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I also thankful to NRJP to chose me as editor in chief. I vowed to support them always and fulfil the adequacy of my position. I am not only the position holder but I also the witness of their hard work, team spirit and goal oriented job, I was there from the first bench to saw the building of the publication team, rising of a journal house and publishing of their first journal.

I also feel very proud that, the mission of the journal has a very downstream purpose "Do Revision not Rejection". They even work harder to teach a layman student, technical paper writing. Meanwhile, the team has to work rather harder to make a paper ready to publish.

In sum, then, language is an important accessory, but never the main thing.

Every success story was written on the very first step, so with your first step and all the next steps, I shall always bless you and promise you to guide on every steps you needed from my end.

With Blessings and Regards,

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Finally, I express my sincere gratitude to our Editorial and Reviewer board, Authors and publication team for their continued support and invaluable contributions and suggestions in the form of authoring write ups, reviewing and providing constructive comments for the advancement of the journals. With regards to their due continuous support and co-operation, we have been able to publish quality Research and Reviews findings for our customers base. I hope you will enjoy reading this issue and we welcome your feedback on any aspect of the Journal.

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NATIONAL RESEARCH & JOURNAL PUBLICATION

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Journal of Management Science, Operations & Strategies

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Content Page

Review Article

A Study of Online Education in India and it's Impact

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Abstract

It has been apparent for the past several years online education has emerged as a powerful contender for the next new education technology. Although the previous technological breakthroughs that have failed to live up to their initial promise, I strongly believe this time really is different. Several online courses have been run in the recent past that has taught many thousands of students in a variety of topics. The human experience of online education is about to change; we should understand the issues behind the phenomena. Technology is touching every aspect of society and changing it dramatically. But there is one very important and indispensable part of the society that has also been tapped by new innovations and discoveries and that is the concept online education. It is an effective tool for development of educational sector in India.

Keywords: *Education, educational development, online learning, online training, interactive.*

Introduction

The process of imparting education has gone through a sea change if we look at the picture 10-20 years before now. Technology has taken over almost every field of our lives and the onset of online courses came as a path-breaker. No longer did one need to have access to schools, time or a lot of money! All one needed was a good internet connection and a computer [1]. Online education is learning, utilizing electronic technologies to access educational curriculum outside of a traditional classroom. In most cases, it refers to a course, program or degree delivered completely online. Right to Education is the primary right of every citizen of India, whether a child resides in a high-profile society or in a faraway not so developed secluded village, according to the Article 45 of Indian Constitution the basic elementary education must be provided to all the children up to the age of fourteen years. Online learning is a combination of learning services and technology to provide high values. Though India is at a nascent stage when it comes to digital education compared to developed nations, none the less it's growing at a

substantially rapid rate of 55 per cent. Edutech is certainly ushering the new age of learning in India.

Education and Learning Humans have been learning about their surrounding world since the beginning of time. The establishment of the schools as a distinguishable environment for teaching and learning was created about 4000 to 5000 years ago, an environment that beside teachers and students also included janitors and other people with various tasks, roles and characteristics that have remained throughout the centuries (Lundgren &Säljö, 2014). In order to organize learning within the school so as to achieve educational needs, about 2500 years ago something that today is known as the curriculum was created.

Digital Technologies And Education

Through passing of some time, a curriculum was created consisting of seven subjects, divided into two groups: (1) trivium32 consisting of grammar, rhetoric and logic, and (2) quadrivium33 consisting of arithmetic, geometry, astronomy and music. The division of trivium and quadrivium can to the current day be seen in our education despite the changes made in these subjects throughout history. Lundgren and Säljö (2014) describe the division between humanities/liberal arts and natural sciences to be a legacy from

those eras. How education is shaped and what it includes is strongly connected to the structure and development of a society's economic, cultural and social systems. Within each educational level, what should have been learned and what is to be taught are influenced by two things: (1) What is worth knowing? and (2) What is the social significance of this knowing? (Lundgren, 2014). Lundgren (2014) argues education is driven by ideological documents specifying what the purpose of the education is, as well as by the surrounding environment defining what knowing and knowledge is. As can be noted by the brief history above, there is a historical inheritance for each subject curriculum and educational system.

The disciplines are often perceived as complicated, contradicting and confusing as evident in discussion about pedagogy and didactics from a higher education perspective in the field of architecture (Melissinopoulos, 2013). Melissinopoulos (2013) argues that each one of these disciplines, despite their common use of epistemological perspectives, is a distinct field within the same territory of educational research. He states the concept of pedagogy refers to the theoretical and organizational underpinnings of education, derived from political science and drawing upon educational philosophy, educational

sociology, as well as educational theory. Pedagogy refers to educational goals, he asserts, rather than referring to programs and methods. The aim of pedagogy is for the learners to become a social subject in their future role in society (Melissinopoulos, 2013). Similarly, within the Swedish pedagogical literature, Lundgren (2014) describes pedagogy as having two meanings: that which can be taught, and that which is taught (Lundgren, 2014, p.141). The second component of educational research, i.e., didactics, is divided by Melissinopoulos (2013) in three different regions: (1) what-region, concerning the content of teaching, (2) how-region, concerning the method of teaching,

Objective of The Study

1) To understand the concept of online education.
2) To study current state and future of online education in India.
3) To study the challenges of online education.

Research Methodology

This research paper is conceptual and Exploratory in nature. In order to meet such objective secondary method is adopted. The secondary data was collected through books, periodicals, and journal and published material related digital learning for the study.

Development of Digital Learning

Following are the main reasons for the growth of online education in India: With nearly a billion people on mobile phones and over 200 million mobiles connected to the internet, there has been a considerable rise in digital learning

- People are stepping towards digital learning as the edutech firms are providing them the comfort of 'live and interactive' anywhere learning in digital format, through its online programmes
- These online courses are affordable and easily accessible
- Digital learning aims to break the numerous barriers that are preventing people from receiving quality education in the physically bound classrooms.

How is online learning changing education?

'Live and interactive' digital learning empowers the learners to receive par excellence, quality education anytime and anywhere. Whether it is career and technical education or project-based learning, it gives learners a more interactive platform for learning and assessment

- Free online courses open up avenues for both education providers and students. People are more confident to

take these courses and when they see results, they do not hesitate to pay for more

- Online education gives students an opportunity to plan their future course of action and fast track their careers

On-Lineor E-Learning Education Increases The Applicability Power

The impact of new technologies in educational contexts has been mostly positive as new technologies have given educators the opportunity to enhance their knowledge, skills, and therefore, enhance the standard of education through constructivist learning environment with digital storytelling

- Audio visual aids, interactive, educational simulations help understand concepts and theories enabling better learning.

- They also benefit by learning from eminent corporate leaders, business academicians as well as the industry connoisseurs. These experts share their valuable insights on the relevant, practical and must know aspects of the corporate world, enabling the students to gain comprehensive and specialized knowledge.

Social Media As A Learning Instrument

Social media as a tool can be used to enhance eLearning experience and make it more engaging, relevant and culturally diverse.

- Students can critique and share feedback on each other's assignments, work in collaboration to create content that can be easily accessed

- Social media helps in making the students aware of the current happenings, concerns, issues, social activities and prospective employment Thus the relationship between classroom-based learning and social media is significant in the fast pacing modern day world

Rural India And Digital Education

- Digital education is breaking the numerous barriers that are preventing students in rural India from receiving quality education in the physically bound classrooms: 'Direct to Device' technology will empower these students to get quality education, anytime and anywhere.

- It will enable them to save time, by having more freedom to move at their own pace as well as help them save money by avoiding "hidden costs" of education, like transportation fees etc.

- By not having to be at a certain class at a certain time, it will assist working students to not limit their work schedule, helping them to not

- lose on wages that they can potentially earn

- With the flexibility of online courses, students can conserve more hours and more money, enabling them to learn with a purpose and instill a sense of self-belief in them.

Current Senerio of E-Learning In India

Current state of E-learning in India the education sector in India is no longer bound to just classrooms. Thanks to new start-ups and higher internet and smartphone penetration, the online learning space in India is growing manifold. The e-learning market in India is estimated to be around $3 billion. The central government's efforts to make digital learning available to students in every corner of the country is also aiding the sector. Currently, online training in India focuses equally on both school and college-based courses as well as mid-level professional courses. For instance, Bengaluru-based Entrance India provides practice papers for all engineering and medical entrance tests in India.

The company aims to help students focus on the right subjects and contents rather than swim blindly in an ocean of study materials available across different media. Also, they focus on convenience-based training because online capability enables students to get access to subjects anytime

and anywhere. According to studies, India and China will lead the growth in project management roles, generating about 4 million and 8.1 million roles, respectively, by 2020.

Hence, the business looks to grow from now on. Another reason why online training will gain momentum is because of the need for re-skilling, for instance, about a decade ago, all that a software professional was required to know were programming languages. Now these professionals need to update themselves on other aspects like big data analytics and cloud computing. Better salary hikes and promotions are also the reasons why people undertake new courses. A lot of start-ups are already setting their foot in what they think will be the next big thing in India after e-commerce. While some companies like Simplilearn and Intellipaat look to generate content, especially aiming at mid-level professionals, others like Learn social plays more of an aggregator role. These companies also offer blended classes, integrating both online and offline experience, along with self take courses. Bengaluru-based Simple learn offers more than 200 certification courses in project management, information technology service management, Microsoft certification, quality management and financial management. The company has

over 300 courses across 150 countries, with over 600 employees and has trained over 200,000 professionals across the globe.Intellipaat, started in 2011, provides online training to IT professionals including corporate training, and self-paced courses and offers over 80 technological courses across different domains.

Scope of on Line Education

The future of digital learning With the Digital India programme's vision to transform India into a digitally empowered society and knowledge economy, the education sector in India is poised to witness major growth in the years to come. Technology-led reach and easy access will bring about a socio-economic difference in the lives of Indian learners.

Challenges

- Lack of Infrastructure and hardware facilities which hamper reliability of online learning.
- Problem in finding willing skilled manpower to training illiterate rural areas of India.
- No or very less computer-based courses/skills taught to students in government primary schools to increase their knowledge about ICT importance in rural development.

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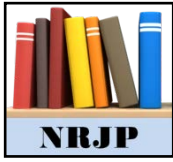
Review Article

A Study on Transform India into A Digitally Empowered Society& Nation

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Abstract

Digital India (DI) is a scheme launched by Government of India. The main objective of this system is to make India digitally empowered in technology. It is also safeguarding that government services are accessible by the citizens electronically by refining online infrastructure as well as internet connectivity. The dream of digital India is the growth in the field of with electronics services, products, manufacturing and job-oriented schemes etc. Digital technologies including mobile application and cloud calculating is reasonsasignificant role in fastgrowth for economic rising and digitally empowered Indian citizen crossways the world. This paper summaries the concept of Digital India and its impression on Indian Society.

Keywords: Digital India, Component of Digital India, Services of Digital India, Advantages of Digital India.

Introduction

An initiatory step toward the digital India is to connect rural areas with high-speed internet networks. It was launched for the first time by Prime Minister Shri Narendra Modi on 2 July 2015.It has three essential factors: these are Universal digital literacy, Delivering government services digitally and Development of secure and stable Digital Infrastructure [1, 2]. In this digital era when uses of technologies increasing day by day in everyday lives in reference to communication to transactions including retail stores to government offices. It provides the facility to connect with each other and sharing the information. There are few lines about digital India said by Shri Narendra Modi (Hon'ble Prime Minister of India) and Shri Ravi Shankar Prasad (Hon'ble Minister of Communications & IT Government of India) [1]: "E-Governance is an essential part of our dream of Digital India, the more technology we infuse in Governance, the better it is for India". Shri Narendra Modi Hon'ble Prime Minister of India "Digital India is more for the poor and

underprivileged. It aims to bridge the gap between the digital haves and have-nots by using technology for citizen". Shri Ravi Shankar Prasad Hon'ble Minister of Communications & IT Government of India Digital India is a dream scheme of government of India. The objective is to providing the government services to Indian citizens digitally and connects rural area with internet

so that people get benefits of all government services and can also improve their digital literacy. Government of India wants to co-ordinate with common public by connecting digitally so that they can digitally empowered society. Now in the current time when peoples live in digital era, it is to go with technology as world is going digital day by day. Individual should learn to use of digital technology in daily life including communication, transaction, business and many other daily works. With the help of Digital technology peoples can manage daily works and shares information in far better and effortless way. The term "Digital India" speaks so much about itself. Digital India campaign is an initiative to transform India into a digitally empowered country and knowledge economy.

Digital India

Digital India" as term defined something which is provide digitally using Information and Communication Technologies (ICTs) and contributing to improve growth in employment, economy and productivity. The vision of this scheme is to digitally empowered India and the reason is to say "Digital India: Power to Empower". It will able to provide the facility for electronic manufacturing on a broad scale to match the increasing needs of the country. Digital India is a bridge between digital "haves and not-haves". It also ensures that government services availed by each and every Indian citizen so that achieved a long-durable development in the country.

Digital Resources

Digital resources may be born-digital or surrogate of printed resources converted to digital form. There are different forms of digital resources according to their content like e-book, e-journal, ETD, e-zine, online database, etc. They may be open access or subscribed digital resources. Though the digital resources have advantage like fast and multiple accesses, searching facility; but the long-term accessibility is a matter of concern even today although high level technological options are available.

Borchers (1999) in "Electronic books: definition, genres, and interaction design patterns" classified e-books into four types namely reference and documentation, learning, browsing, and entertainment

according to the purpose of use of e-books. Advantages like searching, customization, portability of e-book and disadvantages like screen resolution, contrast and brightness, fragility of e-book reader is discussed here. In 2001, Arora made a detailed discussion in "Electronic publishing: an overview" about different types of electronic resources and their publishing. He charted the various media types and various formats in which electronic resources can be published. On economics of electronic publishing, he presented the various pricing models particularly on e-journal. Several Libraries in India and Electronic Journals: The Role of Consortia-based Subscription of E-journals for the Effective Use of Financial Resources" discussed about the role of consortia in subscribing e-journals to handle budget constraint and price escalation of e-journals.

Review of Literature

Review of literature has been undertaken appearing in different sources on the study area "Digital resources management with reference to Indian university libraries" to know the present state of affairs and also the scope of further development. Printed and digital (both online and offline) resources covering different aspects of the study area have been scrutinized and discussed below. The researcher started the

publishers, aggregators, and non-commercial portals of current e-journal market were introduced by him in this work. This work can definitely be considered as a handbook on electronic publishing mainly for e-journal for the beginners. Lee & Wu (2002) in "Do librarians dream of electronic serials? A beginner's guide to format selection" discussed the factors to be considered for selection of optimal format for a particular digital resource. Content, functionality, longevity, users, and cost are some helpful factors identified by them.Bhatt & Madhusudhan (2004) in "University review of literature covering from macro to micro, appearing in both printed and digital forms. The UGC-INFONET journal consortia of INFLIBNET resources were searched in the Krishna Kanta Handiqui Library of Gauhati University and also at the Department of Library & Information Science, Gauahti University. The publisher sites were searched to retrieve and download full text papers including Emerald <http://www.emeraldinsight.com>, Elsevie Science <http://www.sciencedirect.com> etc. Open Access journal search directories like Directory of Open Access Journal (DOAJ) <http://www.doaj.org> and Open Access Journal Search Engine (OAJSE) < http://oajse.com> etc. were searched for relevant literature on the study area.

Documents available in different universities and higher educational and research institutional libraries including Institute of Science- Bangalore, Indian Institute of Technology- Delhi, Guwahati, Kharagpur, and Madras, Indian Institute of Management-Bangalore, Central Food Technological Research Institute- Mysore, British Council Library –Hyderabad were also searched.

The Model of digital India

Aim of digital India is to bring together several existing schemes and restructured them. These schemes also need brought into focus and implemented into synchronized way. Many existing schemes only required process improvement with less cost effect. In this context DeitY has

University of Hyderabad, University of Mysore, University of Delhi, Indian Statistical Institute- Bangalore, Indian already provide a platform to make easier collaborative and participative governance named as "MyGov". Bharat Broadband Network Limited (BBNL) is an organization which executes the National Optical Fibre Network project having charge of constructions Digital India projects. BBNL place an order to United Telecoms Limited to connect villages (250,000) through Gigabit Passive Optical Network (GPON) to confirm Fibre to the Home (FTTH) based broadband. This is the basic step towards achieving concept of Digital India and expected that it completed by 2017 [1, 10, 12-13]. Figure 1 shows the approach of Digital India.

Fig. 1: An Approach of Digital India

A. Vision of Digital India: Digital India come with some vision, below mentioned few of them [1]

- Development of high speed secure and strong digital infrastructure: The vision of digital India is providing high speed secure internet so that all records,

certificates and many other important documents will be made available on cloud computing which must be safe as well.

- Convey all government services through technology digitally on demand: In this vision each and every

government service and information will convey in real time through internet digitally. It will also help to go cashless because all transactions will be also digital.

- Global digital literacy and empowerment: Under this vision all digital technology will available in Indian languages not only in English etc.

B. Pillars of Digital India: there are nine pillars in Digital India which is hoping to achieve by Government of India. Each pillar has specific cause to implement. Figure 2 shows the nine pillars of digital India are as follows:

Fig. 2: Nine 'Pillars of the Digital India'
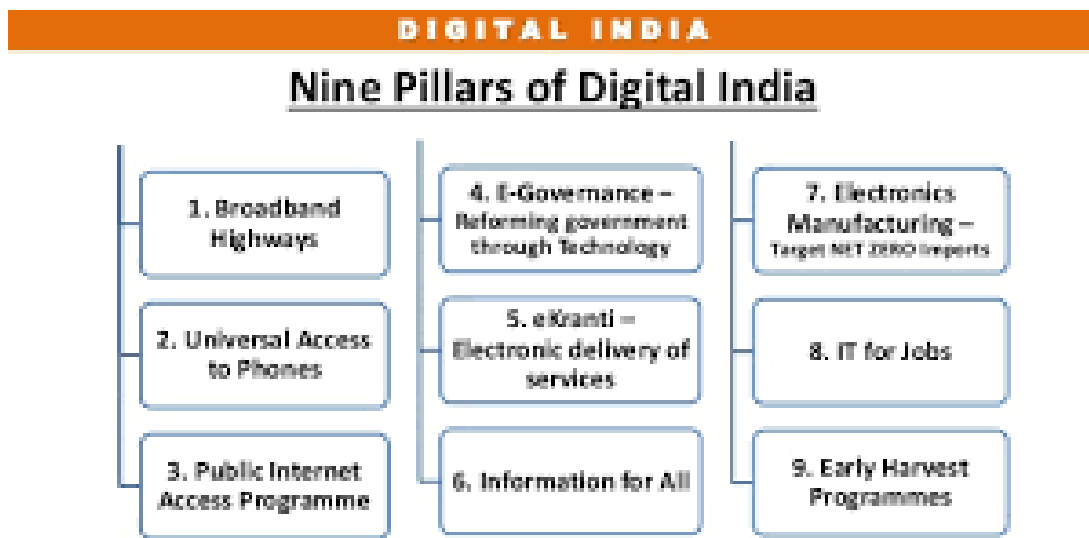
C. Services of Digital India: There are several services provided by digital India scheme including e-education, e-health, Digital Locker, e-sign and national scholarship portal.

Figure 3 shows the Governance and Services on demand of digital India [1-2]. As it is said that a well-connected nation is a well- served nation, keeping this point in mind an idea is generated about to connect remotest Indian villagers by digitally. When people connect digitally by broadband and high-speed internet then things are easy to access and citizens are benefitted by government services, and the act of including financial services can be achieved in reality [14].

Fig.3: Governance and Services on demand [1]

Advantages of Digital India

Digital connectivity is an emerging concept to connect with peoples across demographic and socio-economic sectors. Digital India program assures to renovate India into digitally empowered country by emphasizing digital literacy, providing digital resources, and combining digital platforms. To provide accessibility of digital resources for citizens is a commitment of Digital India programme. For example, the program is to provide accessibility of phones, tablets and computers for those who are visual or hearing impairments (either partial or complete) learning or cognitive disabilities or physical disabilities.

Is India Be Prepared For Digital

When Digital India campaign was introduced there are several organizations that came forward and gave a huge support to this campaign such as BSNL, Reliance Ltd. etc. These organizations are coming forward and spreading internet among rural areas in India. It is supposing that more than 4200 villages in India having high speed internet connectivity by 2018.

Indian citizens are supposed to participate in this action advancing a principle of digital India by linking their bank account number from AADHAR card, by making digital transactions, using mobile application for government services etc. As revolution shows India is ready to become Digital India. As 2016 union budget of India declared 11 technologies initiated including creating opportunity for IT companies, use of data analytics to nab tax evaders etc. The mission of digital literacy get over six crore rural households and it is intended to by using digitalized India concept connect 550 different farmer markets in the India [12-19]. So on the basis of several programs and schemes launched by Digital India and its implementation assure that India is ready to be digital in next few years.

Conclusion

Introducing the concept of Digital India is the step towards a drastic and far-reaching change in ways of making a new India where citizens are digitally empowered and economically well. Digital India project, will help in evolution of employments and also increase economic part of Indian economy. It is providing digital literacy and enrich with knowledge of technology in rural as well as urban areas. If a continuous approach is made in this project with trustworthiness it will
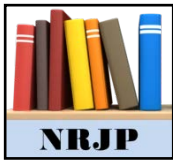
absolutely precede India to convert into the Digital India. And the development achieved will help India to become a developed country in place of developing country.

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Review Article

Women Entrepreneurshipand Its Prospects in 21st Century

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Abstract

The development of women entrepreneurs is very low in India, especially in rural deprived section. But, women of middle class are not ready to change their role in fear of social backlash. The development is more visible among upper class cities in urban cities or developed ones. Factors like political instability,high production costs and non-conductive business environment affect women entrepreneurs more than men factor. Very limited access to important resources like land, legal and socio-cultural environment also act as serious impediments. In the sceneof globalization changing patterns of trade and new technologies necessitate skill enhancement that many entrepreneurs in the continent are yet to start. This paper focuses on part played by women entrepreneurs in the economic development of the nation. The paper also talks about the status of women entrepreneurs.

Keywords: Entrepreneurs Growth, Women Entrepreneurs, Contribution of women entrepreneurs.

Introduction

The Indian Government has entailed"Women entrepreneurs as an enterprise being owned as controlled by women section having a minimum financial interest of 51% of the capital and giving at least 51 % of the employment generated in the enterprise for women. Women constitute almost 50 % of the world population existing on the planet. So the socio-economic class of women at the international, regional, national and local level means using significant potential resources more effectively.Moreover, it is noticeable that entrepreneurs' development and empowerment are complementary to each other in many ways. Women empowerment focuses on taking part in various development activities. In simple words, the involvement of women in various entrepreneurial activities has empowered them in social, economic culture and other allied fields. It can be simplified that women entrepreneurs have been making significant impact in all segment of Indian economy for positive growth. The rising number of female

business startups is currently a global trend especially in the developing countries like India.Many intellectuals argue that women are 'pushed' rather than pulled in to

Objectives of the Study

- To analyze the role of women entrepreneurs in the economic development of the Nation.
- To study about the status of women entrepreneurs in India.

Methodology of the study

This study focuses on extensive study on secondary data from various books, National and International journals, which focused on various aspects of role of women entrepreneurship in India.

Divisions of Women Entrepreneurs in India

Women Entrepreneurs in India can be categorized into three parts which are as follows:

1st Category

- Established in big or developed cities.

business ownership but recent data indicates that many women now actively opt self-employment, especially the younger women in the society.

- Having higher technical qualifications required.
- Sound and effective financial positions.

11nd Category

- Established in developed cities and towns.
- Having sufficient education for all required/
- Undertaking women specialized service-kinder garden, health clinics etc.

111rd Category

- Illiterate Women
- Financially weak section
- Involved in traditional businesses like agriculture, dairy, power looms, horticulture etc.

Factors Influencing Women Entrepreneurs:

Women Entrepreneurship Development in India

The research introspects that the position of women work participation as well as women entrepreneurship both is quite low in Nation in comparison to selected countries in the world.

Table 1 Women Work Participation in India

S. No.	Country	Percentage
1.	India	34.8%
2.	USA	45.0%
3.	UK	43.0%
4.	Canada	42.0%
5.	Indonesia	40.0%
6.	France	38.0%
7.	Sri Lanka	35.0%
8.	Brazil	35.0%

Source:World Bank Report 2015—16 and WAWE Conference report 2014-15

Figure 2 Women Work Participation in India
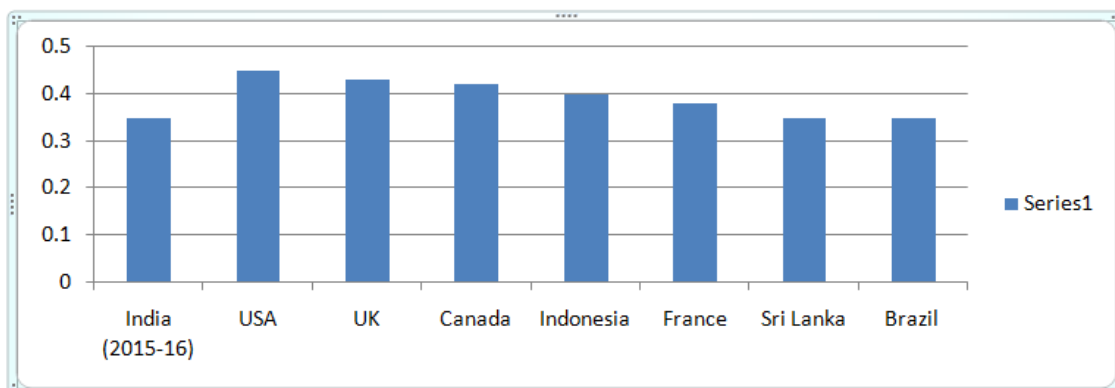
Women work participation is verylow in India in comparison to develop and developingcountries of the world. Women work participation in our Nation is 34.8% only whereas in USA it is 45%, UK 43%, Canada 42%, France 32%, Indonesia 40%.Sri Lanka and Brazil both 35%. In India men normally take the lead in the entrepreneurial scenario in comparison to women section. With the diverse cultural norms and rapid increase in the literacy rate Indian women are accepting entrepreneurship as their career and prospect. With the intervention of Media and culture, women are being aware oftheir own rights in society and also the work situation rights. They are growing as designers, garment manufacturers and still exploring new avenues of economic participation.

Table 2 Women Entrepreneurs Doing Business in India – Comparisons among Major Cities/Capitals

S. No.	Country	Ease of Doing Business (Rank)	How many days to start a business (Days)	Days to Enforce A Contract (Days)	Time to close a business (Years)	Days to export
1.	Ludhiana	1	33	862	7.3	21
2	Hyderabad	2	33	770	7	26
3	Bhubaneswar	3	37	735	7.5	17
4	Gurgaon	4	33	1163	7	25
5	Ahmedabad	5	35	1295	6.8	17
6	New Delhi	6	32	900	7	25
7	Jaipur	7	31	1033	9.1	22
8	Guwahati	8	38	600	8.3	22
9	Ranchi	9	38	985	8.5	21
10	Mumbai	10	30	1420	7	17
11	Indore	11	32	990	8	21
12	Noida	12	30	970	8.7	25
13	Bangalore	13	40	1058	7.3	25
14	Patna	14	37	792	9.3	19
15	Chennai	15	34	877	7.5	25
16	Kochi	16	41	705	7.5	28
17	Kolkata	17	36	1183	10.8	20

Sources: World Bank Doing Business in India

Aspects of Women Entrepreneurs in India

In India, women mostly dominate the micro enterprises both the sector in rural and urban area. According to the central statistical authority women account for close to 70 % of the micro enterprises. However, their participation in small, medium and large enterprises diminishes and is quite low. Beyond the participation in the productive activities such as agriculture, trade and industry, etc women have the multiple role in the society. They active lyparticipate in productive activities such as agriculture; they are responsible for caring for the family intensively including the preparation of food, health care and education. Women need to

balance their different roles and therefore they are multitasking, managing their business alongside all other roles they are expected to perform. Women end up for a longer share of the informal economy operation as well as those running micro small and medium enterprises. MSMEs do make a significant contribution to the socio-economic development and GDP growth of the country by way of supporting the people to earn money and make a healthy contribution to family income as per need, and by supplying basic goods and services for local consumption in the scene. However this acceptance is not fully recognize or understood and there is little in the way for research to provide a broader understanding of women's experience as business owners, their contribution to economic development or challenges they face in setting up, managing and growing their enterprise as per demand. Women Entrepreneurs are often detailed as survivalist and dominate the low skill, and often informal and micro business.

Economic Contribution of Women Entrepreneurs in India

Economic growth and development of any developed or developing nations are determined by human, physical and financial resources of that country. An economy can move on to higher end of growth either by acquiring a larger quantum of the factors of productions or through technical progress growth. The objective of any planned development economy is to develop human resources to the best possible way. Therefore, industrialization is one of the best ways of bringing about socio- economic development in any country for growth. The economic development of a country is sparked largely by its enterprising spirit existence. The basic characteristic of enterprising emerges from the inter play of behavior and activity of special segment of the population known as entrepreneurs in real sense. For examples, India's economy is poised for a flourishing entrepreneurial activity.

It is also known that a healthy business environment is for entrepreneurial growth. India's liberalization in the past 15 years has registered tremendous economic growth with8% CAGR in GDP, increase in per capita income of approximately 5% and so on .Due to industrialization, urbanization, and democratic system in the country the tradition bound Indian Society is now undergoing a rapid change and women now seeking gainful employment in several fields in increasing numbers year by year. Entrepreneurship for women is not only considered as a powerful tool now to facilitate their direct participation in income generating activities but also as a tool to foster theself-reliance to

understand their potentials and to increase the sense of achievement and self-esteem in them. Women's economic activities contribute directly to growth of the nation and efficiency in dealing with informal business problems and poverty reduction is one of the main issues for policy makers. The economic contribution of Indian women entrepreneurs can be well understood from the following key aspects:

1. **Capital formation:** Women entrepreneurs channelize their idle savings of the public through the issue of industrial securities. Investment of public savings in the industries results in productive utilization of national resource to utmost. The rate of capital formation increases rapidly, which is essential of rapid economic growth.

2. **Improvement in per capita income:** Women Entrepreneurs in India have also been using the opportunities. They convert the latent, idle resources like land, labour and capital into national income and wealth in the form of goods and services as possible. They help toincrease the country's net national product and per capita income which are important parameters for measuring the economic growth.

3. **Generation of employment:** Women Entrepreneurs in our nation are playing very important role in generating employment both directly and indirectly as per the case. By setting up small scale industries, they offer job to people as per the requirement.

4. **Balanced regional development:** Women Entrepreneurs in India has helped to remove regional disparities in economic development by setting up industries in backward areas to avail of the resources concessions and subsidies offered by the government as per the requirement.

5. **Improvement in living standard:** With the setting up the small scale industries in rural and urban areas, reduction of scarcity of essential commodities and introducing new products can be achieved. Women entrepreneurs in our country are producing variety of goods on a large scale in the market and offering them at low rates within the boundaries, as a result, achieving improvement in the standard of life.

6. **Innovation:** Innovation is the key to entrepreneurship development. It means the commercial application of an invention being done. As an innovator, the entrepreneurs assumes the role of a pioneer and an industrial leader and implements it in the nation. Entrepreneurs have contributed in many innovations for developing new products and services. All these have

resulted in positive economic development by way of generating employment, income etc.

7. **Other Contributions:** Women Entrepreneurs are the main aspect in charging the culture of the society existing. In India women are workaholics and participate outside the house and also develop the sense of independence and the like the role model for the society.

Thus women entrepreneurs in our country are directly or indirectly playing an vital role in environmental protection, and are acting as charge agents, thus contributing to the economic growth of the country.

Conclusion:

The active participation of women in economic activities in necessary not only from a human resource aspect but also is essential even from the point of raising the status of women in the society. The socio-economic status of the women is now accepted as an indicator of a society's stage of development implied and therefore it becomes imperative for the government to frame policies accordingly for development of entrepreneurship among women. The long term mission of the development programs for women should aim to raise their economic standards and social status in order to bring them into the mainstream of national life and development from being excluded part of the society. For this purpose, due recognition has to be accorded to their role and contribution of women in the various social, economic, political and cultural parameters for their overall development.

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Review Article

The Goal of Gender Equality in India : An Analysis
Prajjawal Shrivastava

Abstract

The root cause of gender inequality lies in the patriarchal system of the society. It is evident till now that the norm that one sex is superior to the other one is installed in the minds of the people and the problem is psychological. It is in the minds of both sexes. For example, if a man beats her wife daily, then the main point of concern is not the oppression, but the psychological belief that makes the woman accept that oppression. In the case of Ajit singh Harnam singh Gujral vs State of Maharashtra, the Supreme Court said, "In India, many women accept the bad treatments of their husbands and continue living with them, because a woman at the time of marriage is told by her parents that after marriage, her place is with her husband and she has to accept whatever treatment she gets from her husband and in-laws. She has to "nibhao" all treatment after marriage. Hence she continues living with him, even if her husband is a brutish, nasty and loathsome person." This should be identified that what is it, that makes women accept it without any objection. To understand this in Indian context, one needs to look over the evolving status of women through the ages in the Indian society.

Keywords: psychological, marriage , Maharashtra, oppression.

Introduction

Can one imagine their body being half strong and the other part weak? Obviously not. For a healthy body to function properly, one needs to have their both halves working properly. This is same in the case of society. Society, just like human bodies are made of different individuals. These individuals are very diverse in nature. They are diverse in their race, background etc. But other than these, some boundaries between individuals have also been formed by the cultural practices they follow. The boundary of gender.

There has always been a separation between males and females in the way they are raised and taught even the way of life they should follow. This is the demarcation of gender. Gender is basically a state in reference to the social and cultural differences. Now since a society is made of its various genders, if one of the genders is not treated equally and is oppressed and weak, then it is impossible for the society to function properly. This problem has always been one of the biggest problems of India. The other

problems also which are pertaining currently in the country are somewhere related to the problem of gender inequality.

The meaning of the word "equality" in the above context is the equality of opportunity to be provided to all the genders and one gender should not be preferred over the other. In simple words the access to opportunities or resources should not be affected by the gender of the person. In India, the voices against gender inequality and violence against women have never raised properly. Whenever there is a case of rape of sexual harassment in the country, only spontaneous protests and some candle-light marches are taken out on roads, but a concrete discussion is never held on the question of gender equality. If we are able to achieve the goal of gender equality in the country, then the number of these cases can be mitigated. The judiciary and legislature have, from time to time recognised gender equality as very important factors for nation's development which shall be discussed in detail further in the paper. Other than these, not having gender equality is also a issue of human rights. Gender - based discrimination reveals ugly face of the society. This issue is very old and is global as well with varying degree. Really, it is a travesty of all canons of social justice and

equity for women who constitute half of the world's population and work for two-third of the world's working hours and who earn just one-tenth of the world's property and remain victim of inequality and injustice. This anomaly is, now, being openly questioned and the underlying discrimination is seriously challenged. As human development occupies centre stage in the global development debate, gender equality is emerging as major challenges. But still, the issue is not given much concern in India.

Gender discrimination, though amongst the most subtle, is one of the most all-pervading forms of institutionalised deprivation. Joseph Mazzini who, in the days when political thinkers could provoke only the thought of rights, could exhort in his essay "Duties to the Family" to forget that man was in any way superior to woman, said:"Love and respect Woman. Do not seek only consolation in her, but strength, inspiration, redoubling of your intellectual and moral faculties. Blot out of your mind any idea of superiority to her; you have none whatever. The prejudice of ages has created through unequal education and the perennial oppression of the laws that apparent intellectual inferiority which you use today as an argument for maintaining the oppression. But does not the history of all oppression

teach you that those who oppress rely always for their justification upon a fact created by themselves?"

The hypothesis of the research paper is that the problem of gender equality will solved only by educating the society and by deleting the societal norms(which are discussed in detail further in the paper). The research is non-empirical and based on secondary sources.

Legal Backing to Gender Equality

By the time the Constitution of India was drafted the demand for equality between men and women was fully recognised. Human rights were being conceptualised by the United Nations. The UN Charter is the first ever international agreement to proclaim gender equality as a fundamental human right. Other than this, there were many other international conventions which focussed on the point of gender equality as an important issue. Intergovernmental Commission on the Status on Women (CSW) met for the first time in 1947 to discuss implementation of the UN Charter when writing of the Indian Constitution was under way. The Universal Declaration of Human Rights like the International Covenant on Economic, Social and Cultural Rights, 1966 and the International Covenant on Civil and Political Rights, 1966 lay stress on equality between men and women. The

other covenants relating to labour have also referred to the equality to women and the need for special action to provide justice to them. Covenant on Elimination of Discrimination Against Women, 1981 (CEDAW) adopted by the General Assembly in 1979 has come to be recognised as an International Bill of Rights for Women. The Covenant prohibits all distinctions and restrictions and the exclusion of the enjoyment and exercise of empowering women, her rights and freedom — civil, political, economic and cultural. The preamble to CEDAW maintains that "the full and complete development of a country, the welfare of the world and the cause of peace requires the maximum participation of women on equal rights with men in all fields".

The equality principles were reaffirmed in the Second World Conference on Human Rights at Vienna in June 1993 and in the Fourth World Conference on Women held in Beijing in 1995. India was a party to this Convention and other Declarations and hence, is committed to actualise them. Now, in respect to the Indian laws, the Constitution of India makes specific mention of equality between the sexes in Articles 14 , 15(1) & (2) and 16(1) & (2) which prohibit discrimination against women and also make room for affirmative action which is so eloquently

spoken of in CEDAW and subsequent declarations aimed at implementation of CEDAW.The Directive Principles of State Policy contained in Part IV of the Constitution direct the State to protect human rights of women including right to equal pay for equal work, the right to health and work in hygienic conditions, right to maternity benefits, etc. The Equal Remuneration Act, 1976, the Maternity Benefit Act, 1961, the Prenatal Diagnostic Techniques (Regulation and Prevention of Misuse) Act, 1994, the Dowry Prohibition Act, 1961 and the Immoral Traffic (Prevention) Act, 1956 are some of the enactments which owe their existence to those provisions of the Indian Constitution. Even without CEDAW and other conventions, the State was under obligation to bring about gender justice. And yet the importance of the international covenants cannot be lost sight of.

The fundamental rights and the provisions of constitution relating to equality were influenced by the above conventions. In Keshvananda Bharti vs State of Kerala , (then) Chief Justice Sarva Mittra Sikri observed, "I may here mention that while our fundamental rights and directive principles were being fashioned and approved of by the Constituent Assembly, on 10-12-1948, the General Assembly of the United Nations adopted a Universal Declaration of Human Rights. The Declaration may not be a legally binding instrument but it shows how India understood the nature of human rights."

The Supreme Court, also, in Charu Khurana vs Union of India , recognised gender equality as a fundamental right. Hence, it is quite very clear that the gender equality has very strong legal backing in India. Whether it be domestic laws or judgements or international conventions adopted by the country, the nation has always sought to achieve the target of gender equality.

Major Causes of Gender Equality& Solutions

The root cause of gender inequality lies in the patriarchal system of the society. It is evident till now that the norm that one sex is superior to the other one is installed in the minds of the people and the problem is psychological. It is in the minds of both sexes. For example, if a man beats her wife daily, then the main point of concern is not the oppression, but the psychological belief that makes the woman accept that oppression. In the case of Ajitsingh Harnamsingh Gujral vs State of Maharashtra, the Supreme Court said, "In India, many women accept the bad treatments of their husbands and continue living with them, because a woman at the

time of marriage is told by her parents that after marriage, her place is with her husband and she has to accept whatever treatment she gets from her husband and in-laws. She has to "nibhao" all treatment after marriage. Hence she continues living with him, even if her husband is a brutish, nasty and loathsome person." This should be identified that what is it, that makes women accept it without any objection. To understand this in Indian context, one needs to look over the evolving status of women through the ages in the Indian society.

If we look on to the theoretical aspects of ancient India, then it can be said that women have been held in great in esteem and treated with kindness and courtesy and it can be seen from numerous verses contained in the Vedas, the Upanishads, the Puranas, and the legal literatures that formed part of the Dharma Sastras, which is the source material for Hindu Law. It has been stated:

यत्र नार्यस्तु पूज्यन्ते रमन्ते तत्र देवताः ।

यत्र ताः न पूज्यन्ते सर्वास्तत्र अफलाः क्रियाः ॥

"Where women are worshipped, the Gods rejoice; Where they are not respected, all tasks become fruitless". One other verse in this regard is

"Only that home is a household, which is presided over by a housewife. Where there is no housewife, that house is nothing but a wilderness".

But some verses, even show how women were considered inferior to men. An Edict of Manu isthat the father protects the daughter during her childhood, the husband during her youth and the son during her old age. Women must never be 'left unprotected' and they deserve to be protected always. One of the synonyms for women in old Sanskrit, was 'Abala' which means not strong physically, that is to say, one who needs to be protected. It was in this sense that the ancient Edicts enjoined upon man, as the father, as the husband, and as the son, the duty to protect the women at all times of her life. This mere assumption that women need protection shows that they were considered inferior to men.

But this was about the theoretical aspect. Not even a single explicit reference is found in the past about the practical status and position of women in ancient Indian history. But the societal traditions that are inherent in the society clearly depict that women were not at par with men, even in the ancient society. Certain specific references of women who were found with equal footing with men in ancient India cannot be considered as if the society at large were not discriminatory against women. As a girl, she has been under her parents, as an adult under her husband and

as a widow, under her son. She was never independent enough to decide even the issues of her own household. In epics like Mahabharata also, it can be seen that women were considered fickle-minded and to be easily won over by abundance and flamboyance.

One of the biggest paradoxes, which the advocates of gender equality, identify, in the context of Indian society, is that on one hand, women are found as the symbols of faith and worship and on the other hand, are exploited and molested. On one side, goddesses like Durga, Laxmi etc are worshipped and on the other hand, the status of women is found to be degraded. But actually this is not a paradox but one of the main reasons why women are exploited in the society. We became so ignorant while worshipping women as goddesses, that we forgot, they are humans first. When we worship someone and label them as symbol of sacrifice or power, then each and every girl is expected to reflect these symbols. If a girl does not want to reflect these qualities and still wants to lead a lifestyle which is at par with the male section of the society, then it is considered as outrageous. Hence, considering women to be goddess, rather than removing the gender bias, increases the problem of gender bias in the society. The society should realise that

worshipping women is not at all necessary. Only if women are identified and respected as humans, the work shall be half done.

Another mistake which the society does is not understanding the differences between the words "sex" and "gender". People often tend to use these two interchangeably. But this is not right. Gender and sex are totally different terms. The Supreme Court in "National Legal Services Authority vs Union of India " said that "Gender Identity is one of the most fundamental aspects of life which refers to a person's intrinsic sense of being male, transgender or transsexual." Typically, there are a number of key distinctions between the terms – sex and gender. Sex refers to the biological distinction between males and females, and is usually taken to include things like chromosome make – up, reproductive organs etc. By contrast, the term gender refers to the social aspects of differences and hierarchies between male and female. Gender is evident throughout the social world, shaping how we think about ourselves , guiding our interaction with others and influencing our work and family life. But gender involves much more than difference ; it also involves power and hierarchy, because in most societies men enjoy a disproportionate share of most social resources. Now the

problem arising out of this is assigning of gender roles. For example, when a boy is born, a gender role will be assigned to him that he has to be brave, strong and should not cry. And if a girl is born, the gender roles assigned to her state that she should stay indoors, should be shy in behaviour etc. These assigning of gender roles lead to gender inequality in the society. What needs to be done is that distinctions should be made on the basis of sex and not gender because sexual differences are natural and gender differences are social.

The biggest problem which arises against the goal of gender equality in the Indian society, is lack of education. According to the 2011 census, the male literacy rate in India is 82.14% whereas the female literacy rate is 65.46%. The disparity between both rates is clear enough to understand the status of women in the country. But here not only male or female, but the society as a whole needs to be educated. Educating the male section of society is more important than educating the female section. They need to be told to identify each other as equal part of society and respect each other. The society should be educated that both the sexes need to have equal opportunities in all matters and should not be discriminated.

Conclusion

"To call woman the weaker sex is a libel; it is man's injustice to woman. If by strength is meant brute strength, then, indeed, is woman less brute than man. If by strength is meant moral power, then woman is immeasurably man's superior. Has she not greater intuition, is she not more self-sacrificing, has she not greater powers of endurance, has she not greater courage? Without her, man could not be. If nonviolence is the law of our being, the future is with woman. Who can make a more effective appeal to the heart than woman?"

These were the words of Gandhiji regarding the status of women in Indian society. This quote is a poetic expression of social realities. Looking onto the social aspects, various surveys and social realities, it will we not wrong to say the status of women is degraded in the current Indian society also. Despite the ancient verses acknowledging the respect for woman, the traditional practices and culture suggest that the status of women in ancient India was also not very good. They were not allowed to take big decisions, did not have any say in crucial matters. Women were assumed to be weak and hence it was said that they need to be protected. This assumption is the clear

indicative of the exploited state of women in the society.

After the independence of India, the farmers of constitution identified the problem of gender inequality and hence the constitutional provisions as mentioned above were framed that way. Other than this, the international conventions regarding gender equality have also been accepted by India at times. Judiciary also helped to identify the problem and gave solutions accordingly. Dr. B.R. Ambedkar measured the progress of a community by the degree of progress, which the women have achieved.

Hence, in this paper, after analysing the important aspects, the author came to the conclusion that the problem is psychological. It is the mentalities of people that needs to be changed in order to bring gender equality in true sense. The best solution is to educate people. Not only girls, but boys also need to be educated. They need to be told that girls are also part of the society equally and should not be treated just as objects for their use. Both the sexes need to be educated to respect each other. The author does not at all suggests that there should be differences. The sexual differences should be respected as they are natural, but the gender differences, that have been constructed by the society, should be not at all tolerated.

The literacy rate cannot define the education level of the people. Literate and educated are words that people usually use interchangeably like they are synonymous. They are different and are independent of each other. A literate person might not be educated and vice versa. One who is able to write their name is said to be literate. But this not what the nation should aim for. The nation should aim for educating people. It means that people are now able to differentiate between right and wrong.

Society needs to identify that the fight for gender equality is not only a fight for the women of the world but actually it is a fight for all humans. It is a human fight. When people will be educated enough to understand difference between sex and gender and will stop worshipping women, instead treat them as humans, then only the goal of gender equality shall be achieved in the Indian society. It is sad to see that in the second decade twenty-first century, after seventy years of democracy, India ranks 108th in the Global Gender Gap Index. Hence, this is high time that India should spend more time thinking about this issue and take appropriate actions. The country needs to follow some crucial steps to come over the problem of gender inequality. If the gender gap is vanished, gender inequality has been overcome and the goal of gender equality is achieved, then and only then it can be said that India has achieved some development.
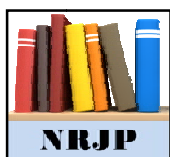
Review Article

बाकीनगर, रहीमाबादः (लखनऊ जनपद) के दो गांवों में परिवर्तन और निरन्तरता का एक अध्ययन

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सारांश

भारत देश एक विशाल जनसंख्या वाला देश है, हमारे देश का एक बड़ा भू–भाग गांवों में निवास करता है। गांवों के अधिकतर लोग आज भी अपनी आजीविका के लिए काफी हद तक कृषि पर निर्भर है। भारतीय अर्थव्यवस्था का प्रमुख आधार कृषि है। इसमें कोई संदेह नहीं है कि ग्रामीण भारत की तस्वीर निरन्तर बदल रही है। गांवों में बुनियादी सुविधाओं का विकास हुआ है विशेष रूप से बिजली, पानी, सड़क, स्वास्थ्य आदि। सूचना और संचार प्रौद्योगिकी का विस्तार भी इस परिवर्तन में विशेष भूमिका निभा रहा है। सरकार समय–समय पर ग्रामीणो के लिए योजनाएं संचालित करती है किन्तु जरूरत इस बात की है कि योजनाओं का क्रियान्वयन सही ढंग से हो। ग्रामीण समुदाय में परिवर्तन के कारको का अध्ययन कल्याण कार्यों के विकास में अन्तर्दृष्टि प्रदान करता है।

मुख्यशब्दः आजीविका, प्रौद्योगिकी, योजनाएं, परिवार, ग्रामीण नियोजन।

प्रस्तावना –

भारतीय ग्रामीण समाज के अधिकतर लोगो की आजीविका कृषि अथवा कृषि आधारित होने के साथ–साथ सीजनल माइग्रेशन पर निर्भर करती है। नगरों में जाकर यह ग्रामीण प्रवासी अपनी आय के साथ–साथ आधुनिक विचारों को भी अपनाते है। जीवन के विभिन्न पक्षों में आधुनिक तकनीकी, तर्कसंगत विचारो के प्रचार एवं नगरो के साथ

ग्रामीण समाज में भी शिक्षा, नवीन उद्यमों, जीवन प्रत्याशा, स्वास्थ्य एवं लोकतांत्रिक मूल्यों में वृद्धि हुई है। वर्तमान अध्ययन गांवों के जीवन का गठन करने वाले महत्वपूर्ण घटकों को समझने की कोशिष है। इसमें लोगों के

व्यवहार परीक्षण और कार्यक्रम कार्यान्वयन के आधारभूत तथ्यों का विभिन्न सामाजिक समूहों, सामाजिक संरचना, जाति, परिवार, नातेदारी आदि का अध्ययन किया गया है। अर्थव्यवस्था, निर्णय लेने के विकल्प तथा राजनीति का विभिन्न क्षेत्रों में सामाजिक अंतःक्रियाओं को नियंत्रित करने वाले तत्वों का विश्लेषण भी किया गया है। यह अध्ययन ग्रामीण समाज का नगरीय क्षेत्रों पर निर्भता दिखाता है इसमें ग्रामीण समाज के सामाजिक, सांस्कृतिक, आर्थिक, राजनीतिक और धार्मिक पक्षों का समग्र प्रस्तुतीकरण है। यहां की मिट्टी की खुशबू फलों के राजा आम के माध्यम से देश और दुनिया के विभिन्न हिस्सों में पहुंचती

रहती है। लखनऊ की गंगा जमुनी तहजीब पूरे विश्व में जाना जाती है क्योंकि इसमें अनेक संस्कृतियों का समावेश है। मुगल शासकों के साथ अंग्रेजी हुकूमत को भी यह शहर हमेशा ही पसन्द रहा। यहां सामाजिक समरसता एवं भाईचारे के साथ सामाजिक परिवर्तन एवं निरंतरता के अंश साथ–साथ चलते हैं।

ग्रामीण समाज में निरंतरता और परिवर्तन पर आधारित यह अध्ययन लखनऊ जनपद की मलिहाबाद तहसील में स्थित जिंदौर ग्राम पंचायत के दो गांवो बाकीनगर और रहीमाबाद में विकास और सामाजिक परिवर्तन की विभिन्न प्रक्रियाओं को प्रस्तुत करेगा। यह दोनो गांव लखनऊ हरदोई राज्य मार्ग पर लखनऊ जिला मुख्यालय से लगभग 45 किमी दूर स्थित है। यह शोध कार्य रहीमाबाद और बाकीनगर गांवों का अध्ययन एक मायने में अद्वितीय है क्योंकि इन दोनों ग्रामों या ग्राम पंचायत जिंदौर में से कोई भी गांव कभी भी इस प्रकार के समाजशास्त्रीय विश्लेषण में शामिल नहीं रहा है, जिसमें सैद्धान्तिक रूप से निरंतरता और परिवर्तन का अध्ययन किया गया हो। दोनो ग्रामीण समुदायों की सामाजिक, सांस्कृतिक एवं आर्थिक पृष्ठभूमि लगभग समान है, इसलिए यह ध्यान में रखते हुए अध्ययन किया गया है कि अध्ययन तथ्यों में विशमता की संभावना कम हो।

उद्देश्य

वर्तमान अध्ययन सामाजिक संरचना में परिवर्तनों के निर्धारक कारकों का अध्ययन करने का प्रयास करेगा, जो गांवों के जीवन में आर्थिक विकास व जीवन स्तर की गुणवत्ता में सुधार, शिक्षा, संचार और अन्य परस्पर सम्बन्धित पहलुओं की प्रकियाओं पर प्रकाश डालेगा। इस अध्ययन के निम्न उप– उद्देश्य है।

1. गांव की सामाजिक–आर्थिक स्थितियों को समझना एवं परिवर्तनों का विश्लेषण करना।
2. गांव की सांस्कृतिक व राजनीतिक परिस्थितियों को समझना एवं परिवर्तन का विश्लेषण करना।
3. गांव में लैंगिक समानता का विश्लेषण करना।

अध्ययन पद्धति –

इस अध्ययन में अन्वेषणात्मक अनुसंधान अभिकल्प का उपयोग किया गया है। अध्ययन में प्राथमिक और द्वितीयक दोनो स्रोतों का प्रयोग किया गया है। प्राथमिक दत्त संकलन के लिए मात्रात्मक तथा गुणात्मक दोनो विधियों को अपनाया गया है। मात्रात्मक तथ्य जनसंख्या, शिक्षा, निर्णय के विकल्प आदि पर एकत्र किये गये थे जबकि गुणात्मक तथ्य मानव व्यवहार, आदतों, पहनावा, स्वास्थ्य राजनीतिक हित आदि पर संकलित किये गये थे। गहन साक्षात्कार, केन्द्रित समूह चर्चा हेतु अनौपचारिक बैठके आयोजित की गई, जिसमें समाज वैज्ञानिक नियमों यथा–गोपनीयता आदि का पालन किया गया। दत्त संग्रह के विभिन्न तरीकों के माध्यम में ग्रामीण जीवन में सामाजिक–आर्थिक, सांस्कृतिक, राजनीतिक व संचार के प्रभाव की वास्तविकता को समझने का प्रयास किया गया।

इसमें गांवों का सम्पूर्ण अध्ययन करने का प्रयास किया है। ग्रामीणों के बीच मात्रात्मक जानकारी इकट्ठा करने के लिए तीन सौ साक्षात्कार अनुसूचियों को भरा गया।

साक्षात्कार अनुसूची में पांच पहलुओं (1) व्यक्तिगत जानकारी (प्रोफाइल) (2) सामाजिक संगठन (3) आर्थिक संगठन (4) राजनीतिक संगठन आदि शामिल किये गये थे।

विश्व प्रसिद्ध सामाजिक मानवशास्त्री **मैकिम मेरिअट (1955)** ने अपनी पुस्तक **विलेज इण्डिया** में अलीगढ़ (उत्तर प्रदेश) के ग्रामों का अध्ययन प्रस्तुत किया था। जो भारत के ग्रामों का अन्य समुदायों एवं सभ्यताओं के साथ अन्तःसम्बन्ध को दर्शाता है, किन्तु यह सम्पूर्ण भारतीय ग्रामो का प्रतिनिधित्व नहीं करता।

एडवर्ड सिम्पसन (2016) ने ओडिशा, मध्य प्रदेश एवं गुजरात के ऐसे गांवों का पुनः अध्ययन किया जो 1950 के दशक में ब्रिटिश मानव विज्ञानी एफ0जी0 बेली (विशीबारा), एड्रियन सी मेयर (जमगोड) और डेविड एफ, पोकॉक (सुन्दराना) द्वारा अध्ययन किये जा चुके थे। जिसमें 1950 के सामाजिक जीवन की स्थितियों के आंकड़ों का तुलनात्मक विश्लेषण किया गया।

इसमें ब्रिटिश उपनिवेश से आजाद भारतीय गांवों में हुए सामाजिक आर्थिक बदलावों का परीक्षण किया गया है। उपनिवेशवादी प्रशासन द्वारा भारतीय ग्रामों का एक (ग्राम गणराज्य) के रूप में सुन्दर विवरण किया था जिसने अमेरिका एवं ब्रिटिश सामाजिक मानवविज्ञानियों को भारत के ग्रामो का क्षेत्रीय अध्ययन करने हेतु आकर्शित किया।

टोमासो साब्रिकोली (2016) ने मध्य प्रदेश में स्थित देवास जनपद के जमगोड़ गांव, जिसका अध्ययन 1950 के दशक में ए0सी0 मेयर ने किया था का सन 2012—14 में दोबारा अध्ययन किया। उन्होंने **''भूमि, श्रम और शक्ति''** पर लेख के माध्यम से गांवों में भूस्वामित्व एवं उसके उपयोग में बदलाव तथा उत्पादन एवं श्रम के सम्बन्धों का अवलोकन प्रस्तुत किया है। यह अध्ययन स्थानीय भाक्ति संरचना एवं व्यक्गित आकांक्षाओं में हो रहे बदलावों को दर्शाता है।

लन्दन स्कूल ऑफ इकॉनामिक्स एण्ड पॉलिटिकल साइंस के शोधकर्ताओ ने उत्तर प्रदेश के मुरादाबाद जिले के पालनपुर गांव जो कि 1950 के दशक से ही समाज वैज्ञानिकों द्वारा गरीबी एवं परिवर्तन के अध्ययन के लिए केन्द्र रहा है। इसमें पिछले सत्तर सालों में हुए बदलावों एवं विकास के विभिन्न पहलुओं का अध्ययन किया।

अध्ययन दल ने जमींदारी उन्मूलन, हरित क्रांति, शिक्षा, सामाजिक वं जनांकिकीय संरचना में बदलाव, संचार में परिवर्तन आदि पर आंकड़े एकत्र किये थे। यह अध्ययन 1957/8 से लगातार भारत के विकास को एक गांव के अनुभव से समझने का प्रयास है, जिसमें 100 प्रतिशत घरों को सर्वेक्षण किया जाता रहा है।

शोध परिणाम
महिला परिवार के साथ लंच और डिनर करती है।

तालिका —1 महिला और पुरूष साथ में लंच और डिनर करते है

	संख्या	प्रतिशत
हां	166	55.34
नां	134	44.66
योग	300	100

स्रोत — शोधकर्ता द्वारा क्षेत्रीय सर्वेक्षण

उपरोक्त तालिका के विश्लेषण से भारतीय समाज में लैंगिक असमानता दिखाई देती है, लेकिन साथ ही विभिन्न नियमों एवं परियोजनाओं के प्रभावस्वरूप सामाजिक गतिशीलता एवं लैंगिक समानता भी प्रकट होने लगी है। महिला सशक्तिकरण के रास्ते में जो बाधाएं है वह घर, समुदाय, बाजार और राज्य के स्तर पर लैंगिक विशमता के रूप में दिखती है।

परिवार में निर्णायक भूमिका

भारत में सरकारों ने कानूनो और नीतिगत हस्तक्षेपों के माध्यम से लिंगभेद को कम करने का प्रयास किया है। भारतीय समाज में विवाह एक महत्वपूर्ण संस्था है। जीवन साथी का चुनाव एक महत्वपूर्ण निर्णय है, जो सामान्यतः एक व्यक्ति के माता—पिता, परिवार एवं रिश्तेदारों द्वारा किया जाता है। विवाह पति एवं पत्नी के बीच सामाजिक—सांस्कृतिक मान्यता प्राप्त संघ है, जो उनके तथा उनसे जन्में बच्चों के अधिकारों और दायित्वों को स्थापित करता है। विवाह दो परिवारों का मिलन है, जिसमें भावनात्मक रूप से स्थिर और परिपक्व माता—पिता अपने बच्चों को साझा मूल्यों के साथ पालन—पोषण करते हैं। आज भी विवाह हेतु परिवार द्वारा लिए गए निर्णय को सबसे अच्छा माना जाता है, लेकिन बदलाव को देखा जा सकता है, क्योंकि आजकल लड़की या लड़के की राय को भी ध्यान में रखा जाता है।

शिक्षा समाज में समरसता, समानता एवं लोकतांत्रिक मूल्य स्थापित करने का मार्ग है। शिक्षा का निर्णय परिवार के बुजुर्ग/वरिष्ठ सदस्य सदस्यों के परामर्श से लिया जाता है, जिसमें जीवन का अनुभव होता है। संयुक्त परिवारों में कभी—कभी ताऊ, दादा भी उच्च अध्ययन के लिए अंतिम निर्णय का हिस्सा होते है। शिक्षा सम्बन्धी अधिकतर मामलों में पिता ही अंतिम निर्णय लेता है और कुछ मामलों में माताओं से भी सलाह ली जाती है। युवा दिमाग वर्तमान रूझानों और समाज की मांगों के बारे में जानते है। वह विभिन्न सूचनाओं के लिए इंटरनेट का उपयोग करते है और अपडेट रहते है। आज समाज में गतिशीलता एवं जागरूकता के परिणामस्वरूप लगभग एक—तिहाई परिवारों में विद्यार्थी स्वयं निणय लेते हैं।

तालिका—2 व्यवसायिक शिक्षा

लिंग	संख्या	प्रतिशत
लड़के	188	62.66
लड़कियां	112	37.34
कुल	300	100

आरम्भ से लोग लड़कियों की व्यवसायिक शिक्षा के प्रति जागरूक नहीं थे किन्तु उपरोक्त सारणी से ज्ञात होता है कि समाज में विभिन्न परिवर्तन की प्रक्रियाओं के प्रभाव से कुल में से 37.34 प्रतिशत लड़कियां व्यवसायिक शिक्षा प्राप्त कर रही है जबकि कुल में से 62.66 प्रतिशत लड़के व्यवसायिक ज्ञान प्राप्त कर रहे है।

प्रौद्योगिकी का उपयोग — संचार के माध्यम के रूप में आज गांवों में यह संभव है कि लोगो के पास अन्य बुनियादी आवश्यकताएं भला पूरी न होती हो, लेकिन वह मोबाइल फोन का उपयोग करते हैं। आज सभी जगह मोबाइल कनेक्टिविटी है, परिणामस्वरूप 34.00 प्रतिशत परिवारों के पास एक मोबाइल फोन 51.33 प्रतिशत परिवारों के पास दो मोबाइल फोन तथा 14.67 प्रतिशत परिवारों के पास दो से अधिक मोबाइल है (तालिका—3(क)। मोबाइल कनेक्टीविटी ने दुनिया से सीधा सम्पर्क बढ़ाया है। एक से अधिक मोबाइल फोन रखने वाले परिवार अपनी बढ़ती हुई सामर्थ्य और गोपनीयता की भावना को दर्शाते है।

(तालिका—3(ख) में दिखाया गया है कि 71.34 प्रतिशत परिवारों के पास स्मार्ट फोन उपलब्ध है, जबकि 28.66 प्रतिशत के पास की—पैड वाला फोन हैं। अधिकतर युवा अपनी पढ़ाई, नौकरी या व्यवसाय को सुविधाजनक बनाने के लिए स्मार्टफोन का उपयोग करते हैं। ग्रामीणों में गतिशीलता बढ़ी है, जो महिलाएं आर्थिक रूप से स्वतंत्र है वह स्मार्टफोन रखने का भौक रखती है। उनका मानना है कि इसने काम को आसान बनाने के साथ रिश्तेदारों से जोड़े रखने में मदद की है। ग्रामीण विकास मंत्रालय द्वारा अपने मिशन अंत्योदय के हिस्से के रूप में किए गए एक हालिया सर्वेक्षण के निष्कर्षों से पता चलता है कि 17 राज्यों और केन्द्र भाासित प्रदेशों में राष्ट्रीय औसत से अधिक मोबाइल कनेक्टीविटी वाले गांव है।

तालिका—3 परिवार में उपलब्ध मोबाइल फोन—संख्या, स्वरूप व उपयोग

विवरण	संख्या	प्रतिशत
क. मोबाइल फोन की संख्या		
एक	102	34.00
दो	154	51.33
दो से अधिक	44	14.67
ख. स्मार्ट फोन का पैशन		
स्मार्ट फोन	214	71.34
की पैड	86	28.66
ग. मोबाइल फोन उपयोग का उद्देश्य		
केवल वार्तालाप	78	26.00
वार्तालाप एवं संदेश भेजना	44	14.67
वार्तालाप, संदेश एवं अन्य	178	59.33
उपयोग		
योग	300	100

स्रोत : शोधकर्ता द्वारा क्षेत्रीय सर्वेक्षण

मोबाइल फोन की उपयोगिता में विविधता आयी है। तालिका—3(ग) के अनुसार 26 प्रतिशत परिवार मोबाइल फोन का उपयोग वार्तालाप हेतु जबकि 14.67 प्रतिशत परिवार वार्तालाप और संदेश दोनों के लिए करते हैं। अधिकांश परिवार (59.33 प्रतिशत) वार्तालाप, संदेश और अन्य एप्लिकेशन श्रेणी (जिसमें शिक्षा सामाजिक नेटवर्किंग गेम, वीडियो, संगीत आदि शामिल है) के लिए मोबाइल फोन का प्रयोग करते है। जहां एक ओर वृद्ध और अशिक्षित लोग मोबाइल फोन का इस्तेमाल केवल बातचीत के लिए करते है, तो दूसरी ओर छोटे बच्चे व महिलाएं अपने खाली समय में गेम खेलती है, गाने सुनती है और मूवी देखते हैं। गांव में एक व्यक्ति जिसके पास कोई टेलीविजन नहीं है अपने हैंडसेट पर वीडियो और फिल्में देखता है।

परिवार में शिक्षा का प्राविधान :

भारतीय ग्रामीण क्षेत्रों में शिक्षा न केवल गरीबी और अशिक्षा को दूर करने के लिए महत्वपूर्ण है, बल्कि अनेक सामाजिक, आर्थिक और सांस्कृतिक परिवर्तनों में भी सहायक है। सर्वशिक्षा अभियान सहित कई सरकारी योजनाओं के चलते कोई भी ऐसे परिवार नहीं है जो अपने बच्चों को स्कूल नहीं भेज रहे है। स्कूल जाने वाले इन दोनो गांवों के 98.33 प्रतिशत परिवार हैं, जिनमें से बालिकाएं भी निजी या सरकारी विद्यालयों में शिक्षा प्राप्त कर रही है। जबकि लगभग 2 प्रतिशत

परिवारों की बालिकाएं अपनी व्यक्तिगत समस्याओं यथा–स्वास्थ्य, विकलांगता जैसे कारणों से स्कूल नहीं जा पाती है अथवा उनके पास कोई अभिभावक नहीं है।

महिलाओं द्वारा आर्थिक अर्जन में सहयोग –
आजकल महिलाएं पुरूषों से किसी भी क्षेत्र में पीछे नहीं है। तालिका–4 में दिखाया गया है कि 77.34 प्रतिशत परिवारों में महिलाओं द्वारा पारिवारिक आय में योगदान किया जाता है, जबकि केवल 22.66 प्रतिशत परिवारों में महिलाओं का आय में कोई योगदान नहीं है। क्षेत्रीय अध्ययन के दौरान पाया गया कि गरीब परिवारों की महिलाओं ने पारिवारिक आय में योगदान दिया है। खासतौर पर जब परिवार में विवाह अथवा पुरूष सदस्य के स्वास्थ्य का मुद्दा होता है, तो महिलाएं कमाने की हर कोशिष करती है। आजकल ग्रामीण महिलाएं प्राथमिक स्कूल में शिक्षक, सरकारी अस्पताल, निजी क्लीनिकों में सहायक/नर्स का काम करती है। निजी दुकानों पर पुरूषों के न होने पर दुकानों का संचालन करती हैं। निम्न जाति की महिलाओं ने पारम्परिक और अकुशल काम किया जबकि उच्च जाति की महिलाओं ने अधिकतर अध्यापन, चिकनकारी, जरदोजी, पार्लर, कम्प्यूटर सेंटर में काम करती है। सामाजिक राजनीतिक और आर्थिक परिवर्तन के परिणामस्वरूप इस बात की जरूरत सामने आती है कि समाज के सभी व्यक्तियों को ज्ञान और क्रियात्मकता का लाभ प्राप्त हो। आधुनिक समाज में जनसंख्या और सामाजिक परिवर्तन के क्षेत्र में जो नवीन प्रवृत्तियां दृष्टिगोचर हो रही है उसके अनुसार परिवार और समाज में नारी की भूमिका को पुनः परिभाषित करने की जरूरत है। परिवार का आकार, जीवन स्तर की उच्चता, विवाह, आयु, नगरीकरण की प्रक्रिया में अपेक्षाकृत अधिक सहभागिता आदि यह परिवर्तन के ऐसे क्षेत्र है जो महिलाओं की भूमिका और जिम्मेदारी में परिवर्तन की अपेक्षा करते है। सामाजिक व्यवस्था में सुधार और संतुलन बनाए रखने के लिए महिलाओं की भूमिका में परिवर्तन जरूरी है।

तालिका–4 परिवार में महिलाओं द्वारा आर्थिक अर्जन में सहयोग

महिलाओं द्वारा आर्थिक अर्जन में सहयोग	संख्या	प्रतिशत
सहयोग किया जाता है	232	77.34
सहयोग नहीं किया जाता है	68	22.66
योग	300	100

निष्कर्ष – गांवों में विकास के बावजूद काफी हद तक गांवों अपना स्वरूप संजोये हुए है। किन्तु यह कहना भी गलत नहीं होगा कि ग्रामीण समाज बहुत हद तक नगर से प्रभावित है और गांवों में भी अनेक सुविधाओं का उपभोग किया जा रहा है। शिक्षा के प्रचार और प्रसार ने गांव में सामाजिक गतिशीलता को बढ़ावा दिया है। महिलाएं आर्थिक रूप से सशक्त एवं शिक्षित होने के कारण पारिवारिक जीवन के निर्णयों में बराबर से शामिल है। संचार के साधनो का प्रसार और आधुनिक तकनीक के प्रयोग से ग्रामीण सामाजिक संरचना में मूलभूत परिवर्तन हुए है।

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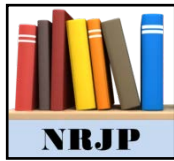
Review Article

Indian Mutual Fund Industry: Current State and Future Outlook

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Abstract

The success story of any economy can only be scripted on the basis of sound financial system of the country. Economy reform process of 1991 had a great impact on the financial system of the country leading to the overall development of the Indian economy. Today, India's financial system is considered to be sound and stable as compared to many other Asian countries where the financial market is facing many crises. During last one decade or so, role of Indian mutual fund industry as a significant financial service in financial market has really been noteworthy. In fact, mutual funds have important segment of financial market of India, especially as a result of the initiatives taken by Govt. of India for resolving problems relating to UTI's US-64 and liberalize tax liabilities on the incomes earned by the mutual funds. They now play a very significant role in channelizing the saving of millions of individuals into the investment in equity and debt instruments. This paper aims at making a critical study of the mutual funds as a financial service in Indian financial market, equally addressing the present status and focusing on its future possible outlook.

KEYWORDS: Mutual Fund, Reform, Growth, Prospect, Financial Market, Prospect, Investors

Introduction

The major cause of underdevelopment of a country is the poor capital formation. The famous economist Prof. Ragnar Nurkse's concept of vicious circle of poverty clearly established this fact. Therefore, the mobilization of savings is most important for the development of any economy and for mobilization of savings sound financial system is necessity for any country. Resource mobilization by mutual funds is an important activity in the capital markets. India's mutual fund and stock market have witnessed phenomenal growth over the last few years. According to a study, mutual funds would be one of the major instruments of wealth creation and wealth saving in the years to come, giving positive results.

Mutual fund can be described as a collective investment vehicle where customers pool in their monetary resources towards a common financial objective. The money that is collected is then invested by the fund managers in different types of securities depending upon the objective of the scheme. These could spread among various capital market instruments like equities, debt, derivatives and other government securities. The incomesecured in the course of these investments and the capital appreciation realized is shared among unit holders in proportion to the number of units held by them. A mutual fund thereby helps the common man to realize their investment needs by offering an opportunity to invest in a diversified,

professionally managed basket of securities at a relatively lower risk.

The role of financial sector as well as the role of mutual funds industry in India as an important segment of financial market for resource mobilization in capital market is very significant. Mutual fund act as a vital link between the retail/small investors and the capital market by mobilizing the funds from innumerable investors across the country and thereafter investing the same in capital market in most scientific way so as to maximize the return on investment.

The Indian mutual fund industry came into existence following the establishment of the Unit Trust of India (UTI) at the initiative of the Government of India and the Reserve Bank of India. The Unit Trust of India enjoyed the monopoly with no other player permitted to enter the industry. However, the scenario changed drastically following the opening of the industry to private and foreign institutions in 1993. The fund mobilization by mutual funds in India has been on the increase since their inception in 1964. Initialization of the policy of liberalization and reforms in the financial sector has brought about a sea change in income, consumption, savings and investment pattern of average household in India.

India is one of the top five economies in the world in terms of market potential and is placed above countries like France, Italy, Russia and the United Kingdom. India is also ranked as the third biggest economy in Asia in terms of gross domestic product (GDP). All these make investment in India a lucrative option for the world. The investment market in India offers many possibilities for the investors as the level of purchasing power is improving over time. The investors stand to gain in each and every areas of business in India.

The present study provides a detail analysis along with the current and future outlook of the Indian mutual fund industry and explores the market developments and potential. Forecasts and estimations presented here are not based on a complex economic model, but are intended as a rough guide to the direction, in which, the industry is likely to move in future.

Indian mutual funds industry is witnessing a rapid growth on the back of infrastructural development, increase in personal financial assets, and rise in foreign participation. With the growing risk appetite, rising income, and increasing awareness, mutual funds in India are becoming a preferred investment option compared to other investment vehicles. The industry is expected to secure growth by catering to the needs of retail customers. The industry has been largely product-led and not customer focused as the players are not concentrating on new product development as per the needs of the consumers. The industry seeks to target an increased share of the customer pocket through the expansion of innovative products combined with deeper retail penetration by expanding its presence in urban and rural locations.

Literature Review

A large number of studies on the growth and financial performance of mutual funds have been carried out during the past, in the developed and developing countries. Brief reviews of the following research works reveal the wealth of contributions towards the performance evaluation of

mutual fund, market timing and stock selection abilities of fund managers. The pioneering work on the mutual funds in U.S.A. was done by Friend, et al., (1962) in Wharton School of Finance and Commerce for the period 1953 to 1958. The following is a brief account of research articles published in books, financial dailies, magazines and research journals by academicians, professionals and journalists explaining the concepts of mutual funds, its importance, features, schemes, investment pattern, method of reading a mutual fund prospectus, how to choose a scheme and significance of IMFI in the economic development of India. Gupta L C, Peeush Ranjan Agarwal, Srivastava S K were a few academicians and professionals who have studied the need for radical changes in the Indian financial system, emergence of mutual fund operations in India, regulatory framework and the impact of taxation on mutual fund performance. Verma's book on mutual funds covers the conceptual and regulatory framework of the mutual funds in India with guidelines for mutual fund selection. A brief account of the research works of Indian academicians are as follows:

Sanjay Kant Khare (2007) opined that investors could purchase stocks or bonds with much lower trading costs through mutual funds and enjoy the advantages of diversification and lower risk. The researcher identified that, with a higher savings rate of 23 percent, channeling savings into mutual funds sector has been growing rapidly as retail investors were gradually keeping out of the primary and secondary market. Mutual funds have to penetrate into rural areas with diversified products, better corporate governance and

through introduction of financial planners. The reviews bring to light the importance of mutual funds in the Indian financial scenario; highlight the need for adequate investor protection, single regulatory authority, higher return for a given risk as per investors' expectation, greater convenience and liquidity, and the expectations that mutual funds should act as a catalytic agent of economic growth and foster investors' interest.

Agarwal (2) analyzed the Indian Mutual Fund Industry and point out that there has been incredible growth in the mutual fund industry in India, attracting large investments from domestic and foreign investors. Tremendous increase in number of AMCs providing ample of opportunity to the investors in the form of safety, hedging, arbitrage, limited risk with better returns than any other long-term securities has resulted in attracting more investors towards mutual fund investments.

Gupta (3) in his study examined the growth and development of the mutual fund industry in India during the period 1987 to September 1999. The study revealed that mutual fund industry witnessed major growth in terms of investible funds, number of mutual fund schemes, investor base and range of products offered to the investors.

Gupta (4) in her paper revealed that low customer awareness levels and financial literacy posed the biggest challenge in channelizing household savings into mutual funds. Further, fund house showed limited focus on increasing retail penetration.

Mehru (5) in his study analyzed the problems of mutual funds in India. The study highlighted several problems such as

lack of awareness among investors, poor after sale services, non-disclosure of portfolio by mutual funds, inter-scheme transfer of funds and lack of professional fund managers. The study point out that mutual fund were wrongly promoted as an alternative to equity investing and created very high expectations in the minds of the investors.

Panigrahi (6) studied the growth of the mutual fund industry from 1991-92 to 1994-95. Mutual fund collections as a proportion of aggregate bank deposits constantly rose from a meager 8.78 per cent in 1991- 92 to 15.91 per cent in 1994-95. Expenses as a portion of income generated also increased from 2.27 per cent to 4.25 per cent during the period of study.

Objective of Study

- To know the role of mutual funds in the economic development India,

- To focus on the current scenario of the Indian mutual funds,

- To identify future perspective of Indian mutual fund industry in the changing mindset of the investors.

Growth of Mutual Funds in India

By the year 1970, the industry had 361 Funds with combined total assets of 47.6 billion dollars in 10.7 million shareholder's account. However, from 1970 and on wards rising interest rates, stock market stagnation, inflation and investors some other reservations about the profitability of Mutual Funds, Adversely affected the growth of mutual funds. Hence Mutual Funds realized the need to

introduce new types of Mutual Funds, which were in tune with changing requirements and interests of the investors. The 1970's saw a new kind of fund innovation; Funds with no sales commissions called " no load " funds. The largest and most successful no load family of funds is the Vanguard Funds, created by John Bogle in 1977.

In the series of new product, the First Money Market Mutual Fund (MMMF) i.e. The Reserve Fund" was started in November 1971. This new concept signaled a dramatic change in Mutual Fund Industry. Most importantly, it attracted new small and individual investors to mutual fund concept and sparked a surge of creativity in the industry.

Mutual Fund & Capital Market

Indian institute of capital market (IICM) aims is to educate and develop professionals for the securities industry in India and other developing countries, other objectives like to function on a Centre for creating investors awareness through research & turning and to provide specialized consultancy related to the securities industry.

Capital market play vital role for the growth of Mutual fund in India, capital market divided into the two parts one is the primary market and another is secondary market, primary market concern with issue management, as per the mutual fund concern the primary called as the NFO New Fund Offer, all the AMC (Assets Management Company) are issuing all the funds all the way through the NFO, Every NFO came with particularly investment objectives, style of investment. The other portion of the

capital market is secondary market, as we have a discussion with reference with mutual fund secondary market means when the market bull stage the investors sole the units. Opposite when the bear stage the investor buy or some of the investor time wait for sale.

Tax Planning and Mutual Fund

Investors in India opt for the tax-saving mutual fund schemes for the simple reason that it helps them to save money. The tax-saving mutual funds or the equity-linked savings schemes (ELSS) receive certain tax exemptions under Section 88 of the Income Tax Act. That is one of the reasons why the investors in India add the tax-saving mutual fund schemes to their portfolio. The tax-saving mutual fund schemes are one of the important types of mutual funds in India that investors can option for. There are several companies in India that offer – tax – saving mutual fund schemes in the country.

Recent Trend of Mutual Fund

India is at the first stage of a revolution that has already peaked in the U.S. The U.S. boasts of an Asset base that is much higher than its bank deposits. In India, mutual fund assets are not even 10% of the bank deposits, but this trend is beginning to change. Recent figures indicate that in the first quarter of the current fiscal year mutual fund assets went up by 115% whereas bank deposits rose by only 17%. (Source: Think tank, the Financial Express September, 99) This is forcing a large number of banks to adopt the concept of narrow banking wherein the deposits are kept in Gilts and some other assets which improves liquidity and reduces risk. The

basic fact lies that banks cannot be ignored and they will not close down completely. Their role as intermediaries cannot be ignored. It is just that Mutual Funds are going to change the way banks do business in the future.

Comparison of investment in Banks V/S Mutual Funds

PARTICULAR	BANK	MUTUALFUNDS
Returns	Low	Better
Administrative exp.	High	Low
Risk	Low	Moderate
Investment options	Less	More
Network	High penetration	Low but improving
Liquidity	At a cost	Better
Quality of assets	Not transparent	Transparent
Interest calculation	Minimum balance between 10th& 30th of every month	Everyday
Guarantee	Maximum Rs. 5 lakh on deposits	None

The most important trend in the mutual fund industry is the aggressive expansion of the foreign owned mutual fund companies and the decline of the companies floated by nationalized banks and smaller private sector players.

Many nationalized banks got into the mutual fund business in the early nineties and got off to a good start due to the stock market boom prevailing then. These banks did not really understand the mutual fund business and they just viewed it as another kind of banking activity. Few hired specialized staff and generally chose to transfer staff from the parent organizations. The performance of most of the schemes floated by these funds was not good. Some schemes had offered guaranteed returns and their parent organizations had to bail out these AMCs

by paying large amounts of money as the difference between the guaranteed and actual returns. The service levels were also very bad. Most of these AMCs have not been able to retain staff, float new schemes etc. and it is doubtful whether, barring a few exceptions, they have serious plans of continuing the activity in a major way.

The experience of some of the AMCs floated by private sector Indian companies was also very similar. They quickly realized that the AMC business is a business, which makes money in the long term and requires deep-pocketed support in the intermediate years. Some have sold out to foreign owned companies, some have merged with others and there is general restructuring going on.

They can be credited with introducing many new practices such as new product innovation, sharp improvement in service standards and disclosure, usage of technology, broker education and support etc. In fact, they have forced the industry to upgrade itself and service levels of organizations like UTI have improved dramatically in the last few years in response to the competition provided by these.

Performance of mutual funds in India from the day the concept of mutual fund took birth in India. The year was 1963. Unit Trust of India invited investors or rather to those who believed in savings, to park their money in UTI Mutual Fund. The performance of mutual funds in India in the initial phase was not even closer to satisfactory level. People rarely understood, and of course investing was out of question. But yes, some 24 million shareholders were accustomed with guaranteed high returns by the beginning

of liberalization of the industry in 1992. This good record of UTI became marketing tool for new entrants. The expectations of investors touched the sky in profitability factor. However, people were miles away from the preparedness of risks factor after the liberalization.

The Assets under Management of UTI was Rs. 67bn. by the end of 1987. Let me concentrate about the performance of mutual funds in India through figures. From Rs. 67bn. the Assets Under Management rose to Rs. 470 bn. in March 1993 and the figure had a three times higher performance by April 2004. It rose as high as Rs. 1,540bn. The net asset value (NAV) of mutual funds in India declined when stock prices started falling in the year 1992. Those days, the market regulations did not allow portfolio shifts into alternative investments. There was rather no choice apart from holding the cash or to further continue investing in shares. One more thing to be noted, since only closed-end funds were floated in the market, the investors disinvested by selling at a loss in the secondary market.

The performance of mutual funds in India suffered qualitatively. The 1992 stock market scandal, the losses by disinvestments and of course the lack of transparent rules in the whereabouts rocked confidence among the investors. Partly owing to a relatively weak stock market performance, mutual funds have not yet recovered, with funds trading at an average discount of 10.20 percent of their net asset value. The measure was taken to make mutual funds the key instrument for long-term saving. The more the variety offered, the quantitative will be investors. At last to mention, as long as mutual fund companies are performing with lower risks

and higher profitability within a short span of time, more and more people will be inclined to invest until and unless they are fully educated with the dos and don'ts of mutual funds.

Problems of Mutual Funds in India

The following are some of the main problems that are being faced by Indian Mutual Funds

• **Liquidity Crisis:** Mutual Funds in India face liquidity problems. Investors are not able to draw back from some of the schemes. There is no exit route. "Bad delivery" has caused a lot of problems and liquidity crisis for the mutual funds.

• **Lack of Innovation:** Mutual funds in India have not been able to provide innovative schemes in terms of risk, liquidity and choice of the investors.

• **Inadequate Research:** Most of the mutual funds in India are suffering due to inadequate research facilities. Most of the funds depend upon external research and have no facilities for inhouse research. They should provide more money on the research and development if they want to be successful in future.

• **Conventional Pattern of Investment:** Mutual funds in India have been following conservative pattern of investment. Theyhave not been able to diversify the risk to a larger extent, which has caused low return on investments.

• **No Provision for Performance Guarantee:** Mutual funds in India have so far failed to provide performance guarantee to the investors. In some cases, there has been erosion of capital.

• **Inadequate Disclosures:** There have not been adequate and timely disclosures of material information to the investors by the mutual funds in India.

• **Delays in Services:** Mutual funds in India have also not been able to provide quick and adequate service to the investors. In many cases, there is no response to the investor's grievances.

• **No Rural Sector Investment Base:** Indian mutual funds, so far, have not been able to create rural sector investment base. Sufficient efforts have not been made to educate the potential investors. Mutual funds should launch investor's education programmer and expand their activities in rural areas.

• **Poor Risk Management:** About 50% of the mutual funds are not managing properly and another 50% do not have documented risk procedures or dedicated risk managers.

Future of Indian Mutual Fund Industry

* In spite of the above bottlenecks, the mutual fund industry is having a good prospect in our country. It is likely to show a good progress in the coming years due to a variety of factors.

* SEBI is lending its full support for the promotion of the mutual fund industry directly as well as indirectly.

* Ever since the disbanding of the Controller of Capital Issues Office, many companies have entered into the market with a petty premium on their shares. Naturally, the small investors find them out of reach. Hence, they have to seek the blessings of the mutual fund industry. One can easily subscribe to mutual funds shares at par with one's little investment.

* In recent times, the interest rates on bank deposits have been declining. The household savers are looking for alternative avenues which could bring higher returns. The returns on the mutual

fund schemes compare favorably with the returns on bank deposits.

* The trend of rising PE ratio, the entry of large domestic institutional investors, the opening of the market to the foreign investors etc., would make stock market inaccessible to the small investors. Hence, they have to necessarily go to the mutual fund industry.

* Mutual Fund provides a wider range of products so as to meet the diverse needs of the investing public. The investors have a good choice to meet their different expectations like security, growth and liquidity.

* The Government has also given the necessary impetus by providing tax concessions and tax exemptions. When the mutual fund industry is receiving a preferential treatment at the hands of the Government, it is bound to grow in future

* The Department of Company Affairs has agreed to amend the companies Act to grant voting rights to companies for mutual funds.

* Mutual Funds have been permitted to underwrite shares also.

* The Union Budget 1998-1999 contains many measures to encourage the mutual fund industry. All these factors would go a long way in making mutual funds as increasingly popular, lucrative and cost-efficient vehicle for investment. If mutual funds ensure good returns, quick liquidity and safety and create a good rapport with the investors, their future will be very bright.

Measures for Satisfactory Performance of Mutual Funds in India

As the mutual fund has entered the capital market, growing profitable enough to attract competition.

Into this cherished territory encouraging competition among all the mutual fund operators, there is need to take some strategy to bring more confidence among investors for which mutual would be able to project the image successfully. The following are some of the suggestions.

* As the investors are unwilling to invest in mutual fund unless a minimum return is guaranteed, it is very essential to create in the mind of investors that mutual funds are market instruments and associated with market risk, hence , mutual funds could not offer guaranteed income.

* Growth of mutual fund tends to increase the share holdings in good companies give rise the fear of destabilizing among industrial group, hence, introduction of non-voting shares and lowering the debt-equity ratio help to remove these apprehensions.

* Steps should be taken for funds to make fair and truthful disclosures of information to the investors so that subscribers know what risk they are taking by investing in fund.

* Mutual funds are made by investors and investors' interest ought to be paramount by setting standard of behaviors and efficiency through self-regulations and professionalism.

* Mutual funds should develop product structuring to tap target customers (VI) Mutual fund should communicate to the investors about their organization and operation.

* Internet and thereby e-commerce which is inevitable now-a –days has to be introduced in mutual funds.

* Proper marketing and distribution system should be developed by mutual funds

* Well-informed institutional market must be developed to remove market inefficiencies

* Mutual funds must make efforts in investor awareness programme which is the need of the day.

Conclusion

India is witnessing a significant growth in the mutual fund market. The growth rate of Indian mutual fund industry is more than that of average growth rate of the global average. Now India is one of the fastest growing markets for mutual fund. The future opportunity for Indian mutual fund industry is also very bright. It is due to the high volatile in the Indian stock market and also due to global recession. As companies the mutual fund are providing an eye-catching return to the investors with a batter safe-guard.

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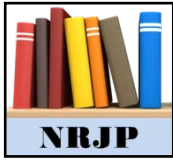
Review Article

The Impact of online education on Academic Achievement of school students before and after COVID pandemic

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Abstract

Both the central as well as state governments will have to make a road map not only for labourers' employment but for the education of their children too. Given the great difference in the infrastructure across states in terms of internet and allied facilities it appears to be a huge task.
KEYWORDS: employment, infrastructure, facilities, governments.

Introduction

Since the COVID -19 pandemic has disrupted the normal lifestyle of people across the globe, the virtual world has come to the rescue. Amongst many institutions schools have also shifted their base to virtual platforms to conduct classes online. Since the COVID -19 pandemic has disrupted the normal lifestyle of people across the globe, the virtual world has come to the rescue. Amongst many institutions schools have also shifted their base to virtual platforms to conduct classes online. Consequently, catering to the needs of all stages of education from pre-primary to university level, online education has emerged as an alternative to ordinary face to face classes. Accordingly, various stakeholders such as government and private organizations are trying their best to assist each other by sprucing up their existing online platforms, apps and providing training to teachers to use these apps and platforms to the optimum level.

Moreover, efforts are being made by both government and non-government organisations and edtech companies to support the school system to make a smooth transition to the virtual world. Upskilling and motivating teachers, organising counselling sessions for stakeholders such as teachers, parents and students are some of the important measures taken by the administration in the recent past. Making a continuous effort to provide customised teaching-learning material suitable for online classes is another way of facilitating the schooling of children.

However, this alternative medium has also brought to the fore some stark persistent realities of Indian society characterised by social inequalities in terms of availability of resources, essential to access these online classes/platforms. These digital initiatives are perpetuating the hegemony of elite schools over the education system,

resulting in the digital divide between rural and urban and rich and poor. This digital divide is also affecting the work and role of the government as well as non-government organisations across states as they are facing challenges due to the recent migration of millions of labourers to their native places. Both the central as well as state governments will have to make a road map not only for labourers' employment but for the education of their children too. Given the great difference in the infrastructure across states in terms of internet and allied facilities it appears to be a huge task. In addition, the non-government organisations that support the marginalised sections of the society in terms of health, education and livelihood and also collaborate with governments are facing financial crunch as most of the funds are being diverted to tackle the pandemic.

Students and teachers also have their own struggles while accessing these online platforms. Due to financial constraints, students are not able to access the internet, and are devoid of electronic gadgets and laptop, phone or computer or even radio and TV. Those students who have facilities to attend to online classes face barriers in terms of unavailability of physical space, which is equally applicable to teachers who are supposed to conduct online classes from their home.

There are also social barriers such as discrimination against girls as they are expected to do household chores instead of attending online classes in the mornings. In rural areas, boys are often expected to work on the family farmlands. In homes where TV and radio are available, the question of who has control over these gadgets is important. Most of the time, girls are not allowed to watch educational programmes.

It should be noted here that missing from all the narratives of online education is the question of equity and equality, the cornerstone of the Constitution of India. Envisioned in the Constitution of India is the aim of providing equality of education opportunities to all citizens irrespective of caste, class, gender and religion. Article 29 (1) provides for equal access to educational institutions maintained by the State without discrimination on grounds only of religion, race, caste, language or any of them. Similarly, the Right to Education Act 2009, mandates to provide equitable quality education to all children from six to 14 years of age. However, all the efforts of the government to facilitate education processes during the pandemic draws attention to the fact that the milieu of public/government education system, and low fee private school or affordable private schools, are out of the purview of government initiatives of online education. Even people from disadvantaged communities- be it, teachers, students or parents-have been left to fend for themselves while Government is making provisions for online learning or planning to resume offline on-campus school post-COVID. Alarming is the fact that the government is oblivious to the stark realities of social inequalities which are proving to be the greatest barrier to access online education.

On the contrary, from politicians to bureaucrats to private companies, all are concerned with completing the syllabus, assessing students and conducting entrance tests for medical and engineering courses through online mode in a haste, ignoring the issues and concerns of the marginalised

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section of the society. When only 24 per cent of the households of students in India have internet access and in urban areas, 42 per cent of households have access to the internet as compared to 15 per cent in rural areas, this online education is catering to the needs of a chosen few.

Moreover, the COVID 19 pandemic has put the spotlight on the ever-increasing structural imbalances in school education in terms of rural-urban, rich and poor and gender divide. There are reports in the media about teachers and principals of low fee private schools from across all over the country who are forced to change their job to survive and support their families as most of the schools have their shutters down due to plummeting revenues as their students have either dropped out from the school or have migrated to their native places due to joblessness and subsequent poverty of their parents. The schools which have managed to sail through such difficult situations are finding it difficult to acquire resources and upskilling their teachers to teach online. Some of the insights emerging from this scenario are the gaps in addressing the needs of students as well as teachers belonging to the marginalised sections of society. Inclusivity is the hallmark of the National Curriculum Framework 2005 as well as the draft

National Education Policy 2019. Still, while addressing the issues arising out of this pandemic, the marginalised sections of the society are being neglected.

Technology has been considered central to the reform of school education and has gained unprecedented momentum during this pandemic. It is being perceived as a panacea to combat all the education/schooling related issues, hence the hurry to transfer classrooms into the virtual world without taking into consideration the reach to all learners. In a country as diverse as India in terms of regional, linguistic, caste, class and gender, and socioeconomic status, the school system is also characterised by stratification from elite to low fee private schools as well as government schools, creating a plethora of issues about specific educational, psychosocial and financial needs of students as well as teachers based on gender, caste, class and socioeconomic status. Under these circumstances, there is no way a unilateral approach to mitigate school education disruption is going to address these diverse and complex set of issues of multiple dimensions.

Here we study the effect of online education on the school going students psychology before and after COVID pandemic. For this we conducted a survey analysis on 100 random school students and draw some conclusion on some student psychological problems like Child Regularity, Child interest, Self dependency, Parental control, Co-ordination, Computer knowledge, Computer efficiency.

Data observation and result interpretation

Child psychological attributes:

Child psychological attributes	Before Pandemic	After pandemic
Child Regularity	30	65
Child interest	45	72
Self dependency	22	87
Parental control	56	45
Co-ordination	45	78
Computer knowledge	61	89
Computer efficiency	56	77
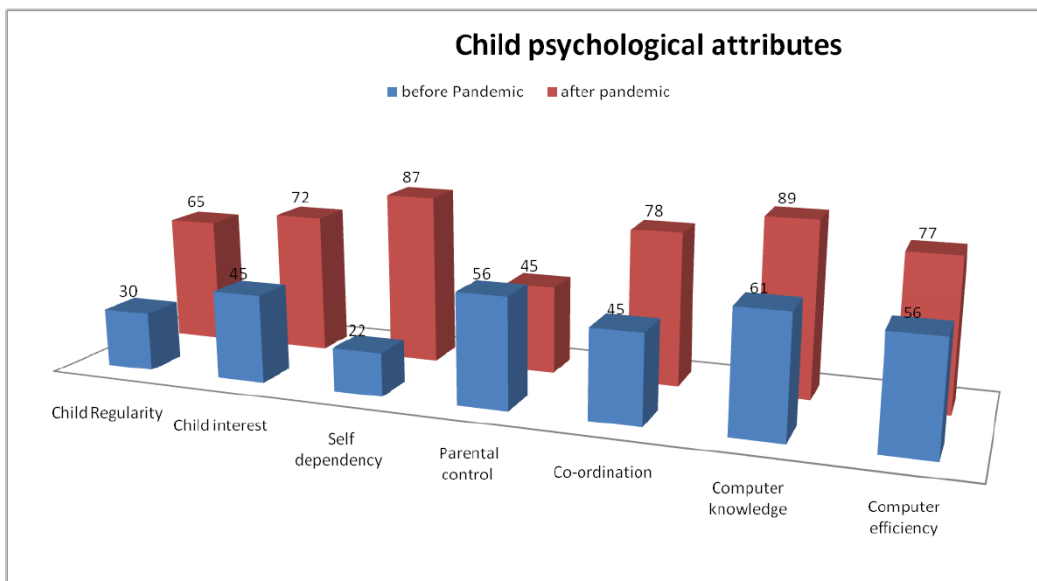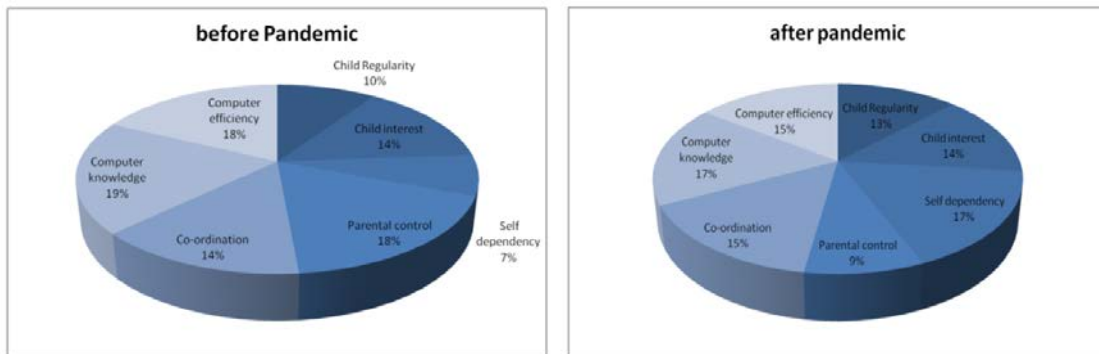
Child Self Performance:

Child self performance	before Pandemic	after pandemic
home work	30	75
online exam	20	68
verbal learning	33	78
mock exam	21	81
learning	45	87
imagination	22	58

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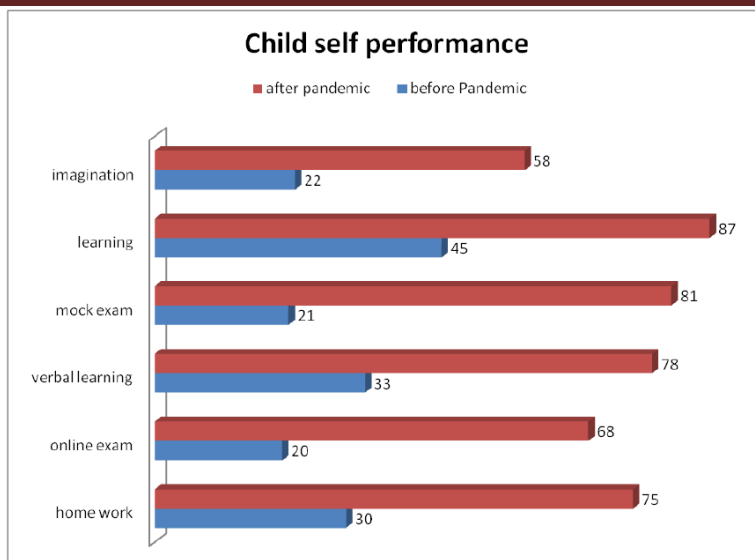
Improvement in child:

Improvement in child	before Pandemic	after pandemic
child behavior	22	45
cognition	54	88
efficiency	36	81
co-ordination	45	77
morality	25	71
aptitude	51	94
attitude	45	84
performance	45	75

Improvement in child
■ before Pandemic   ■ after pandemic
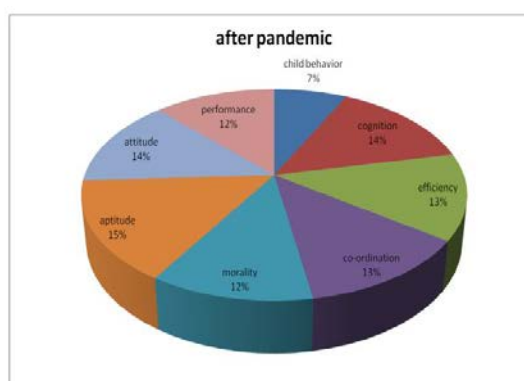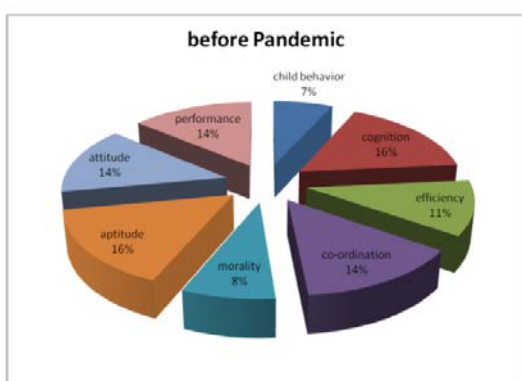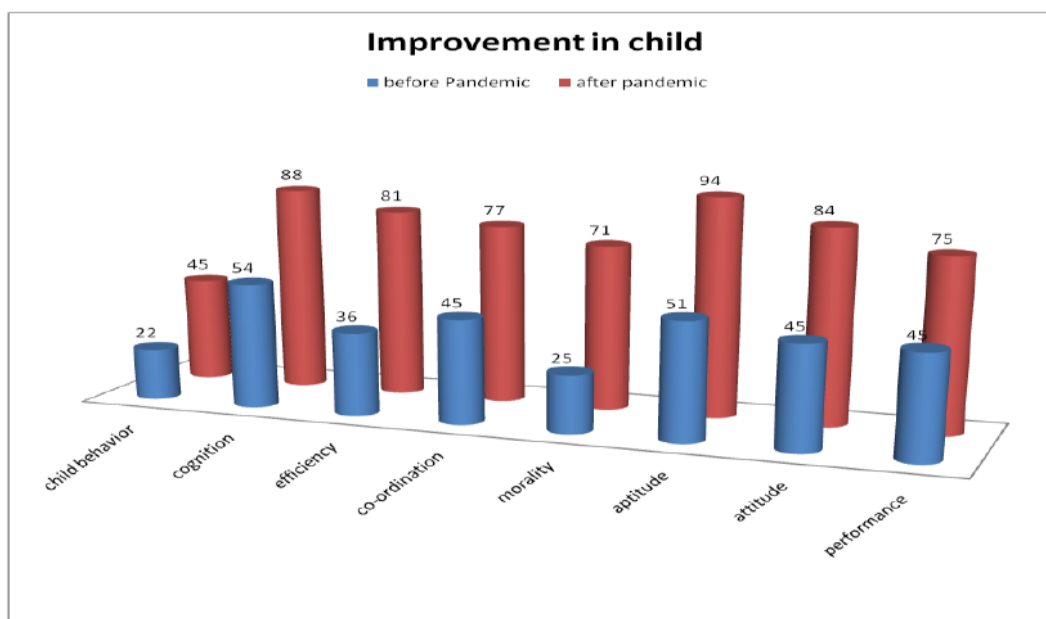
Conclusion

The results of research represented that e-learning in site with the teachers Tele working and parent's virtual presence were more effective in experimental group. It could reduce the test anxiety and increase the Achievement motivation and academic achievement in high school students. So, expanded of e-learning sites with high abilities for high schools is suggested. This technology can improve students' academic achievement as well as having reached to a certain standard level of education with no access to schools, then by this technology the deprived students can achieve to educational provisions.

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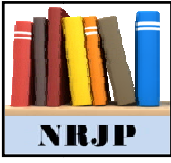
Review Article

उच्च शिक्षा में छात्र अंसतोष

संजीव कुमार

शोध छात्र

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सारांश

प्रत्येक राष्ट्र की प्रगति की आधारभूत स्तंभ वहाँ की युवा पीढ़ी की सकारात्मक कार्यशैली एवं उसकी कार्यनिष्ठा पर केन्द्रित रहती है। किसी भी देश के छात्र विशेषकर उच्च शिक्षा के छात्र उस राष्ट्र के भविष्य को तय करने की आधारशिला के रूप में देखे जाते है अतः उनमें बढ़ते अंसतोष को चाहे उसका कारण कोई भी क्यों न हो उसे अच्छा संकेत के रूप में नहीं देखा जाता है, क्योंकि इसके बढ़ने पर युवा शक्ति में अपराध का जन्म होता है जो हिंसा, सार्वजनिक सम्पत्तियों आदि में बढ़ावा देने का मुख्य कारण बन जाता है। विगत वर्षा में उच्च शिक्षा में छात्र अंसतोष को व्यापक पैमाने पर देखा जा सकता है जिस कारण ये छात्र अवांछनीय गतिविधियों में शामिल हो जाते है और असंतोष के निस्तारण न होने के कारण उनका भविष्य एवं शिक्षा पूरी की पूरी नष्ट हो जाती है।

मुख्य शब्द– छात्र असंतोष, अपराध, मूल्य, वातावरण, दोषपूर्ण।

प्रस्तावना –

छात्र अंसतोश वर्तमान में केवल किसी विशेष स्थान पर सीमित नहीं है यह समस्या आज पूरे विश्व की बड़ी समस्या बनकर उभर रही है। समाज के सामने छात्रों की समस्याएं उनके द्वारा किये जो रहे विभिन्न आन्दोलन, हड़ताल, एवं स्कूल, कालेजों विश्वविद्यालयों एवं अन्य शैक्षिक संस्थानों में कक्षाओं का बहिष्कार के रूप में सामने आ रहे है। विगत वर्षो में छात्र असंतोष के कारण आगजनी, हत्या, सार्वजनिक रूप से सरकारी सम्पत्ति को नुकसान पहुँचाने के समाचार भी आ रहे है। इस प्रकार के छात्र असंतोष पर किये गये विभिन्न शोधों के आधार पर यह निष्कर्ष निकाले गये है, कि छात्रों में आज शिक्षकों के प्रति सम्मान, शिक्षण संस्थानों में नियत नियमों का पालन न करना, अनुशासनहीनता में संलग्न रहना आदि गतिविधियों को देखा जा रहा है। वर्तमान में छात्र शिक्षा और शैक्षणिक संस्थान के लक्ष्यों में न तो सहयोग कर रहे है और न ही अपनी रूचि दिखा रहे है। आधुनिक समय में छात्र संस्थानों द्वारा बनाये गये मानदण्डों का पालन करने में भी नीचा महसूस करते है, छात्र संस्थानों द्वारा बनाये गये मापदण्डों में बदलाव चाहते है और बदलाव न होने के कारण वे विरोध, प्रदर्शन करने लगते है और यही विरोध प्रदर्शन कभी–कभी आक्रामक आंदोलन के रूप प्राप्त कर लेते है, जिनका मूल उद्देश्य विनाश को बढ़ावा देना होता है। ऐसे आंदोलन प्रायः एक ओर राजनीतिक लोगों से प्रेरित होते है तो दूसरी ओर अन्य राजनीतिक व्यक्ति अपने व्यक्तिगत स्वार्थो की पूर्ति को पूरा करने के कारण छात्रों को बढ़ावा देते है।

आज उच्च शिक्षा के छात्रों द्वारा किये जाने वाले आंदोलनों के विभिन्न रूप देखे जा रह है, जिनमें मुख्य निम्न है जिनपर विश्वविद्यालय आयोग द्वारा भी अपनी सहमति व्यक्त की गई है –

- आर्थिक कारणों से, जैसे फीस वापस करने की मांग, छात्रवृत्ति की राशि बढ़ाना।
- प्रवेश,परीक्षा और शिक्षण से संबधित वर्तमान मानदंडों में बदलाव की मांग।
- कॉलेजों व विश्वविद्यालयों की असंतोष जनक कार्यप्रणाली।
- विद्यार्थी और अध्यापक के बीच के संबंध, छात्रों व छात्र नेताओं के साथ उचित व्यवहार न हाना, कक्षाओं की कमी या अध्यापकों द्वारा अध्यापन कार्य न करना।
- संस्थान के परिसर में अपर्याप्त सुविधाएं, अपर्याप्त छात्रावास, खराब भोजन, कैंटीन की कमी आदि।
- व्यक्तिगत रूप से जो अपने जीवन से संतुष्ट नहीं हैं। अपने जीवन का कोई उद्देश्य नही बना पाए हैं और उन्हें पढ़ाई में पर्याप्त रूचि नहीं है।
- परिवार के प्रति लगाव नहीं है अर्थात जिनके परिवारों के साथ अतंरंग संबंधों का अभाव है।
- जो अपनी जाति, धर्म, भाषाई समूह के साथ पूरी तरह से मिले हुए नहीं है इसलिए वे अलग थलग है।
- परीक्षाओं के दौरान अनुचित साधनों का उपयोग करते हैं।
- अपने अध्यापकों व गैर शिक्षण कर्मचारियों को मान सम्मान नहीं करते हैं।

उच्च शिक्षा में छात्र असंतोष के कारण–
1. उच्च शौक्षिक संस्थान में शिक्षकों तथा प्रशासन के मध्य समन्वय व संवाद की कमी –
छात्र असंतोष का मुख्य कारण उच्च शैक्षिक संस्थान में शिक्षकों, छात्रों तथा प्रशासन के मध्य समन्वय व संवाद की कमी है। छात्रों को अपने संस्थान की सुविधाओं व सीमाओं का पता नहीं होता है। प्रशासन अपने आप को बड़ा व उच्च समझकर छात्रों से सवांद नहीं करता है जिस कारण सकारात्मकता का वातावरण नहीं बन पाता है। यह वातावरण ही असंतोष का कारण बनता है।

2. प्राथमिक से उच्च तक दोष शिक्षा प्रणाली –
प्राथमिक शिक्षा से लेकर उच्च शिक्षा तक में किसी भी तरह का जुड़ाव व संबंध नहीं है। विभिन्न राज्यों व केंद्रीय शैक्षिक संस्थानों में भी आपसी तालमेल का अभाव रहता है। पाठ्यक्रमों के निर्माण में असमानता, शिक्षकों की नियुक्ति के अभाव व नियमों का पालन नहीं करना, बच्चों की रूचि व भविष्य के अनुसार शिक्षा उपलब्ध नहीं होना, पाठ्यविषयवस्तु और समाज में संबंध की कमी इत्यादि है जो कि दोषपूर्ण शिक्षा प्रणाली की देन है।

3. जीवन का उद्देश्य विहीन और अनिश्चित भविष्य –
आज का छात्र उच्च शिक्षा ग्रहण करने के बाद चाहता है कि उसका भविष्य रोजगारोन्मुख बने। शिक्षा का सामाजिक, मनोवैज्ञानिक, राजनैतिक संदर्भ केवल अब शिक्षा के व्यावसायीकरण की और बढ़ रहा है। शिक्षा अब विद्यार्थी को केवल यांत्रिक तौर पर विकसित कर रही है। शिक्षा जीवन का विकास करने की जगह अब नौकरीपेशा मनुष्य विकसित करने की और अग्रसर रहती है। इस तरह आज प्रत्येक छात्र के जीवननिर्माण के लिए नैतिक मूल्यों, सामाजिक व मानसिक विकास का उद्देश्य कहीं न कहीं पीछे रह गया है। इस तरह विद्यार्थी का सर्वांगीण विकास नहीं हो पाता जिससे पूरा जीवन ही अनिश्चित हो जाता है।

4. पारिवारिक एवं आर्थिक समस्याएं –

पारिवारिक–आर्थिक समस्याएं व शिक्षा के निजीकरण से भी विद्यार्थियों में आर्थिक कारणों से असंतोष बढ़ता जा रहा हैं। समय पर फीस न देने, छात्रवृत्तियों का अभाव व महंगे प्राइवेट शिक्षण सरंथान के कारण विद्यार्थी भी चिंता व अवसाद से ग्रस्त हो जाता है।

5. कक्षाओं में बढ़ती विद्यार्थियों की संख्या–

उच्च शिक्षा संस्थानों में विद्यार्थियों की संख्या बढ़ती जा रही हैं। विद्यार्थियों के अनुपात में सुविधाएं व अध्यापकों की कमी है जिससे गुणवत्तापूर्ण शिक्षा भी उपलब्ध नही हो पाती है जो कि विद्यार्थी असंतोष का मुख्य कारण बनती है।

6. दोषपूर्ण शिक्षण विधियां –

सूचना व सप्रेंषण के दौर में शिक्षण विधियों में बहुत बदलाव आया हैं परंतु अभी भी हमारे अध्यापक अद्यतन शिक्षण विधियों से परिचित नहीं है। आई.सी.टी के दौर में शैक्षिक सरंथानों शोध मंथन, के पास इंटरनेट, स्मॉर्ट क्लासरूम व कम्प्यूटर की सुविधाएं कक्षा में उपलब्ध नहीं है। अध्यापकों को भी नई शिक्षण विधियों का प्रशिक्षण नहीं दिया जाता हैं जिससे विद्यार्थी विषयवस्तु की समझ नहीं बना पाता है जो कि आगे चलकर असंतोष का रूप धारण कर लेती हैं।

7. सक्षम व प्रशिक्षित अध्यापकों की कमी–

अभी भी उच्च शिक्षा सरंथानों में तदर्थ व अनुबंध पर आधारित अध्यापकों की सख्या ज्यादा है जो कि पूरी तरह से सक्षम व प्रशिक्षित नहीं होते है। सेवाकालीन प्रशिक्षण की भी अध्यापकों के लिए कमी रहती हैं। इस तरह विषयविशेषज्ञ व प्रशिक्षित अध्यापकों की अनुपलब्धता से गुणवत्तापूर्ण शिक्षा उपलब्ध

नहीं हो पाती है जो विद्यार्थी में भविष्य को लेकर दिन रात की चिंता पैदा करती है।

8. विद्यार्थियों की यूनियन व संघों का अभाव –

उच्च शिक्षा संस्थानों में विद्यार्थी यूनियन को सकारात्मक दृष्टिकोण से नहीं देखा जाता है। ज्यादातर संस्थानों में यूनियन व संघों का अभाव रहता है जिस कारण विद्यार्थी अपनी समस्याओं को प्रस्तुत नहीं कर पाते है। विद्यार्थी यूनियन से विद्यार्थियों को अपनी चिंताओं व समस्याओं को प्रस्तुत करने का अवसर मिलता है जिससे उनमें असतोश की कमी आती है।

9. सांस्कृतिक गतिविधियों व सह–पाठ्य चर्या व रचनात्मक गतिविधियों की कमी–

उच्च शैक्षिक संस्थानों में सांस्कृतिक गतिविधियों का समय समय पर आयोजनों का होना अत्यन्त आवश्यक होता है जिससे विद्यार्थियों में रचनात्मकता, सहयोग व भाईचारा, समय का सदुपयोग, टीम वर्क आदि की भावनाएं पैदा होती है। एक दूसरे को समझने व मन से नीरसता को भगा कर उमंग पैदा करने का सबसे अच्छा उपाय सारंकृतिक गतिविधियों का आयोजन है ऐसे आयोजनों से मन शातं व सकारात्मकता की ओर बढ़ता है जिससे विद्यार्थियों में असतोश की कमी आती है।

10. दोषपूर्ण परीक्षा प्रणाली –

समय पर वार्षिक परीक्षा का आयोजन नहीं होना, परीक्षा परिणाम घोषित करने में देरी, परीक्षा परिणाम सही नहीं आना, मूल्याकंन में कमियां इत्यादि कारणों से भी विद्यार्थियों में असतोश बढ़ता है। प्रश्न पत्र विद्यार्थी के स्तर के अनुरूप नहीं बनाना। प्रवेश परीक्षाओं में पारदर्शिता नहीं होने इत्यादि कारणों से भी असंतोष बढ़ता है।

11. सामाजिक अनुशासनहीनता –

यदि विद्यार्थी समाज में अनुशासन सीखता है तो वह उसका पालन शैक्षिक संस्थान में भी करेगा यदि समाज में उत्पात, अहिंसा, साम्प्रदायिकता, असमानता आदि का माहौल रहता है तो विद्यार्थी का मन भी अशांत हो जाएगा जिसका प्रभाव हमें शैक्षिक सरंथान परिसर में दिखाई देगा।

12. शैक्षिक संस्थानों में पर्याप्त निधि व अनुदान की कमी –

उच्च शैक्षिक संस्थानों में पर्याप्त निधि व अनुदान की कमी रहती है, जिस कारण विद्यार्थियों को गुणवत्तापूर्ण शिक्षा व सुविधाएं नहीं मिल पाती है। सरकारी सरंथानों में इस कारण अच्छे अध्यापकों की भर्ती भी नहीं हो पाती हैं ज्यादातर निजी संस्थानों में भी मंहगी शिक्षा होने के बावजूद प्रशिक्षित अध्यापक व सुविधाओं की कमी रहती है जिससे विद्यार्थियों में असंतोष पैदा होता है।

13. उच्च शिक्षा में सोशल मीडिया का प्रवेश –

आज के समय में मनुष्य की ज़िंदगी का सोशल मीडिया अहम हिस्सा हो गया है। विद्यार्थी अपने विचारों को अभिव्यक्त करने के लिए सोशल मीडिया का इस्तेमाल करते हैं। समसामयिक गतिविधियों की जानकारी भी सोशल मीडिया के द्वारा विद्यार्थी बहुत ही तेजगति से हासिल कर रहे है। सोशल मीडिया के द्वारा विद्यार्थियों में गलतफहमियां, अशांति व असंतोष भी फैलाया जाता है। सोशल मीडिया पर दी गई जानकारियां व पोस्ट की वैधता को किस तरह जांचा जाएं ये एक चिंता का विषय बना हुआ है क्योंकि गलत पोस्ट के कारण विद्यार्थी भी उन पर विश्वास करके असंतोष का शिकार हो जाते है। स्मार्टफोन के कारण आज ज्यादातर विद्यार्थी अपना समय व्हाटसऐप, फेसबुक, यू ट्यूब इत्यादि पर अपना समय बर्बाद करता रहता है जिस कारण उसका स्वास्थ्य, समय, पढ़ाई पर भी प्रभाव पड़ता है।

14. जाति एवं धर्म का प्रभाव–

आज उच्च शैक्षिक संस्थानों में जाति धर्म एक बड़ी समस्या बनी हुई है, जिस कारण छात्रों में असंतोष की भावना प्रबल हो जाती है।

सुझाव व समाधान

शैक्षिक संस्थानों में जातीय, धार्मिक, रंग, नस्लीय व लैंगिक तरह के कारण और प्रतिक्रियाएं उच्च शिक्षा नेतृत्व के लिए चिंता का विषय बना हुआ हैं। जो संस्थान इस तरह के मुद्दो को नहीं सुनते है तो उच्च शिक्षा नेतृत्व के लिए बड़ी समस्या बन जाती हैं। तनाव के समय में, एक शांत और विश्वसनीय आवाज महत्वपूर्ण होती है। शांत माहौल में विद्यार्थियों में विश्वास को विकसित करने की जरूरत है। यदि संस्थान में जातीय, धार्मिक, रंग, नस्लीय व लैंगिक तरह के भेदभावों पर कोई असंतोष व आंदोलन होता है तो संस्थान को इस तरह की समस्याओं के समाधान के लिए मानचित्र तैयार कर लेने चाहिए। विद्यार्थी व प्रशासन के बीच संचार व संप्रेषण के लिए माहौल हमेशा रहना चाहिए। संकट समाधान के लिए एक कोर टीम का गठन किया जाना अत्यन्त आवश्यक है जो समयानुसार अपना संपर्क बनाये रखे। आवश्यक सूचनाओं एवं छात्रों की जिज्ञासाओं को ध्यान में रखते हुए उन्हें उच्च शैक्षणिक संस्थानों द्वारा अपनी वैबसाइट पर अपडेट करते रहना चाहिए। संस्थान के शैक्षिक व गैर शिक्षण स्टाफ को संस्थान में घूम घूम कर प्रबंधन का अभ्यास करना चाहिए। यह प्रक्रिया विद्यार्थियों के विश्वास को प्राप्त करने और सुनने में मदद करती है। किसी भी तरह की समस्या आ जाने पर

संस्थान स्टाफ को विद्यार्थी असंतोष के बारे में बातचीत के दौरान विद्यार्थियों को सुनना चाहिए। विद्यार्थियों के साथ अनौपचारिक तौर पर रिश्ते बनाने चाहिए इसके लिए छात्रों के साथ कभी कभी सेमीनार इत्यादि का आयोजन किया जा सकता है।

शैक्षिक सरंस्थानों में नेतृत्व की प्रबंधन शैलियों से भी विद्यार्थी असंतोष का पता चलता है। निरंकुश प्रबंधन शैली व लोकतांत्रिक प्रबंधन शैलियों के प्रभाव को स्पष्ट तौर पर विद्यार्थी असंतोष मे देख सकते है। सरंस्थानों में स्पष्ट प्रबंधन शैली का होना बहुत जरूरी है। सरंस्थान के परिसर मे अशांति व अंसतोष फैलने व बढ़ने की स्थिति में संस्थान को हमेशा अतिशीघ्र दूर करने का प्रबंध करना चाहिए। शैक्षिक संस्थानों में विविधता का माहौल बनाना चाहिए यदि कैंपस में विविधता नही है तो उसे बढ़ाने के लिए प्रयास होते रहने चाहिए। बहुसांस्कृतिक स्टाफिंग, विद्यार्थियों के विभिन्न विषयों व कक्षाओं में, संस्थान व परिसर में होनी चाहिए।

विशेषकर उच्च शैक्षिक संस्थानों के छात्रों में राष्ट्रीय मूल्यों के प्रति जाग्रत किया जाना अत्यन्त आवश्यक है इन राष्ट्रीय मूल्यों में मुख्य रूप से हमारी समान सांस्कृतिक धरोहर, लोकतंत्र, धर्मनिरपेक्षता, स्त्री–पुरूषों के बीच समानता, पर्यावरण का संरक्षण, सामाजिक समता, सीमित परिवार का महत्व और वैज्ञानिक तरीके के अमल की जरूरत आदि को शामिल किया जा सकता है। इनके जन जागरण के लिए शैक्षिक कार्यक्रम धर्मनिरपेक्षता जो मूल्यों के अनुरूप हो आयोजित किये जा सकते है।

आज वैश्वीकरण के दौर में हम केवल अपनी संस्कृति की जानकारी तक ही सीमित नहीं रह सकते है। विभिन्न देशों की संस्कृति,

आचार–विचार व धर्म सबंधी मूल्यों व आदर्शों का ज्ञान व समझ भी विश्वविद्यालय स्तर पर देनी जरूरी है। सहपाठ्यक्रम गतिविधियों के आयोजन से विद्यार्थियों में मनोरंजन व आपसी समझ को बढ़ावा मिलता है। वर्तमान परिवेश को दृष्टिगत रखते हुए शिक्षा का स्वरूप समावेशी होना चाहिए। लड़कियों व महिलाओं की शिक्षा, अनुसूचित जाति व जनजातियों की शिक्षा, शिक्षा की दृष्टि से पिछड़े हुए दूसरे वर्ग व क्षेत्र, अल्पसंख्यक, शारीरिक रूप से चुनौती पूर्ण बच्चें आदि सभी को ध्यान में रखकर विश्वविद्यालयों में सुविधाएं प्रवेश से लेकर पास होने तक विशेष तौर पर उपलब्ध होनी चाहिए, ताकि इन वर्गो के बच्चें पढ़ें व समाज के विकास में साथ चलकर हाथ बटा सकें। पूरी शिक्षा व्यवस्था समाज की समस्याओं, जरूरतों व भविष्य पर आधारित होनी चाहिए जिससे विद्यार्थी शिक्षा पूरी करने के बाद समाज के विकास में योगदान दे सकें, इस कार्य के लिए समुदाय के सदस्यों को भी पाठ्यक्रम निर्माण और शैक्षिक व सांस्कृतिक गतिविधियों में शामिल किया जा सकता है।

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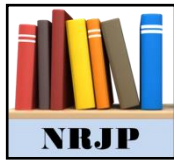
Review Article

Growth of Digital Banking in India

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Abstract

The growth of financial services in India has largely been led by the banks, changing in banking services makes the great changes in the economy of India. By digitalisation of banking system, the banking services are more easy to use for customers and there is no need to queue in banks for the basic banking services, the customer can use banking services from anywhere. With the help of digital banking the more customers are able to use banking services and this creates the remainder growth in the Indian economy. The banks provide digital banking services through mobile, internet banking, credit cards, debit cards, UPI, NEFT, IMPS etc. The study focuses on the growth of digital banking from last 5 years and also tells about the different type of digital transactions

Keywords- digital banking, digital payments, card payments, online banking

Introduction

Digital banking is banking or financial services service through which the banks provide products and services to their customers with the help of electronic channels like mobile internet is the ATM NEFT RTGS etc. Digital banking plays very important role in banking industry in India and also in the whole world. It provides the rapid growth to the banks. The world economy is growing fastly so to meet that fast economy Indian Bank started providing quick banking services so that customers can withdraw cash easily, transfer money in one click, pay bills, open accounts online and can invest also with the help of digital banking. This fast growing banking sector give boost to our Indian economy. During and after the COVID 19 period, the use of digital banking increases customers of banks started using internet banking, doing transactions through UPI, mobile banking and more uses of ATMs.

Digital banking is also known as electronic banking or home banking and it includes a number of banking activities which a person can do from anywhere.

Various digital transactions mode-

1. Banking cards –credit cards, debit cards
2. Aadhar enabled payment system (AEPS)
3. Micro ATMs
4. Unified payment interface (UPI)

5. Mobile wallets
6. Banks prepaid cards
7. Point of sale (POS)
8. Internet banking
9. National electronic fund transfer (NEFT)
10. Real time gross settlement (RTGS)
11. Immediate payment service (IMPS)
12. Mobile banking.

Review of literature-

Debashish Naskar (2020), in their research paper he describe about the concept of digital banking, evolution of digital banking in India, the effect of demonetisation in the digital banking growth, need for digital banking in India. The study focus on the emergence of digital banking system in Indian economy and describe the usage of digital payment with the help of graphs on retail electronic payment, uses of debit and credit cards at POS terminals. This study concluded that the digital innovations are giving wings to fly to the banking sectors but there is a still long way to cover.

Pooja Malhotra and Balwinder Singh (2009), they describe India research paper about the impact of internet banking on Bank performance and risk. They discuss about the current status of internet banking in India. They use secondary data for the research and collected data collected data from 85 scheduled commercial bank's websites. They concluded that nearly 57% of Indian commercial banks are providing transactional internet banking services.

Archana Pandey (2018), this study focuses on E-Banking services and the research was conducted on a sample size of 150 people from Jabalpur using SBI's internet banking. The analysis tells that most of the users like the new services

especially bill payment, fund transfer , ATM and credit card services etc.

It was concluded that the bank staff should continuously be provided with training in this aspect.

N. Saravanan and Dr. R. Leelavathi (2020), this paper has identified the different dimensions of internet banking service quality in Chennai district. The survey was conducted for data collection. Respondents were taken from SBI and Indian Bank from Chennai. Non probability sampling design and convenient sampling technique was used on the data collected through both primary and secondary sources. Study find out that efficiency privacy and website design are the dimensions which contribute most towards customer satisfaction.

VardaSardana and ShubhamSinghania (2018), the paper reviews the theoretical literature on the growth of digital banking in India. They described about in detail about the evolution and digital transformation of the banking sector and scope of digital banking. They analysed the digital banking in both the prospective of customers and the banks. This review concluded that the banks need to balance their traditional physical presence with digital presence and increase digital awareness among customers.

Objectives of the study-

1. Evaluate digital banking services.

2. Find out the growth of digital banking in India from last 5 years.

3. To analyse if the digital banking increases the use of banking services.

Research Methodology and Data Sources

The research paper is based on descriptive research design. Secondary data sources collected mainly from the RBI website and various research papers, reputed journals, magazines and library of M.J.P. Rohilkhand University, various annual report published by government of India and reserve Bank of India.

Growth of Digital Banking in India

Based on the data from the RBI, we see the following growth of digital payments in India-
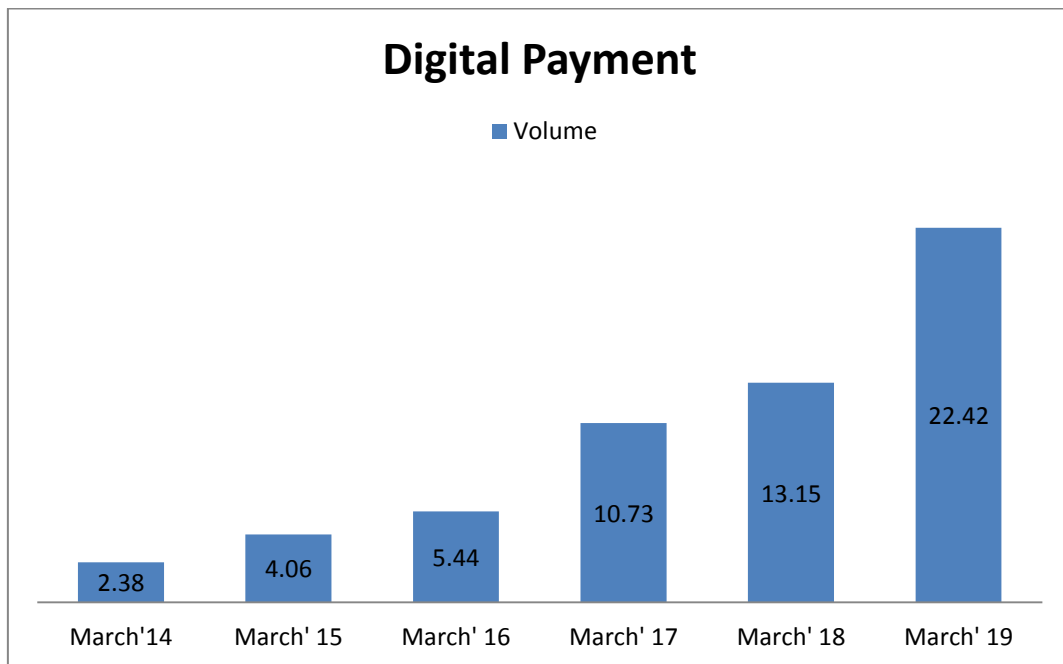
Figure 1 Digital Payment Per Capita India

This figure has shown significant growth in digital transactions from 2.4 to about 22 per capita per annum in 5 years.

The report of RBI has shown the following volume and value of different digital banking payment systems, it shows the 5 years data of payment system-

Figure 2 Payment System Indicators – Annual turnover (April – March)

Item	Volume(Million)					Value (Billion)				
	2015-16	2016-17	2017-18	2018-19	2019-20	2015-16	2016-17	2017-18	2018-19	2019-20
1. RTGS	98.3	107.8	124.4	136.6	150.7	8,24,578	9,81,904	11,67,125	13,56,882	13,11,565
2.NEFT	1252.9	1622.1	1946.4	2318.9	2744.5	83,273	1,20,040	1,72,229	2,27,936	2,29,456
3.IMPS	220.8	506.7	1009.8	1752.9	2579.2	1622	4116	8925	15902	23375

4.UPI	-	17.9	915.2	5391.5	12518.6	-	69	1098	8769	21317
5.CREDIT CARDS	785.7	1087.1	1405.2	1762.6	2177.3	2407	3284	4590	6034	7309
6.DEBIT CARDS	1173.6	2399.3	3343.4	4414.3	5123.9	1589	3299	4601	5935	8049
7.PPIs	748.0	1963.7	3459.0	4607.2	5331.8	488	838	1416	2133	2156
TOTAL DIGITAL PAYMENTS	4279.3	7704.6	12203.4	20384	30626	913957	1113550	1359984	1623591	1603227

The payment and settlement systems recorded a tremendous growth during 2019-20. The above table shows the growth in volume and value of almost every type of digital payment services, the data is increasing year by year. RTGS, NEFT, UPI, Card Payments, PPIs (Prepaid Payment Instruments) etc. all payment instrument showing record growth in last 5 years. UPI services was started in 2016-17 financial year and its volume recorded that year was 17.9 million but in 2019-20 financial year its volume goes up to 12518 millions, it is such a very high growth. To better understand the growth of different payment system the following charts has been prepared.

Growth in NEFT Payments – National Electronic fund Transfer (NEFT) is a facility to transfer funds across all computerized branches of banks. The following chart is showing the growth in volume of customer transactions from April 2015 to March 2020-

NEFT Payments

	2015-16	2016-17	2017-18	2018-19	2019-20
voiume in Million	1252.9	1622.1	1946.4	2318.9	2744.5
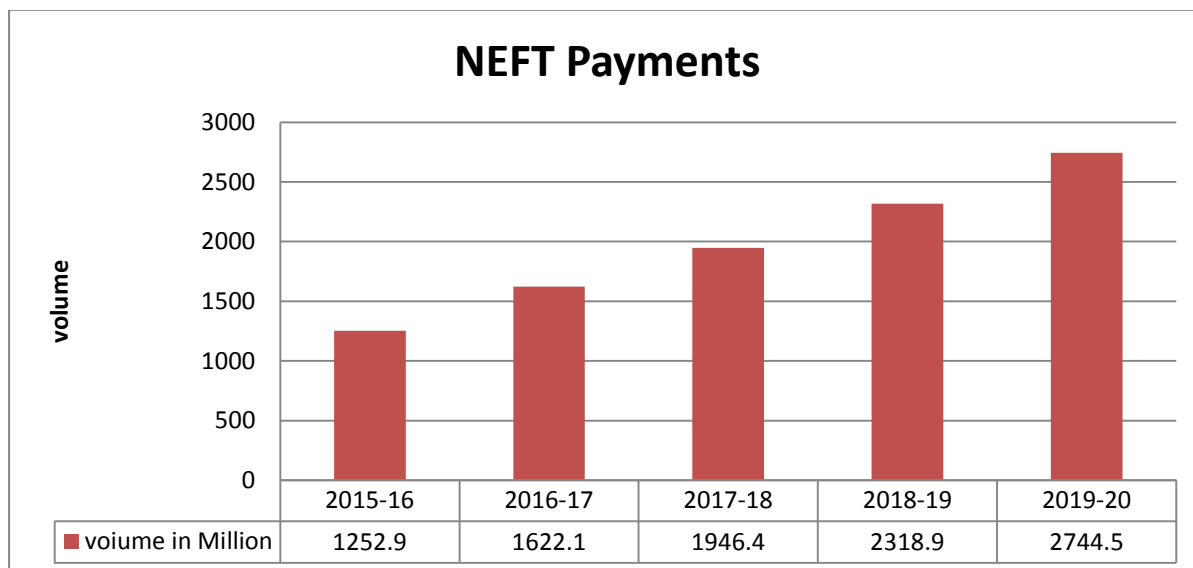
Figure 3

The above chart is showing that in 2015-16 the volume of transactions were 1252 million and after this the volume is continuously increasing and in March 2020 it is recorded 2744 million approx, almost double the volume in 5 years.

Growth in UPI's Payments- Unified Payment Interface (UPI), the BHIM UPI

platform, it is easily used by the application in smart phones with the help of internet. Some UPI APPs are Google pay, Phone Pe, Paytm etc. The following chart is showing the volume of transactions in 5 years-

UPI Payments

12518.6

5391.5

915.2

0   17.9

| 2015-16 | 2016-17 | 2017-18 | 2018-19 | 2019-20 |

— Volume in Millions
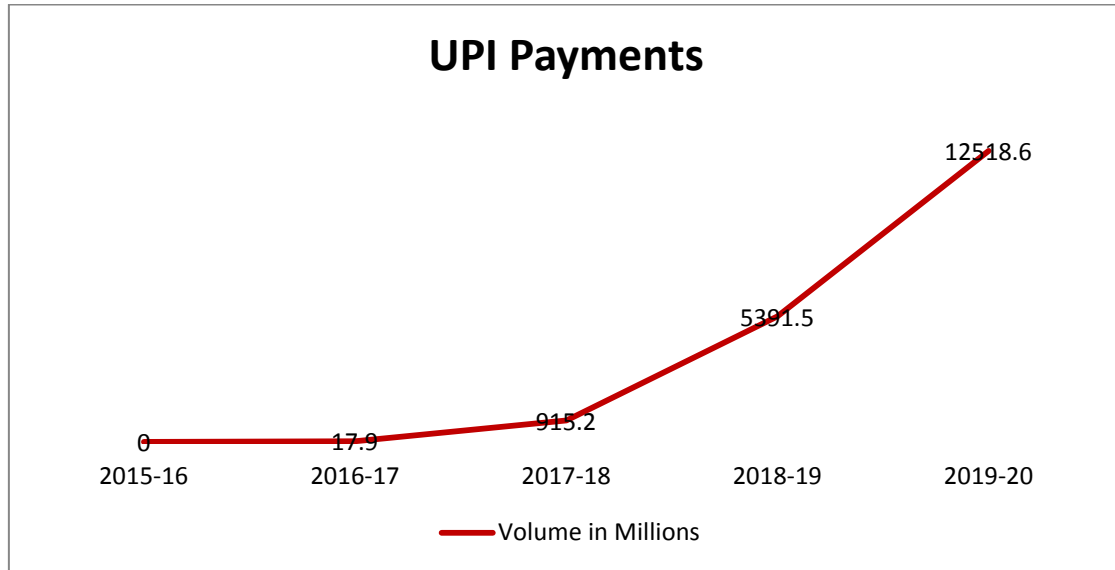
Figure 4

The above chart is showing the tremendous growth in UPI payment services in last 5 years, the UPI is started in 2016 than in March 2017 its volume of transaction was recorded 17.9 million after that it is growing very fastly than any other payment services. In March 2019 its volume of transaction was recorded 5391.5 million and just after one year it's become more than double and that is 12518.6 million in March 2020.

Growth in Credit cards Payment- the following chart shows the growth in credit card usage for payments in last 5 years.

Credit card payments

2500

2177.3

2000

1762.6

1500

1405.2

1087.1

1000

785.7

500   — Volume in millions

0

| 2015-16 | 2016-17 | 2017-18 | 2018-19 | 2019-20 |
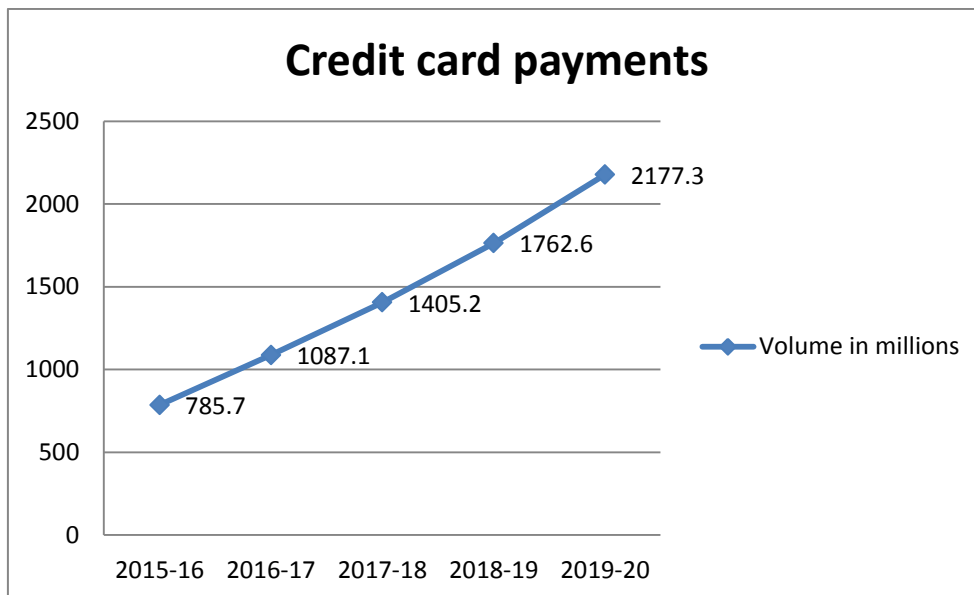
Figure 5

The above chart is showing the volume of the customer transaction using credit cards from April 2015 to March 2020. We can see in the chart that till 2019-20 the usage of credit card is almost 3 times increased than in 2015-16.

Growth in Debit Card Payment- the following chart shows the growth in debit card usage for payments in past 5 years.

Debit Card Payments
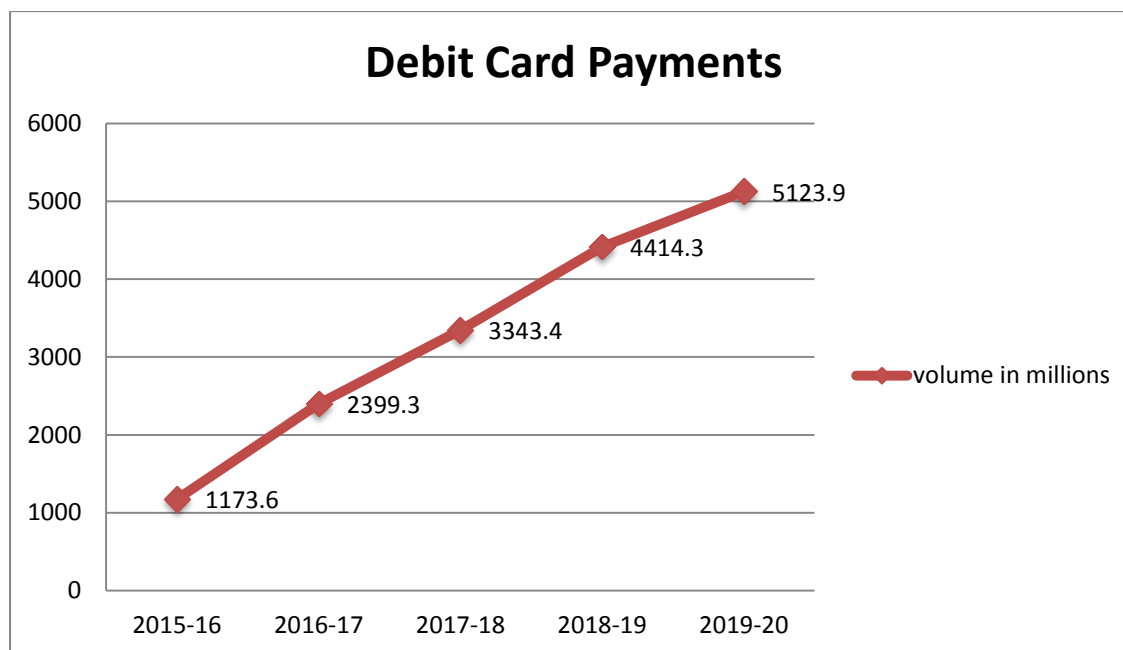
Figure 6

The above chart shows the uses of debit card from April 2015 to March 2020. Above chart shows that in 2019-20 the customer transactions using debit card has been increased almost 5 times than it was in 2015-16.

Conclusion

The Reserve Bank of India has been taking many initiatives for encouraging digitalisation of payment in the country. The results of these initiatives shows the tremendous increase in the digital payments. The banking services has started shifting from traditional banking based on paper and making queue in the banks to cashless or digital banking which can be operate anywhere. Digital banking has improved the number of banking services users and helps in the growth of banking and our Indian economy. But for the encouragement of more and more customers to use digital banking, the banks should be open to access and accept cost effective safe and secure payment technology for the customers. With the improvement of payment technology we can expect digital banking services to reach its peak.

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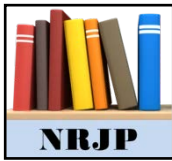
Review Article

Passenger Road Transport Output Analysis : Concept, Measurement and Econometric Analysis

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Abstract

The growth of financial services in India has largely been led by the banks, changing in banking services makes the great changes in the economy of India. By digitalisation of banking system, the banking services are more easy to use for customers and there is no need to queue in banks for the basic banking services, the customer can use banking services from anywhere. With the help of digital banking the more customers are able to use banking services and this creates the remainder growth in the Indian economy. The banks provide digital banking services through mobile, internet banking, credit cards, debit cards, UPI, NEFT, IMPS etc. The study focuses on the growth of digital banking from last 5 years and also tells about the different type of digital transactions

Keywords- digital banking, digital payments, card payments, online banking

Introduction

The analysis of Passenger Road Transport output is the subject matter of this chapter. The concept of Passenger Road Transport output has been discussed along with the different measures used for it. The Passenger Road Transport output has been estimated and the results have been analyzed through the estimated trends, production functions and efficiency and scale effects. The production functions have been estimated in additive and multiplicative forms to study the impact of factors affecting the Passenger Road Transport output.

The Concept of Output in Passenger Road Transport

Output is one of the key elements of a Passenger Road Transport system. In economics, creation of utility in goods and services is known as output. But in the literature of the economics of transport, the output may be seen as the services rendered by Passenger Road Transport system to the society. Through the services of Passenger Road Transport, people go from one place to another to get their work done and thus the Passenger Road Transport system plays the productive role,

Measurement of Passenger Road Transport Output

Planners,, economists, researchers, and policy makers are not with the same approach towards the measurement of Passenger Road Transport output. Different measures have been used for it.

Measures of Passenger Road Transport output may be seen as the (i) supply-side measures, and (ii) the demand-side measures. Supply-side measures of Passenger Road Transport output are with the passenger carrying capacity of the Passenger Road Transport undertakings. In this sense the researchers use the seat kms as the measure of Passenger Road Transport output. Seat kms is the measure of passenger carrying capacity of a Passenger Road Transport undertaking which means the total number of kms travelled by seating passengers.

The demand-side measures of Passenger Road Transport output are related with the demand of Passenger Road Transport service to be consumed by the passengers. Three different demand-side measures of Passenger Road Transport output are frequently used by researchers.[1] These are given below—

1. **Passenger Kms**—Passenger kms is a measure of Passenger Road Transport output and used as an explanatory variable in the cost function.

2. **Effective Kms**—Effective kms has been used as an explanatory variable in the cost function. It is also a measure of Passenger Road Transport output.

3. **No. of Passengers Carried**—No. of passengers carried has been considered as a measure of Passenger Road Transport output and has been used as an explanatory variable in the cost function.

Determinants of Passenger Road Transport Output and Input-Output Relationship

The Passenger Road Transport output is different between as well as within the Passenger Road Transport undertakings. This differentiality in Passenger Road Transport output is due to the difference in availability of determinants of it which can be termed as inputs in the production process.

According to the traditional theory of production function, inputs of labour and capital account the determinants of Passenger Road Transport output. Fuel may also be considered in this sphere. But this simple description of inputs could explain little. So more factors affecting the Passenger Road Transport output are needed to be incorporated in the input specification process. One should specify the Passenger Road Transport inputs while using these in the output analysis so that the deterministicness of the estimation models can be said to the rational.

With the entrance of economists in the area of Passenger Road Transport, the relationship estimated between inputs and output became known as Passenger Road-Transport production function. This relationship in the new approach can be seen and analyzed in the form of the simple input-output analysis.

Production function is a mapping of any input vector (X : X_1, X_2, ..., X_n) for a

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[1]. Some studies have also considered the real revenue earned by Passenger Road Transport undertaking as the measure of demand-side Passenger Road Transport output. The concept of real revenue has been analysed in Ch. VI.

unique non-negative real number (Q)-the maximum output that can be produced using that input vector. It is a powerful tool since it provides a basic for describing efficient production.

The applications of production function approach to the Passenger Road Transport service have enabled the government, planners, and policy-makers to judge and evaluate the role of various inputs. This approach may be very helpful while designing the future Passenger Road Transport projects with some required and desired modifications, managing the input demand and supply, planning the Passenger Road Transport system in the country, and in many other areas relating to Passenger Road Transport industry.

Passenger Road Transport production function can be estimated in a variety of forms, although most frequently used forms is linear and logarithmic models. Linear models imply independence of the various inputs and constant marginal products, while logarithmic models allow declining marginal products but constrain the form of interaction of variables. The functional forms of Cobb-Douglas models, transcendental (translog) models and generalized production function models are very difficult to translate for Passenger Road Transport service.

Thus, the crux is that one should cautiously specify the Passenger Road Transport inputs while using these in the output analysis so that the determi-nisticness of the estimation models can be rational. The proper input specifi-cation is positively correlated with the efficiency in Passenger Road Transport output as economic efficiency is the mirror to reflect

the sightedness of the input specification processes[2].

Review of Literature on Passenger Road Transport Output

Studies relating to the measurement of specification of Passenger Road Transport output and its inputs and the estimation of Passenger Road Transport production function are limited. Researchers kept their attention mostly in the sphere of Passenger Road Transport cost and ignored the Passenger Road Transport output. This output has been used only for the purpose of the estimation of cost functions. Koshal and Koshal (1989)[3] have analyzed the Passenger Road Transport output through estimating the Passenger Road Transport production function in which labour and capital have been used as the inputs and bus kms as the measure of Passenger Road Transport output. They considered 25 Passenger Road Transport undertakings for two years namely 1980-81 and 1985-86. They derived the conclusion that state road transport industry enjoys economies of scale. This study does not consider the fuel as an input in the production process. In the same way, there might be many other determinants of Passenger Road Transport output.

Some studies analyzed the Passenger Road Transport output through estimating the factor productivity that is the productivity

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[2]. On the basis of input-output relationship the efficiency in production may be classified as economic efficiency and technical efficiency. Economic efficiency refers to the correct choice of input-mix, given the prices of inputs. Technical efficiency refers to the maximization of output for a given set of inputs.

[3]. Koshal and Koshal (1989): "Economies of Scale of State Road Transport Industry in India", International Journal of Transport Economics, June, Vol. XVI, No. 2, 166-173.

of labour, capital, fuel etc. These studies mainly include Gollop and Jorgenson (1980), Berechman (1983), Moshe Kim (1985), and Agarwal (1987) [4] . These studies analyzed the Passenger Road Transport productivity for labour, capital, and fuel. The productivity shares have been calculated for labour, capital, and fuel and then these shares have been added to get the measure of total factor productivity.The study "Technological Change and Scale Economies in Urban Transportation" has been conducted by Andnkopoulos, J. Loizidis and K. P. Prodromidis (1992) with the objective to develop productivity indices and identify their sources[5]. Capital, labour, energy, and time have been considered as explanatory variables while total no. of passengers carried have been used for the measure of Passenger Road Transport output. It is a time series data based study in which loglinear functional forms have been used.Kofi Obeng (1990) [6] studied the

sources of output change in urban bus transport system selecting 74 transit systems, for the period 1979 to 1985. Here the pooled data have been used. Labour, capital fuel, time, and some background variables have been considered as the determinants of Passenger Road Transport output while vehicle miles and passengers miles have been used as the measure of Passenger Road Transport output. This study also tried to decompose the change in transit output among the various considered determinants of Passenger Road Transport output.The other studies conducted in the same way may be Bamum and Gilesson (1979), Pucher (1983), Anderson (1983), Cervero (1984), O'Donnell (1985a and 1985b), Obeng (1987) [7] .In all the above studies the

[4]. K. M. Gollop, and D. W. Jorgenson (1980), "United States Productivity Growth by Industry 1947-1973". In J. W. Kendrick and B. N. Vaccara (eds), *New development in Productivity Measurement and Analysis*, N.B.E.R, University of Chicago Press.

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Passenger Road Transport output has been considered in the framework of traditional production function theory. Thus, considering only the labour, capital, fuel, and time as the determinants of Passenger Road Transport output. These studies do not consider the other determinants of Passenger Road Transport output which might play their significant role in influencing the levels of Passenger Road Transport output.

The above studies differ in considering the measures of Passenger Road Transport output and thus they lack the unanimity about the measure of Passenger Road Transport output.

Estimation and Analysis of Passenger Road Transport Output (I): Trend Analysis Approach

To study the growth of measures of Passenger Road Transport output and related concepts considered in this study, trend analysis has been adopted. Data for all the four measures of Passenger Road Transport output have been shown in Appendices AG-1 and AG-2.

Estimation of Trends

Trends have been estimated for seat kms, passenger kms, effective kms, and no. of passengers carried; the various measures of Passenger Road Transport output considered in this study; and the related concepts of vehicle productivity (or capital productivity) and man power productivity. The trends have been estimated in linear, quadratic, and exponential forms. The estimation technique used is the Ordinary

Least Squares. The three models used can be presented as below[8]—

$$Y = \beta_0 + \beta_1 t \qquad \qquad ...(5.1)$$

$$Y = \beta_0 + \beta_1 + \beta_2 t^2 \qquad ...(5.2)$$

$$\ln Y = \beta_0 + \beta_1 t \qquad \qquad ...(5.3)$$

where, Y-the Passenger Road Transport output, Iny-natural logarithm of Y, and *t* is the time. β_0, β_1 and β_2 are the coefficients to be estimated. Equation (5.1) is the linear function in which fix represents the regression coefficient. Equation (5.2) is the quadratic function, and equation (5.3) is the exponential function in which β_1 measures the constant relative change in Y for a given absolute change in *t*. Such a model is known as the constant growth model. Above three models have been estimated in case of both developed and developing states.

Analysis of Results

The results of the estimated trends of Passenger Road Transport output have been presented in Tables .1 to 5.6. Trends have also been shown in Figures 5.1 and 5.2 for developed and developing states respectively.

(a) Trends of Seat Kms

The estimated trends of seat kms have been shown in Table .1 for both developed and developing states. It is clear that in all the fitted models in case of both developed and developing states, time affects the seat

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[8]. See (a) Damodar N. Gujrati (1988), *Basic Econometrics*, 2nd Edition McGraw-Hill Book Company, (b) J. Johnston (1985), *Econometric Methods*, McGraw-Hill Company (c) G.M.K. Madnani (1989) : Introduction to Econometrics^ 5th Edition, Oxford and I.B.H., New Delhi.

kms significantly. All the coefficients are positive showing the monotonically increasing nature of Passenger Road Transport output. In case of developed states, the values of all the estimated coefficients are statistically significant and show that the impact of time on Passenger

Road Transport output in case of developed states is larger than that in case of developing states. The constant growth rates of seat kms are 7 and 5 percent in case of developed and developing states respectively.

Table 1 : Estimated Trends of Seat Kms

Parameters	Developed States			Developing States		
	Linear	Quadratic	Exponential	Linear	Quadratic	Exponential
β_0	164661.78* (12.35)	190233.98* (9.17)	12,21* (355.81)	61881.75* (15.43)	67435.70* (40.43)	11.10* (274.87)
β_1	2660.88* (18.18)	17635.40* (2.96)	0.07* (19.25)	4693.66* (10.64)	2733.44** (1.45)	0.05* (10.68)
β_2		564.09** (1.56)			122.51 (1.07)	
R^2	0.9622*	0.9685*	0.9661*	0.8970*	0.9061*	0.8977*
$\overline{R}^2$	0.9593*	0.9633*	0.9635*	0.8891*	0.8904*	0.8898*
F	330.64	184.57	370.41	113.27	57.86	114.08
D–W	0.5386	0.6137	0.5532	0.5942	0.6433	0.6200

Note : Values in parentheses are the absolute *t*-ratios.

 *–Significant at 1% level.

The explanatory power of all the fitted models in case of developed states is more than that in case of developing states. The best fit is being shown by the quadratic models where about 97 and 91 percent variations in seat krns are being explained in case of developed and developing states respectively. It is also clear that the exponential model in case of developed states and the quadratic model in case of developing states show the better fit. The very high values of F-statistics show that the values of R^2 or $\overline{R}^2$ are highly

significant statistically at more than 1 percent level. The values of D-W statistic show the evidence of the presence of positive autocorrelation.

(b) Trends of Passenger Kms

The results of the estimated trends of passenger kms have been shown in Table .2 where about all the estimated regression coefficients are highly significant with positive sign showing that time affects passenger kms positively in case of both developed and developing states.

Table 2 : Estimated Trends of Passenger Kms

Parameters	Developed States			Developing States		
	Linear	Quadratic	Exponential	Linear	Quadratic	Exponential
β_0	135295.49* (12.74)	140605.50* (7.80)	11.98* (308.65)	46440.46* (15.86)	53734.20* (12.70)	10.80* (250.80)

β_1	19292.95*	17418.83*	0.07*	2844.15*	269.89	0.04*
	(16.51)	(3.36)	(16.21)	(8.83)	(0.22)	(8.59)
β_2		117.13			160.89**	
		(0.37)			(2.18)	
R^2	0.9545*	0.9550*	0.9529*	0.8517*	0.8975*	0.8501*
$\overline{R}^2$	0.9510*	0.9475*	0.9493*	0.8461*	0.8804*	0.8386*
F	272.65	127.36	262.89	77.97	52.54	73.72
D–W	0.7008	0.7061	0.5492	0.7289	0.9826	0.7037

Note : Values in parentheses are the absolute *t*-ratios.

*–Significant at 1% level.

**–Significant at 5% level.

In case of developed states the passenger kms have shown the significant constant growth rate of 7 percent while this growth rate is 4 percent in case of developing states. It is also clear that the impact of time in passenger kms is more in case of developed states than developing states.About 96 and 90 percent variations in passenger kms are being explained by quadratic models in case of developed and developing states respectively. In case of developed states, the linear model shows the best fit by explaining about more than 95 percent variation in passenger kms but in case of developing states the quadratic model reports the best fit where it explains about 88 percent variation. The values of the function coefficient or the adjusted function coefficient are highly significant at more than 1 percent level as shown by the values of F-test There is presence of positive autocorrelation in case of all the fitted models, as shown by the values of D-W test.

(c) Trends of Effective Kms

Table .3 reports the results of estimated trends of Passenger Road Transport output, the effective kms. It can be seen that except β_1 and β_2 in quadratic model in case of developing states, all the intercept as well as slope coefficients are statistically significant at more than 1 percent level showing the significant impact of changes in time on the effective kms. It can also be seen that the role of time in affecting the effective kms is higher in case of developed states than developing states. The constant growth rates of effective kms are 7 and 4 percent in case of developed and developing states respectively. The positive sign of all the coefficients shows the monotonically increasing nature of the Passenger Road Transport output.It is also clear that all the fitted models explain the variation in effective kms highly significantly. In case of both developed and developing states the quadratic model shows the best fit. It can be seen by the values of the D-W test that there is presence of positive autocorrelation in all the fitted models.

Table 3 : Estimated Trends of Effective Kms

Parameters	Developed States			Developing States		
	Linear	Quadratic	Exponential	Linear	Quadratic	Exponential

β_0	3376.54* (15.37)	3959.70* (12.82)	8.30* (307.54)	1240.27* (17.79)	1343.77* (11.91)	7.18* (192.44)
β_1	479.48* (19.85)	273.66* (3.08)	0.07* (22.87)	80.70* (10.52)	44.17 (1.36)	0.04* (10.46)
β_2		12.86* (2.38)			2.28 (1.16)	
R^2	0.9681*	0.9783*	0.9757*	0.8950*	0.9055*	0.8937*
$\overline{R}^2$	0.9656*	0.9747*	0.9739*	0.8869*	0.8898*	0.8856*
F	393.87	270.68	522.85	11075	57.49	109.32
D–W	0.5789	0.7708	0.6353	0.5758	0.6245	0.5921

Note : Values in parentheses are the absolute *t*-ratios.

*–Significant at 1% level.

**–Significant at 5% level.

(d) Trends of No. of Passengers Carried

Trends have also been estimated for the no. of passengers carried which is one of the measures of Passenger Road Transport output. The results have been shown in Table .4. Table shows that in case of developing states none of the slop coefficients is statistically significant which shows that time does not affect the no. of passengers carried. In this case the coefficients of determination are insignificant. The reverse is the situation in case of developed states where time affects no. of passengers carried significantly as shown by the significant coefficients in all the fitted three models. Also, the positive sign of all the estimated parameters shows that the no. of passengers carried increased monotonically with time. The values of R^2 are highly significant and the best fit is being shown by the exponential model in which about 98 percent variation in no. of passengers carried is explained. The estimated values of D-W statistic show the evidence of the presence of positive autocorrelation.

Table 4 : Estimated Trends of No. of Passengers Carried

Parameters	Developed States			Developing States		
	Linear	Quadratic	Exponential	Linear	Quadratic	Exponential
β_0	5573.15* (11.30)	6821.65* (9.63)	8.89* (299.55)	1503.61* (20.41)	1565.85* (12.67)	7.31* (148.66)
β_1	1075.56* (11.30)	634.92* (3.12)	0.08* (23.99)	3.16 (0.39)	-18.80 (0.53)	2.25 (0.42)
β_2		27.53* (2.23)			1.37 (0.64)	
R^2	0.9680*	0.9773"	0.9779"	0.0116	0.0437	0.0131
$\overline{R}^2$	0.9655*	0.9736*	0.9762*	0.0000[a]	0.0000[a]	0.0000[a]
F	393.06	258.73	575.66	0.15	0.27	0.17
D–W	0.3555	0.4709	0.4356	0.5808	0.6093	0.5855

Note : Values in parentheses are the absolute *t*-ratios.

*–Significant at 1% level.

**–Significant at 5% level.

a-The value of $\overline{R}^2$ comes out to be negative, so treated as zero.

(e) Trends of Vehicle Productivity

Trends have also been estimated for the vehicle productivity or the productivity of capital. The results have been shown in Table .5.

Table 5 : Estimated Trends of Vehicle Productivity

Parameters	Developed States			Developing States		
	Linear	Quadratic	Exponential	Linear	Quadratic	Exponential
β_0	87090.39* (54.67)	84888.23* (32.69)	11.38* (692.04)	62705.11* (18.08)	67014.80* (11.74)	11.06* (236.58)
β_1	1588.21* (9.07)	2365.44* (3.17)	0.02* (8.89)	1954.35* (5.12)	433.28 (0.26)	0.03* (4.87)
β_2		–48.58 (1.07)			95.07 (0.95)	
R^2	0.8634*	0.8753*	0.8587*	0.6687*	0.6921*	0.6458*
$\overline{R}^2$	0.8529*	0.8545*	0.8478*	0.6433*	0.6407*	0.6185*
F	82.17	42.12	79.01	26.24	13.84	23.70
D–W	0.5428	0.6224	0.5359	0.5727	0.5931	0.5526

Note :   Values in parentheses are the absolute *t*-ratios.

   *–Significant at 1% level.

In case of developed states, all the estimated coefficients are statistically significant. In quadratic model, β_2 is negatively insignificant. In general, it can be observed that the vehicle productivity showed increasing trends.

According to the exponential model, the vehicle productivity has increased by 2 percent constantly per annum. It is also clear that all the fitted models explain the variation in vehicle productivity significantly.

As the explanatory power is concerned, the quadratic model reports the better results by explaining more than 85 percent variation.

In case of developing states, all the coefficients (except β_1 and β_2 in the quadratic model) are statistically significant at more than 1 percent level. All the positive coefficients show the increasing trends of vehicle productivity.

The constant growth rate of vehicle productivity has been estimated as 3 percent in case of developing states. Also, all the fitted models explain the variation in vehicle productivity significantly.

The best fit is shown by the linear model which explains more than 64 percent variation.

The values of D-W statistic show the evidence of the presence of positive autocorrelation.

(f) Trends of Man Power Productivity

The trends of man power productivity have been estimated and the results are shown in Table .6.

Table 6 : Estimated Trends of Man Power Productivity

Parameters	Developed States			Developing States		
	Linear	Quadratic	Exponential	Linear	Quadratic	Exponential
β_0	9535.55* (37.89)	9830.35* (23.65)	9.17* (410.70)	8651.17* (25.28)	8871.31* (15.34)	9.07* (254.09)
β_1	238.64* (8.62)	134.59 (1.13)	0.02* (8.47)	143.35* (3.81)	65.65 (0.40)	0.01* (3.76)
β_2		6.50 (0.90)			4.86 (0.48)	
R^2	0.8512*	0.8605*	0.8467*	0.5274*	0.5363*	0.5210*
$\overline{R}^2$	0.8397*	0.8372.	0.8349*	0.4910*	0.4590*	0.4841*
F	74.34	37.00	71.79	14.51	6.94	14.14
D–W	1.2555	1.2918	1.2675	0.8202	O.S220	0.8113

Note :   Values in parentheses are the absolute *t*-ratios.

*–Significant at 1% level

Table shows that the slope coefficients in the quadratic model in case of both developed and developing states are positively insignificant but all the estimated parameters in linear and exponential models are significant at more than 1 percent level in case of both types of states. It can be observed that the man power productivity in Passenger Road Transport service increased monotonically with time. According to the exponential model, the constant growth rates of man power productivity are 2 and 1 percent in case of developed and developing states respectively. It is also clear that the man power productivity in Passenger Road Transport service is more in case of developed states.

As the explanatory power is concerned, all the fitted models explain the variation in man power productivity significantly at 1 percent level. The linear models show the best fit in case of both types of states. There is presence of positive autocorrelation in case of all the fitted models, as shown by the values of D-W test.

Estimation and Analysis of Passenger Road Transport Output (lI): Production Function Approach

The Passenger Road Transport output has also been analyzed by estimating the Passenger Road Transport production functions. The technique of Ordinary Least Squares has been used for the estimation.

Estimation of Production Functions[9]

These production functions have been defined in many different ways in order to evaluate the effect of different variables on the Passenger Road Transport output. Two approaches have been used which are as below—

(a) Traditional Production Function Approach

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[9]. For the Analysis of the theory of production function, see Joan Robinson (1955); "The Production Function", *Economic Journal*. 61-71 and R. W. Shephard (1953): Cost and Production Functions. Princeton University Press.

In case of Passenger Road Transport service, the theory of traditional production function allows to consider the labour, capital, and fuel as the inputs. Here, the expression can be written as below—

$$Q = f(L, K, F) \qquad ...(5.4)$$

where Q-the measure of Passenger Road Transport output, L-labour, K-capital, and F-fuel.

On the incorporation of T, for time, the above equation (5.4) can be written as below—

$$Q = f(L, K, F, T) \qquad ...(5.5)$$

The production function expressed in equations (5.4) and (5.5) have been fitted in both additive and multiplicative forms in case of both developed and developing states. The natural logarithm has been used in the multiplicative models. To study the impact of economic development on Passenger Road Transport output, dummy variable, D, has been used D = l, for developed states and D = 0 for developing states. For this purpose, the models of equations (5.4) and (5.5) in the multiplicative form have been used.As this study considers for different measures of Passenger Road Transport output, so all the above models have been fitted by considering each measure of Passenger Road Transport output separately.

(b) Determinants of Passenger Road Transport Output Approach

The traditional theory of production function ignores many variables which affect the Passenger Road Transport output. The incorporation of these variables as explanatory variables in the Passenger Road Transport production function may improve the explanatory

power of the fitted models. Thus by considering these variables, the production functions now may be defined as below—

Model I : SK = f (TS, T, HSD, TBR, RI, SBR)

Model II : SK = f (TS, CER, SBR, RO, PSP, UCSK) $\qquad$ ...(5.6)

Model III : SK = f (IS, ATO, SBR, MPP, EPB, UCSK)

Model IV : PK = f (TS, T, HSD, TBR, RI, SBR, RO)

Model V : PK = f (TBR, RI, SBR, MPP, UCPK, UCPC) $\qquad$ ...(5.7)

Model VI : PK = f CTS, CER, RCE, ATO, SBR, PSP)

Model VII : EK = f (TS, T, HSD, ATK, TBR, RI, SBR)

Model VIII : EK = f (HSD, CER, SBR, MPP, UCEK, UCPC)

Model IX : EK = f (ITS, RCE, SBR, RO, PSP, EPB)

Model X : PC = f (TS, T;HSD, ATK, TBR, RI, SBR)

Model XI : PC = f (TTS, CER, ATO, SBR, MPP, PSP, UCPC) ...(5.9)

Model XII : PC = f (TS, RCE, FU, SBR, RO, EPB)

In the above expressions; SK-seat kms, PK-passenger kms, EK-effective kms, PC-no, of passengers carried, TS-number of total staff TTS-total number of traffic staff, T-time, HSD-HSD consumed kilolitre, ATK-average tyre kms., CER-capital employed real, RCE-return on capital employed, TBR-total number of buses on the road, FU-fleet utilization, RI-regularity index, ATO-actual trips operated, SBR-staff-bus ratio, RO-number of routes operated, MPP-man power productivity, PSP- per staff payment, EPB-earning per bus, UCSK-unit cost per seat km, UCPK-unit cost per passenger km, UCEK-unit

cost per effective km, and UCPC-unit cost per passenger carried.All the above models have been fitted in both additive and multiplicative (with natural log) forms in case of both developed and developing states. The technique of estimation used is the Ordinary Least Squares.[10]

Variables Used in the Production Functions

Variables used in the Passenger Road Transport production functions have been analyzed as below—

1. **Passenger Road Transport Output**—The dependent variable in all the fitted models is the Passenger Road Transport output which may be regarded as an index of overall productivity. The different measures of Passenger Road Transport output used are seat kms (SK); passenger kms (PK), effective kms (EK), and no. of passengers carried (PC).

2. **Total Staff and Total Traffic Staff (TS and TTS)**—These two variables have been used separately as the explanatory variables and considered as crucial inputs in the passenger Road Transport production process. The TS and TTS both represent the labour input and have been expected to be positively correlated with the Passenger Road Transport output.

3. **Staff-Bus Ratio (SBR)**—In the Passenger Road Transport production function, SBR can be regarded as technology index and acts as proxy for labour-capital ratio. If the coefficient of SBR is positive it would show a

rise in the productivity of the staff. The negative coefficient of SBR shows a fall in the efficiency of the staff. Evidently, SBR. affects the Passenger Road Transport output via productivity of the staff. The expected algebraic sign of SBR is positive.

4. **Unit Cost (UCSK, UCPK, UCEK, and UCPC)**—It is expected that unit cost is positively correlated with Passenger Road Transport output. Incorporating unit cost as an explanatory variable in the Passenger Road Transport production function enables the inclusion of the infrastructural facilities in the Passenger Road Transport undertaking. Thus, the unit cost may be considered a quality index.

5. **Per Staff Payment (PSP)**—PSP has been considered as a proxy for staff quality. It is generally accepted that work experiences increase the quality of staff. PSP increases with the work experience. So, this permits for testing the hypothesis that Passenger Road Transport output is the positive function of PSP

6. **Time (T)**—Time, the trend variable, also affects the Passenger Road Transport output, it is assumed to be positively correlated with the output.

7. **BSD Consumed (HSD)**—HSD is treated as an input in the traditional theory of production function. It is positively correlated with Passenger Road Transport output.

8. **Average Tyre Kilometres (ATK)**—ATK can be considered as an input in the Passenger Road Transport production process. It is an efficiency index regarding the tyre input. More

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[10]. To study the method of Ordinary Least Squares, see J. Johnston (1985): Econometric Methods. McGrow-Hill Book Company and Damodar N. Gujrati (1988): Basic Econometrics, 2nd Edition, McGraw-Hill Book Company.

the average tyre kms higher the level of Passenger Road Transport output.

9. **Capital Employed Real (CER)**—CER represents the capital input and supposed to be positively correlated with Passenger Road Transport output It is considered as an explanatory variable.

10. **Return on Capital Employed (RCE)**—RCE may be regarded as a productivity index of the capital in the Passenger Road Transport undertaking. This is also supposed to be positively correlated with output and included as an explanatory variable.

11. **Total Number of Buses on the Road (TBR)**—TBR has also been considered as a proxy for capital input and supposed to be positively correlated with Passenger Road Transport output. TBR plays the role of an explanatory variable in the production function.

12. **Fleet Utilization (FU)**—FU has been considered as an explanatory variable in the production function and supposed to be positively correlated with Passenger Road Transport output. It may be seen as the efficiency index of utilizing the fleet by the Passenger Road Transport undertaking.

13. **Regularity Index (RI)**—The RI is also a variable affecting the Passenger Road Transport output. It is assumed that RI is positively correlated with output. In Passenger Road Transport service, the RI may be regarded as an index of the managerial efficiency.

14. **Actual Trips Operated (ATO)**—ATO is an explanatory variable because it affects the Passenger Road Transport output. More the trips more the value of the measure of Passenger Road Transport output. So, ATO is assumed to be positively correlated with the output.

15. **Number of Routes Operated (RO)**—In the estimated models of Passenger Road Transport production functions, the RO has been considered as a positively correlated explanatory variable. This variable may be regarded as the proxy for route nationalization.

16. **Man Power Productivity (MPP)**—MPP has been considered as an explanatory variable in the estimated Passenger Road Transport production function. MPP is the index of the productiveness of the labour input which is positively correlated with the output.

17. **Earning per Bus (EPB)**—EPB has also been considered as an explanatory variable and assumed that it is positively correlated with Passenger Road Transport output. The EPB may be considered as an index of the productiveness of capital input.

Analysis of Results

Tables .7 to 5.18 present the estimates of Passenger Road Transport production functions.

(a) Inter-relationship between Variables

By using the coefficient of determination (R) the relationship between Passenger Road Transport output and explanatory variables can be examined. It is necessary

for explaining the variations in Passenger Road Transport output with the help of explanatory variables. The R s with respect to various measures of Passenger Road Transport output has been shown in Table .7. Correlation matrices have been presented in Appendices AG-3 and AG-4.

Table 7 : R^2 for Explanatory Variables (SK, PK, EK And PC- Dependent Variable)

Independent Variables	Developed States				Developing States			
	SK	PK	EK	PC	SK	PK	EK	PC
TS	0.9799*	0.9716*	0.9765*	0.9886*	0.9065*	0.8862*	0.9069*	0.0369
ITS			0.9706*	0.9888*			0.9382*	0.0461
HSD	0.9982*	0.9868*	0.9978*	0.9862*	0.9892*	0.9493*	0.9898*	0.1376
ATK			0.2738	0.2605			0.4301**	0.0054
CER	0.8420*	0.8804*	0.8214*	0.8257*	-0.1685	-0.2538	-0.1683	-0.1442
RCE		0.0843	0.0744	0.0806		-0.2224	-0.2129	-0.0111
TBR	0.9888*	0.9690*	0.9938*	0.9890*	0.7164*	0.6616*	0.7130*	-0.0001
FU				0.5021**				-0.0022
RI	-0,6104*	-0.6582*	-0.5767*	-0.6039*	-0.5963*	-0.5516*	-0.5935*	0.0116
ATO	0.8640*	0.8330*		0.8742*	0.3100	0.2716		0.0821
SBR	-0.2197	-0.2210	-0.2068	-0.1969	0.6370*	0,6576*	0.6408*	0.3582**
RO	0.9906*	0.9841*	0.9910*	0.9866*	0.9465*	0.9299*	0.9465*	0.0813
MPP	0.9025*	0.8987*	0.9076*	0.8603*	0.7721*	0.7198*	0.7751*	0.3697**
PSP	0.7341*	0.7276*	0.7432*	0'.7164*	0.9448*	0.8694*	0.9361*	0.0716
EPB	0.4426**		0.4385**	0.4418**	0.8219*		0.8169*	0.0851
UCSK	-0.2403				-0.0052			
UCPK		-0.0813				0.0064		
UCEK			-0.0336				0.0559	
UCPC		-0.2868	-0.2583	-0.2774		0.5417*	0.6213*	-0.0344

Note :   *–Significant at 1% level.

             **–Significant at 5% level.

             (–)Shows the negative direction of correlation.

In case of developed states, the explanatory variables of TS, ITS, HSD, CER, TBR, FU, ATO, RO, MPP, PSP, and EPB have the significant positive correlation with the respective measures of Passenger Road Transport output. Only RI has the significant negative correlation. The maximum variation in SK, PK, and EK is being explained by HSD while TBR explains the maximum variation in PC. From 24 to more than 99 percent, from 8

to 99 percent, from 7 to more than 99 percent, and from 8 to 99 percent are the ranges in which the variations in SK, PK, EK, and PC respectively are being individually explained by the explanatory variables.In case of developing states, SBR and MPP affect the PC significantly. SK, PK, and EK are being significantly explained by TS, ITS, HSD, ATK, TBR, RI, SBR, R0; MPP, PSP, EPB, and UCPC. The variables of TS, TTS, HSD, ATK,

ATO, SBR, RO, MPP, PSP, EPB, UCPK, and UCEK have the positive impact on the corresponding measures of Passenger Road Transport output SK is being negatively affected by CER, RI, and UCSK; PK is being negatively affected by CER, RCE and RI; the CER, RCE, and RI affect the EK negatively; and PC is being negatively affected by CER, RCE, TBR, FU, and UCPC. The ranges in which the explanatory variables individually explain the variation in SK, PK, EK, and PC ape 1 to 99 percent 1 to 95 percent, 6 to 99 percent, and less than 1 to 37 percent respectively.

(b) Traditional Production Function Approach

The results of the estimated production functions under traditional production function approach have been analyzed as below—

1. **Additive Model**—Table .8 shows the estimates of Passenger Road Transport production function.

Table 8 : Estimates of Passenger Road Transport Production Function : Additive Model

Inde-pendent Variables	Developed States				Developing States			
	Model I	Model II	Model III	Model IV	Model I	Model II	Model III	Model IV
β_0	-21519.46*	-74600.25	-1649.07	-7360.92	-27721.68	-1946.57	-281.69	2249.54
	(16.68)	(5.64)	(10.33)	(10.26)	(2.90)	(0.16)	(1.77)	(6.44)
TS	2.09*	3.70*	-1.68	0.1S*	-0.56	1.46	-7.30	-0.07
	(3.19)	(3-10)	(0.12)	(2.81)	(0.42)	(0.85)	(0.33)	(137)
HSD	2.97*	3.12*	0.04*	0.04	3.11*	1.59*	0.05*	0.04*
	(10.31)	(5.97)	(6.08)	(1.45)	(9.08)	(3.58)	(9.40)	(3.15)
TBR	-15,22	-51.71*	0.39	0.52	-0.29	-11.48	-0.03	-0.50
	(1.78)	(3.34)	(2.10)	(0.62)	(0.04)	(1.05)	(0.22)	(1.63)
R^2	0.9990*	0.9940*	0.9986*	0.9943*	0.9898*	0.9542*	0.9902*	0.6003
$\overline{R}^2$	0.9988*	0.9924*	0.9982*	0.9927*	0.9866*	0.9417*	0.9875*	0.4913
F	3848.14	612.06	2577.42	638.77	343.95	76.36	370.32	5.51
D–W	2.1460	18433	0.8842	1.6405	1.8950	1.7891	1.8919	0.9976

Note :   Values in parentheses are the absolute *t*-ratios.

*–Significant at 1% level.

**–Significant at 5% level.

Considering seat kms as the measure of output, labour and fuel affect it significantly. In case of passenger kms as the measure of output all the three inputs affect it significantly. Fuel and capital both affect the effective kms significantly Only labour input affects the no. of passengers carried significantly.

All the fitted four models of Passenger Road Transport production function show that all the inputs considered explain jointly more than 99 percent variation in the Passenger Road Transport output.

The values of F-statistics are very high showing that the values of R2 are highly significant at more than 1 percent level. These are the results in case of developed states.In case of developing states, only fuel affects all the considered measures of Passenger Road Transport output significantly.

Other inputs of labour and capital do not play any significant role in affecting the Passenger Road Transport output. About 99 percent variation in seat kms, 95 percent variation in passengers kms, and 99 percent variation in effective kms are being explained significantly.

According to the fitted model the variation in no. of passengers carried is not being explained significantly by labour, capital, and fuel jointly.

It can be seen that labour is more productive in case of developed states as shown by the higher values of regression coefficients with respect to labour. In case of effective kms, capital and fuel are more productive in developing states than in developed states. It is also clear that the fit is better in case of developed states.

In cases where the values of D-VV are greater than 2 *i.e.* (D-W) > 2S it can be said that there is some degree of negative autocorrelation but in cases where (D-W) < 2, there is some degree of positive autocorrelation.

Time as the Explanatory Variable

Table .9 shows the estimates of Passenger Road Transport production function where, T has been incorporated as an explanatory variable along with labour, capital, and fuel.

Table 9 : Estimates of Passenger Road Transport Production Function : Additive Model (Incorporation of Time as Explanatory Variable)

Inde-pendent Variables	Developed States				Developing States			
	Model I	Model II	Model III	Model IV	Model I	Model II	Model III	Model IV
β_0	-95411.33* (5.09)	-26147.05 (0.77)	-673.75** (2.17)	-6478.41* (3.21)	-7808.16 (0.36)	3133.08 (0.11)	13.78 (0.04)	657.44 (1.05)
TS	1.70** (2.51)	2.97** (2.43)	-0.02 (1.47)	**0.17 (2.31)	-1.28 (0.85)	1.28 (0.63)	-0.02 (0.71)	-9.13 (0.21)
T	2149.46 (1.50)	3989.12 (2.43)	80.30* (1.47)	72.66 (2.31)	718.27 (0.85)	183.22 (0.63)	10.66 (0.71)	-57.43** (2.84)
HSD	3.01* (1098)	3.19* (6.44)	0.04* (8.74)	0.04 (1.43)	3.00* (8.38)	1.56* (3.21)	0.05* (8.63)	0.05 (4.69)
TBR	-18.65 (2.22)	-58.08* (2.82)	**0.26 (1.90)	0.40 (0.44)	-3.28 (0.37)	-12.25 (1.01)	-0.07 (0.50)	-0.26 (1.04)
R^2	0.9992*	0.99952*	0.9993*	0.9944*	0.9904*	0.9544*	0.9909*	0.7784*
$\overline{R}^2$	0.9989*	0.9933*	0.9991*	0.9922*	0.9866*	0.9361*	0.9873*	0.6898*
F	3213.13	516.54	3767.38	445.19	258.78	52.26	272.93	8,78
D–W	2.2345	1.8909	1.3824	1.5280	1.7504	1.7345	1.7702	1.5393

Note : Values in parentheses are the absolute *t*-ratios.

*–Significant at 1% level.

**–Significant at 5% level.

It can be seen that T significantly affects only the effective kms in case of developed states and the no. of passengers carried in case of developing states. In all other cases the role of T is not significant but all the coefficients have the expected positive sign. In cases where the values of D-W are greater than 2, *i.e.* (D-W) > 2, it can be said that there is some degree of negative autocorrelation but in cases where (D-W) < 2, there is some degree of positive autocorrelation.

2. Multiplicative Model—Tables .10 to 5.13 analyze the results of the estimated Passenger Road Transport production functions.

Table .10 shows that in case of developed states, labour affects all the Passenger Road Transport output, except effective kms, significantly and has the output increasing effect. Capital negatively and significantly affects the seat kms and passenger kms. The fuel has the significant

positive effect on all the measures of Passenger Road Transport output. All the models show the highly significant explanatory power as shown by the values of R^2.

Table 10 : Estimates of Passenger Road Transport Production Function : Multiplicative Model

Inde-pendent Variables	Developed States				Developing States			
	Model I	**Model II**	**Model III**	**Model IV**	**Model I**	**Model II**	**Model III**	**Model IV**
β_0	-4.72* (6.90)	-7.15* (4.79)	-5.86* (8.48)	-8.99* (6.53)	-2.31* (3.15)	-0.16* (0.13)	-4.86* (7.36)	9.39* (6.25)
TS	0.53* (3.26)	1.13* (3.17)	0.23 (1.38)	0.99* (3.04)	-0.14 (0.50)	0.28 (0.57)	-0.14 (0.54)	-0.78 (1.33)
HSD	1.43* (9.00)	1.84* (5.32)	0.99* (6.22)	0.90* (2.86)	1.40* (8.35)	1.10* (3.80)	1.28* (5.53)	1.11* (3.25)
TBR	-0.61** (2.54)	-1.66* (3.18)	0.03 (0.13)	-0.37 (0.77)	0,04 (0.16)	-0.42 (1.07)	0.01 (0.02)	-0.81 (1.73)
R^2	0.9983*	0.9911*	0.9980*	0.9939*	0.9863*	0.9471*	0.9865*	0.6272
$\overline{R}^2$	0.9978*	0.9887*	0.9974*	0.9923*	0.9826*	0.6326*	0.9828*	0-5256
F	2135.89	409,80	1807.91	599.44	264.63	65.59	268.10	6.1697
λ	1.35	1.31	1.25	1.52	1.30	0.96	1.15	-0.48
D–W	1.9942	1.2927	0.8365	1.8075	1.8778	1.7636	1.8730	0.9466

Note : Values in parentheses are the absolute *t*-ratios.   *–Significant at 1% level.
     **–Significant at 5% level.   l-Shows the function coefficient

In case of developing states, only fuel is the input which affects all the measures of output significantly and has the expected positive sign. Other inputs of labour and capital do not affect any Passenger Road Transport output. The estimated production function considering no. of passengers carried as the measure of output does not show the significant explanatory power. By adding the output elasticities with respect to labour, capital, and fuel the values of function coefficient (λ) have been calculated. It is clear that in

all the four measures of Passenger Road Transport output there is the presence of increasing returns to scale in case of developed states. In case of developing states, there is the presence of increasing returns to scale as the seat kms and effective kms are concerned while in case of passenger kms there is the presence of decreasing returns to scale. The value of function coefficient in case of no. of passengers carried is negative showing that the inputs of labour, capital, and fuel negatively affects the Passenger Road

Transport output jointly. It can be seen by the values of the D-W test that there is presence of positive autocorrelation in all the fitted models.

Time as the Explanatory Variable

Table .11 shows that time has the significant positive effect on all the measures of Passenger Road Transport output as shown by the positive output elasticities with respect to time.In case of developing states, T negatively and significantly affect the no. of passengers carried as shown by the value (-0.03) which is the elasticity of Passenger Road Transport output with respect to time. In cases where the values of D-W are greater than 2, i.e. (D-W) > 2, it can be said that there is some degree of negative autocorrelation but in cases where (D-W) < 2, there is some degree of positive auto correlation.

Table 11 Estimates of Passenger Road Transport Production Function : Multiplicative Model (Incorporation of Time as Explanatory Variable)

Inde-pendent Variables	Developed States				Developing States			
	Model I	Model II	Model III	Model IV	Model I	Model II	Model III	Model IV
β_0	-2.20** (2.35)	-2.30 (1.02)	-2.59* (4.67)	-4.33** (2.13)	1.67 (0.61)	3.82 (0.75)	-1,35 (0.54)	-2.08 (0.42)
TS	0.46* (3.71)	0.99* (3.33)	0.13 (1.81)	0.86* (3.24)	-0.37 (1.19)	0.05 (0.09)	-0.34 (1.21)	-0.12 (0.22)
T	0.02* (3.18)	0.03** (2.55)	0.02* (6.97)	0.02** (2.73)	0.01 (1.50)	0.01 (0.81)	0.01 (1.46)	-0.03** (2.38)
HSD	1.52* (12.57)	2.02* (6.94)	1.12* (15.64)	1.08* (4.13)	1.32* (7.86)	1.02* (3.28)	1.21* (8.02)	1.35* (4.44)
TBR	-0.95* (4.57)	-2.31* (4.65)	-0.40* (3.31)	-0.99** (2.23)	-0.09 (038)	-0.55 (1.27)	-0.11 (0.51)	-0.45 (1.07)
R^2	0.9992*	0.9946*	0.9997*	0.9965*	0.9888*	0.9503*	0.9889*	0.7623*
$\overline{R}^2$	0.9988*	0.9925*	0.9995*	0.9951*	0.9844*	0.9304*	0.9844*	0.6672*
F	2927.81	462.35	7233.27	715.36	221.37	47.99	22.43	8.02
D–W	2.6519	1.9512	2.0515	1.7301	1.7045	1.5560	1.7064	1.5568

Note : Values in parentheses are the absolute *t*-ratios.

*–Significant at 1% level.

**–Significant at 5% level.

To study the impact of level of economic development on the Passenger Road Transport output, the dummy variable D has been incorporated. Table .12 shows the results.

Table 12 : Estimates of Passenger Road Transport Production Function : Multiplicative Model(Impact of Economic Development on Passenger Road Transport Output)

Independent Variables	Developed States			
	Model I	Model II	Model III	Model IV
β_0	-2.65*	-2.13*	-5.41*	-1.45

	(8.30)	(3.30)	(18.79)	(0.97)
TS	0.11	0.25	0.04	-1.06
	(0.71)	(0.83)	(0.31)	(1.49)
HSD	1.27*	1.05*	1.15*	0.61
	(12.78)	(5.25)	(12.94)	(1.31)
TBR	-0.06	0.06	0.02	1.63*
	(0.61)	(0.31)	(0.28)	(3.72)
D	-0.36*	-0.16**	-0.22*	0.89*
	(10.58)	(2.31)	(7.19)	(5.57)
R^2	0.9990*	0.9964*	0.9992*	0.9913*
$\overline{R}^2$	0.9989*	0.9958*	0.9991*	0.9899
F	6396.03	1738.58	7807.37	713.20
D–W	1.5389	1.1461	1.3253	0.5752

Note :   Values in parentheses are the absolute *t*-ratios.

*–Significant at 1% level.

**–Significant at 5% level.

Table shows that the output elasticity with respect to D is negative in case of seat kms, passenger kms, and effective kms showing that the economic development inversely and significantly affects the SK, PK, and EK. This elasticity is positively significant as 0.89 in case of no. of passengers carried. There is presence of positive autocorrelation in case of all the fitted models as shown by the values of D-W test.

(c) Determination of Passenger Road Transport Output Approach

To study the impact of variables affecting the Passenger Road Transport output, many variables along with labour, capital, and fuel have been incorporated and then Passenger Road Transport production functions have been estimated. These results have been presented in Tables .13 to 5.17.

Tables .13 and 14 show the results of the additive models while Tables .15 and 5.16 present the results of the multplicative models. Table .17 presents the estimates of Passenger Road Transport production function m which impact of economic development has been studied by incorporating the dummy variable D.

1.   **Additive Model**—The results of the additive models (Table .13 in case of developed states and Table .14 in case of developing states) have been analyzed as below—

Table .13 shows that the variables of TS and HSD (Model I); TS, PSP, and UCSK (Model IT) and TS and MPP (Model HI) are the significant variables affecting the seat kms. The variables TS, HSD, MPP, and PSP have the expected positive sign. UCSK, the proxy for infrastructural facilities, negatively affects the seat kms which shows that the basic infrastructural facilities are not being used efficiently. In all the models considering seat kms as the measure of Passenger Road Transport output, the values of R or R are very high showing the highly significant explanatory power.

In case of passenger kms as the measure of Passenger Road Transport output, the variables of HSD (Model IV), TBR and RI (Model V) and TS (Model VT) significantly affect the output. HSD, TS, and TBR have the expected positive sign.

The negative coefficient of RI shows that there is lack of regularity in the bus operation.

Table .13 : Estimates of Passenger Road Transport Production Function : Additive Model (Developed States)

Independent Variables	Model I	Model II	Model III	Model IV	Model V	Model VI	Model VII	Model VIII	Model IX	Model X	Model XI	Model XII
β_0	-7049.46 (0.04)	94697.71 (0.98))	-355982.74* (5.94)	141557.08 (0.38)	604827.88** (2.05)	-18161.70 (0.15)	-4664.20 (0.90)	-4119.86" (3.46)	-566.44 (0.42)	5849.06 (0.36)	-3591.45 (0.38)	-1320.42 (0.10)
EK												
TS	1.82** (1.89)	5.66* (3.05)	6.93* (28.02)	2.63 (1.22)		4.33* (4.01)	6.26 (0.03)			0.22** (3.31)		0.27** (2.36)
TTS									0.03 (0.94)		0.44* (7.77)	
T	2765.42 (1.70)			629832 (0.94)			116.20** (2.52)			437.44* (3.06)		
HSD	2.56* (4.36)			3.28** (2.40)			0.06** (2.15)	0.05* (17.76)		0.05 (0.55)		
ATK							-0.04 (0.89)			-0.25 (1.47)		
CER		-0.96 (0.75)				3.09 (1.58)		-0.02 (1.67)			-0.13 (1.47)	
RCE						0.50 (1.01)			0.01 (1.35)			1.02 (1.16)
TBR	-11.33 (0.75)			-53.94 (1.68)	34.04* (5.09)		-0.39 (0.50)			–0.88 (0.36)		
FU												312.31 (0.02)
RI	-29615.72 (0.20)			-123628.28 (0.41)	-741055.30* (3.12)		3008.30 (0.86)			-490,1.47 (0.44)		
ATO			-134.65 (0.98)			277.28 (0.67)					-14.76 (0.75)	
SBR	5728.15 (1.06)	-20284.76 (1.72)	-829.53 (0.18)	-1407.20 (0.11)	-727.68 (0.06)	-10387.52 (0.84)	275.18 (0.73)	148.70 (1.59)	49.37 (0.33)	417.93 (0.36)	-413.53 (0.70)	-652.02 (1.15)
RO		18.70 (1.03)		-11.90 (0.38)					1.11* (3.93)			0.83 (0.83)
MRP			33.09* (8.60)		15.84 (1.63)			0.23** (2.58)			0.63 (1.12)	
PSP		8.16** (2.01)				1.88 (0.51)			0.21** (2.22)		0.32 (1.13)	
EPB			-0.09 (1.50)						-0.01* (3.12)			2.83 (0.27)
UCSK		-1481886.66**	-185933.67 (0.84)									
UCPK					257271.73 (0.21)				-			
UCEK								647.58** (2.13)				
UCPC					-25716.61 (0.45)			-1311.63** (2.46)			-1176.49 (0.84)	
R^2	0.9993*	0.9970*	0.9995*	0.9955*	0.9908*	0.9916*	0.9994*	0.9992*	0.9964*	0.9989*	0.9967*	0.9963*
$\overline{R}^2$	0.9988*	0.9947*	0.9990	0.9909*	0.9839*	0.9852*	0.9989*	0.9986*	0.9937*	0.9979*	0.9934*	0.9935*
F	1960.95	441.26	2414.16	219.50	143.60	156.70	1779.25	1710.92	370.41	928.94	302.14	357.18
D-W	2.2341	2.0820	2.1983	1.7911	1.8597	1.8412	1.7556	1.7754	2.3003	2.3512	2.6993	1.8455

Note : Values in parentheses are the absolute *t*-ratios.

*–Significant at 1% level.

**–Significant at 5% level.

The variables of T and HSD (Model VH); HSD, MPP, UCEK, and UCPC (Model VIII); and RO, PSP, and EPB (Model IX) significantly affect the effective kms. The variables of EPB, PSP, MPP, RO, HSD, and T have the expected positive sign. The very high values of F-statistics show that Model VII, VIII and IX show a very high significant explanatory power at more than 1 percent level as shown by the values of R^2 or $\overline{R}^2$. In case of no. of passengers carried the variables of TS and T (Model X), TTS (Model XI), and TS (Model XII) have the significant impact on the no. of passengers carried. These all explanatory variables have the expected positive sign. The values of R^2 or $\overline{R}^2$ are highly significant explaining more than 99 percent variation in no. of passengers carried. In cases where the values of D-W

are greater than 2, *i.e.* (D-W) > 2, it can be said that there is some degree of negative autocorrelation but in cases where (D-W) < 2, there is some degree of positive autocorrelation. Table .14 shows that the variables of HSD, TS, CER, SBR, PSP, MPP, and UCSK significantly affect the seat kms in the various estimated Models I to HI. All these explanatory variables have the positive effect on the Passenger Road Transport output. In all these concerned models, the values of R are highly significant at more than 1 percent level. In case of passenger kms as the measure of Passenger Road Transport output variables TS, TBR, SBR, and UCPK have the significant impact. The UCPK has negative regression coefficient showing that the basic infrastructure facilities are not being used efficiently. All the R^2 are highly significant.

Table .14 : Estimates of Passenger Road Transport Production Function : Additive Model (Developing States)

Independent Variables	Model I	Model II	Model III	Model IV	Model V	Model VI	Model VII	Model VIII	Model IX	Model X	Model XI	Model XII
β_0	-7392.69 (.18)	-74081.38* (5.31)	-112993.64* (10.56)	-54788.15 (0.82)	-116491.55* (3.79)	-69128.52 (2.41)	-303.13 (2.56)	-406.70 (1.68)	-1532.79* (3.62)	-988.89 (1.02)	-193.96 (0.62)	-868.30 (0.38)
EK												
TS	-5.36 (0.73)	2.13 (1.49)	5.94* (29.30)	-0.62 (0.22)		3.82** (2.12)	-0.04 (1.54)			-0.04 (0.92)		-0.09 (1.22)
TTS									0.11** (2.01)		0.06 (1.63)	
T	589.32 (0.58)			937.40 (0.69)			3.22 (0.26)			-36.79 (1.59)		
HSD	3.00* (6.42)			0.70 (0.78)			0.05* (8.99)	0.04* (6.71)		0.04* (3.71)		
ATK							0.01** (2.65)			7.52 (1.01)		
CER		1.04** (2.87)				-0.95 (1.35)		-2.51 (0.52)			-0.01 (1.07)	
RCE						0.27 (1.34)			4.34 (1.65)			-3.48 (0.66)
TBR	-1.43 (0.09)			-7.66 (0.36)	24.78** (2.34)		0.04 (0.19)			-0.09 (0.24)		
FU												1008.11

												(0.46)
RI	-6121.84 (0.21)			49161.76 (105)	24778.51 (0.89)		-207.71 (0.56)			943.49 (1.43)		
ATO			-16.62 (0.07)			54256 (0.76)					14.87** (2.25)	
SBR	396.18 (0.10)	7605.03* (3.82)	-623.00 (0.48)	1458.60 (0.27)	10894.12* (4.63)	5559.97 (1.73)	31.82 (0.62)	2104 (0.73)	176.13** (2.76)	112.22 (0.21)	114.36** (2.06)	247.73** (2.11)
RO		22.18 (0.86)		65.25 (1.21)					0.18 (0.31)			1.29 (1.05)
MRP			00.57* (7.73)		120 (1.43)			0.04 (1.54)			0.06 (0.90)	
PSP		5.41* (5.00)				0.74 (0.40)			0.07** (2.68)		-0.03 (0.59)	
EPB			7.47 (0.23)						-1.20 (0.77)			-2.69 (0.07)
UCSK		-249869.80** (2.24)	-4335.60 (0.05)									
UCPK					-494241.40* (3.65)							
UCEK									-118.50** (2.39)			
UCPC					7496.26 (1.76)				79.34** (2.15)		-179.22** (2.82)	
R^2	0.9905*	0.99 35"_	0.9979*	0.9630*	0.9797*	0.9532*	0.9955*	0.9965*	0.9873*	0.8782*	0.9286*	0.6185
$\overline{R}^2$	0.9834*	0.9886*	0.9564*	0.9261	0.9645	0.9181"	0.9910*	0.9939*	0.97784'	0.7564*	0.8571*	0.3323
F	133.83	203.13	64316	26.05	64.31	27.16	220.72	378.82	103.57	7.21	12.99	2.16
D-W	1.7501	2.7778	1.7969	1.8754	2.2542	2.4769	2.2304	2.0! 70	3.1051	1.8224	1.9501	1.8004

Note : Values in parentheses are the absolute *t*-ratios.

*–Significant at 1% level.

**–Significant at 5% level.

The variables TTS, HSD, ATK, SBR, PSP, UCEK, and UCPC have the significant impact on effective kms, except UPEK. All the variables have the expected positive sign. All the R are statistically highly significant. Considering no. of passengers carried, the variables of HSD, ATO7 SBR, and UCPC affect the Passenger Road Transport output significantly except UCPC. All the variables have the expected positive sign while the negative coefficients of UCPC shows that the basic infrastructural facilities are not being used efficiently. The value of R in Model XII is not significant while this value in rest of the Models X to XI is highly significant.On comparing the results of Tables .13 and

5.14, it can be concluded that in case of seat kms, the variables of TS, HSD, PSP, and MPP are more productive in case of developed states than developing states while CER is more productive in case of developing states. HSD, TBR, TS, and UCPKhave the more productive effect on passenger kms in case of developed states than developing states. In case of effective kms the variables T, HSD, RO, PSP, MPP, EPB, and UCEK have the more productive impact in case of developed states than developing states while ATK and UCPC are more productive in developing states. The variables playing more productive role in developed states are TS, TTS and T than developing states. The ATO, SBR, and UCPC are the variables having more productive effect on no. of passengers

carried in case of developing states. In cases where the values of D-W are greater than 2, i.e. (D-W) > 2, it can be said that there is some degree of negative autocorrelation but in cases where (D-W) < 2, there is some degree of positive autocorrelation.

2. Multiplicative Model—Tables .15 and 5.16 analyze the results of the estimated production functions in case of developed and developing states respectively. The analysis of results is as follows—

Table .15 : Estimates of Passenger Road Transport Production Function :Multiplicative Model (Developed States)

Independent Variables	Model I	Model II	Model III	Model IV	Model V	Model VI	Model VII	Model VIII	Model IX	Model X	Model XI	Model XII
β_0	-1.26 (0.67)	-2.20** (2.50)	-9.57* (16.82)	-0.94 (0.22)	-2.80 (0.54)	0.63 (0.19)	-2.36 (1.80)	-8.72* (11.21)	2.24 (0.92)	4.22 (1.61)	-6.62 (1.72)	0.25 (0.07)
EK												
TS	0.37** (2.05)	0.88* (4.34)	1.17* (45.57)	1.12** (2.30)		0.95** (2.52)	0.04 (0.29)			0.80* (3.32)		0.38 (0.66)
TTS									0.19 (0.73)		1.05* (6.21)	
T	0.02* (2.97)			0.06** (2.51)			0.01* (5.15)			0.04* (5.42)		
HSD	1.43* (5.31)			3.07* (3.23)			056** (2.45)	0.99* (16.14)		-0.25 (0.32)		
ATK							0.08 (0.62)			0.02 (0.07)		
CER		9.53 (2.21)				0.14 (0.36)		-0.02 (0.94)			-0.12 (1.06)	
RCE						-2.80 (0.02)			5.55 (0.67)			4.66 (0.66)
TBR	-0.81** (2.73)			-3.26* (3.18)	0.82* (3.45)		-0.17 (0.38)			0.09 (0.11)		
FU												-1.03 (1.10)
RI	-0.31 (0.81)			-0.35 (0.39)	-2.59** (2.31)		-0.19 (0.63)			-1.50** (2.25)		
ATO			0.20* (4.49)			0.16 (0.40)					-0.17 (0.64)	
SBR	-0.02 (0.11)	-0.51** (2.22)	-0.18** (0.44)	0.17 (0.30)	0.17 (0.43)	-0.75 (0.37)	-0.13 (4.03)	0.46* (0.90)	-0.22 (1.32)	-0.89 (0.70)	-0.36 (0.70)	-0.35 (0.93)
RO		0.28 (1.27)		0.88 (1.42)					0.99** (2.66)			1.09** (1.98)
MRP			0.99* (12.81)		0.81 (1.49)			0.46* (3.44)			0.30 (0.56)	
PSP		0.33* (3.24)				0.09 (0.27)			0.29 (1.09)		0.56 (1.92)	
EPB			0.12* (3.68)						-0.51 (1.67)			-0.31 (1.22)
UCSK		-0.28* (3.38)	-0.04 (1.69)									
UCPK				-1.57 (0.00)								
UCEK								0.33** (2.57)				
UCPC					-0.08 (0.18)			-0.33** (2.76)			-0.33 (1.48)	
R^2	0.9992*	0.9984*	0.9998*	0.9962*	0.9846*	0.9894*	0.9997*	0.9994*	0.9972*	0.9991*	0.9961*	0 9985*
$\overline{R}^2$	0.9986*	0.9971*	0.9996*	0.9923"	0.9731*	0.9736*	0.9994*	0.9990*	0.9931*	0.9982	0.9921*	0.9962*
F	1693.68	807.42	6657.68	258.41	85.14	62.36	3375.63	2272.10	239.62	1121.07	252.36	441.55
D-W	2.6156	1.8386	3.0755	2.0433	1.4398	2.6150	1.8547	1.4692	2.7235	2.3163	2.5634	1.5883

Note :   Values in parentheses are the absolute *t*-ratios.

          *–Significant at 1% level.

          **–Significant at 5% level.

Variables Significantly Affecting the Passenger Road Transport Output

Model	Developed States	Developing States
I.	TS^a, T^a, HSD^a, TBR^b	HSD^a
II.	TS^a, SBR^b, PSP^a, $UCSK^b$	CER^a, SBR^a, PSP^a
III.	TS^a, ATO^a, SBR^b, MRP^a, EPB^a	TS^a, MPP^a
IV.	TS^a, T^a, HSD^a, TBR^b	No variables significant
V.	TBR^a, RI^b	SBR^a, $UCPK^B$, $UCPC^a$
VI.	TS^a	Case of perfect positive multiple correlation
VII.	T^a, HSD^a	TS^a, HSD^a, ATK^a
VIII.	HSD^a, SBR^a, MRP^a, $UCEK^a$, $UCPC^b$	HSD^a, $UCEK^B$, $UCPC^a$
IX.	RO^a	Case of perfect positive multiple correlation
X.	TS^a, T^a, RI^b	HSD^a
XI.	TTS^a	ATO^a, SBR^a, PSP^b, $UCPC^b$
XII.	RO^a	Case of perfect positive multiple correlation

Note :   a-Variables have the positive effect on the Passenger Road Transport output.

         b—Variables have the negative effect on the Passenger Road Transport output.

As the results of explanatory power are concerned it can be seen from Tables .15 and 16 that all the values of R^2 are highly significant explaining very high degree of variation in the considered measures of Passenger Road Transport output. In cases where the values of D-W are greater than 2, *i.e.* (D-W) > 2 it can be said that there is some degree of negative autocorrelation but in cases where (D-W) < 2, there is some degree of positive autocorrelation.

Table .16 : Estimates of Passenger Road Transport Production Function : Multiplicative Model (Developing States)

Indepen-dent Variables	Model I	Model II	Model III	Model IV	Model V	Model VI[a]	Model VII	Model VIII	Model IX[a]	Model X	Model XI	Model XII[a]
β_0	1.81 (0.54)	-0.10 (0.06)	-9.53* (26.90)	8.10 (1.45)	-2.36 (1.03)	2.15	-3.75 (1.57)	-4.11* (4.65)	-1.73	-0.83 (0.17)	-0.73 (0.35)	5.10
EK												
TS	-0.51 (1.30)	0.19 (0.57)	1.09* (25.55)	-0.74 (1.04)			-0.57** (2.15)			0.58 (1.05)		
TTS											0.53 (1.59)	
T	0.01 (1.12)			0.02 (1.28)			5.09 (0.64)			-0.02 (1.27)		
HSD	1.24* (5.72)			0.19 (0.38)			1.24* (8.40)	0.82* (5.92)			1.18* (3.86)	
ATK							0.19* (2.82)			0.22 (1.57)		
CER		0.03** (2.03)				0.66		-6.74 (0.71)			-0.04 (1.55)	
RCE						3.99			7.18			7.34
TBR	0.11 (0.27)			-0.12 (0.17)	0.63 (1.76)		0.14 (0.52)			-0.25 (0.43)		
FU												1.37
RI	-2.45 (0.01)			0.73 (1.45)	0.27 (0.89)		-0.07 (0.399)			0.59 (1.59)		
ATO			-5.28 (0.11)			-1.17					0.42** (2.89)	

SBR	0.27 (0.69)	0.75* (3.62)	-0.04 (0.49)	0.49 (0.76)	1.40* (4.56)	1.68	0.28 (1.07)	0.19 (1.40)	0.32	0.54 (0.99)	0.63** (1.91)	0.53
RO		0.40 (1.44)		1.18 (1.88)					0.51			-0.47
MRP			1.10* (11.59)		0.40 (1.76)			0.27 (1.77)			0.52 (1.40)	
PSP		0.54 (4.82)				0.38			0.47		-0.40** (1.40)	
EPB			0.03 (0.59)						0.06			0.36
UCSK		-0.07 (1.13)	0.01 (0.43)									
UCPK				0.55* (3.12)								
UCEK								-0.27* (3.26)				
UCPC				0.39** (2.05)				0.20* (2.93)			-0 28** (2.76)	
R^2	0.9895*	0.9914*	0.9990*	0.9691*	0.9789	1.0000	0.9950*	0.9967*	1.0000	0.8853*	09167*	1.000
$\overline{R}^2$	0.9816*	0.9849*	0.9982"	0.9381	0.9630*	1.0000	0.9901*	0.9942*	1.0000	0.7705*	0.8333	1.0000
F	125.49	153.55	1273.89	31.31	61.72	undefined	200.69	401.66	undefined	7.71	10.99	undefined
D-W	1.7185	2.7230	2.1173	1.9504	2.0112		2.3189	1.8324		1.9530	1,6042	

Note : Values in parentheses are the absolute *t*-ratios.

*–Significant at 1% level.

**–Significant at 5% level.

Impact of Economic Development

Under the determinants of Passenger Road Transport output approach the impact of economic development has also been studied by incorporating the dummy variable D (D = 1, developed states and D = 0, developing states). Here multiplicative models have been used. Results have been shown in Table .17.

Table .17 : Estimates of Passenger Road Transport Production Function : Multiplicative Model (Impact of Economic Development on Passenger Road Transport Output)

Independent Variables	Model I	Model II	Model III	Model IV	Model V	Model VI	Model VII	Model VIII	Model IX	Model X	Model XI	Model XII
β_0	-2.03 (1.79)	-2.17" (1.99)	-9.55* (36.08)	-0.69 (0.31)	-6.73* (4.99)	-1.71 (1.75)	-6.27* (5.94)	-6.13* (9.75)	-1.69 (1.59)	-17.65* (4.12)	-2.74 (1.54)	-4.21 (0.30)
EK												
TS	0.02 (0.09)	0.59** (2.69)	1.11* (40.86)	0.22 (0.53)		1.12* (6.50)	-0.24 (1.35)			0.45 (0.63)		1.60 (0.85)
TTS									0.25 (1.22)		0.76* (4.98)	
T	2.26 (0.43)			-4.21 (0.45)			1.27 (0.03)			-0.06* (3.39)		
HSD	1.24* (11.32)			0.61** (2.27)			1.21* (1347)	1.17* (23.02)		1.19* (3.26)		
ATK							0.15** (2.69)			0.09 (0.44)		
CER		0.04** (1.96)				0.19 (1.57)		5.38 (0.51)			0.05 (1.33)	
RCE						0.02** (2.30)			0.02** (2.88)			0.04 (1.39)
TBR	-5.63 (0.03)			-0.32 (0.97)	1.04* (8.99)		0.18 (1.28)			0.88 (1.52)		
FU												1.08 (0.43)
RI	-0.04 (0.21)			0.29 (0.85)	-0.21 (0.54)		0.01 (0.08)			0.76 (1.30)		
ATO			-0.09** (2.26)			-0.16 (0.89)					0.52** (2.47)	

SBR	0.01 (0.07)	0.15 (0.95)	-0.09 (0.70)	-0.08 (0.26)	0.73** (2.92)	-0.41 (1.03)	0.09 (0.77)	0.13 (1.41)	-0-06 (0.27)	0.20 (0.39)	0.14 (0.44)	-2.11 (1.50)
RO		0.6** (2.74)		0.86** (2.60)					1.00* (3.68)			-0.19 (0.11)
MRP			1.07* (16.79)		0.80* (3.82)			0.10 (0.85)			-0.09 (0.27)	
PSP		0.27* (3.48)				0.16 (1.21)		0.03 (0.19)		0.22 (1.03)		
EPB			0.06 (1.67)					-0.02 (0.11)				0.12 (0.30)
UCSK		-0.20* (3.79)	8.90 (0.38)									
UCPK				-0.26 (1.61)								
UCEK								-0.03 (0.53)				
UCPC				0.09 (0.69)				-0.02 (0.52)			-0.54* (5.45)	
D	-0.29** (2.56)	-0.67* (3.34)	-0.01 (0.18)	-0.98** (2.86)	0.21 (1.78)	0.16 (0.66)	-0.18 (1.86)	-0.20* (3.64)	-0.95* (3.12)	-0.89** (2.21)	-0.12 (0.40)	0.72 (0.63)
R^2	0.999 1"	0.9983*	0.9998*	0.9974*	0.9961*	0.9981*	0.99951	0.9994*	0.9992"	0.9965*	0.9973*	0.9936*
$\overline{R}^2$	0.9987	0.9973	0.9988	0.9954	0.9948	0.9966	0.9993	0.9952	0.9986	0.9951	0.9963	0.9886
F	3297.77	1820.61	17534.93	1016.57	791.63	654.54	4880.55	5424-99	1625-23	737.64	984.56	199.73
D-W	1.4311	1.7636	1.6238	1.8469	1.0533	3.0902	1.3274	1.5869	2.9734	1.0241	1.6562	1.4716

Note : Values in parentheses are the absolute *t*-ratios.

*–Significant at 1% level.

**–Significant at 5% level.

It is clear that in case of seat kms, the coefficients of D are significant in Models I and II. These coefficients are with negative sign. The coefficient of D in Model IV is negatively significant. In case of effective kms, D negatively and significantly affects the Passenger Road Transport output. According to Model X, D is negatively significant. It can be seen that the coefficients of D which are significant have the negative sign. In cases where the values of D-W are greater than 2, i.e. (D-W) > 2, it can be said that these is some degree of negative autocorrelation but in cases where (D-W) < 2, there is some degree of positive autocorrelation.

Estimation and Analysis of Passenger Road Transport Output (III): Efficiency and Scale Effects

The Passenger Road Transport output significantly differs between the developed and developing states. This difference in Passenger Road Transport output can be analyzed in terms of the efficiency and scale effects.

Estimation of Output Differentials and their Decomposition into Efficiency and Scale Effects

While analyzing the results of the estimated production functions in section 6 above, the fact emerged is that the estimated production functions in case of developed states has been observed significantly different from the estimated production functions in case of developing states. So one can intend to search the causes responsible for this difference. As the causes behind this difference are concerned, these may be called as efficiency and scale effects. The inputs in the production process, considered in this study, may influence the Passenger Road Transport output in two ways. The number of units of inputs used may positively affect the Passenger Road Transport output. Thus, it is the hypothesis in this case that the Passenger Road Transport output can be increased by increasing the unit of inputs. These effects on the Passenger Road Transport output may be termed as the scale effects. Not only the

number of unit of inputs used affects the Passenger Road Transport output but the quality of inputs used also affects the Passenger Road Transport output. Thus, more the qualitative inputs more will be the Passenger Road Transport output. These effects can be termed as efficiency effects. In short, the differences in the Passenger Road Transport output between developed and developing states can be said to be emerged due to these efficiency and scale effects. These are the two effects in which the Passenger Road Transport output differentials can be decomposed.

The Decomposition Model

Considering Passenger Road Transport output as the function of labour, capital, and fuel the production function can be written as given in equation (4) which is as below—

$$Q = f(L, K, F) \qquad \ldots(10)$$

This functional relationship can be into Cob-Douglas form as,

$$Q = \beta_0 \ L^{\beta_1} \ K^{\beta_2} \ F^{\beta_3} \qquad \ldots(11)$$

Taking natural logarithm of both sides,

$$\ln Q = \ln \beta_0 + \beta_1 \ \ln L + \beta_2 \ \ln K + \beta_3 \ln F$$

This log linear form can be written for developed and developing states separately by using x for developed states and y for developing states. So,

$$\ln Q^x - \ln \beta_0^x + \beta_1^x \ln L^x + \beta_2^x \ln K^x + \beta_3^x \ln F^x \qquad \ldots(12)$$

$$\ln Q^y - \ln \beta_0^y + \beta_1^y \ln L^y + \beta_2^y \ln K^y + \beta_3^y \ln F^y \qquad \ldots(13)$$

The subtraction of equation (5.13) from equation (5.12) gives the percentage quantity by which the Passenger Road Transport output in case of developed states is more than that in case of developing states. Thus,

$$\ln Q^x - \ln Q^y = \ln \beta_0^x + \beta_1^x \ln L^x + \beta_2^x \ln K^x + \beta_3^x \ln F^x - \ln \beta_0^y + \beta_1^y \ln L^y + \beta_2^y \ln K^y + \beta_3^y \ln F^y$$

By adding and subtracting By In L", B2y in Kx, and By In Fx in the above expression and then rearranging the terms following equation is obtained.

$$\ln Q^x - \ln Q^y = [(\ln L^x - \ln L^y) \beta_1^y] + [(\ln K^x - \ln K^y) \beta_2^y] + [(\ln F^x - \ln F^y) \beta_3^y] + [(\beta_1^x - \beta_0^y) + (\beta_1^x - \beta_1^y) \ln L^x + (\beta_2^x - \beta_2^y) \ln K^x + (\beta_3^x - \beta_3^y) \ln F^x \ldots(14)$$

In this equation the 1st three terms in the brackets on the right hand side capture the scale differences due to labour, capital, and fuel respectively while the next values show the efficiency differences due to inherent efficiency due to labour, capital, and fuel respectively.

For simplicity., equation (14) may be expressed as below—

$$\ln Q^{x-y} = \ln L^{x-y} \beta_1^{x-y} + \ln K^{x-y} \beta_2^y + \ln L F^{x-y} \beta_3^y + \beta_0^{x-y} + \beta_1^{x-y} - \ln L^x + \beta_2^{x-y} \ln K^x + \beta_3^{x-y} \ln F^x \ldots(15)$$

The above model has been applied to decompose the output differentials into efficiency and scale effects. This decomposition technique have been used in case of all the measures of Passenger Road Transport output considered in this study.

Analysis of Results

The estimated decomposition components in forms of efficiency and scale differences have been shown in Table .18.

Table .18 : Production Function Decomposition into Efficiency and Scale Components

Decomposition Components	Q = SK		Q = PK		Q = EK		Q = PC	
	Calculated at Developed Mean $X^* = X^{-x}$ $\beta^* = \beta^y$	Calculated at Developing Mean $X^* = X^{-x}$ $\beta^* = \beta^x$	Calculated at Developed Mean $X^* = X^{-x}$ $\beta^* = \beta^y$	Calculated at Developing Mean $X^* = X^{-x}$ $\beta^* = \beta^x$	Calculated at Developed Mean $X^* = X^{-x}$ $\beta^* = \beta^y$	Calculated at Developing Mean $X^* = X^{-x}$ $\beta^* = \beta^x$	Calculated at Developed Mean $X^* = X^{-x}$ $\beta^* = \beta^y$	Calculated at Developing Mean $X^* = X^{-x}$ $\beta^* = \beta^x$
Efficiency Differences								
Interact ($\beta^{x-y} X^*$)	-2.41	-2.41	-6.99	-6.99	-1.00	-1.00	18.38	-18.38
Labour ($\beta_1^{x-y} \overline{TS}*$)	6.87	5.74	8.72	7.28	3.80	3.17	18.16	15.15
Capital ($\beta_2^{x-y} \overline{TBR}*$)	-5.75	-5.06	-10.96	-9.65	0.18	0.16	3.89	3.42
Fuel ($\beta_3^{x-y} \overline{HSD}*$)	0.36	0.27	8.85	6.84	-3.47	-2.68	-2.51	-1.94
Total	-0.93	-1.44	-0.38	-2.52	-0.49	-0.35	1.16	1.75
Scale Differences								
Labour ($\overline{TS}^{x-y} \beta_1^*$)	-0.24	0.90	0.48	1.92	-0.24	0.39	1.33	1.68
Capital ($\overline{TBR}^{x-y} \beta_2^*$)	0.04	-0.65	-0.45	-1.76	0.01	0.03	-0.86	-0.39
Fuel ($\overline{HSD}^{x-y} \beta_3^*$)	3.81	3.89	2.99	5.00	3.48	2.69	3.02	2.45
Total	3.61	4.14	3.02	5.16	3.25	3.11	0.83	3.74
Grant Toal (C^{x-y})	2.68	2.68	2.64	2.64	2.76	2.76	1.99	1.99

Note : Results in Table .18 have been calculated from the estimated Passenger Road Transport production function under the "Traditional Theory of Production Function". Regression coefficients used in calculation of efficiency and scale differences have been given in Table .10.

The efficiency and scale differences in case of all the measures of output have been calculated both at developed and developing means separately. It is clear that the difference of the intercepts in cases of all measures of output is negative showing that the inherent efficiency have been seen more in case of developing states. It is also clear that the efficiency component with respect to labour is positive in case of all the measures of Passenger Road Transport output showing that the levels of labour efficiency are higher in case of developed states.

In case of seat kms, the productivity of labour on the basis of efficiency is more in case of developed states by 687 percent.

Similarly, this percent in case of passenger kms, effective kms, and no. of passengers carried is 872, 380 and 1816 respectively. In case of fuel, on the basis of efficiency the seat kms are more in developed states by 36 percent and in case of passenger kms by 885 percent. In case of effective kms and no. of passengers carried the efficiency component with respect to fuel is negative showing that fuel efficiency is more productive in developing states. It can also be seen that the capital efficiency is less productive in case of developed states as the both seat kms and passenger kms are concerned while capital efficiency is more productive in case of developing states as the effective kms and no. of passengers carried are concerned. The total

efficiency differences are negative in case of seat kms, passenger kms and effective kms showing that the input efficiency is more productive in case of developing states. But as the no. of passengers carried is concerned the input efficiency is more by 116 percent in case of developed states.

Regarding scale differences, it can be seen that the labour is more productive in case of developing states as the seat kms, effective kms, and no. of passengers carried are concerned. But labour is more productive in developed states (48 percent) as the passenger kms is concerned. In case of fuel, all the decomposition components are positive showing that the output is more in case of developed states by 381,299,348, and 302 percent as the seat kms, passenger kms, effective kms, and no. of passengers carried respectively are concerned. In the same way, the capital is more productive in case of developed states as the seats kms and effective kms are concerned but capital is less productive in developed states in case of passenger kms and no. of passengers carried. On the basis of total scale differences, output is more in developed states than developing states by 361, 302, 325, and 83 percent as seat kms, passenger kms, effective kms, and no. of passengers carried respectively are concerned.

Looking at the grand total, it can be observed that the seat kms, passenger kms, effective kms, and no. of passengers carried are more in case of developed states than developing states by 268, 264, 276, and 199 percent respectively.

The above discussion of production function decomposition into efficiency mid scale components is based on the efficiency and scale differences calculated at developed states means of labour, capital and fuel. In the same way, results can also be discussed on the basis of the efficiency and scale differences calculated at developing states means of labour, capital, and fuel. In Table .18, these means have been shown by putting bar on the symbol used for labour (TS), Capital (TOR), fuel (HSD).

Under scale differences; labour, capital, and fuel contributions in case of developed and developing states have been estimated with scale elasticities (β_1^*, β_2^* and β_3 respectively) in case of developed states and developing states separately.

Conclusion

The conclusions of this chapter are as mentioned below—

1. The measurement of Passenger Road Transport output includes the analysis of the measures of output based on the supply-side i.e. seat kms while passenger kms, effective kms, and no. of passengers carried have been used as the measures of Passenger Road Transport output on the demand-side.

2. Trends have been estimated in linear, quadratic, and exponential forms for all the measures of Passenger Road Transport output. All the fitted models, except in case of developing states and no; of passengers carried as the measure of output, explain the variation in Passenger Road Transport output significantly at more than 1 percent level. All the models show the monotonically increasing trends in all the measures of Passenger Road Transport output. The magnitude of all

the coefficients in all the estimated models are higher in case of developed states than developing states.

3. Trends have also been estimated for vehicle productivity and man power productivity. The increasing significant trends have been observed in vehicle as well as man power productivities. All the models significantly explain the variation in these factor productivities significantly. The levels of factor productivity have been found more in case of developed states than developing states.

4. In case of developed states TS, HSD, CER, TBR, RI, ATO, RO, MPP, PSP, and EPB affect the seat kms significantly. Except RI all these variables have found positively correlated with seat kms. The passenger kms is significantly and positively affected by TS, HSD, CER, TOR, ATO, RO, MPP, and PSP while RI negatively and significantly correlated with TS, TTS, HSD, CER, TBR, RI, RO, MPP, PSP, and EPB. Similarly no, of passengers carried has been observed significantly affected by TS, ITS, HSD, CER, TBR, FU, RI, ATO, RO, MPP, PSP, and EPB.

5. In case of developing states the variable of TS, HSD, TBR, RI, SBR, RO, MPP, PSP, and EPB affect the seat kms significantly. Except RI, all these variables have been found positively correlated with seat kms. The no. of passengers carried has been found significantly affected by SBR and MPP. UCPC, PSP, MPP, RO, SBR, RI, TBR, HSD, and TS affect the passenger kms significantly. Except RI, all these variables have the positive impact on

passenger kms. Effective kms have been observed significantly and positively affected by TS, ITS, HSD, ATK, TBR, SBR, RO, MPP, PSP, EPB, and UCPC while RI has the negative impact on effective kms.

6. Passenger Road Transport production functions have been estimated in additive as well as multiplicative forms. All the fitted models explain the variation in Passenger Road Transport output significantly, but in case of developing states the model considering no. of passengers carried as the measure of Passenger Road Transport output does not affect the variation in both additive and multiplicative models. The level of economic development has been observed significant and negatively related with all the considered measures of Passenger Road Transport output.

7. Except the traditional theory of production function, the production functions have also been estimated under the determinants of Passenger Road Transport output approach. In the various fitted models TS, HSD, PSP, ATO, MPP, EPB, TBR, UCEK, RO, and TTS have the positive impact on the Passenger Road Transport output in case of developed states while TBR, UCSK, Rl and UCPC have the negative impact on Passenger Road Transport. In case of developing states HSD, CER, SBR, PSP, TS, MPP, UCPC, ATK, UCEK, and ATO have the positive impact on the Passenger Road Transport output while UCPK, UCEK, and PSP have the negative impact on Passenger Road Transport output Almost all the fitted models on

production functions explain the variation significantly.

8. Production function decomposition into efficiency and scale components show that the efficiency decomposition components have been found negative in case of SK, PK, and EK showing that the developing states are more efficient but in case of no. of passengers carried the efficiency components come out to be positive showing that as measure of Passenger Road Transport output is concerned developed states are more efficient. In case of scale decomposition of components the estimates have been found positive regarding all measures of Passenger Road Transport output which show that the developed states are more productive. It can be seen from the overall decomposition values that the level of Passenger Road Transport output is more in developed states than developing states.

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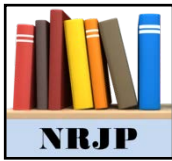
Review Article

Pandemic and cursed humanity: a psychological perspective of re-approach to traditional lifestyle

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Abstract

The growth of financial services in India has largely been led by the banks, changing in banking services makes the great changes in the economy of India. By digitalisation of banking system, the banking services are more easy to use for customers and there is no need to queue in banks for the basic banking services, the customer can use banking services from anywhere. With the help of digital banking the more customers are able to use banking services and this creates the remainder growth in the Indian economy. The banks provide digital banking services through mobile, internet banking, credit cards, debit cards, UPI, NEFT, IMPS etc. The study focuses on the growth of digital banking from last 5 years and also tells about the different type of digital transactions

Keywords- digital banking, digital payments, card payments, online banking

Introduction

Human-race rediscovers themselves, their habits and lifestyles at every big challenge to survive and be ready for it in the future. This unforeseen pandemic may have made us insular, but it has also brought the world closer. Confronted with this ominous scenario of being stuck inside for an indefinite time, one saving grace has been the opportunity to rekindle the lost relationships within our families. Loaded with a huge ego, unfulfilled desires and a false sense of pride, most of us had lost our ways mesmerizing the westernized modernity. It is astounding to learn, how we were so tied up in knots with our daily work schedules; so busy chasing a future that we forget to count on our blessings. Fortunately, the traditions of eating together and enjoying dinner table conversations are back. With TV classics making their way back on screen, Doordarshan brought back the golden era for us to enjoy during this lockdown. Despite such a strong presence of various OTT platforms, Ramayana and Mahabharata created a significant buzz and gained huge viewership. With our favourite shows back on television, families got to spend more time together, reliving those good old days.

Amidst this lockdown, one more important change has been the realization in regards to the syndrome of obsessive consumerism. Globally, people are turning towards Indian lifestyles of minimalism;

making more thoughtful purchasing decisions and consciously putting in efforts to both "preserve" and "conserve". People are now aware that it's only their body's resistance and mind's resilience that can enable them to cope in this vulnerable world. Trends towards Indian ancient lifestyle of vegetarianism, fertilizer free food, yoga, usage of herbs based medicine is gaining prominence.

Studies indicate that recent lifestyle changes (work from home and lack of in-person interactions) have led to a rise in psychological sufferings. Yoga and meditative practices (earlier rejected as being slow, monotonous and ineffective) have proven to be particularly useful in allaying anxiety and fight social isolation. It has been an effective tool in ensuring the physiological and psycho-social care. On the spiritual and cognitive level, people (especially Indians) across the globe are resorting back to ancient Indian scriptures in search of answers. At the spiritual level, ancient Indian texts (Bhagwat-Gita and Vedas) have gained unprecedented traction. Traditional scriptures and meditative practices (Dhyana) offer myriad ways for us to release ourselves from the pain and regret of what has already passed. In this world of uncertainty, where anxiety and fear get triggered by unforeseen situations or the thought of a future, such practices can be a serious source of comfort.

Recently, a new start-up named "The Ramayana School", founded by Shantanu Gupta, has gained global prominence during Corona pandemic. Their concept of the live online workshop on leadership lessons from Ramayana (for children of age 7-14 years) and Global Ramayana Olympiads has connected them with thousands of families (NRI's and foreign nationals) from over 15 countries across the globe. Their attempt to chart out a viable alternative model of polity and leadership based on Ramayana has been appreciated and has gained them invitations from ICCR (Thailand Chapter), JNU and other prestigious institutions.

Even, the smallest of things like social etiquettes, gestures and ways of greeting have seen a radical change, keeping in mind the protocols laid down by WHO. Across the globe, people are avoiding hugs, handshakes, high-fives and resorting to 'Namaste' (an archaic Indian practice of non-contact based greeting).

In terms of diets and eating habits, the world is switching over to healthier alternatives with food industry witnessing gradual adaption. People have become more conscious of their lifestyle choices and opting for Satvik-diet (sustainable plant-based alternatives). The strong shift indicated in 2020 seems to take us back to our roots and bring back the trend towards vegan & organic food. Ayurveda, an important, but often overlooked segment of healthcare has witnessed a spike in demand and regulatory global-acceptance in form of the immunity-boosting supplement. In the absence of allopathic medicine offering a definite cure, the demand for naturopathy and traditional herbal medicines has been on the rise. Proving to be an effective preventive treatment, it can complement (rather than be an alternative for) modern western medicine. India is the oldest surviving civilization in the world. Its traditional knowledge around health, food, naturopathy and human psychology are time tested and can provide the remedy to modern global challenges. With modernity's glittering facade getting unveiled as an elusive mirage, a forgotten truth has gradually dawned onto us; we are not the only one but one of the million other species, sharing this planet. Rather than being blind to the specious privilege of living in unequalled urbanity, we should experience the world within the limits of

our immediate neighbourhood; live in harmony with the environment rather than claiming supremacy over it. As we went into lockdown, nature quietly went about reclaiming itself; so should the humanity. We must move beyond the false narratives and flawed perceptions that attempts to degrade our traditional practices and understand the real reason behind certain archaic habits. Even when all the restrictions are lifted and things return to normal, our attempt should be towards crafting a sustainable way of life; eschewing exploitative practices as far as possible.

There are two major influences: staying at home (which includes digital-education, smart working, limitation of outdoors and in-gym physical activity) and stockpiling food, due to the restriction in grocery shopping. In addition, the interruption of the work routine caused by the quarantine could result in boredom, which in turn is associated with a greater energy intake. In addition to boredom, hearing or reading continuously about the COVID-19 from media can be stressful. Stress leads subjects toward overeating, especially 'comfort foods' rich in sugar, defined as "food craving". Those foods, mainly rich in simple carbohydrates, can reduce stress as they encourage serotonin production with a positive effect on mood. However, this food craving effect of carbohydrates is proportional to the glycemic index of foods that is associated with the increased risk of developing obesity and cardiovascular diseases, beyond a chronic state of inflammation, that has been demonstrated to increase the risk for more severe complications of COVID-19.

This new condition may compromise maintaining a healthy and varied diet, as well as a regular physical activity. For example, limited access to daily grocery shopping may lead to reduce the consumption of fresh foods, especially fruit, vegetables and fish, in favour of highly processed ones, such as convenience foods, junk foods, snacks, and ready-to-eat cereals, which tend to be high in fats, sugars, and salt. Moreover, psychological and emotional responses to the COVID-19 outbreak, may increase the risk of developing dysfunctional eating behaviors. It is well known how the experience of negative emotions can lead to overeating, the so-called "emotional eating". In order to contrast and respond to the negative experience of self-isolation, people could be more prone to look for reward and gratification physiologically associated with food consumption, even overriding other signals of satiety and hunger. In addition, boredom feelings, which may arise from staying home for an extended period, are often related to overeating as a means to escape monotony. On the other hand, negative experiences may lead to eating restriction, due to the physiological stress reactions that mimic the internal sensations associated with feeding-induced satiety.

Finally, lifestyle may be substantially changed due to the containment measures, with the consequent risk of sedentary behaviours, modification in smoking and sleeping habits. Of interest, different studies reported an association between sleep disturbances and obesity due to increase the secretion of pro-inflammatory cytokines by the increased visceral adipose that could contribute to alter the sleep–wake rhythm. In addition, also diet seems to influence the quality of sleep, in fact very recently in a cross-sectional study included 172 middle-aged adults it has been reported that good sleepers had higher adherence to the Mediterranean diet (MD) and lower body mass index (BMI) compared to poor sleepers [21].

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Fig. 2: Graph Example

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▶ **Table 1: Table Caption**

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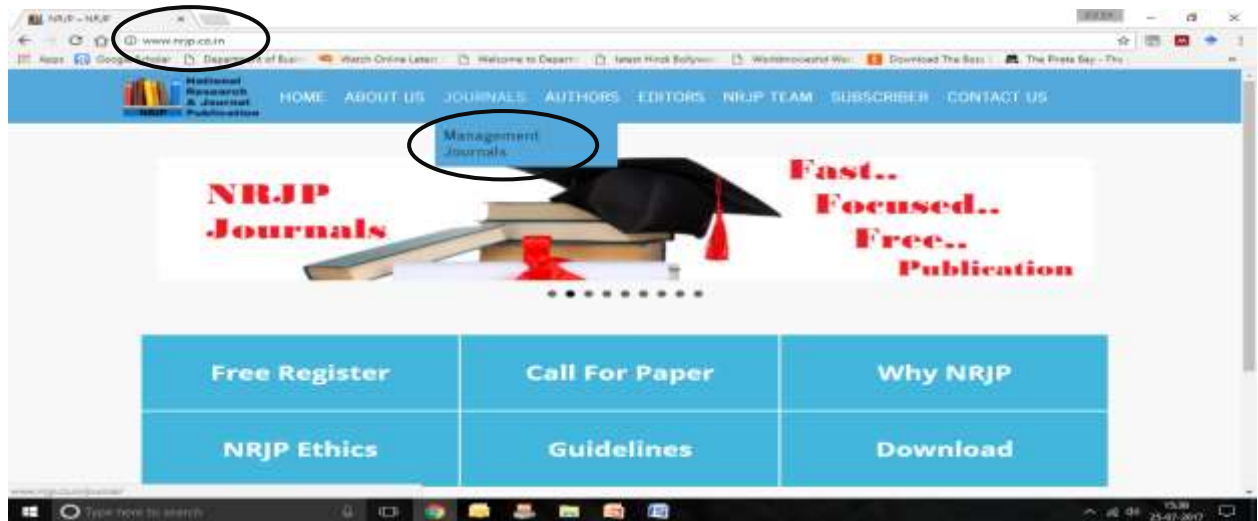Yours Sincerely,

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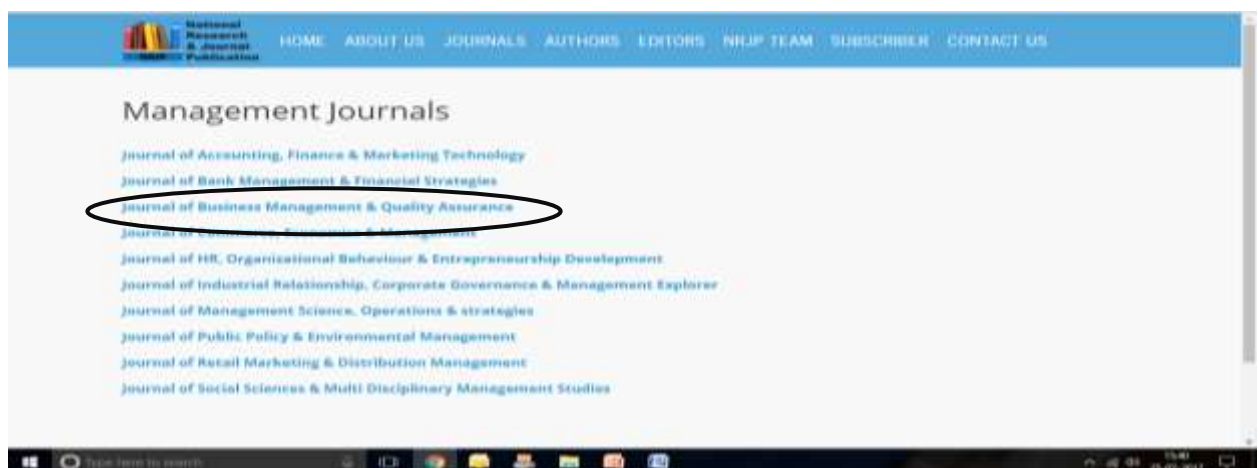
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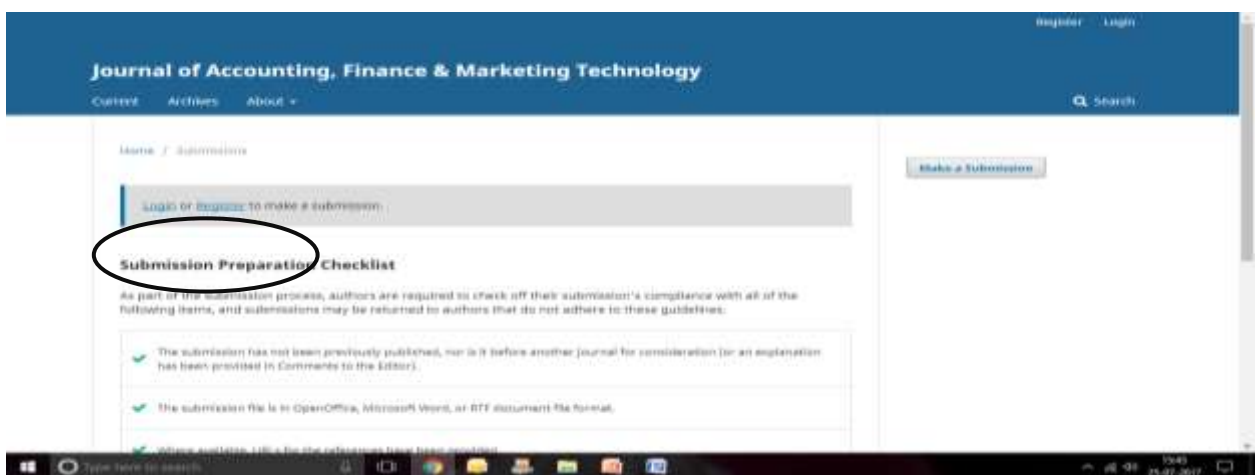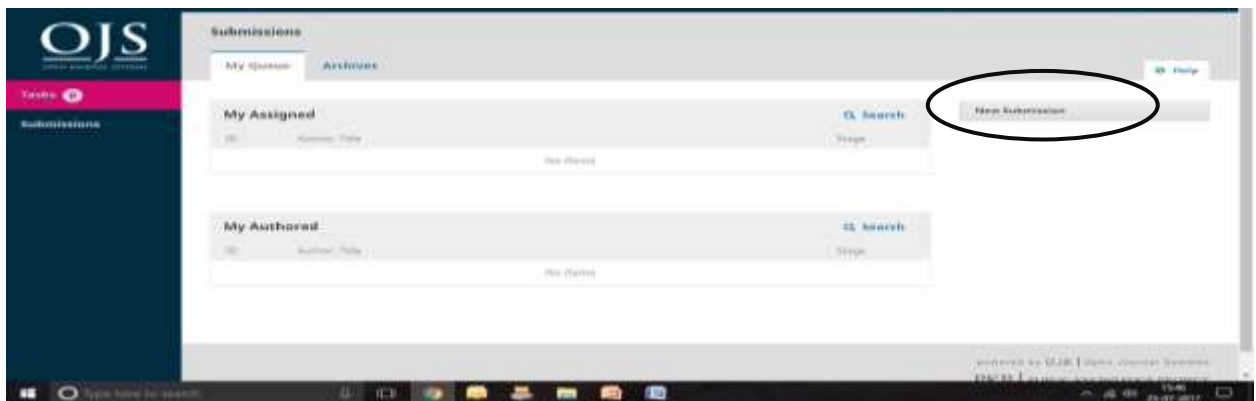

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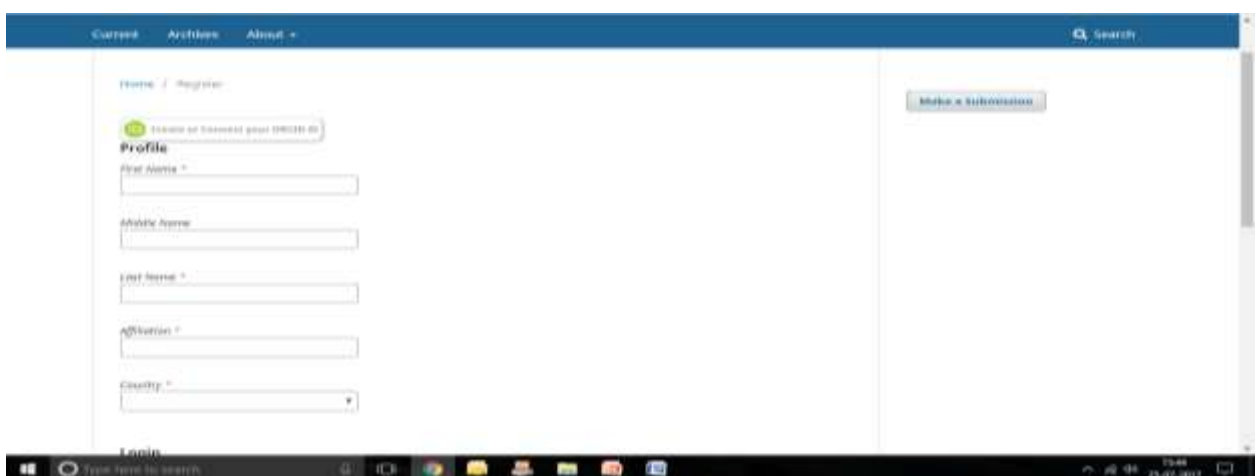

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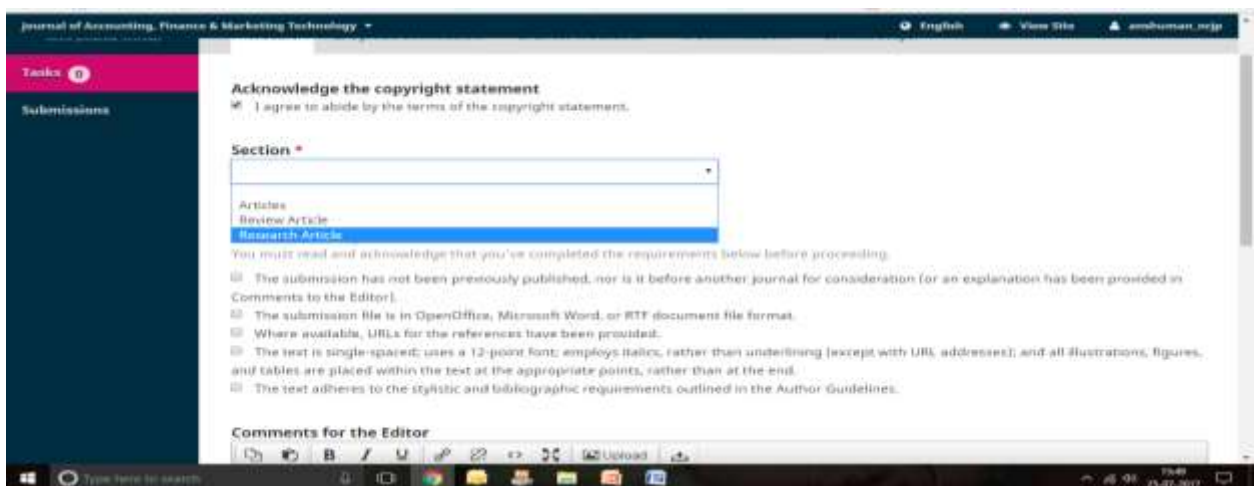
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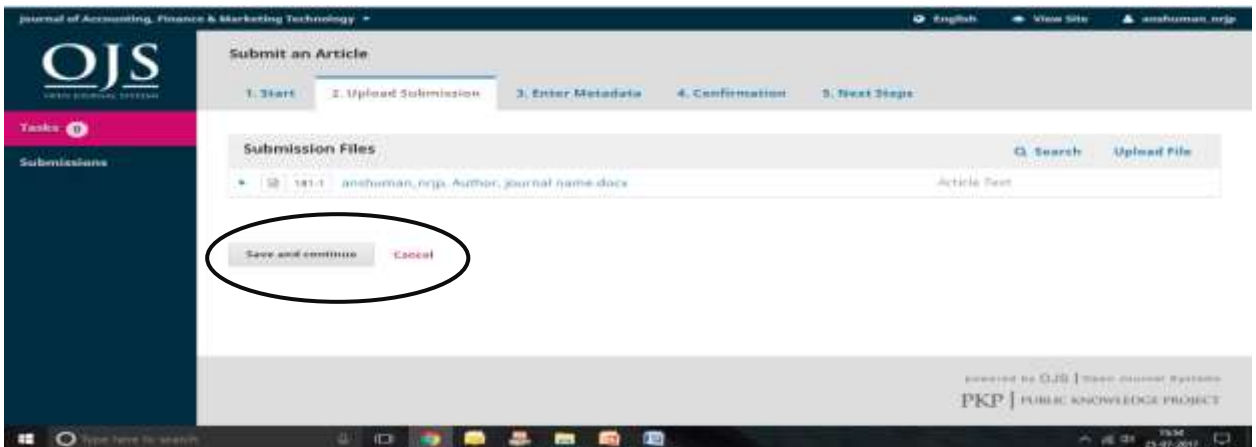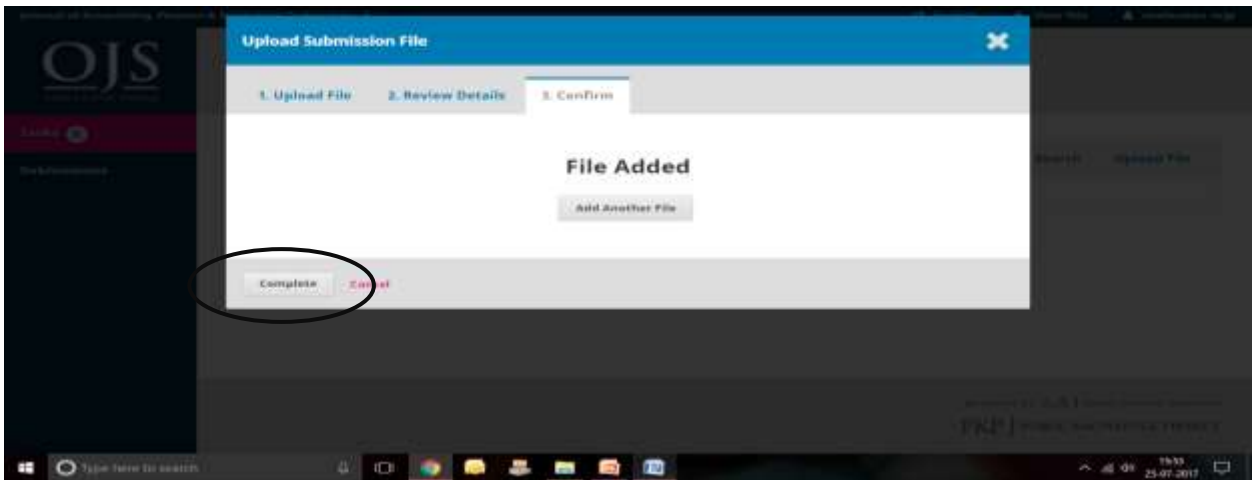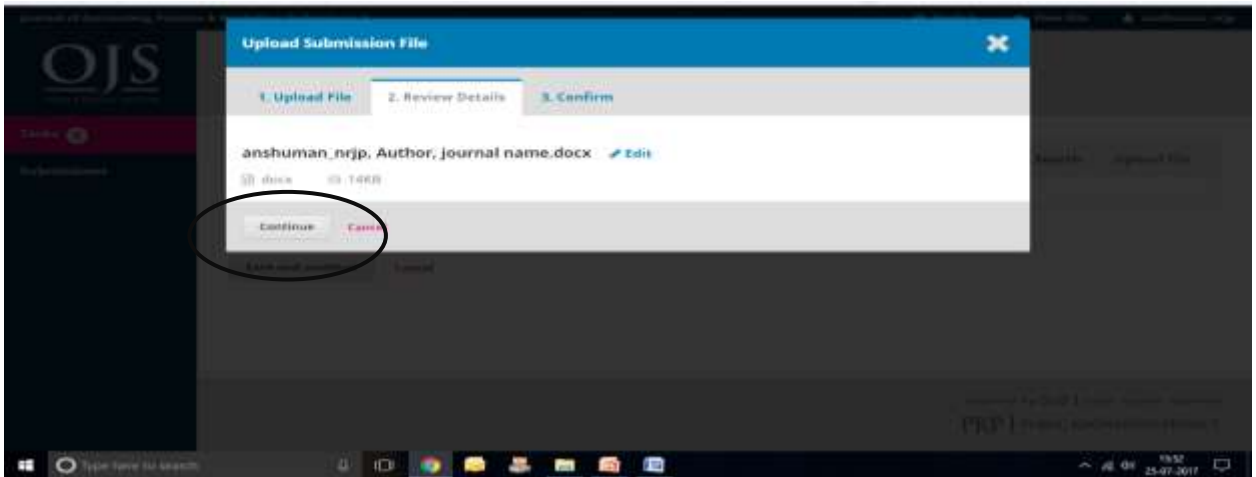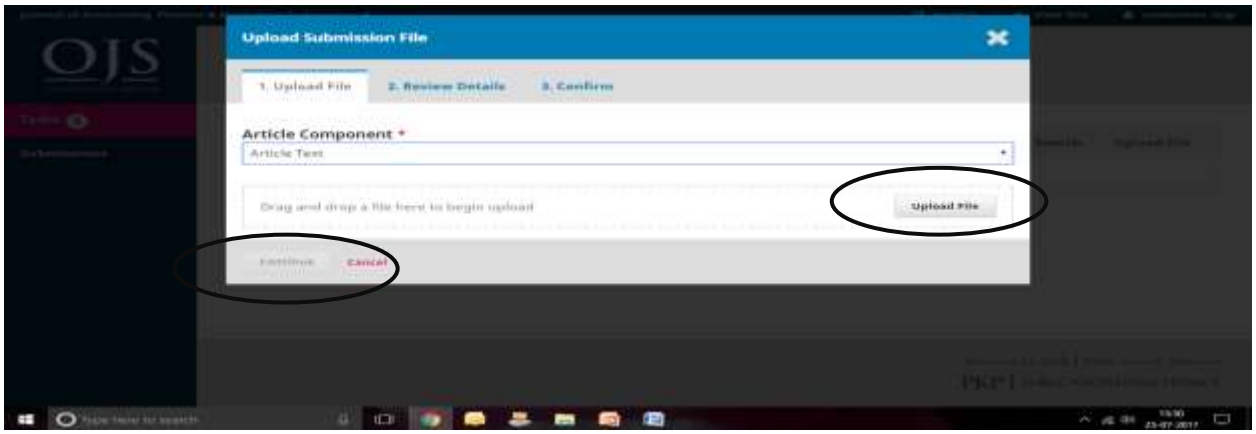
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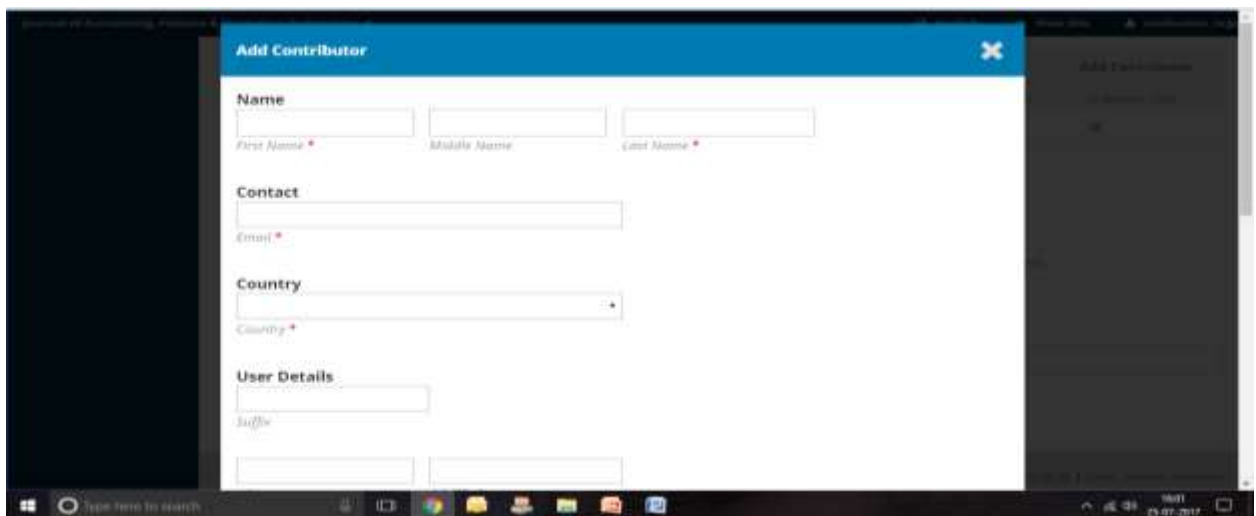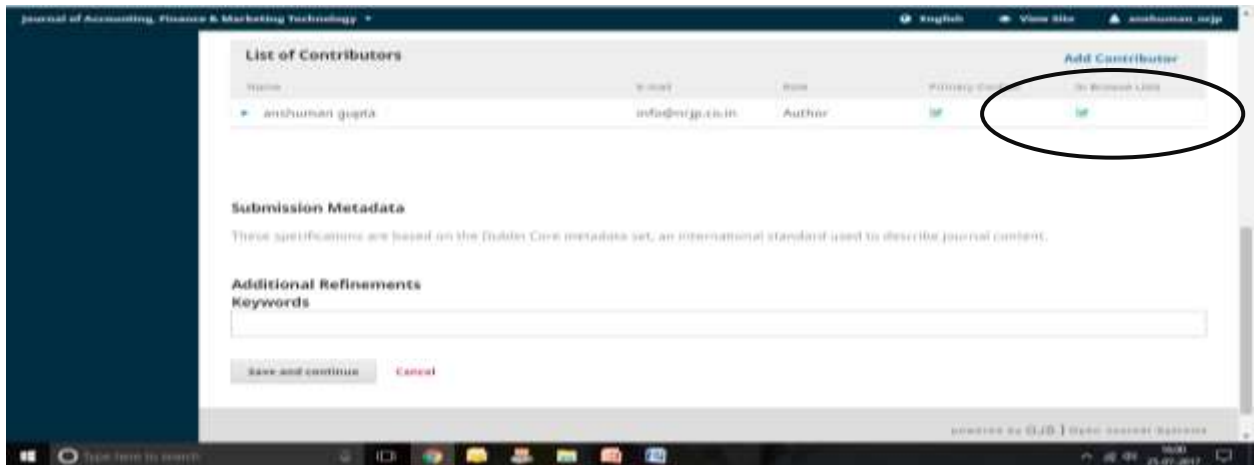
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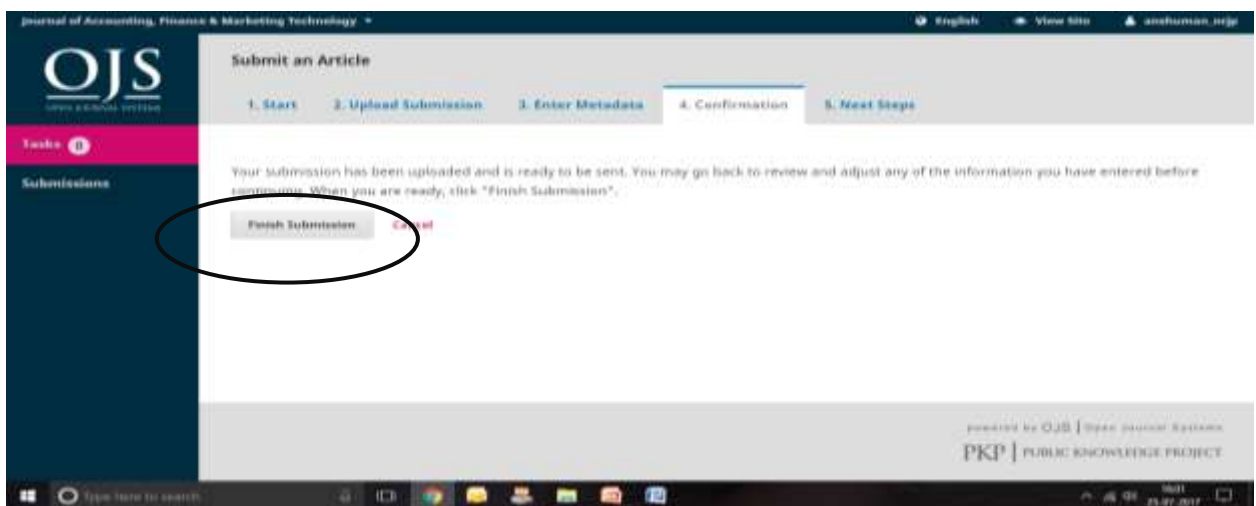
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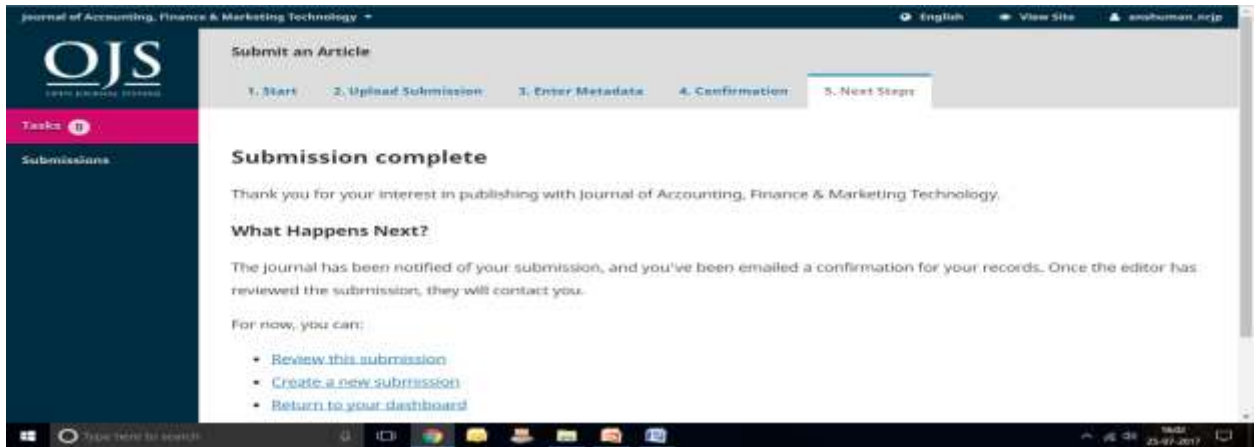
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