,

MINISTRY OF I&B

EDITORIAL OFFICE

ROOM NO. 661, NIRMAN BHAVAN

A-WING (GATE NO. 5), MINISTRY OF RURAL

DEVELOPMENT, NEW DELHI-110011

TEL. 23061014, 23061952

FAX 011-23061014

E-MAIL : kurupage@yahoo.co.in

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PLEASE CONTACT :

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EAST BLOCK-IV, LEVEL-VII, R.K. PURAM,

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Kurukshetra seeks to carry the message of Rural Development to all people. It serves as a forum for free, frank and serious discussion on the problems of Rural Development with special focus on Rural Uplift.

The views expressed by the authors in the articles are their own. They do not necessarily reflect the views of the government or the organisations they work for.



Your Page

Useful Information

I Just read the August, 2005 issue of your journal. It contained very useful information on rural development. The authors and editors are to be appreciated for their effort.

The November issue provides useful information on the role of women in rural development.

- Shreepad V. Joshi, by e-mail

India's Conscience Keeper

I am a regular reader of *Kurukshetra* for the last two years. In my opinion, *Kurukshetra* is "India's Conscience Keeper", giving its reader an in-depth analysis of rural India. The magazine focuses on many issues pertaining to rural India, where our mainstream media seems to have failed. The contents are informative, qualitative and apprise the reader about the real aspects of rural India. I am confident *Kurukshetra* will continue to give quality articles to its readers.

- Haresh A. Khairnar, by e-mail

On The Right Track

I went thoroughly through the fresh (Dec'05) issue of the *Kurukshetra*. I found its editorial largely concentrated round the main subject. It was, really, well-defined and hence, enough to understand the complete theme of the magazine.

The photographs published with the articles make them more viable and practical in nature. After all, it is going on the right track. Its uniformity should be maintained.

I think, if the map and maths of rural India is going to change in future, *Kurukshetra* would form the main frame.

- Sanjeev Patel, Varanasi

Dear Readers

You may send your letters for this column by post or by e-mail at our following address:

Editor

'Kurukshetra'
Room No. 661, 'A' wing,
Nirman Bhawan,
New Delhi-110 001

e-mail : kurupage@yahoo.co.in

EDITORIAL

India being an agriculture-intensive country, with more than 70 per cent of the population inhabiting the rural areas, there is a natural feeling in the various governing bodies administering the rural areas, that the more they sustain progress and development in the rural areas particularly in agriculture, through a blend of traditional and modern agricultural practices, the more our country will prosper. It is true.

The achievements, relating to different areas in agriculture like dairy farming, poultry farming, production of fruits and vegetables and their preservation, growth of qualitative seeds of different varieties, adoption of agricultural practices requiring lesser amount of water, cultivation of medicinal plants, rubber and lac in villages, introduction of e-governance and use of simputers in rural areas including local dialects, which can be easily understood by a not so literate villager and adoption of technologies relevant to the countryside, are very significant, which are helping in bringing about a silent revolution in the rural areas.

The success story of Ankapur, a 400-year-old village located in Armoor Mandal of Nizamabad district in Andhra Pradesh is a case in point. It has earned a name in agricultural development by adopting modern methods and has succeeded in substituting subsistence orientation with commercialization. Besides cultivating commercial crops like turmeric, maize and vegetables on a large scale, the local farming communities have been raising various crops for seeds in preference to cereals and traditional crops for food grains.

Though the governing bodies like panchayats and block development offices are laying stress on sustainable development, the speed at which the development is taking place, matters. It is through speed, efficiency, honesty, adoption of a blend of traditional and modern agricultural practices and a commitment to take the nation forward, that we will be able to emerge as a strong and prosperous nation in the not too distant future.

AGRO-INDUSTRIES : KEY TO ECONOMIC PROGRESS

Badar Alam Iqbal

Agro-industrial development implies the growth and development of industries in rural areas through interdependence with agriculture under a system of mutual and complementary output relation. It is a process of joint growth and development of agriculture and industry in which the output of agriculture serves as the input to industry and vice versa. It must function either as an input acceptor or as an output donator to bring about an integration i.e. interdependence between industry and agriculture. Thus, an integrated agro-industrial development is a dynamic and self-generating process.

Basic to an objective study of the role and contribution of agro-industries in the economic progress of an economy is an understanding of the term *agro-industries*. Unless the connotation of the term is clear, it would not be possible to appreciate the true purpose, potential and opportunities associated with agro-industries or assess their relevance to economic progress. When a programme for the development of agro-industries seeks recognition and acceptance as an integral part of a programme on national economic progress, with emphasis on the growth and development of modern large scale industries, the need for such clarity becomes manifest. Only through such a clear idea can the entire nature, range and duration of aids, specially oriented to serve the needs of agro-industries, be understood, examined and assessed in relation to the nation's resources in men, material, money and market.

An Invaluable Weapon

Industries manufacturing *input* for agriculture or processing agricultural *output* or those industries, which are supported by agricultural goods, are classified as agro-industries. In the first instance, agro-industries provide the essential input and in the second phase, they function as an outlet for the agricultural produce.

In the present economic scenario, agro-industries constitute the backbone of an economy. These industries have become an invaluable weapon in bringing out harmoniously balanced and integrated socio-economic order in global economy in general

and economies of developing countries in particular like that of India. The role and the contribution of agro-industries is significant both in respect of employment and value addition by manufacture, not only in the developing economies, but also in the highly developed economies of the world.

Economic progress or prosperity of a developing economy like India is dependent on effective and meaningful integration of its agriculture with industry. The emancipation of rural people from disadvantages arising out of economic imbalances would depend upon how best we diversify rural economy of India, since rural people constitute more than 70 per cent of the population. Taking away a few millions of people from villages to industrial areas can not remove the fundamental constraints of increasing pressure of population on agriculture, lack of employment opportunities in the rural areas, and the resultant limitations on equitable distribution of national income. Hence, the strategy of economic progress and emancipation has to be such that it integrates rural and urban economies by eliminating regional imbalances. This could be achieved only by introducing or injecting industry in the rural areas in a big way. In this process, agro-industries' development would then signify a pattern of deliberate planned development that accords with the needs of rural areas in different parts of the economy, i.e. while basic approach to, and objective of development would remain the same for the economy as a whole, the choice, the range of operations in any given area, would be determined wholly by the resources of that area in men, skills, aptitudes and adoptability

on the one hand, and the material's market and the state of other essential infrastructure in relation to felt needs, on the other. Development would not therefore, be so much prescribed as in an elective pattern.

A Prerequisite

Industrialization feeds upon agricultural surpluses. Unless the farmers produce more than their needs, they will have nothing to sell and hence, nothing to buy. Increase in agricultural output furnishes increase in purchasing power. Industrialization thus cannot precede, but will only follow increased agricultural output. Increase in productivity of land is thus, a vital prerequisite for diversification of rural economy. Rise in productivity of land in its turn depends upon structural land and technological changes in agriculture. Agro-industries are considered the most vital, strategic and most suitable agencies for achieving this. Experience has shown that rural areas, where agro-industries have come up in a big way, they have set in motion forces that have changed the socio-economic structure of the areas. It means development of agro-industries on the one hand and of the entire group of industries to cater to the needs of the masses in as decentralized a fashion as possible, on the other. This is not merely to raise the level of material living but also to promote the basic and essential values of social

Economic progress or prosperity of a developing economy is dependent on effective and meaningful integration of its agriculture with industry. The emancipation of rural people from disadvantages arising out of economic imbalances would depend upon how best we diversify rural economy of India, since rural people constitute more than 70 per cent of the population. The strategy of economic progress and emancipation has to be such that it integrates rural and urban economies by eliminating regional imbalances. This could be achieved only by introducing or injecting industry in the rural areas in a big way.

cohesion, unity and inner strength in the rural economy.

Imperfections in the system of processing and marketing of agricultural produce constitute a

significant restraint on agricultural output. There is therefore, immediate need for developing an efficient, effective and orderly processing and marketing system. Such a system has to render services efficiently, effectively and ensure incentives to the farmers for better quality and more output. Hence, while formulating arrangements for processing of agricultural produce and



A sericulture project in a village

inducting agro-industries in the rural economy, care should be taken to see that they not only offer services but at the same time involve the farmers too. In this respect, the conclusion that processing of agricultural commodities will have to be undertaken in the cooperative sector on an increasing scale is inescapable.

Agro-industries help to strengthen other cooperative services, namely, supply of agri-cultural credit, marketing and storing etc. In a subsistence economy like India, integration of cooperative societies with agro-industries is of paramount significance, if the former have to grow vigorously and steadily. Because of their vital interest in increasing the productivity of land, they are considered as most suitable agencies to take up agricultural functions. The agriculturist and the processing units, both have mutual interest in improving agricultural production. For the former, it means wealth and for the later, a steady supply of raw materials of requisite quality and quantity for fuller utilization of their installed capacity. Tying up

In a subsistence economy like India, integration of cooperative societies with agro-industries is of paramount significance, if the former have to grow vigorously and steadily. Because of their vital interest in increasing the productivity of land, they are considered as most suitable agencies to take up agricultural functions. The agriculturist and the processing units, both have mutual interest in improving agricultural production.

of functions relating to agricultural extension services with agro-industries is, thus, an important arrangement that needs to be encouraged for modernizing agriculture through industry.



The future will witness greater fusion of industry and agriculture

Establishment of agro-industries has one more dimension. Excessive dependence on agriculture is never considered desirable for all-round balanced growth and development or economic progress and emancipation. Excessive dependence on agriculture forms a vicious circle and leads to unemployment, low productivity, low income and consequently low savings and low investment i.e. burden of providing capital for economic progress and emancipation, falls heavily on agriculture alone. Therefore, we must bear in mind the fact that there cannot be prosperity and progress in agriculture without prosperity and progress in industry. Interlinking of these two factors or variables has one more angle. Continuous investment in land and adoption of improved techniques would lead to decrease in the demand for labour working on farm lands. Absorption of surplus labour released is possible only if simultaneously industries are inducted or injected in the rural areas.

Agro-industries being set up have to be designed in such a way that they operate more as catalytic agents for development of infrastructure that would bridge the gap between rural and urban India. These industries need to be looked upon primarily as an agency to pave the way for occupational shifts and for creating new social groupings, which would form the basis for creation of necessary social, cultural and psychological premises for modern industrial India. On the other hand, agro-industries, if functioning in a cooperative framework, inject industries in rural areas in a democratic and decentralized form involving bulk of rural population in the process of peaceful and concurrent socio-economic development of all the classes. Added to this, these industries create not only economic

opportunity but also the much-needed self-confidence among the farmers. This is of utmost importance in building up new industrial and business leadership in the villages. The resulting confidence imbibed in the farmers will lead to quicker achievement of the goals set for the national economy.

The Cooperatives Advantage

Efficacy of the cooperative agro-industries as a sector would depend upon their percentage coverage in the total arrangements made for processing and marketing of agricultural produce in the rural areas. The strength of the cooperative agro-industries would help the economy not only for rural industrialization but also for implementing agricultural programmes effectively. A cooperative set-up would be more advantageous for rural industrialization in our economy.

Industries recline on agriculture, and the future will witness greater fusion of industry and agriculture, and one of the instruments for brining this fusion will be agro-industries. In this process of integration, the agro-industries could render significant services by modernising the outlook of the rural population gradually, thus reducing tension and friction to a minimum which would lead to removal of regional and sectoral imbalances.

Apart from providing additional work in the villages, these industries together with other cottage industries facilitate the expansion of creative skill and maintain the traditional arts, skills and efficiency of the artisans. Depending on the potential of utilizing science and modern technology, these industries promote input-output relations.

Conclusion

It emerges from the foregoing discussion that agro-industries are still vital for economic progress and emancipation. These industries provide true basis for a pattern of socio-economic progress and emancipation that would contribute to the growth of the economy in all respects. These industries are not only labour-intensive but also hold out promise of relatively high propensity to save as compared to large-scale industries.

The Author is Professor, Department of Commerce, Aligarh Muslim University, Aligarh, UP.

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FRUIT PRESERVATION TECHNOLOGY AND RURAL WOMEN

Deepika Mandowara
Asha Singhal

India ranks second in the world in the production of fruits and vegetables. These fruits and vegetables are nature's gift to man and play an important role in the diet of human beings. They not only provide protective nutrients, but are also an important source of roughage. Since vegetables are low in calories due to presence of water and fibre, they are good for those who are obese.

India ranks second in the world in the production of fruit and vegetables. It also produces a great variety of invaluable horticultural products i.e. 49 million tonnes of fruits and 86 million tonnes of vegetables per year. These fruit and vegetables are nature's gift to man and play an important role in the diet of human beings. They not only provide protective nutrients, but are also an important source of roughage, since vegetables are low in calories due to presence of water and fibre. They are good for those who are obese. Hence, they should be incorporated in the diet of Indian families by any means. Generally, in rural areas, people grow some vegetables in their farms. But due to their perishable nature, even under most cautious conditions, we cannot manage to keep them fresh for too long and that is why there is need to preserve these foodstuffs to lengthen their shelf life.

The present study was undertaken to find out upto what extent respondents adopted fruit and vegetable preservation technologies as a result of training imparted under NATP on empowerment of women in agriculture. The specific objectives of the study were:

- To study extent of adoption of fruit and vegetable preservation technologies by rural women.
- To identify problems experienced by rural women in the adoption of preservation technologies.
- To study effect of selected independent variables on knowledge and adoption by rural women.

Methodology

The study was carried out in purposively selected 2 panchayat samitis, namely Girwa and Badgoan of district Udaipur, Rajasthan, in which training on food

preservation was organized in four villages [Brahminon ki Hunder and Lakhawali (Badgaon PS), Kanpur and Kanpur Kheda (Girwa PS)] covering 30 women in each village. Sample of the present study covered 100 women. The interview schedule was used for purpose of data collection.

The adoption index followed by Singh & Singh (1984) was made use of and based on the adoption scores obtained by the respondents. The data was analysed statistically by using frequency percentage, mean score, analysis of variance (F-test).

Result and Discussion

Findings of the study reveal that a majority of the respondents (56%) were from 31-45 years of age, belonged to upper caste (54%), had nuclear family (60%) and agriculture as their main occupation (90%). They were mainly from medium socio-economic status (56%).

Overall Adoption

A majority of the respondents (58%) were in the category of medium adoption, 31 per cent were in low and 11 per cent respondents were in the category of high adoption (Table 1).

Table 1

Overall Adoption of Fruit and Vegetable Preservation Technologies By Rural Women

S.No.	Level	F/%
1	Low (0-10)	31
2	Medium (10-20)	58
3	High (20-30)	11

Table 2 shows that pickle was prepared by a majority of the respondents as indicated by their

Table 2
Adoption of Various Preserved Items

S.No.	Preserved Items	F/%			Adoption Index Scores (AIS)
		Frequently	Sometimes	Never	
1	Pickle	84	11	5	89.5
	*Mixed Veg. Pickle	5	21	74	15.5
	*Amla Pickle	10	33	57	26.5
	*Mango Pickle	82	6	12	85.0
	*Lemon Chilli Pickle	15	20	65	25.0
2	Squash	12	33	55	28.5
	Rose Squash	3	17	81	11.5
	Lemon Squash	12	33	55	28.5
	Ginger lemon Squash	1	2	97	2.0
3	Murabba	2	7	91	5.5
	Amla	2	7	91	5.5
4	Sauce	Nil	18	82	9
	Tomato Sauce		18	82	9
5	Chutney's	3	4	93	5
	Tomato Chutney	2	Nil	98	2
	Mango Chutney	4	Nil	96	4



There is need to preserve foodstuffs to lengthen their shelf life.

Table 3
Perceived Benefits from Preserved Items

S.No.	Benefits	F/%
1	Get variety in diet	31
2	Prevent the food spoilage	35
3	Increase in income	8
4	Availability in off season	47
5	Save money	32

adoption index scores, which were 89.5, squash was prepared by nearly one-third of them (AIS 28.5) while *murabba*, sauce and chutney were made by very few respondents (AIS 5.5). This shows that women adopted those technologies which were of utility for them and were easy to prepare. Mango pickle was simple for them, while *murabba* and other preserved items required more technical skills in preparation.

The table further highlights that mango pickle was prepared frequently (82%) while other pickles were prepared sometimes by 20-33 per cent

Table 4
Effect of Independent Variables on Knowledge and Adoption of Rural Women

S.No.	Independent Variables	Analysis of Variance	
		Knowledge	Adoption
1	Age	-0.0067 NS	2.70 NS
2	Education	5.69*	89.42**
3	Caste	-0.000081 NS	0.0094 NS
4	Family Structure		
	Family type	-0.00015 NS	0.2 NS
	Family size	0.052 NS	1.26 NS
5	SES	-0.0050 NS	0.885 NS

* Significant at .05 per cent level

** Significant at .01 per cent level

NS Non Significant

respondents. Similarly, squash was prepared (45%) either sometimes or frequently. None of them were preparing jam and jelly as these were not so common to consume in rural areas.

A major benefit expressed by 47 per cent respondents was availability of items during off seasons. One-third of them (31-35%) opined that preserved food brings variety in the diet, saves money as during season, the products are available at cheaper rates, through preservation chances of spoilage could be minimized. Only 8 per cent respondents could visualize its utility in increasing income.

Table 4 shows that non-significant relationship existed between age, caste, family structure and SES with the adoption of technologies by the respondents, while education did have significant influence on the parameter, i.e., adoption indicates that education affects the adoption process.

Conclusion

The findings of the study led to the conclusion that the trainings were effective in motivating rural women to adopt various food preservation technologies. But the technologies were adopted as per availability of material, time and own interest which affected the adoption process.

The authors are Research Scholar and Associate Professor, respectively, Department of Home Science Extension and Communication Management, College of Home Science, Udaipur respectively.

CONSERVATION OF MEDICINAL PLANTS

Vinay Tandon

In situ conservation refers to conservation of an animal or floral species in its natural habitat and encompasses conservation of taxa (species, varieties) at the genetic, species and ecosystem levels. Thus, it is important not just to conserve certain plants, but to conserve the genetic variation within that species, as also to conserve the habitats where such species inhabit naturally.

The Forest Departments in the states have a critical role to play in *in situ* conservation of India's medicinal plants along with the habitats and ecosystems that harbour and allow perpetuation of this diversity, since around 90 per cent of the diversities in medicinal plants is found in forest habitats. *In situ* conservation refers to conservation of an animal or floral species in its natural habitat and encompasses conservation of taxa (species, varieties) at the genetic, species and ecosystem levels. Thus it is important not just to conserve

certain plants, but to conserve the genetic variation within that species as also to conserve the habitats where such species inhabit naturally.

In situ conservation of medicinal plant diversity is crucial for several reasons in the context of development, because it is from the natural habitats that most medicinal plants are procured for livelihood by the poor and for commerce by the traders. It is believed that over 90 per cent of the commercial demand for medicinal raw drugs is met from wild collections. Though cultivation of some medicinal



Conservation of medicinal plant diversity is crucial for development

plant species has grown in recent years, the gap between demand and supply continues to widen, largely fuelled by rapid increase in national and global industrial demand for herbal medicines and cosmetics. Due to pervasive poverty within and around forest habitats, this inexorable commercial demand has led to severe depletion of medicinal plants in the wild.

A common notion in the public mind is that medicinal plants are mainly herbs, hence names like herbals or herbal collection. What is less known is the fact that over one-third of all medicinal plants are trees. Another one-third is perennial shrubs or climbers. Like trees, these too are found mainly in forests. Only the remaining one-third are herbs, but many of these herbs are also perennial and not easily grown in cultivated fields. Right now, very few of the medicinally important and not-so-easily-available herbs are amenable to cultivation. Past experience with cultivating medicinal plants shows that the entire process is prone to a boom and bust cycle. Briefly, this means that whenever production of medicinal plants through cultivation (prompted by high demand) exceeds a certain level (not easily known or predictable), the prices crash, leading to severe losses to farmers.

It is recognized that as population levels of a species decline beyond a threshold in the wild (that may vary from species to species), the ability of that species to recover becomes almost irreversible and can lead to rapid extinction in the wild. Within a

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species, there is genetic variability. Traditional knowledge has recognized that certain ecotypic and/or genotypic variation affects their potency as medicinal raw drugs. It is this infra-specific genetic diversity (often unknown) that is being lost much more rapidly and the range of this diversity is only found in the wild. Further, medicinal plants, like any other species, have ecological specificities (some very narrow ecological niches) and grow and thrive in natural associations (which mainly cause them to be medicinal in the first place). The disappearance of these species from their natural habitats would have far reaching consequences not only for local livelihoods, medicinal plant trade, quality of raw drug availability, development of new drugs and the herbal pharmaceutical industry, but also for the habitat itself.

Unfortunately, the standard response to this dilemma has been to advocate/ promote large scale *ex situ* cultivation of medicinal plants in the naive belief that such a development would automatically reduce pressure on the wild. This is unlikely to happen because as indicated, wild collections are a livelihood activity and will remain so till alternative livelihood opportunities are provided to poor people who depend on such extractions to earn their meager cash income. Remember how wild relatives of major crop species have disappeared, even as foodgrain production has zoomed the world over.

One consequence of this approach has been that wild populations of over-exploited medicinal plants continue to deplete with many species categorized as threatened in the wild. More so is the loss of genetic variation within species that can be found in natural habitats. Thus, medicinal plants and variations within them continue to disappear. Even today, while most of the medicinal plant raw drugs come from the wild, the bulk of research and scarce funding continues to flow into agro-technology development for large scale, industrial, energy and resource intensive *ex situ* cultivation.

What is being advocated as a *conservation* measure has several pitfalls. What sort and what scale of *cultivation* are we talking about? Will the poor herb collectors be able to undertake this proposed hi-tech cultivation? Even on the viability of large scale cultivation, consider this: The Indian herbal, pharmaceutical industry is said to use about 1800 odd medicinal plant species in its various

formulations based on ISMs (Indian Systems of Medicine). Most of these species are used in moderate or low volumes, typically below one to 10 metric tonnes / year (dry). Only a 100 odd species are used in large quantities i.e. over 500 mt/year (dry). The 3 Government pharmacies in Himachal Pradesh use only 13 species (including 4 spices) in quantities over 1 mt but below 2 mt per year. It is significant that none of these 13 species listed as used either grow in Himachal Pradesh or are procured within the state. Even if this current requirement is multiplied by a factor often every one or two years (given the projected rise in demand), the volumes do not warrant a massive increase in production through widespread mono-cultural cultivation. By all indications, the cultivation/agro-technology packages and marketing possibilities are developmentally geared for bumper production by the better-off farmers. This is probably going to accentuate with the adoption of genetically engineered *super crops* of medicinal species.

On the other hand, the inherent potential of wild habitats to provide a range of potent medicinal raw drugs in a sustained manner, benefiting local communities particularly the poor and women, and simultaneously being ecologically sound and conserving the natural medicinal plant diversity and their habitat sustainably, continues to be seriously neglected. The easy availability of thousands of medicinal plants in their natural habitats is also

crucial for the continuance of the myriad folk medical traditions practiced by millions of folk practitioners found across the length and breadth of the country. There have been small, uncoordinated, half-hearted attempts to do something for medicinal plants in the wild, but it is increasingly becoming a case of too little, too late like with most species conservation / recovery endeavours. In India, there is no medicinal plants conservation and sustainable use policy at the national or state levels. The funding levels for *in situ* conservation of medicinal plants remain implicit (it is a part of non-timber forest products) and abysmally low. Because of the agncultural-monocultural hi-tech-cultivation approach being increasingly buttressed by misleading promises of bio-technology miracles, our medicinal plants continue to vanish from the wild and efforts to do something remain starved of policy, strategy, funds and other resources except perhaps rhetoric.

The critical and immediate need, therefore, is to bring about a balance in our approach to conservation and sustainable use of this vast and priceless natural heritage. *In situ* conservation is far more cost-effective and the natural thing to do. Threat categorization of species is with respect to their status in the wild. Species that disappear from the wild may be nearly impossible to bring back. The future of India's medicinal plant wealth is inextricably tied up with the future of her forests.

The author is Vice Chairman, South Asia Medicinal Plant Specialist Group, SSC, IUCN.

RAILWAYS REVENUE EARNINGS MARK OVER 15% INCREASE

The total approximate earnings of India Railways on originating basis during the period from 1st April 2005 to 31st December 2005 were Rs. 38928.56 crores compared to Rs. 33762.16 crores during the corresponding period last year, marking an increase of 15.30%. The total earnings were 4.91% more than the Budget target of Rs. 37108.14 crores.

The total goods earnings of Rs. 26054.79 crores have shown an increase of 17.99% and the total passenger revenue earnings on originating basis during this period were Rs. 11448.06 crores with an increase of 8.25% over Rs. 10575.55 crores during the same period last year.

The total approximate number of passengers booked during the period from 1st April to 31st December 2005 were 4395.11 millions compared to 4124.61 millions during the same period last year showing an increase of 6.56%.

PROFESSIONALISM IN COOPERATIVES

H.S.K. TANGIRALA

The days are gone when the cooperatives were treated as parasitic/depending organizations. It is time for the cooperatives to come up and stand on their feet and they have to be like professional organizations. It is a well-known fact that cooperatives have played a tremendous role in rural development. In the coming days too, the cooperatives have a say in nation-building in a different form, i.e., as professional organizations.

The Cooperatives are facing cut-throat competition as the market is open and terms are dictated not only by internal factors but also external factors. At this juncture, professionals are highly indispensable to manage the affairs of the organizations. The thumb rule is "professionals will flourish and non-professionals perish." And Cooperatives are no exception to this rule. The days are gone when the cooperatives were treated as parasitic/depending organizations. It is time for the cooperatives to come up and stand on their feet and they have to be like professional organizations. It is a well-known fact that cooperatives have played a tremendous role in rural development. In the coming days too, the cooperatives have a say in nation-building in a different form, i.e., as professional organizations.

Professionalism has many folds at many levels and is also handled in many different ways. The professionalism, we think of, for agricultural credit cooperative society might be different from that of an urban cooperative bank or housing/dairy cooperative society. One might find that what an organization sees as being professional, others would see differently. This can cause considerable confusion for some other sector of cooperative, trying to define professionalism in their own business. But, the specific point to be kept in mind is that the core definition of professionalism is always the same. In this paper, an attempt made to define professionalism in cooperatives - when a cooperatives society is called as professional organization, and how people in the cooperative can become professionals.

What is Professionalism?

Professionalism is the expertness characteristic of a person/organisation with a conscientious

awareness of the role, image, skills, knowledge and commitment to quality and client-oriented service. In other words, Professionalism is a focussed, accountable, confident, competent, motivation towards a particular goal, with respect for hierarchy and humanity, with less of emotion.

The above view demands that the Secretary/President of a cooperative society leave out the outbursts and emotional thralls that accompany stressful situations and success. They maintain focus, a sense of urgency, and accept responsibility on a path towards a specific goal of cooperative society. In the process, they maintain respect for their people in the society. The Secretary must understand that most of the members of the society are moderately educated, in weaker section societies. He should understand that emotion varies wildly between individuals. Emotional responses have no place. Moreover, this wastes his valuable time in moving towards goal. He should understand that a business situation has a purpose and a goal, there is advantage in dealing with professional situations without emotion; it provides a common foundation from which professional relationships can flourish.

When a cooperative society is called a professional organization?

There are many parameters to make an organization professional. For cooperative societies, following are certain areas wherein cooperatives have to practice so as to become professional organizations. Adhering to one or two areas listed out below is not enough to become a professional cooperative. Integration of many parameters is highly indispensable. Hence, people in the cooperatives at various levels have to stick on to practice the following parameters to make the cooperatives a professional one.

Act and Rules

To become a professional organization, a Cooperative has to:

1. adhere to various provisions of the Cooperative Act and rules. Special care is needed at the time of elections. The society should not endeavour any undemocratic steps. Society should not allow membership just for the sake of elections, i.e., registering more members just before the election period.
2. conduct regular meetings like Management Committee (MC), General Body (GB) etc., for taking decisions to the advantage of the Society as well as members as a whole and not merely for the a few members/directors. It should shun the decisions with vested interests.
3. adhere to not only Cooperative Act and rules but also other allied laws applicable to the cooperatives.

Bye-laws

- 1) when the cooperatives prepare its own bye-laws, they have to identify the needs, urgencies and interests of the members, and then set its

objectives. It should not simply copy the bye-laws prepared by a similar society functioning elsewhere.

- 2) amend the bye-laws after adhering to the act and rules. The amendments should be in the best interests of the members as well as society as a whole, and certainly not for the vested interest of a few people.

Financial code

- 1) cooperatives should not indulge in any financial irregularities, malpractices, etc.
- 2) cooperatives should maintain all books of accounts in a neat and crystal clear manner as per statute and get it audited in due course of time.
- 3) Societies should timely pay taxes.
- 4) cooperatives must settle dues if any, to the various parties timely if due.
- 5) societies have to invest the Society funds judiciously with maximum returns and not in stock market or any other kind of investment for their personal gains as done by some of the urban banks (for eg. Krushi, Vasavi, Prudential,



Region specific strategies need to be evolved for giving boost to micro finance initiatives.

Charminar, Sravya, Mother Theresa etc. in Andhra Pradesh and Madhavpura in Gujarat).

Strategic code

- 1) a cooperative Society (even a small Primary Agricultural Cooperative Society) should set its mission statement, vision statement, objectives and goals.
- 2) the cooperative needs to indicate its activities clearly, viz.,- what to do, how to do, when to do, who has to do and why to do.
- 3) stress needed on business development plans and other allied plans, etc.
- 4) always stick to fundamental rules as well as to the strategic code. Evaluate time-to-time alignment with related organizations according to the changing environment for the benefit of the Society as well as members.
- 5) evaluate the objectives every year and remove unachievable objectives to have a clear-cut road-map of the Society.
- 6) cooperatives have to churn the concepts such as "organization learning" and "learning organization" to formulate strategies to reduce weaknesses and increase strengths to avail of the opportunities.

HRD Code

- 1) the Society should follow the strategies for development of human resources, fair wages, knowledge, skills, competencies, attitudes, increasing values and ethics among employees.
- 2) organize in-house and outdoor educational, training and developmental programmes. Deputing its human resources to the professional institutes in cooperatives, such as Vaikunta bhai Mehta National Institute of Cooperative Management, Pune, IRMA Anand, and Institute of Cooperative Management located in various parts of the country.
- 3) treating human being as an important asset, measure performance of the personnel correctly every year, carrot to performers, sometimes stick to non-performers.
- 4) making Total Quality People (TQP) in the Society.

- 5) maintaining good and cordial relations with the employees. Increasing zeal and morale, job satisfaction among employees.

Member-driven and member-focused

- 1) The cooperatives should focus at the needs of the members, assessing and reassessing their needs every year and explaining to the members about the status and changing activities of the Society.
- 2) getting valuable guidance from members.
- 3) maintaining member satisfaction and security.
- 4) member development through member education programmes.

Technology upgradation

To be professional:

- 1) the cooperatives have to update its technology and introduce modern technology,
- 2) maintain Management Information Systems (MIS) to facilitate the best decisions,
- 3) computerize the various operations,
- 4) change methods of office procedures and communication systems,
- 5) be inclined towards research, innovations and developing its creativity.

Business development and productivity

Cooperatives will become professional when they aim at :

Professionalism has many levels in the organization and is handled in many different ways in cooperatives. The cooperatives in India, even though they have completed hundred years (1904-2004), still wait to demonstrate their actual competence at fullest capacity. However, it is the time for the cooperatives to change their mindset and plan to grow vertically with forward and backward linkages simultaneously so as to survive in the competitive era.

- 1) increasing productivity by following management methods if possible, such as Business Process Re-engineering (BPR), Kaizen (Continuous improvement), and zero defective goods/service delivery, TQM, Benchmarking.
- 2) reducing wastage and increasing productivity, growth, generating profits (at least modest).
- 3) bringing out new and value added products by understanding desires of members.

Cooperative values

A cooperative society is treated as professional when:

- 1) it practices the values, ethics, philosophy,
- 2) adheres to reformulated cooperative principles and values framed by the International Cooperative Alliance (ICA).

How people in the cooperatives can become professionals

It is very difficult to say as to how people in the cooperatives can become professionals. It requires a lot of practice and should gain from experience. The people ought to know certain business, behavioural, technical tips and management techniques required to get shaped as professional. Let us discuss what happens of a *Music Band* that has obligations as it was hired. These obligations include:

- ❖ Presenting the best performance by the individual with collective abilities by every one and every time,
- ❖ Arriving at given time (early would be better) and be ready to perform, Practicing repeatedly to work through the rough spots,
- ❖ To be aware of maintaining the visual experience of their music, uniform, colourful and impressive dress, minimal clutter of on stage performances (no instrument cases, coats, unwanted items, etc.),
- ❖ Commitment to work or play the melodious and captivating band, even if part of the concert may not be the most exciting, challenging, and delightful.
- ❖ Maintaining quality performance and rehearsal-discipline, which shows that the Band is much serious about their music.

Now, it is very clear as to how tough it was to complete obligations. As they are professionals, the band could do it well because of hard practice, rehearsals, and concentration and become perfect professionals. In Cooperatives too, professionalism is quite possible. Best examples are Amul, IFFCO, KRIBHCO, etc. However, following are certain requisites/qualities that are required for people of cooperatives to become better professionals:

- ❖ First of all, the people of the cooperative institution have to question themselves -"Are they professionals?"
- ❖ A good cooperator/professional cooperator produces a high-quality product or provides good service. He is a good leader, inspires his followers and remains ahead in the market.
- ❖ To become a professional, the employees should avoid shrinking from difficult assignments. They should stick to it and see that it is accomplished.

They should complete the projects at the earliest. They should never pile up the unfinished work. They should consistently accomplish tasks and responsibilities.

- ❖ A person is called a professional when he is focussed and clear-headed. He should have clarity in his actions and never distract from them.
- ❖ A professional cooperator persists until the objective is achieved. He ensures that the objectives are for the advantage of members, society and humanity at large. He always evaluates the objectives of the Society, which are set to be achieved.
- ❖ Generally, a professional does not commit mistakes. Even if it happens accidentally, he tries to learn from the mistakes and ensures that they do not occur again.
- ❖ A professional handles financials and accounts very carefully. He is the trustee of the organization and will never desert members of the cooperative.
- ❖ A professional Secretary/President of a cooperative never makes false promises but will definitely boost up the confidence.
- ❖ A professional believes in value-based management and good business practices.

- ❖ As the President of the cooperative, he should know what is exactly needed by and wanted by the members. He must possess a service mind-set and be of a helping nature not only to the members but humanity at large.
- ❖ The people in the cooperative society should keep work area clean and surroundings orderly. A professional never keeps the work area dirty.
- ❖ The personnel in the cooperative society should look decent and speak well. They consistently are well-groomed and appropriately well-dressed.
- ❖ The personnel of the cooperatives have to learn every aspect of their job. They should always update their knowledge by way of taking part in seminars, workshops, training programmes organized by professional bodies. They are supposed to believe in modern education/technology, but at the same time maintain the values, principles and philosophy of the cooperatives.
- ❖ The President/Secretary should be optimistic. He should not get upset. He should consistently be positive, constructive in nature, pragmatic and more strategic in his approach.
- ❖ A professional secretary of a cooperative society should be enthusiastic, cheerful, contented. He keeps no scope for anger, hostility, fear etc.
- ❖ To become a professional, one should become member in an association, which is relating to our job/profession. Likewise, a cooperative society should be member of a union or federation at district level/state level/national level. The cooperative should function in such a way that even the federation gets inspired.
- ❖ A professional cooperator always tries to manage the scarce resources to the best advantage of the society for optimum returns.

Conclusion

Professionalism has many levels in the organization and is handled in many different ways in cooperatives. The cooperatives in India, even though they have completed hundred years (1904-2004), still wait to demonstrate their actual competence at fullest capacity. The reasons might be many, such as Board of Directors blame the Cooperative Department, in turn the Department blames the actions of the Management of societies, and both of them blame the employees of the societies, saying that they lack the competence in timely executing the orders, are unable to run the business on sound lines, lack vision, lack proper goal setting, etc. However, it is the time for the cooperatives to change their mindset and plan to grow vertically with forward and backward linkages simultaneously so as to survive in the competitive era. It is possible that the cooperatives can grow vertically, only when the employees of the societies possess competence. Besides this, the Board of Management too bring changes in decision-making processes with creativity and innovativeness, considering changes that are taking place in the environment, government policies. Further, the cooperatives have to move up and keep up the professional standards in their business with intensively trained staff and bring in awareness among members that they are the owners, and part and parcel of the cooperative society.

It is high time the cooperatives aligned and focussed their systems and procedures towards the changing needs of their members. It is possible only when the cooperatives take up the performance measurement at Board of Directors' level, employees level seriously.

Professionalism requires adherence to high values and ethical code. The values and ethics at any cost should not be diluted or practiced at the surface level; rather these have to be deep-rooted to emerge as market leaders.

The author is Principal, Institute of cooperative Management, Rajendra nagar, Hyderabad, Andhra Pradesh.

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KNOWLEDGE ECONOMY : A DEVELOPMENT PERSPECTIVE

V P Raghavan

The knowledge economy is an economy of work in progress which requires significant investment in harnessing skills, technology and learning. In a knowledge driven economy, scientific knowledge and information form the major sources for creating value. There should be rapid changes in technology, wherein greater use of information and communication technology help the growth of knowledge intensive industries with increased networking and enhanced social engineering. In the emerging knowledge economy, as much as, if not more than labour and capital, knowledge becomes the basics in creating wealth and improving the quality of life.

The ancient belief that Knowledge is Wealth assumes prominence in the contemporary world, which is rapidly changing from an industrial economy to a knowledge-driven economy. It provides ample opportunities for India to gain much in promoting economic progress and social welfare. Dr R A Mashelkar, the Director of Council of Scientific & Industrial Research, has stated that *India will be among the world's three biggest economies by the year 2050 and we will be there much earlier if we can master the economics of knowledge.*

For the last 200 years or so, the neo-classical economics has recognized land, labour and capital as the given factors of production. This has been changing over time. Information and knowledge are replacing capital and energy as the prospective wealth-creating assets. In addition, technological developments in the 20th century have transformed the majority of wealth creating work from *physical* based to *knowledge* based. Technology and knowledge are now the key factors of production.

We need to recognize that the traditional factors of production : land, labour and capital- are becoming less important when compared with technology; the economists have termed this as *the expansion of the production frontier*. The source of technology is science and science is rooted in knowledge (Mashelkar, 1999).

The history of nations clearly shows that their progress from poverty to prosperity over centuries was conditioned by a leading sector, which formed the engine of their economic growth. In Britain, it was textiles; in the U. S., the railways; in Sweden, the timber and timber products, and; in Denmark, milk and milk products. Over

the last 50 years or so, India has been striving to find its leading sector. Knowledge sector has now emerged as the leading sector of the Indian economy.

A critical requirement for India's future is realignment of the mechanism of national development in opening up greater possibilities than before and the economy is rapidly shifting along several dimensions from manufacturing to services to capital resources to knowledge resources.

The sectoral composition of the Gross Domestic Product (GDP) changes with economic development . As the economy develops, the predominance of agriculture is reduced by the increasing importance of manufacturing and subsequently services. As such, the rates of economic growth tend to increase. The transition is now occurring globally and is reflected in the unprecedented growth of the services sector, especially in the fields of financial services, information and communication technology, insurance, education and health. The economy of their primacy is termed as Knowledge Economy. The dimension of the New Economy is nothing but the realm of knowledge and the knowledge economy provides the pathway for future progress and prosperity.

The knowledge economy is an economy of a *work in progress* which requires significant investment in harnessing skills, technology and learning. In a knowledge driven economy, scientific knowledge and information form the major sources for creating value. There should be rapid changes in technology, wherein greater use of information and communication technology help the

growth of knowledge-intensive industries with increased networking and enhanced social engineering.

These are in contrast with the earlier economies such as agrarian economy where agriculture forms the key elements and industrial economy in which manufactures help to generate wealth. In the emerging knowledge economy, as much as, if not more than labour and capital, knowledge becomes the *basics* in creating wealth and improving the quality of life.

The emerging knowledge economy has these four goals for India's future development viz; the innovation goal, the economic goal, the environment goal and the social goal. The environment goal is set to accelerate knowledge creation and development of human capital, social capital and learning system and networks in order to enhance India's capacity to innovate. The economic goal is to increase the contribution that knowledge makes to the creation and value of new and improved products, processes, systems and services in order to enhance competitiveness of Indian enterprises. The environment goal is to increase knowledge of the environment and of the biological, physical, social, economic and cultural factors that affect it in order to establish and maintain a healthy environment that sustains nature and people, and the social goal aims

If we wish to transform India into a major knowledge-based economy and also face the challenges posed by the WTO regime, protection of traditional knowledge, which has the potential to create wealth and social good, is crucial for the nation. The protection of our biodiversity resources takes us to a tremendous responsibility of strengthening the Intellectual Property Rights. Every endeavour has to be made to meet this challenge. Our ancient knowledge and culture should also be protected against unjustifiable attacks placed by multi-national corporations.



Protection of traditional knowledge, which has the potential to create wealth and social good, is crucial for the nation.

at increasing the knowledge of the social, cultural, economic and global determinants of wellbeing in order to build a society in which we Indians can enjoy health and independence and have a sense of belonging, identification and partnership.

India's service sector has already become the dominant contributor to Gross Domestic Product (GDP) accounting for 46 per cent of the total. The country very soon will get the opportunity to skip the long phase of industrialization that the developed nations have passed through, and transform rapidly into a predominantly service economy in the near future, creating services that meet human needs and generate employment covering the large unorganized segment of the economy, raise incomes and increase purchasing power.

Knowledge has replaced capital as the most important determinant of development. In a path-breaking study in mid-1950s, Nobel Laureate economist Robert Solow showed that 7/8th of the growth of the US from 1900 to 1950 was accounted for by technical progress, while only 1/8th was driven by capital. The distinguished US economist Richard Nelson has drawn our attention to the fact that in the late 1960s, 60 per cent of all economic growth, which had occurred in the highly industrialized countries since 1945, was due to the so called residual factor of Research and Development (R&D) and technical innovation.

Over the last 15 to 20 years, Research and Development and R&D-based innovation has become the manifestation of much wider concept of knowledge based invention and innovation. Knowledge refers to expertise gained through research and cumulative experience. In sum, knowledge includes *know why* i.e; scientific knowledge of the principles and laws of nature, *know how* i.e; skills or the capacity to do something and *know who* i.e; information about who knows what and how to do what. From the given understanding, we may deduce the meaning of a knowledge economy as an economy which revolves around creating, sharing and using knowledge and information to create wealth and improve the quality of life.

Knowledge economy has to be simultaneously driven by societal transformation and wealth generation. Societal transformation is generally confined to agriculture, education, health care and governance. Wealth generation has to be woven around a range of knowledge based national competencies, the core areas of which include information technology, bio-technology, meteorology, oceanography, disaster management, tele-medicines and tele-education technologies to produce traditional

knowledge based products, particularly medicines and infotainment.

India has several comparative advantages in the knowledge based creation of wealth. These include our intellectual infrastructure and several natural endowments. What is needed is to leverage and harness them for national prosperity.

If we wish to transform India into a major knowledge based economy and also face the challenges posed by the WTO regime, protection of traditional knowledge, which has the potential to create wealth and social good, is crucial for the nation. The protection of our bio-diversity resources takes us to a tremendous responsibility of strengthening the Intellectual Property Rights. Every endeavour has to be made to meet this challenge. Our ancient knowledge and culture should also be protected against unjustifiable attacks placed by multi-national corporations. Concurrently, institutional support may be provided to the creators and possessors of traditional knowledge so that they have the necessary incentives to undertake knowledge generation activities on a sustainable basis and improve their quality of life.

The process of globalization tends to appropriate the collective knowledge of societies and to utilize them as proprietary knowledge for the commercial profit of the corporate few. Therefore, it should be our rightful duty to see that globalization should be India-centered where innovation and enterprises may be geared for national welfare and human progress.

A knowledge economy cannot be confined to mere information technology. It is the application of science and technology, and indeed even traditional wisdom, to all aspects of human life and endeavour. The knowledge must not only be generated, but must also become available and accessible to all. It must be sought from diverse sources, not merely from laboratories, research institutions or universities. Traditional knowledge and wisdom flourished in our country for centuries and must be tapped towards this end. Wealth creation through the application of technology is primarily a product of knowledge generation and utilization for which we have to change our mindset to streamline creativity and help pave the way for flourishing thousands of technopreneurs rather than entrepreneurs for nurturing scientific innovations for industrial advancement and economic development. The recent announcement by the Central Government to establish a National Knowledge Commission is a prompt response to this need.

The author is Principal, SES College, Sreekandapuram, Kannur, Kerala.

ECONOMIC EMPOWERMENT OF WOMEN THROUGH SHGS

M. L. GUPTA
NAMITA GUPTA

Though the Government has continued to allocate resources and formulated policies for empowerment of women, it has become strikingly clear that political and social forces, that resist women's rights in the name of religious, cultural or ethnic traditions, have contributed to the process of marginalization and oppression of women. The basic issue that prevents women from playing full participatory role in nation building is the lack of economic independence. Planners and policy makers have been eagerly searching for certain alternatives. The participatory approach to development has emerged as a vital issue in developmental policies and programmes for women.

Under the *trickle down* theory in the planning process, it was expected that women will equally benefit along with men. This has been belied by actual developments. The Ninth plan document recognizes that *in spite of development measures and the Constitutional legal guarantees – women have lagged behind in almost all sectors*. In the past decades, there have been various forces and pressures which are more dominant than those which have tried to push women towards growth and development.

Though the Government has continued to allocate resources and formulated policies for the empowerment of women, it has become strikingly clear that political and social forces, that resist women's rights in the name of religious, cultural or ethnic traditions, have contributed to the process of marginalization and oppression of women. The basic issue that prevents women from playing full participatory role in nation building is the lack of economic independence. Planners and policy makers have been eagerly searching for certain alternatives. The participatory approach to development has emerged as a vital issue in developmental policies and programmes for women.

Self Help Groups (SHGs) are considered as one of the most significant tools to adopt participatory approach for the economic empowerment of women. It is an important institution for improving the life of women on various social components. The basic objective of an SHG is that *it acts as the forum for*

members to provide space and support to each other. SHGs comprise of very poor people who do not have access to formal financial institutions. It enables its members to learn to co-operate and work in a group environment.

An SHG is a group of people that meets regularly to discuss issues of interest to them and to look at solutions of commonly experienced problems. The group may or may not be promoted by Government or non-government institutions.

A project of SHG was started at Chandigarh in the year 2003 by Punjab Engineering College for economic empowerment of women. Three SHGs namely Shakti, Pragati and Prerna were formed. Janata Colony located in Punjab was chosen to start this project. The project was funded by Commonwealth Youth Programme Asia Centre, Chandigarh. Shakti and Pragati SHGs were involved in the stitching work. They stitched the workshop uniforms of the students of Punjab Engineering College. The prerna SHG was involved in the manufacture of Murabba and Pickles, which were being sold successfully.

These three SHGs have completed two cycles of one-year duration each successfully where they were receiving inputs from the implementing agency in the form of credit and marketing help. After one more cycle, when these SHGs will have generated sufficient money and developed required expertise, they will be working independently.

SHG is always considered an important institution for improving the life of women in various economic and social components such as health, education, human rights, water and sanitation, etc. However, in reality it does not happen without any specific inputs or direction.



SHGs are the most significant tools to adopt participatory approach

Even if it happens, it is very slow. To make these SHGs a success, an elaborate planned field work was done.

Identification/Selection of Beneficiaries

For the purpose of awareness building regarding benefits of entrepreneurship and self-help groups, an information workshop was conducted. This was done through public meetings, brochures, posters, visual aids and skits.

SHGs are considered as one of the most significant tools to adopt participatory approach for the economic empowerment of women. It is an important institution for improving the life of women on various social components. The basic objective of an SHG is that *it acts as the forum for members to provide space and support to each other.* SHGs comprise of very poor people who do not have access to formal financial institutions. It enables its members to learn to co-operate and work in a group environment.

To identify the beneficiaries, a survey was conducted at Janata Colony and on the basis of this survey, these potential groups were identified. A market survey was conducted in the market to seek out the products for which demand is there.

Criteria For Selection of Potential Entrepreneurs

- Residence in concerned area for more than three years.
- Matching entrepreneurs (potential) with the enterprises.
- Assessment of the commitment, interest and involvement of men/women towards self employment.
- Determining the latent business competence existing in men/women.

Formation of SHGs

Rules and Regulations

- Number of members was from 5 to 10.
- Not more than one member from a single household.
- Criteria and procedure for approving individual members loan applications.
- Procedure for electing group officers, length of term.
- Attendance at meeting.
- Criteria and procedure for expulsion from the group.

It was decided that members must observe the group's rules and regulations which are determined partly by the implementing agency and partly by group members themselves.

Objectives

- Saving.
- Income generation and gradually becoming self reliant.
- Internal and external lending.
- Discussions on common problems.
- Social development.

Training

Groups were given training for development of skills like

- Record keeping.

- Awareness of different related documents like promissory note, loan sanction letter etc..

Credit Delivery

For credit delivery, a sanctioning committee was formed with following members in the panel – representative of the bank, a member of the selection committee, member from the local community (Sarpanch/Pradhan/BDO, etc.), appointee from the Commonwealth Youth Programme (CYP) Asia Centre and two senior members from the NSS unit of PEC. The initial sanctioning limit was:

For individuals

A maximum sum of Rs.5,000/- (Rupees Five thousand only) as their first loan.

For SHGs

A maximum of four times the money saved by them in the incubating period or a maximum of Rs.40,000/- (Rupees Forty thousand only) whichever is less.

Monitoring: was done to evaluate the functioning of SHGs and to develop future strategies.

The different purposes of monitoring were to evaluate:

- Are the meetings being held regularly?
- Are the rules and regulations being followed?.
- What is being done with savings?.
- Role of leader in relation to the group?.
- Are the members active?.
- Whether the money is being utilized for the purpose for which it was taken?.
- Whether the recovery of loan is on time?.
- Reason, if any, for non-repayment of loans, identification of problems?.



A visit to place of tourist interest by women SHGs

Monitoring Machinery

Monitoring was done by field inspectors, NSS volunteers, village heads, banks, and CYP. Various documents which were monitored were minute book, saving register, loan register, individual passbook, individual and expenditure book, inventory register. Group monitored at its level, the attendance and loan repayments of its members. Group imposed fines, penalties to defaulters and offered incentives for those who worked efficiently.

Tools for Monitoring and Evaluation

A tool for monthly, quarterly and annual monitoring was developed to evaluate the functioning of these SHGs.

Monthly Report

It was from implementing agency to lead agency and management advisory board.

- No beneficiaries defaulted.
- Repayments overdue.
- Loans outstanding.

Quarterly Report

- Detailed financial statement.
- Performance indicators.
- Narrative report – achievement of goals.

Annual Report

- Detailed financial statement.
- Narrative focusing on outcomes of programme.

Successful working of these three SHGs has given enormous benefits.

Organized working of the women through these SHGs has increased the income of the families involved. Most of them are now able to repay their old debts and started asset building. The existing enterprises of beneficiaries are better managed now. Success of these SHGs not only improved the economic status of the women concerned but there is also a drastic change in their social status.

Benefits

Successful working of these three SHGs has given enormous benefits. Organized working of the women through these SHGs has increased the income of the families involved. Most of them are now able to repay their old debts and started asset building. The existing enterprises of beneficiaries are better managed now. Success of these SHGs not only improved the economic status of the women concerned but there is also a drastic change in their social status.

Now these women have better say in their family matters. Success of these SHGs has given an amazing confidence in the women concerned. Many of them are now coming forward to help other women of that area. The overall changes in the Janata Colony due to these SHGs again substantiate the saying *Educating a women means educating a family.*

Future

After one more cycle, these SHGs will have generated sufficient money and developed required expertise that they will be working independently. Two SHGs involved in the stitching work (Shakti and Pragati) are trying to get contract of stitching uniforms for hospitals and various other institutions. Prerna SHG has sold its Murabba and Pickles successfully till now. Talks are having talks with the authorities to allot them a permanent space. They have now started Tiffin system and trying to expand their enterprise in larger area. Implementing agency has adopted Dhanas village for furthering the scheme of micro credit through SHGs. Chandigarh Police and other administrative offices are also participating in the project to pursue reforms and to create awareness in Dhanas.

The authors are Associate Professor in Punjab Engineering College, Chandigarh and Research Scholar in the Department of Public Administration, Punjab University, Chandigarh respectively.

Awards for Outstanding Women Panchayat Leaders 2006

The Institute of Social Sciences seeks nominations for the **Outstanding Women Panchayat Leader Awards 2006**. These awards were instituted to recognise the contribution of women panchayat presidents/vice-presidents/representatives (village, block/taluka/mandal and zilla) to public life and development of their panchayats. The awards will be presented on the occasion of **Women's Political Empowerment Day Celebrations** on 24 April 2006 in Delhi.

Contact Dr. Bidyut Mohanty at the Institute of Social Sciences for details. The last date for submission of nominations is 1 March 2006.



Institute of Social Sciences

8 Nelson Mandela Road,
New Delhi-110 070

Phone : (91) 11-2612 1902, 2612 1909

Telefax : (91) 11-2613 7027

E-mial: issnd@vsnl.com, isssen@vsnl.net

Website: <http://www.issin.org>

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EDUCATION AND EMPLOYMENT

The Key to Women Empowerment

Valsamma Antony

Empowering women socio-economically through increased awareness of their rights and duties as well as access to resources is a decisive step towards greater security for them. Women are in for a new deal today as they are the focus of economic development. All possible steps are being taken to strengthen them to achieve their economic, social, cultural and political growth and welfare.

Empowerment is a multidimensional process, which should enable the individuals or a group of individuals to realize their full identity and powers in all spheres of life. It consists of greater access to knowledge and resources, greater autonomy in decision making to enable them to have greater ability to plan their lives, or have greater control over the circumstances that influence their lives and free them from the shackles imposed on them by custom, belief and practice. Empowerment of woman may also mean equal status to the woman, opportunity and freedom to develop her. Empowering women socio-economically through increased awareness of their

rights and duties as well as access to resources is a decisive step towards greater security for them.

“The status of women is a barometer of the democratism of any state, an indicator of how human rights are respected in it”, according to Mikhail Gorbachev. The root cause of women’s oppression in India is patriarchy, which has snatched legitimate powers off, leaving them completely defenseless and weak. The unrealistic way in which women are depicted in literary works and films by male chauvinists and misinterpretation of women in epics and scriptures contributed much to the poor self-image, suffering



Formation of SHGs is an easy way to enroll women into the organized sector

nature, defeatist attitude and lack of assertiveness on the part of women. Of late, lot of awakening is found among them due the entry of emancipated women - writers in the literary field.

Empowerment of women is aimed at striving towards acquisition of the following:

- Higher literacy level and education,
- Better health care for her and her children,
- Equal ownership of productive resources,
- Increased participation in economic and commercial sectors,
- Awareness of their rights,
- Improved standard of living,
- Achieve self- reliance, self- confidence and self-respect amongst women.

Empowerment of women would mean equipping women to be economically independent and personally self- reliant, with a positive self- esteem to enable them to face any difficult situation. Moreover they should be able to contribute to the developmental activities of the country. The empowered women should be able to participate in the process of decision-making. Women empowerment is a dynamic process that consists of an awareness- attainment- actualization cycle. Again, it is a growth process that involves intellectual enlightenment, economic enrichment and social emancipation on the part of women.

Education is one factor that plays the most crucial role in empowering women. Schools, colleges and other professional bodies are persistently trying to educate, motivate and train the women in their chosen areas of career through curriculum, training, field-exposure and other practical methods. Research and publication in the areas of women's problems, social evils and their eradication and women empowerment are the hot topics of the present. Media-coverage aiming at attracting the attention of the policy makers and authorities is at its highest level now.

Women are in for a new deal today as they are the focus of economic development. All possible steps are being taken to strengthen them to achieve their economic, social, cultural and political growth and welfare. Projects such as Rashtriya Mahila Kosh (March 1993) and Indira Mahila Yojana (August 1995) are specially designed for empowerment of the economically backward women through micro-credit in order to promote self-employment.

A National Plan of Action for the Empowerment of Women with measurable goals to be achieved in a

time frame of the next 10 years is being formulated in consultation with the State Governments and various Ministries and Departments of Government of India.

The Government of India had declared the year 2001 as the Year of Women's Empowerment. The year was formally launched by the Prime Minister in a function held at Vigyan Bhavan on 4th January, 2001 when he also awarded the first "Stree Shakti Puraskars" to five distinguished women from the grassroots who had made outstanding services for the social, educational and economic empowerment of women in remote and difficult areas.

The purpose of declaring the year 2001 as the Women's Empowerment Year was as follows:

1. To create and raise large scale awareness of women's issues with active participation and involvement of all women and men;
2. To initiate and accelerate action to improve access to and control of resources by women;
3. To create an enabling environment to enhance self-confidence and autonomy of women.

The Government approved, for the first time, a National Policy on Empowerment of Women in order to mainstream gender into all activities of the Government and other agencies. The main objectives of the Policy are:

1. Creating an environment through positive economic and social policies for full development of women to enable them to realize their full potential;
2. The de-jure and de-facto enjoyment of all human rights and fundamental freedom by women on equal basis with men in all spheres- political, economic, social, cultural;
3. Equal access to participation and decision making of women in social, political and economic life of the nation;
4. Equal access to women to health-care, quality-education at all levels, career and vocational guidance, employment, equal remuneration, occupational health and safety, social security and public office etc.;
5. Strengthening legal systems, building and strengthening partnerships with civil society, aimed at elimination of all forms of discrimination against women;
6. Changing societal attitudes and community practices by active participation and involvement of both men and women;

7. Mainstreaming a gender perspective in the development process;
8. Elimination of discrimination and all forms of violence against women and the girl child.

Measures Suggested for the Empowerment of Women

In order to bring women to the center-stage of development and thereby ensuring better participation in the developmental efforts of the nation and enabling them to take a lead role in the social and economic system, the following suggestions may be conceded.

1. Compulsory Education

Eradication of illiteracy is the first step towards empowerment of women. Knowledge is power. When a woman is educated, it is in effect the whole family is educated. Researches show that in families where the women are educated, social evils such as illiteracy of girl-children, child labor, female infanticide and other superstitious practices are much less. It is education that kindles the urge for independence, hard work, achievement and self-actualization. It may be mentioned that education that inculcates human and spiritual values is of great significance for the empowerment of women. These are needed not only in educational institutions but also in every walk of life. The entire population is to be involved to create a sense of awareness about values and the need to empower women through quality education. Education upto a minimum of 10th standard must be made available and compulsory for every child.

2. Gainful Employment

Women should find appropriate employment / occupation to support themselves and lead a life contributing to the economic status of her family as well as the nation. Under the present condition, self-employment is the only feasible answer that warrants economic power to the millions of women in the unorganized sector of our economy.

Money is strength. Though education is the primary ingredient for empowerment, it is the economic power that acts towards it instantly. All-out efforts are required to introduce the womenfolk towards various kinds of business that can provide gainful occupation with less risk. EDPs, awareness programs, conferences, workshops etc., can help them start their own industrial / business units. Having an occupation of their own would provide them with ample opportunities to prove their mettle, resulting in moving towards higher levels of achievement.

3. Formation of Self-Help Groups

Women should unite themselves into social groups called Self-Help Groups for their own progress as well as that of the community. These SHGs have a common perception of need and the advantage of collective action. It is easy for the Government, banks and other development agencies to have access to the grass-root level in order to spearhead development process. Being a member of a group engaged in collective effort towards social and economic progress, the women can enjoy security and, be guaranteed of their emotional, intellectual and financial well-being to a great extent. Formation of SHGs is an easy way to enroll women into the organized sector.

4. Credit facilities

Liberal supply of credit along with other financial and nonfinancial incentives will go a long way in promoting self-employment among women through micro-enterprises and SSI units. Loans (micro-credits) must be sanctioned to them on their own capacity and security, without much of hurdles. NGOs, SHGs and other development agencies could initiate / recommend / monitor the disbursement of credit as per the project-needs of these borrowers to the satisfaction of the lending agencies. The appropriate authorities should provide managerial and marketing facilities wherever necessary. Training and technical consultancy services must be made available close to their station. Adequate supply of information is also essential for their success.

5. Mental Revolution

"The greatest discovery of any generation is that a human being can alter his life by altering his attitude"- William James. There should be a revolutionary change in the perception and attitude of both men and women towards women. Women are in no way inferior to men and they have already imprinted their mark in almost all walks of life. Their capacity to endure and persevere is an accepted fact. Being the better half of the total population, it is upto them to grab the opportunity now abundantly available to realize their goals, working shoulder to shoulder with men or independently, towards empowerment. They should cherish emotional, intellectual and economic freedom. Growth and development must be their primary motto. Emotional maturity and progressive thinking will take them to a life more rewarding and self-satisfying.

"When women move forward, the family moves, the village moves and the nation moves", stated

contd. on page 34

GENDER DIMENSIONS OF HIV/AIDS

Satyabrata Mishra
Satyanarayana Pattnaik

Gender-based violence is one of the most outrageous and pervasive human rights violations of present times and a global health crisis of epidemic proportions. Numerous studies from around the globe show the growing link between violence against women and HIV infection. These studies demonstrate that HIV infected women are more likely to have experienced violence, and that women who have experienced violence are at a higher risk for HIV/AIDS.

Gender-based violence is one of the most outrageous and pervasive human rights violations of present times and a global health crisis of epidemic proportions, besides being a cause and consequence of HIV/AIDS. Tragically, most of the violence directed towards women occurs in the home. Everyday, in every country, women and girls are beaten and sexually assaulted by husbands, fathers, brothers, cousins, sons or by friends within and outside the family. For women who experience violence, the consequences are numerous, and in some cases even fatal. The majority of such women and girls remain silent about their experiences and do not seek help, fearing blame and further violence due to lack of protection and support.

Violence and the threat of violence dramatically increase the vulnerability of women and girls to HIV by making it difficult or impossible for women to abstain from sex, to get their partners to be faithful, or to use a condom.

Violence is also a barrier for women in accessing HIV prevention, care, and treatment services. A decade ago, women were considered peripheral to the epidemic of HIV/AIDS. Today they are the centre of the epidemic.

The international community has clearly endorsed that gender equality and empowerment of women are fundamental elements in the reduction of the vulnerability of women and girls to HIV/AIDS, both at the Millennium Summit (2000) and the UN General Assembly Special Session on HIV/AIDS (2001). That is the reason, the UNAIDS-



HIV infection rates among women continue to rise disproportionately

led Global Coalition on Women and AIDS has made stopping violence against women a top priority.

Impact of HIV/AIDS on Women

Numerous studies from around the globe show the growing link between violence against women and HIV infection. These studies demonstrate that HIV infected women are more likely to have experienced violence, and that women who have experienced violence are at a higher risk for HIV. Studies from Rwanda, Tanzania and South Africa indicate that the risk for HIV among women, who have experienced violence, may be up to three times higher than among those, who have not. Violence or fear of it, makes it difficult for women and girls to disclose their HIV status or to access essential AIDS services. A study in Uganda found that women were often powerless to access AIDS services because their husbands physically attacked, threatened and intimidated them. A multi-country World Health Organisation (WHO) review found that fear of violence was a barrier to HIV disclosure for an average of 25 per cent of participating women, with rates reaching as high as 51 per cent in Kenya. A range of promising programmes are already working to prevent violence against women and HIV infections among women and girls.

The rates of HIV infection among women and girls are a cause for deep concern. Globally, HIV infection rates among women continue to rise disproportionately. In 2005, 17.5 million women are living with HIV—one million more than in 2003. The epidemic's impact on women in Sub-Saharan Africa remains disproportionate. Most of the women, who die, are at the prime of their reproductive life. In the southern part of India, HIV is transmitted mainly through unprotected heterosexual sex. A significant proportion of new infections occurred in married women, many of whom have been infected by husbands who (currently or in the past) frequented sex workers. At its heart, this is a crisis of gender inequality, with women less able than men to exercise control over their bodies and lives. Almost universally, cultural expectations have encouraged men to have multiple partners, while women are expected to abstain or be faithful.

There is also a culture of silence around sexual and reproductive health. Simply by fulfilling their expected gender roles, men and women are likely to increase their risk of HIV infection. But the gender disparities go far deeper than sexual

relations. Women in many parts of the world do not own property or have access to financial resources and are dependent on men—husbands, fathers, brothers and sons—for support. Without resources, women are susceptible to abuses of power. Violence and the threat of it also limit women's ability to protect themselves from HIV/AIDS. They risk violence if they insist on protection. They may stay in violent relationships because they have nowhere else to go. They may give in to male demands for unprotected sexual relations, even when they know the danger. Whether in conflict areas or in the home, rape and sexual abuse make a mockery of the notion of safer sexual relations.

In addition, poverty pushes some women into risky behaviour or dangerous situations. With no other options in sight, they may resort to sex work to feed their families. Women and girls are susceptible to the growing trade of trafficking. In Southern Africa, many older men seek out young women and adolescent girls for sexual favours while providing them with school fees, food and highly sought after consumer goods. In countries, that are hard-hit by the epidemic, particularly in sub-Saharan Africa, women have taken on the care of HIV/AIDS patients. They provide home-based care, take in orphans, cultivate crops or find paid employment to keep families going. They clean, cook and nurse, often without access to clean water and sanitary supplies. Violence, poverty, inequality and the lack of basic rights all need to be addressed, if HIV/AIDS is to be brought under control. Women living with HIV/AIDS have identified actions that would improve their situations.

Addressing violence against women is essential to achieve key international targets articulated in

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the United Nations General Assembly Special Session on HIV/AIDS (UNGASS) Declaration of Commitment and the Millennium Development Goals, such as reducing new HIV infections, increasing access to AIDS services, and promoting women's human rights and gender equality. This will require far greater acceptance of the links between violence against women and HIV, and enhanced political leadership, resource investments and sustained commitment at national and international levels.

Role of Government

Ending violence against women requires strategies and coordination among various sectors of society, including at community and national level. In some countries, reproductive health and AIDS control programmes have taken the lead in addressing violence against women. But, efforts must go far beyond the health sector. An agenda for change must include: empowering women and girls, raising the cost to abusers, providing minimum needs to victims, coordinating institutional and individual responses, involving youth, reaching out to men, and changing community norms.

The Indian Government has passed various legislations to safeguard Constitutional rights of women. These legislative measures include the Hindu Marriage Act (1955), The Hindu Succession Act (1956), Dowry Prohibition Act (1961), Medical Termination of Pregnancy Act (1971), Equal Remuneration Act (1976), Child Marriage Restraint Act (1976), Immoral Trafficking (Prevention) Act, (1986), and Pre-Natal Diagnostic Technique (Regulation and Prevention of Measure) Act (1994) etc. Besides, the need of the hour is to enact stringent regulations to check the female face of the epidemic. It has to be recognized that women are not just infected/affected by HIV, they are agents of change. Their voices must be heard and their leadership invested in the following strategies:

- Integrate strategies to reduce violence against women into national AIDS control plans and strategies to increase access to essential AIDS services within violence prevention efforts.
- Supporting community-based training and information campaigns to change harmful norms and behaviour that perpetuate violence against women and reinforce its social acceptability.
- Promoting economic opportunities for women

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through micro-finance and training in skills to give women the tools and economic independence they need to avoid or escape violence, and reduce HIV risks.

- Ensuring that HIV programmes begin to address the realities of violence against women as a barrier to HIV services by providing training for HIV service providers to recognize the signs of violence.
- Providing training to law enforcement officials and others who may encounter victims of violence about the risk of HIV and proper referrals to prevention information, medical treatment to reduce the immediate risk of HIV infection.
- Strengthening legal and policy environment so that laws prohibiting violence against women are enacted and enforced, and the monitoring mechanisms effectively fed into the design of national AIDS control programmes.
- Ensuring that organizations, particularly those with experience in addressing violence against women, are represented on national AIDS councils and other relevant forums to help ensure that the link between violence against women and HIV is effectively addressed within the design and implementation of national AIDS control programmes.
- Preventing HIV infection among adolescent girls, focusing particularly on improved access to reproductive health.
- Reducing violence against women.
- Protecting property and inheritance rights of women and girls.

- Ensuring equal access to care, treatment and support for women and girls.
- Improving community-based care with special focus on women and girls.
- Improving access to female-controlled prevention technologies, including female condom and microbicides and
- Supporting on-going efforts towards universal education for girls.

Empowering Women—Role of Media

Generating awareness about AIDS transmission and prevention is basic to women empowerment. To achieve this, the most important ingredient is to have a healthy societal environment and community participation. If women are perceived as economic and emotional burdens needing protection and care throughout their lives, the opportunity for them to access development gets marginalized or reduced. It is therefore an important task for all of us to generate awareness regarding their overall rights, duties, problems, welfare, gender-equality, discrimination, oppression, etc. at various forums for their uplift and bringing them into the mainstream of development process. Mobilisation of public opinion for women's causes, particularly gender-based violence and AIDS prevention, is vital so that the mass media can play in an effective role to project and propagate related issues, particularly empowerment of women.

During the past decade, advances in information technology have facilitated a global communications network that transcends national boundaries and has an impact on public policy, private attitudes and behaviour, especially of girls and women. Media has potential to make a far greater contribution to the advancement of women. The lack of gender sensitivity in the media is evidenced by the failure to eliminate gender-based stereotyping that can be found in public, private, local, national and international media organizations.

The continued projection of negative and degrading images of women in electronic, print, visual and audio media need to be reoriented. Print and electronic media, in most of the under developed and developing societies, do not provide a balanced picture of women's diverse lives and contributions to society in a changing environment. In addition, violent and degrading or pornographic media products are also negatively affecting women and their participation in society. Similarly, programming that reinforces women's traditional

roles can be equally limiting. Worldwide trend towards consumerism has created a climate in which advertisements and commercial messages often portray women primarily as consumers and target girls and women of all ages inappropriately.

Women should be empowered by enhancing their skills, knowledge and access to media and information technology. This will strengthen their ability to combat negative portrayals of women and to challenge instances of abuses and violence. Self-regulatory mechanisms for the media need to be created and strengthened and approaches developed to eliminate gender-biased programming. Most women, especially in developing countries, are not able to access effectively the expanding electronic information highways and therefore cannot establish networks that will provide them with alternative sources of information. Women, therefore, need to be involved in decision-making regarding the development of the new technologies in order to participate fully in their growth and impact. In addressing the issue of mobilization of media, governments and other actors should promote an active and visible policy of mainstreaming a gender perspective in policies and programmes.

The media along with government should support women's education, training and employment to promote and ensure women's equal access to all sectors. Support research should be made into all aspects of women's development and the media so as to define the areas that need attention and action and review the existing media policies keeping in view integration of gender perspective. The government should promote women's participation in the media, including management, programming, education, training and research. To achieve the gender balance,

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appointment of women in all advisory, management, regulatory or monitoring bodies, including those connected to the private and state or public media should be encouraged.

Besides, encouragement and recognition of women's media networks, including electronic networks and other new technologies of communication, as a means for the dissemination of information and exchange of views, including at the local and regional levels, support to women groups active in all media work and systems of communications are required. The government should also guarantee freedom of the media and its subsequent protection within the framework of national law and encourage, consistent with freedom of expression, positive involvement of the media in development and social issues.

The non-governmental organizations and media professional associations should encourage the establishment of media watch groups that can monitor the media and consultations with the media to ensure that women's needs and concerns are properly reflected. Creating networks among women's organizations and professional media organizations in order to recognize the specific needs of women in the media, and facilitate the increased participation of women in communication to promote the human rights of women and equality between women and men, is vital. Also, encouraging media industry and media training institutions to develop appropriate languages, traditional and indigenous value system of Indian society to protect women and girls from gender discrimination and AIDS may be the effective messages to combat violence and atrocities committed against women.

The authors are Freelance journalist, and Post-Doctoral Fellow in the Department of Mass Communication & Journalism, Berhampur University, Berhampur, Orissa, respectively.

... contd. from page 29

Jawaharlal Nehru. Only when the women are in the mainstream of progress, a country can reach its goal of economic and social development. The women should wake up to confront the social and economic ailments that plague the community and conjure up solutions in the best possible manner. They have a right to quality life and they have to attain it by all means. When women come out in large numbers, to engage in the development process, with their unwavering zeal and determination, nothing can detain them or the nation from being empowered. Now, for a start, it is the duty of all concerned to provide the women with the right environment and impetus to push them through this current stage of transition from family-burden to community-leader.

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The author is Professor of Commerce, Holy Cross College, Tiruchirappalli, Tamil Nadu.

NATIONAL SAFAI KARAMCHARIS FINANCE AND DEVELOPMENT CORPORATION

(A Government of India Undertaking under the
Ministry of Social Justice & Empowerment)

B-2, 1st Floor, Greater Kailash Enclave Part II, (Savitri Crossing),
New Delhi - 110 048 Telefax : (011) 29221331, 29216330, 29222708



ORGANISATION

Incorporated on 24th January, 1997, a company not for profit under Section 25 of the Companies Act, 1956. The Authorised Share Capital of the Corporation is Rs.200.00 crores.

MISSION

The mission of NSKFDC is to empower the Safai Karamcharis, Scavengers and their dependents to break away from traditional occupation, depressed social condition, poverty and leverage them to work their own way up the social and economic ladder with dignity and pride.

OBJECTIVES

To promote socio-economic upliftment of Safai Karamcharis and their dependents by way of providing financial assistance at concessional rate of interest for income generating activities and loans to students for pursuing professional and technical education.

To provide technical and professional training, quality control, technology upgradation, and common facility centers for carrying out sanitation works.

KINDS OF LOAN

Term loan - Term loan upto 90% of the projects costing upto Rs.5.00 lacs is given. For sanitation-based equipments, Term loan upto Rs. 10.00 lacs is given. The balance 10% is to be provided by the State

Channelising Agencies (SCAs) as margin money including subsidy alongwith promoter's contribution.

Promoters contribution not to be insisted upto project cost of Rs.2.00 lacs and beyond Rs.2.00 lacs, minimum promoters contribution to be insisted would be 5%.

No income limit is fixed for availing financial assistance.

Rate of Interest:-

NSKFDC to SCA	3%
SCA to beneficiary <i>not exceeding</i>	6%

Repayment period - Loan shall be repaid within 5 years after moratorium period of 6 months and thereafter the penal interest @ 2% is chargeable from the beneficiary.

Micro Credit Finance (MCF) - Micro Credit Finance (MCF) is provided for small/petty trade/business & sundry income generating activities upto 90% of the cost of the projects upto Rs.5.00 lacs restricted to Rs. 25,000/- per beneficiary and balance is provided by SCAs.

Rate of Interest :-

NSKFDC to SCA	2%
SCA to beneficiary <i>not exceeding</i>	5%

Repayment period :- The loan shall be repaid within a period of 3 years after moratorium of 6 months thereafter penal interest @ 2% is chargeable.

Mahila Samridhi Yojana - Loan under Mahila Samridhi Yojana is provided to Safai Karamcharis and Scavenger women and their dependent daughters upto Rs.25,000/- per beneficiary at an interest rate of 1% from NSKFDC to SCA and 4% from SCA to beneficiary.

EDUCATION LOAN

Education loan is extended to the members of Safai Karamcharis including Scavengers and their dependents for pursuing professional or technical education at graduate and post-graduate level and also for higher study in Engineering, Medical, Management, Law etc. to the extent of 90% of the expenditure of the course subject to maximum loan limit of Rs.3.00 lacs or Rs.75000/- p.a. The balance 10% will be borne by student/SCA.

LOAN COMPONENT UNDER NSLRS

The loan component 65% of the project cost under NSLRS was earlier financed by the banks which has now been financed by NSKFDC to avoid delay in implementation of the schemes.

SCHEMES/PROJECTS UPTO RS. 1.00 LAC

The SCA may draw funds from NSKFDC based on the schemes/Projects in the annual action plan or the summary details contained in the letter of request for drawal of funds for schemes/projects already approved by NSKFDC for the SCA concerned and approved schemes/contained in the compendium of NSKFDC.

TRAINING

Training is imparted to the eligible members of the target group for self employment ventures and skill development for taking up income generating activities in Industry, Services & Business sectors in the form of 100% grant upto the maximum limit of Rs. 100,000/- per trade.

ELIGIBILITY CRITERIA

A Scavenger/Safai Karamchari and their dependents duly identified under the NSLRS/survey/registered co-operative society of Safai Karamcharis/legally constituted association/firm promoted by the target group and also all those who produce a certificate from local Revenue Officer/local Municipal Officer/Cantonment Executive Officer/Railway Officer not below the rank of gazetted officer.

Under section 3 of 1993 Act, Scavenger means and includes a Safai Karamchari wholly or partially employed for manual handling of human excreta and includes his dependents.

Safai Karamchari means a person engaged in, or employed for any sanitation work and includes his dependents.

FDI INFLOWS IN TELECOM SECTOR

C. SIVAMURUGAN
V.ANBUMANI

The Indian telecom services sector is one of the fastest growing sectors in the world. Today, India's more than 100 million telephone network is one of the largest in the world. In terms of number of phones, we are the fifth largest network after China, USA, Japan and Germany. During the first year of the new Government, i.e. May, 2004 onwards, an all time record growth has been achieved by adding about 2.36 crore phones. The growth can be judged from the fact that in 1947, when India attained independence, it had less than 80,000 telephone connections and could add only two million connections in the next 34 years.

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first year of the new Government, i.e. May, 2004 onwards, an all time record growth has been achieved by adding about 2.36 crore phones.

Initially, the network was growing at an annual rate of 21.6 per cent, but for the past two years, the



The number of mobile phones has overtaken the number of fixed phones

Table 1
Telecom Growth Statistics in India

Particulars Month & Year	January, 2005	February, 2005	March, 2005
Total subscribers	94.92 mn	97.03 mn	98.08 mn
Tele-density (per 100 persons)	8.80	9.0	9.08
Fixed Line	45.15mn	45.54mn	45.90mn
Additions during the month	0.39 mn	0.39 mn	0.36 mn
Mobile	49.77 mn	51.49 mn	52.17 mn
Total additions during the month	1.77 mn	1.67mn	0.73mn
GSM additions	1.27 mn	1.13 mn	1.24 mn
CDMA additions	0.5 mn	0.54 mn	0.52 mn

Table - 2
Growth of Telephony in India

Particulars / Years	1948	1951	1961	1971	1981	1991	1997	1999	2000	2001	2002	2003	2004	April 2005
Total Telephones (in million)	0.08	0.10	0.33	0.98	2.15	5.07	4.88	22.81	28.53	36.29	44.96	54.62	76.54	100.27
Tele-density (per 100 persons)	0.02	0.03	0.08	0.18	0.31	0.60	1.57	2.33	2.86	3.53	4.29	5.11	7.08	9.13
Fixed lines (in million)	0.08	0.10	0.33	0.98	2.15	5.07	14.54	21.61	26.65	32.71	38.53	41.93	50.39	58.81
Cellular Mobile (in million)	-	-	-	-	-	-	0.34	1.20	1.88	3.58	6.43	12.69	26.15	41.46

growth rate is over 40 per cent, highest ever reported the world over. The growth can be judged from the fact that in 1947, when India attained independence, it had less than 80,000 telephone connections and could add only two million connections in the next 34 years. Now the sector is adding about 20 lakh connections every month- almost equal to what the sector added in the first 34 years of independence.

In 1947, the teledensity (telephone penetration per 100 persons) was 0.02, which has now increased

from 7.15 on April 30, 2004 to 9.13 on April 13, 2005, which is 55 per cent in comparison to China and more than 100 in the case of USA, Japan and Germany. While teledensity has risen sharply in recent years, India continues to lag behind from countries like Brazil and China, where teledensity is more than 42. In order to catch up, vigorous competition is required in terms of public policy, in terms of new and low priced technologies and entry of new players. Forget about developed countries,

According to the working group of Tenth Five Year Plan on Telecom sector, an investment of Rs. 1,60,000 crore is required to be made in this sector during the plan period, despite having Foreign Direct Investment (FDI) amounting to Rs.99,508 crore. The Centre's clearance for hiking the ceiling of composite FDI in the telecom sector to 74 per cent from the earlier cap of 49 per cent, follows stern conditions to address security concerns. Further, the 74 per cent foreign investment can be made directly or indirectly in the operating company or through a holding company.

even small countries like Indonesia and Sri Lanka have more teledensity than what we have in India. To reach the world average level, India requires similar pace of growth for another decade. The total number of mobile phones in India was 50.8 million with Global System for Mobile Communications (GSM) sector alone accounting for over 48 million connections. At present, the number of mobile phones has overtaken the number of fixed phones. The share of private sector has also increased to more than 45 per cent. The cellular user base registered a 68 per cent growth to touch the 48 million mark, while fixed lines touched 44 million at the end of the year 2004. The total telecom subscriber base, comprising fixed as well as mobile users, recorded a growth of 31.42 per cent to touch 92.72 million at the end of 2004. The gross telecom user base stood at 70.58 million at the end of 2003. The year 2004 ended with the teledensity reaching an all time high of 8.62, as compared to 6.65 at the end of 2003, an increase of over 30 per cent. Telecom growth statistics in India can be seen in Tables 1 and 2.

Moreover, the non-voice market for total subscribers, teledensity and mobile, operators has also registered tremendous growth during 2005. The annual turnover of telecom industry is more than Rs. 51,600 crore. The telecom operators contribute about Rs. 6,000 to Rs. 6,500 crore per annum to central exchequer through licence fee, USO levy, spectrum charges, dividends, etc. Of this, BSNL alone contributes about Rs. 2,500 crore per annum. Besides, the sector also contributes through service charge, corporate tax and other fiscal levies. The telecom services are clearly the growth drivers for other sectors of the economy.

The economical model followed by India after independence relied much on import substitution and selective foreign capital inflow, both through portfolio investment and FDI route. This changed radically with liberalisation measures in the post-1991 era, both portfolio and FDI were not only allowed but, also actively encouraged. The Foreign Investment Promotion Board (FIPB) was also created to approve FDI proposals speedily in most sectors, particularly infrastructure.

According to the working group of Tenth Five Year Plan on Telecom sector, an investment of Rs. 1,60,000 crore is required to be made in this sector during the plan period, despite having Foreign Direct Investment (FDI) amounting to Rs.99,508 crore.

The New FDI Policy

According to the new policy, foreign direct investment up to 74 per cent is permitted, subject to licensing and security requirements for the following: Internet services, infrastructure providers and radio paging service. The Centre's clearance for hiking the ceiling of composite FDI in the telecom sector to 74 per cent from the earlier cap of 49 per cent, follows stern conditions to address security concerns. Further, the 74 per cent foreign investment can be made directly or indirectly in the operating company or through a holding company. The company would be required to disclose the status of such foreign holding and certify that the foreign investment was within the ceiling of 74 per cent on a half yearly basis. Table 3 shows the actual inflow of FDI in telecom sector from 1993 to March 2004.

Table - 3

Year wise FDI Inflow in Telecom in India
(Rs. in million)

Years	FDI inflow
1993	20.60
1994	140.20
1995	2067.40
1996	7648.30
1997	12451.90
1998	17756.40
1999	2126.70
2000	2885.80
2001	39709.00
2002	10815.00
2003	3014.00
2004	2664.60
Total	101299.90

Source : TRAI , 2004

Since the opening up of the telecom sector in 1991, FDI in this sector has increased by leaps and bounds. From Rs. 2.06 crore in 1993, it increased to Rs.1245.19 crore in 1997. The year 2001 saw the highest FDI inflow of Rs. 3970.9 crore. By March 2004, total FDI inflow in this sector had touched Rs. 9950.94 crore. Sector wise, basic telephony accounted for the highest FDI inflow of Rs. 2664.6 crore. Till March, 2004, basic telephony attracted Rs. 393.7 crore. Among other sectors, radio paging service attracted Rs. 91 crore, e-mail service Rs. 68.8 crore, V-Sat service Rs. 28.1 crore, cable TV network and Internet Rs. 170.4 crore, satellite telephone service Rs. 48.1 crore and radio trunking service Rs. 7.1 crore. Manufacturing and consultancy services

accounted for Rs. 1578.4 crore. Holding companies got Rs. 4842 crore or 48.66 percent of the total FDI pie.

Trends of FDI Inflows and Exports

There is strong evidence for the period 1991-2004 that exports from developing countries are associated with FDI and global market. Table 4 reveals the major receipts of FDI in the developing countries, including India. It also highlights the competition that India faces in seeking to attract FDI.

Rural Telephony

More than 87 percent of the villages have already been covered by providing 5.30 lakh village public telephones (VPTs). Most of the VPTs have been provided by BSNL. These apart, BSNL has also provided all the 133 lakh rural DELs in the country. It is expected that the pace would considerably accelerate with the implementation of non-lapsable Universal Service Obligation Fund (USOF) and the private operators would also enter rural areas for providing individual rural phones. So far, Rs. 1814.50 crore have been made available to the operators for rural telephony of which Rs. 1314.50 crore are for the year 2004-05. For the year 2005-06, a provision of Rs. 1200 crore has been made available for USO support. The USO is being vigorously implemented. Apart from the USO support, BSNL was reimbursed licence fee and spectrum

charges amounting to Rs. 1995 crore during 2004-05 for expanding rural telephony.

Future Vision

It has been visualized that by 2007, the country will have 250 million telephones and the teledensity will be about 22 per cent. Of these phones, around 180-200 million phones are estimated to be mobile phones and the public sector operators would contribute about 50 per cent. The operators would cover about 5000 cities and towns within the next few months. Thus, wireless phones would play an important role in achieving the plan objective of telephone on demand. By the end of 2007, the entire country will be carpeted by telecom network and all the villages will be connected by phone. The Internet connections shall increase from 5.45 million in December, 2004 to 18 million by 2007 and further to 40 million at the end of 2010. By 2007, broadband connections are targeted to be 9 million, which are expected to be 20 million by 2010. Further, introduction of 3G technology would enhance voice capacity, higher data speeds, etc., which, in turn, would facilitate e-initiatives of the Government such as e-governance, e-health, e-education, etc. With increasing competition, it is expected that the tariff rates will fall further, benefiting the consumers at large.

More than 87 per cent of the villages have already been covered by providing 5.30 lakh village

Table - 4
FDI Inflows and Exports in 2002

Country	FDI	% Share in world	Exports	% Share in world
Developing Economies	162.15	24.9	2428.44	37.8
China	52.70	8.1	325.59	5.1
Hongkong	13.72	2.1	200.09	3.1
Singapore	7.66	1.2	125.18	2.0
India	3.45	0.5	49.31	0.8
Malaysia	3.20	0.5	93.27	1.5
Korea (south)	1.97	0.3	162.47	2.5
Philippines	1.11	0.2	36.50	0.0
Thailand	1.07	0.2	68.77	1.1
Sri Lanka	0.24	0.0	4.70	0.1
Indonesia	(-) 1.52	(-) 0.2	58.12	0.9
World	651.19	-	6417.20	-

Source : World Investment Report, 2003

public telephones (VPTs). Most of the VPTs have been provided by BSNL. These apart, BSNL has also provided all the 133 lakh rural DELs in the country. It is expected that the pace would considerably accelerate with the implementation of non-lapsable Universal Service Obligation Fund (USOF) and the private operators would also enter rural areas for providing individual rural phones. So far, Rs. 1814.50 crore have been made available to the operators for rural telephony of which Rs. 1314.50 crore are for the year 2004-05. For 2005-06, a provision of Rs. 1200 crore has been made available for USO support.

In pursuance of the broadband policy announced in October 2004, it is expected that the number of broadband subscribers would be 3 million by 2005, 9 million by 2007 and 20 million by 2010. And to encourage faster expansion of broadband connectivity through wireless, the low power indoor and outdoor usage of WI-FI and WI-MAX Systems has been de-licensed in certain bands. The SACFA/WPC clearance has been simplified. The setting up of

National Internet Exchange of India (NIXI) would enable bringing down the international bandwidth costs substantially, thus making the broadband connectivity more affordable. During the current year 2005-06, BSNL and MTNL have planned to provide 12.32 lakh and 5.5 lakh broadband connections respectively.

All these measures are intended to expand telecom services in the country at a faster pace, reduce digital divide, build a reliable manufacturing base to meet the equipment demand and employ latest available technologies which, in the final analysis, would benefit the consumers. The outlook of FDI inflows into India vitally depends on adequate infrastructure facilities, better FDI policy framework, labour law reforms and better management of fiscal deficit.

The authors are Lecturer, P.G. & Research Centre in Economics, Aditanar College of Arts & Science, Tiruchendur and Professor of Economics, Bharathiar University, Coimbatore, Tamil Nadu, respectively.

FOREIGN DIRECT INVESTMENT (FDI) IN UP-LINKING OF TV CHANNELS

At present, foreign direct investment (FDI) upto 49% is permitted for setting up hardware, up-linking HUB, etc., subject to compliance with the Broadcasting Laws and Regulations and subject to the detailed guidelines for Up-linking announced by the Ministry of Information and Broadcasting from time to time.

Under the revised guidelines for Up-linking notified on 2.12.2005, the Government has decided to allow FDI in the Up-linking of TV Channels as under:

- a) FDI up to 49% would be permitted with prior approval of the Government for setting up Up-linking HUB/ Teleports;
- b) FDI up to 100% would be allowed with prior approval of the Government for Up-linking a Non-News & Current Affairs TV Channel;
- c) FDI (including investment by Foreign Institutional Investors (FIIs) up to 26% would be permitted with prior approval of the Government for Up-linking a News & Current Affairs TV Channel subject to the condition that the portfolio investment in the form of FII/ NRI deposits shall not be "persons acting in concert" with FDI investors, as defined in the SEBI (Substantial Acquisition of Shares and Takeovers) Regulations, 1997. The Company permitted to uplink the channel shall certify the continued compliance of this requirement through the Company Secretary at the end of each financial year. While calculating foreign equity of the applicant company, the foreign holding component, if any, in the equity of the Indian shareholder companies of the applicant company will be duly reckoned on pro-rata basis, so as to arrive at the total foreign holding in the applicant company. However, the indirect FII equity in a company as on 31st March of the year would be taken for the purposes of pro-rata reckoning of foreign holdings.



NHFDC

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- * *Setting up small business in service/trading sector - Loan upto Rs. 3.0 lakh*
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- * *Self-employment amongst persons with mental retardation/cerebral palsy / autism - Loan upto Rs. 3.0 lakh*
- * *Setting up small industrial unit - Loan upto Rs. 5.0 lakh*
- * *Loan for Education/Training to Disabled Persons : Loan upto Rs. 7.50 lakh for studies within India and Rs. 15.00 lakh for studies abroad.*

To

- * *Any Indian citizen with 40% or more disability.*
- * *Between 18-55 years.*
- * *Annual income below Rs. 1,00,000/- p.a. for urban areas and Rs. 80,000/- p.a. for rural areas.*
- * *At 5% - 6% rate of interest with 1% rebate for disabled women*
- * *A maximum 10 year repayment period is allowed.*

➤ **Financial assistance is also available to -**

- * *Micro Credit Scheme by State Channelising Agencies implemented through Non Government Organisations for further disbursement to **Persons with Disabilities** - Loan upto Rs. 5.0 lakh for NGO, upto Rs. 25,000/- per beneficiary.*
- * *Parents Association for the Mentally Retarded Persons - Loan upto Rs. 5.0 lakh*

➤ **For further details, please contact :-**

State Channelising Agency of respective State/UT

or

National Handicapped Finance and Development Corporation

(Ministry of Social Justice & Empowerment)

Red Cross Bhawan, Sector-12, Faridabad-121 007 (Haryana)

Phone No.: (0129)-2287513, 2264841, Telefax : 2284371

E-mail : nhfdc@nda.vsnl.net.in, Website : www.nhfdc.org

ANKAPUR : A MODEL VILLAGE

P. Muthuraman and Jun Takeda

Ankapur is a small, self-sufficient, progressive model village located in Armoor Mandal of Nizamabad district in Telengana region of Andhra Pradesh. This village is 400 years old and is located on eastern. In recent years, Ankapur has earned a name in agricultural development. The farmers have started adopting modern methods and they have succeeded in substituting subsistence orientation with commercialization.

Ankapur is a small, self-sufficient, progressive model village located in Armoor Mandal of Nizamabad district in Telengana region of Andhra Pradesh. This village is 400 years old and is located on eastern side of the National Highway 16 connecting Nizamabad with Jagdalpur (Madhya Pradesh) and is also nearer to the National Highway (NH7) connecting Hyderabad and Nagpur. It lies 77° 51 E longitude and 18° 30 N latitude at an elevation of 404 meters above the sea level. It receives an annual rainfall of about 1100 mm and experiences a subtropical climate. This village is considered as one of the model villages in the country due to its overall development in general and agricultural development in particular. It is recognized as a model village by many agencies including International Rice Research Institute, Manila, Philippines.

According to the oral history provided by the village elders, Ankapur was a passive village till the year 1920. The entire village lands were under the ownership of one Sri Venkatabheema Reddy, a Zamindar. His migration to Hyderabad later has changed the complexion of the village from one of temporary tenancy to permanent ownership. The villagers were prompted by him to purchase his lands at a very nominal rate and that too on easy instalments.

Some of the lands had been endowed with irrigation facilities from the Nizamsagar Branch Canal. During the years 1920 –70, the villagers used to grow local rice (*nallavadlu* and *doddavadlu*) and sorghum (*Maldandi*) varieties. They followed the traditional practices. The yields of rice were about 5 quintals per acre, and the local sorghum yielded about 3q/acre. In 1970 –71, Sri Hemachander, Assistant Director of Agriculture introduced hybrid seed production through Andhra Pradesh State Seed Development Corporation (APSSDC) and the National Seeds Corporation (NSC). Convinced by the profit brewing seed production, the farmers slowly switched over from subsistence agriculture to commercial seed production. At present, the entire farm households of this village are engaged in commercial seed production. They grow *bajra* and sorghum for seed production followed by maize (for fresh cobs) and turmeric. The gross income



Turmeric processing in progress

per acre from rice, maize, bajra and turmeric were estimated to be about Rs. 8,000, 9,000, 7,000, and 10,000 respectively.

In recent years, Ankapur has earned a name in agricultural development. The farmers have started adopting modern methods and they have succeeded in substituting subsistence orientation with commercialization. Besides cultivating commercial crops like turmeric, maize and vegetables on a large scale, the local farming communities have been raising various crops for seeds in preference to cereals and traditional crops for foodgrains.

The basic information about the village revealed that the total geographical area is 2205 acres. There are 567 *pattadars*, of which 560 are the actual cultivators. The barren and uncultivable land is 280.05 acres, land under non-agricultural use covers 385.10 acres, the permanent pasture and grazing land is 90.12 acres, land suitable for cultivation is 1686.38 acres, other fallow land is 16.15 acres and current fallow land is 104.26 acres. The gross cropped area is 1818.37 acres, of which 1545.37 acres are sown more than once, and average land holding under each family is 2.7 acres.

According to 2001 decennial Census, the total population of the village is 6065 i.e. 2995 men (49.4 %) and 3070 women (50.6 %). The overall literacy rate among the adult population is 59%.

Social Organization

The social organization of Ankapur constitutes 42 castes. Each caste has its own association (*sangam*) with a president and 4-12 members depending upon the numerical strength of the caste. These associations solve almost all the social problems that arise within the caste. However, inter-caste disputes are referred to *Sarvasamaj* (association of all the castes of Ankapur), which has 42 members and a president, considered to be a supreme body of the village to take final decisions pertaining to all the matters. It is binding on the constituent members to abide by these decisions. In addition to the *Sarvasamaj*, there is a *Rytu Sangam* (peasants' association) consisting of 11 members and a president. This peasants' association is the most important body of the farmers, which caters to their needs. This body coordinates, organizes, monitors, and controls various agricultural development programmes. No members of the *sangam* / *Sarvasamaj* will continue for more than a year. In all these *sangams*, women folk are not represented at all.

The data on various castes, their categories, number of families, and the traditional occupations, collected from the villagers were categorized. There are four major categories, i.e., forward caste, backward caste, scheduled caste and scheduled tribes and there are a total of 20 castes in the village. The maximum number of families are with *Guruda Kapu*, (landowning peasant caste) followed by *Madiga* (untouchables), *Goud* (toddy tappers), *Mala* (untouchables) *Munnur Kapu* (land owning peasant caste), *Besta* (fisherman), *Vysyas* (mercantile caste) *Padmasali* (weavers), *Tenugu* (peasant caste) *Viswa Brahmins* (consists of carpenter, black smith and gold smith), *Kummari* (potters), *Darjis* (tailors), *Boya* (fisherman), *Yadava* (shepherd) *Sakkali* (washerman), *Katika* (butcher), *Mangali* (barbers) *Vaddera* (agricultural labour) and *Gosangi* (Untouchables).

Basic Amenities

The village has a post office, telephone office, four primary schools, two high school, a primary agricultural cooperative society, a commercial bank (Andhra bank), a panchayat office, veterinary centre with artificial insemination facilities, library, two fair price shops, ten seed processing plants, a market yard, and 35 DW CRA groups. There are about 800 houses, and a majority of them have ultra modern facilities. In this village, there are about 500 television sets with cable connection. There are 60 cars, 400 two wheelers, 27 tractors, 05 lorries, 02 bus, 26 multiple crop threshers, 20 paddy threshers, 60 maize shellers, 11 bajra power threshers, 250 hand sprayers and 15 power sprayers. There are 2473 telephone connections (includes land line and mobile) in this village.

Agriculture Income Generation

According to the available statistics in the village *Rytu sangam*, the income of the farm families has

The villagers utilize the profits and income for the development of the village by constructing ultra modern buildings and also purchasing vehicles for their use. No farmer has tried to construct a house, or to acquire property in any town or city. They constructed a road of 1½ km for which they spent Rs. 4 lakhs over and above the estimations made by the public department.

registered a manifold increase from Rs. 1980 in 1970 to 10000 in 2001. This increase can be attributed to the introduction of hybrid seed production programme for sorghum and bajra. Over the years, the agricultural labour wages also increased manifold and that is the reason why the labourers from the adjoining districts of Mahaboobnagar and Medak are migrating to this village during the peak season.

Crop Rotation

The cropping pattern followed by the farmers in Ankapur village includes four important rotations. They grow maize for fresh (green) cobs along with turmeric as intercrop. These crops occupy the land from mid March to mid December. Then they grow hybrid bajra and sorghum as commercial seeds, from November to February. Rice as a *kharif* crop is cultivated between July to November. Recently, the farmers have included sunflower for seed production in the list of their enterprise mix. The main vegetables grown include tomato, brinjal, cabbage, and cauliflower. Although the leafy vegetables are grown throughout the year, the other vegetables are cultivated mostly from March to June. The cropping intensity varies from 250 to 300 per cent.

Livestock management

The number of livestock present in Ankapur village includes cows (82), she-buffaloes (200), bullocks (44) sheep (300) and goats (174). There

are 4 commercial poultry units owned by the villagers. Animals are fed with crop residues like paddy straw, maize stocks (fresh), sorghum and bajra. All the animals are managed by male servants engaged on yearly basis. Bullocks are used for draught purposes. The Yadava caste has sheep and goats, which are sent for grazing in the hills. The grazing is managed by men exclusively. In this village, not much importance is given to livestock including dairy and their management because the farming communities get benefitted through seed production in crops such as sorghum, bajra and paddy and also through production of fresh maize crops.

Decision-Making

The decision making pattern on domestic affairs is dominated by women, irrespective of the communities. Men dominate in decision making on agricultural activities, and it is true with all communities. However, the women dominated in decision making on the utilization and supervision of labour. There was a mixed trend in decision-making on modernization, construction of houses and maintaining savings account of the family.

Marketing

The marketing for almost all the crops produced is done in the village itself. Usually, no crop produce is taken to their houses for storage. The village has an open market place constructed with zinc sheets,

and the produce is sent to far away places from there. Dried turmeric is sent to a regulated market in Nizamabad in lorries. Green maize cobs are sent to Nanded, Nagpur, Nizamabad and Hyderabad. When brokers handle the produce, farmers



Women harvesting turmeric

extend credit facilities to them for a fortnight. Misuse of credit facilities by broker is unheard. For perishables like chillies, tomato, brinjal, etc., the village society fixes the base price based on the inflow and outflow of the produce.

Village Development

The villagers utilize the profits and income for the development of the village by constructing ultra modern buildings and also purchasing vehicles for their use. No farmer has tried to construct a house, or to acquire property in any town or city. They constructed a road of 1½ km for which they spent Rs. 4 lakhs over and above the estimations made by the public department. The whole money was mobilized from the farming communities. In 1986, all the communities of the village spent Rs. 7.5 lakhs for the construction of three-storied panchayat office building. They also spent about Rs. 40,000/- for constructing a bridge across the Nizamsagar canal branch, and another Rs. 1.0 lakh extra for construction of the overhead tank for drinking water. There is a spices board godown, which was constructed in collaboration with the Central Spices Board, Kochi. The board donated Rs. 5 lakhs and the villagers contributed Rs. 6 lakhs to complete the construction work. At present, many rural development programmes are on in the village which includes, Velugu, Annapurana pathakkam, Adharana pathakkam, Mundadugu pathakka, Deepam pathakkam, girl child protection scheme and Anthyodaya.

Mahila Mandali

Ankapur has a Mahila Mandali sangam. It has a president - cum- cashier and members. The Mahila Mandali maintains a fair price shop. All provisions are made available in this shop. It runs on no profit no loss basis. The Mahila Mandali maintains the fair price shop systematically in all aspects.

Small Family Norm

It is said all the women (95%) of different caste groups except one community undergo family planning operations after two or three children. Men undergoing operations (vasectomy) account for above five per cent of the total population. According to the villagers, 20-30 people in a year undergo family planning operation.

Recreational Facilities

A number of recreation facilities in terms of games and sports, and entertainment programmes are available in the village. The important games

played by men are kabaddi, cricket (children) and ball badminton. Men go for movies to either Armoor or Nizamabad. Most of the villagers have cable TV facilities provided by the cable operators. There are no sports facilities for women and they are devoted to domestic and field works.

Management of Social Evils

There are some social evils such as consumption of alcohol and the dowry system exists in the village. However, other evils like gambling and thefts are completely prohibited within the village limits. There is no police station and police do not visit this village as there are no complaints; and no case is pending in any court. Social ostracization is the main instrument employed in the management of social evils. Erring men and women are also fined by the respective caste association or the Sarvasamaj, failing which they will have to either comply with the edicts of the society or leave the village by leaving their property behind as there will be nobody to buy from them. There is complete freedom for exercising religious, political and philosophical beliefs. Selfishness is tolerated as long as it does not interfere with the interests of others. It may appear that moral and cultural moorings of the village are medieval, but all men and women are happy and enjoy their individual and group relevance in the model village, without being affected adversely by politics or a police station.

Safety and Security

There are no problems about the security of women. In general, the head of the family, invariably men, drop their women at the fields and bring them back after the working hours by using their two-wheelers (motor cycle or scooter). The working hours for labour in the field are 8 hours, i.e., 10.00 am to 6.00 pm, with a lunch break. Usually, the lunch break ranges from half-an-hour to one hour. In case of emergency, the labourers are asked to go immediately on humanitarian grounds.

Conclusion

The success of agricultural development in Ankapur Village can be attributed to the following factors which made this village attain the status of a model village viz., i) a strong socially fabricated organizational set-up which solves villagers' personal problems; ii) the lead role women play in carrying out agricultural activities viz., sowing, weeding, harvesting, and supervision of farm labour; iii) their

contd. on page 47...

DRYLAND FARMING

A Concept of Future Agriculture

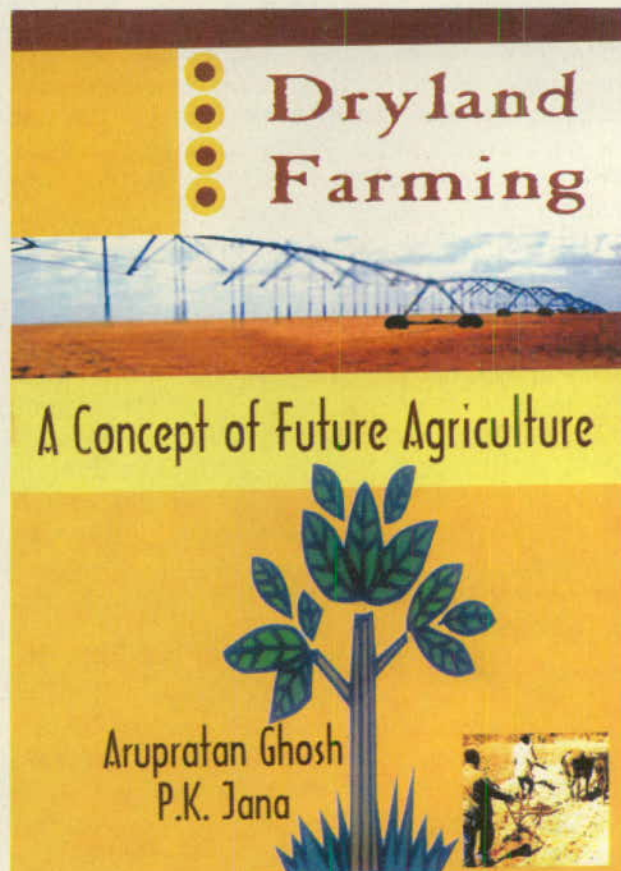
Dryland Farming: A Concept of Future Agriculture By Arupratan Ghosh and P.ICJana; Kalyani Publishers, Pages: 206, Price: Rs. 125

Dryland farming is a concept that developed late in the last century when all normal methods of agriculture were almost exhausted. Whereas land is limited, the world's population on the contrary has grown at an enormous rate. And the limited land is used not only for agriculture, but also for building houses, factories, shops offices etc. At present, almost all the productive land has been utilized. Hence the need to search for dryland, most of it being located in countries which are economically poor.

Not much informative material is currently available on how to develop these dry areas for agricultural purpose. The authors have done extensive research in various parts of the world and have opened the field for further study to achieve optimum use of such land. Professor A. Ghosh has specialized in soil and water conservation, while Dr. Jana has done his doctorate (Ph.D) in Agronomy. Their contribution is especially relevant in the latest technology in dry farming and its future prospects, not only in India, but the world.

There is not a single aspect of dry farming which has been left untouched. Laboriously worked out statistics are given in a simple, methodical manner. After their introductory remarks, the authors dwell on the real concept of dryland, the pros and cons of dry farming under different tropical and weather conditions and the excessive pressure on the limited fertile land.

Dwelling on the Indian situation, the authors note "Most of the agricultural land in the country is dependent on rains and is therefore mono-cropped. Through the able guidance of Indian Council of Agricultural Research (ICAR), India has conducted extensive research and evolved successful field action technology in dryland areas. However, lack of multi-disciplinary approach and little attempt to put different information together, many of these remain underutilized or unutilized. Even the cultivation



practices, of coarse cereals in dryland areas with available technology between research plot and farmer's plot differ widely".

While talking about dry farming, Crop Management comes to the fore and this aspect has been thoroughly discussed in the book. This includes subjects like selection and pattern of cropping, planting and seeding technology and agronomy/cultural practices.

The basic needs of a country where dry crop is to be grown are the main considerations. But productivity and potential in such land differ from place to place. Moisture and available labour are

essential factors to make dryland farming successful. The authors have laid great emphasis on soil organic matter and bio-fertilizer. The colour of the soil, whether it is black or brown, also has a salutary effect on production and its potential. Added significance is also attached to factors like maintaining soil temperature, nutrients, soil organic matter, control of weed and germination of the seed. According to the authors, animal and fishery management have to play a big role in the management of dry farming.

The treatise dilates on the dryland farming model of Chhota Nagpur area. Here rainwater flows down from higher to lower regions. It is necessary to use mulching technology to conserve water and nature of

soil. Soil surface is covered with organic residue like leaves, straw, husk, shells etc. Climbing and creeping plants that spread on the surface, provide good mulching.

As is known, dryland farming concept has not yet caught on. However, research is on, and in a decade or so, this pattern of farming will be taken up on a large scale even in countries which are economically backward. There is need for more literature on dryland farming in India. In fact, researchers would do great service to the country by bringing out a comprehensive treatise on dryland farming in different parts of the country. Nevertheless, the book is bound to be beneficial to students.

- Review by Dev Prakash

... contd. from page 45

shift from traditional agriculture to commercialization of agriculture through seed production with high cropping intensity; iv) the importance of role played by women in getting more income from various crops, particularly in communities like Guruda Kapu, Munnur Kapu, Yadava, Mala and Madiga; v) more than 90 per cent of the domestic activities are attended to by women; vi) appreciable influence of women on the decision making process related to domestic affairs and also on agricultural activities like labour utilization and supervision; vii) small operational landholding size with intensive cultivation; viii) raising three crops in a calendar year, thus the crop intensity is about 300 per cent; ix) application of three truckloads of farmyard manure (FYM) whenever the soil loses its fertility status (which is tested based upon the turgidity of the soil); x) application of tank silt to enhance both soil fertility and its water holding capacity; xi) lesser application of chemical fertilizer and plant protection measures; xii) seed production of maize, sorghum, bajra and commercial crops like turmeric and vegetables; xiii) no land is kept barren in this village; xiv) turmeric and maize are cultivated as intercrop; xv) all the crops grown in this village meet the domestic requirements of the farm household (like garlic, ginger, chillies, red gram coriander, radish and leafy vegetables raised in small areas); xvi) when the power supply is erratic, each farmer collects water in a pond on the elevated structure and the water is released to the fields as per his convenience; xvii) village level disciplinary committee is formed, if anybody does not obey the committee, he/she is

socially boycotted; xviii) the village market yard facilitate the farmers to sell their farm produce; xix) the farmers' financial discipline makes both the cooperative bank and nationalized bank (Andhra bank) to run in a profitable way and they are pro-farmer; xx) organic and sustainable agriculture is the main concern of the farmers which ultimately protects the natural resource base of the village over the years; xxi) farmers periodically attend the soil health problems; and xxii) women folk generally take care of farm operations and men look after marketing related work.

There are certain issues which demand special attention for the continued development of this village on a sustainable basis. These include : i) How long the present socially fabricated society set-up will continue?; ii) How long women will continue to play the lead role in field works?; iii) How the future generation of Ankapur will focus on commercial agriculture besides community solidarity?; iv) How long the village will continue to plough back its resources without investing on the establishment of small and large-scale industries?; and v) Will the political parties and market forces allow the villagers to uphold their societal values and rich traditions?

The authors are Senior Agricultural Extension Scientist, Directorate of Rice Research, Hyderabad and Professor (Anthropology), Saga University, Japan respectively. They did field work in January 2005.

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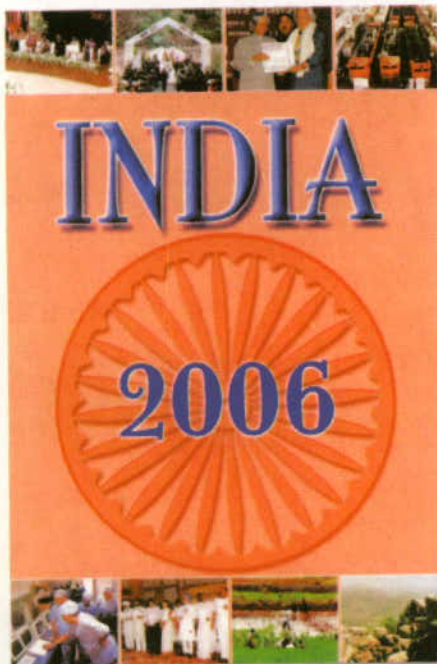
Job Boom Possible through Luxury Brands

Inaugurating the HT Luxury Conference in Mumbai, the Union Minister of Commerce and Industry, Shri Kamal Nath said that it should be possible to create more jobs and employment opportunities in the country through indigenously designed luxury products and that the small and medium enterprises (SMEs) should get involved in this endeavour of wealth creation along with India's traditional sectors. The large share of our unorganized sector in the industries of footwear, textiles, beverages and handicrafts needs to be equipped to create recognizable trademarks of luxury products.' 'Designed in India' should stand side by side with 'Made in India' and 'Served from India' . Indian SMEs could adopt the European Clustering Strategy in order to become more competent and competitive. Collaboration by clusters with overseas partners will help a great deal.

The market just for high-end clothing in India is estimated at Rs. 1,000 crore, and for accessories, including cosmetics, costume jewellery and footwear, at another Rs. 1,000 crore. If you add other luxury products - furniture, appliances and premium models in all product lines, this will amount to over Rs. 10,000 crores. This is growing steadily at 20 per cent. But the luxury market has the potential to grow at 50 per cent, providing more jobs and employment. It is a market waiting for a bigger boom.

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