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For

Indira College of Commerce and Science, Pune.

Foreword



Dr. K. S. James
Director & Sr. Professor
International Institute for Population Sciences (IIPS),
Deemed University (An Autonomous Organization of Ministry of Health and
Family Welfare, Govt. of India). Mumbai, Maharashtra.

There is an increasing recognition in recent years that demographic factors are critical for the growth and development of an economy. The demographic change followed by change in the age composition of the population towards working ages commonly known as “demographic dividend” plays an important role in the economic transformation of a nation. Demographic dividend opportunities can further be enhanced if the working age population could be utilized effectively and skillfully for the country’s economic growth. There are, however, several challenges as well given the levels of unemployment, lack of quality education, migration, urbanization etc. in the country. Undoubtedly, the demographic potential of rising adult population needs to be addressed with right framework and appropriate policies.

It gives me immense pleasure to learn that Indira College of Commerce and Science is organizing a conference on the central theme “Demographic Dividend: Demographic Transition and Problems of Population Explosion” with focus on women’s entrepreneurship, human resource management, and quality of education. One of the major pathways to accelerate the benefits of demographic dividend is by effectively utilizing the female workforce. The ways and means of achieving enhancement of female work participation along with better quality education for them are critical for the country. I am confident that the intense deliberations on such vital issues confronting the country will benefit millions of households to enhance the living standard and overall wellbeing.

I would also like to extend my warm wishes for the release of the fourth issue of the Journal which is an appropriate forum for scholars, experts from industry and researchers to share their ideas and stimulate informed policy and theoretical discussion and debate. I express my sincere appreciation to the members of Editorial Board, Advisory Board, Patrons, and the Management of the College for this initiative which will undoubtedly benefit both academic community as well as policy makers. I wish my best wishes for this stimulating endeavor.

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Editorial Team Message

No research is ever quite complete. It is the glory of a good bit of work that it opens the way for something still better, and this repeatedly leads to its own eclipse.

...Mervin Gordon

This sentiment has been the driving force behind every issue of ***SAMEEKSHA***, the International Journal of Commerce, Economics and Management [SIJCEM]. Indira College of Commerce and Science has always been the pioneer at every step and has been involved in numerous activities for innovation and inculcating research culture among the students. The publication of SIJCEM is one such step in the pursuit of research through transformation and change. Our endeavor is to move towards higher learning through this scholarly journal. We are extremely proud of our board members and fortunate to be able to draw upon their individual and collective knowledge, talent, judgement, and disciplinary backgrounds to engage in such research activity. Their constant guidance, support, feedback has helped us in completion of our venture. It has been an interesting journey and an enormous amount of work has gone into the development of this journal which we believe, is reflected in this edition.

SIJCEM represents the collective thinking of a group of innovative individuals with whom we are privileged to work. It is a platform for scholars, researchers, and academicians to express their innovative and creative ideas to aim for higher learning. We are happy to have participation of authors from various disciplines with an effort to demonstrate near-term practical contributions that take a constructive approach to solve many real-world problems in the field of demography. Human resources play key role in the overall development of any nation. It is population in general and working population in particular, is a unique source of supply of human resources which is necessary for the multidimensional development of any economy. India is having 17% of the World's population and is among the top ten economies in the world. One fifth of Indian population is young with high potential to push the growth rate at greater heights, but at the same time ranking in human development index, ranking in multidimensional poverty index, unemployment, brain-drain are the negative facets to be addressed upon. Census 2021 is just one and half year far from now and it may provide many new dimensions to the demographic transition in India.

At this stage, we would like to place on record, our gratitude towards our Patrons for their tireless support and constant motivation. Our sincere thanks are also due, to the various other agencies for their support, to the authors for their trust and tireless effort to make it happen.

Sameeksha Team

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BOOSTING WOMEN ENTREPRENEURSHIP IN INDIA- A STEP TOWARDS ATTAINING DEMOGRAPHIC DIVIDEND

Dr. Jini M. Jacob
Assistant Professor, Symbiosis College of Arts & Commerce

“Freedom is the very essence of every economy and society. Without freedom the human mind is prevented from unleashing its creative force. Society needs women to be more numerous in decision-making positions and in entrepreneurial areas.”

INTRODUCTION

Entrepreneurship is significant in the discovery of knowledge and this knowledge is useful in innovating and in creating new enterprises. Creating new enterprises by and large provides dual benefits. It opens avenues to generate income and at the same time aids in the building of an economically strong nation. Women today constitute a major part of the entire global population and various economists (Hans Pitlik)(2002), in their works have established the fact that encouraging women to venture into entrepreneurship, could possibly lead to higher growth prospects in the economy. Women generate about 50% of the food and about 66% of the work is carried out by them globallyⁱ. It has been estimated that in India alone 68% of the population would fall between the age group of 15-64 years by 2026.ⁱⁱ India is undeniably a young nation and it must strive hard to reap rich dividends from it. The fulfilment of this proposition would undoubtedly put added pressure on the government as adequate employment opportunities would have to be provided for those who would be entering the work force. Self-employment is one of the most viable solution to address this challenge. The government of India has defined women entrepreneur as, ‘an enterprise owned and controlled by a woman or a group of women having a minimum financial interest of 51% of the capital and giving at least 51% of the employment generated in the enterprise to women’. Today, women have established enterprises and it has spread across all spheres of economic activities and even beyond territorial boundaries. The innate potentials in a woman are quite appreciable and evident. Thus, entrepreneurship as a profession should be given due recognition and efforts should be made to encourage increasing number of women to plunge into it.

NEED FOR THE STUDY:

Women play an important part in the nation building process. In India alone women constitute more than 50% of the population. However, it has been observed that majority of the women in India start enterprises which are in the form of micro units. Balu and Seenivasagalu (1999)ⁱⁱⁱ in a study found that women entrepreneurs usually engage in small businesses, as a result the scope for innovation has been limited. There seems to be a long gap between creativity and women entrepreneurship as creativity has not been successfully utilized by them. According to MSME Report 2017, out of 2,15,000 total women run enterprises, almost 98% have been in the form of micro enterprises. This has been the most inhibiting factor as far as the progress of women entrepreneurs are concerned. In India women entrepreneurs find it easier to open micro enterprises as finance and other sanctions required to start such a unit is comparatively lesser and easier. The government needs to take cognizance of this and institute policies, schemes and programs which would boost and incentivize increasing number of women to start not only micro units but small, medium, and large units as well. The need of the hour is therefore to tap the innate talent that women possesses and to grant them the opportunity to explore and utilize their faculties to the fullest.

OBJECTIVES OF THE STUDY:

- To analyze the correlation between development of women entrepreneurship and achieving demographic dividend in India.
- To examine the various problems encountered by women entrepreneurs in their entrepreneurial pursuits.
- To analyze the need for women entrepreneurs to diversify and think big.
- To suggest policy initiatives for the growth and progress of women entrepreneurs in India.

HYPOTHESES OF THE STUDY:

- Women entrepreneurs in India find it difficult to acquire easy access to markets, finance, and raw materials.
- In India there are more women -owned businesses in micro units as compared to small, medium, and large-scale enterprises.

RESEARCH METHODOLOGY AND DATA BASE:

- **Data Sources:** The present study is based on both primary and secondary data sources.
Primary Data: The primary data is collected through a structured questionnaire from 60 women entrepreneurs located across India.
- **Secondary Data:** Information about women owned firms in India has been collected from relevant books, journals, Census Reports, surveys done by research agencies etc.

RESEARCH MECHANISM

- A well- structured questionnaire was formulated by the researcher which consisted of both closed as well as open ended questions. There were 62 questions framed in all. The data was analyzed using a 5-point Likert scale.

SAMPLING METHOD

The following table consists of rankings of states in India with highest concentration of women owned enterprises and the number of samples that have been taken from the various states of India. Researcher has taken 28 respondents from the state of Maharashtra due to easy access and convenience of travel.

S. No.	Ranks of states	Names of States in India	Respondents in India
1	3	Andhra Pradesh	3
2	12	Bihar	3
3	7	Gujarat	7
4	6	Karnataka	3
5	2	Kerala	8
6	5	Maharashtra	28
7	15	Punjab	2
8	1	Tamil Nadu	4
9	8	Uttar Pradesh	2
Total			60

SECTORAL VIEW:

Researcher has also tried to cover women entrepreneurs representing some of the main sectors of MSME's to get a right perspective.

Table 3: Sample Selection of Women Entrepreneurs by Type of Enterprises.

Trading	Manufacturing	Services
Ladies Boutique Stores, Art Galleries, Convenience Stores	Plastics Manufacturing Units, Construction, Food Processing and Bakery Products, Papad- Making, Tailoring	Health Care Professionals, Lawyers,Chartered Accountants, LIC Agent, Placement Agency, Tour Agents, ICT Service Professionals etc.

LITERATURE REVIEW:

Review of literature reveals the kind of research that is already being carried in the area mentioned as well as highlights any gaps that may exist in the research. Following are few of the observations made by researchers on the development of women entrepreneurship in India.

Researchers	Observations
Peter Berger and Richard J. Neuhas (1978) ^{iv}	Government and other institutions can support women entrepreneurs by helping them develop leadership skills which would provide a fillip to economic empowerment of women.
Srivastava (1991) ^v	Women entrepreneurs face several problems in acquiring easy access to credit and loans from banks.
Seenivasagulu (2001) ^{vi}	Lack of awareness and inadequate government assistance leads to less women becoming entrepreneurs.
Singh (2008) ^{vii}	The study advocates for ensuring synergy among women related ministry, economic ministry & social & welfare development ministry of the Government of India.
Tambunan (2009) ^{viii}	More than 95% of the women- owned enterprises in India were in the form of micro enterprises.

These reviews speak volumes of the entrepreneurial capabilities of women and the need to get them mobilized by providing them adequate assistance, encouragement, support,

and financial aid. Not only the government of India but also the various financial institutions should be ready to provide capital to boost women entrepreneurship in India.

ANALYSIS & FINDINGS:

Encouraging women to embark on their entrepreneurial ventures has been a long-drawn process in India. Women entrepreneurship is an act of business which provides women with avenues to explore, create, innovate, and develop new ideas and thoughts which then results into the creation of a product or a service, thereby generating revenue and setting the activity in process. Thus, it becomes imperative to analyze the progress as well as the various attributes and aspects of women entrepreneurship in India. The government plays an important role in fulfilling this target. The primary and secondary data given below examines the various attributes pertaining to Indian women entrepreneurs.

1. TOTAL NUMBER OF ENROLLED AND UNENROLLED WOMEN -OWNED BUSINESSES IN INDIA.

As per 2011-12, annual report of Micro, Small and Medium Enterprises (MSME's), the enterprises owned by women were around 13.72% and the rest 86.28% were owned by men. Out of the total women -owned enterprises, around 98% comprised of micro units, small sector units were around 2.37% and only 0.01% were in the form of medium sector enterprises. The reason for this is due to difficulty in having easy access to credits, markets and resources which makes it convenient and easier for them to establish enterprises in the micro units. The government and other authorities should take cognizance of this reality and provide them with the necessary aid and support to bring about a change in this approach. The table below depicts the total number of enrolled and unenrolled women - owned businesses in MSME's in India.

Table 1.1. Total number of enrolled and unenrolled women- owned businesses in India

Category	Enrolled	Unenrolled	Total	Total v/s All businesses owned by women (%)	Total v/s All MSME'S (%)

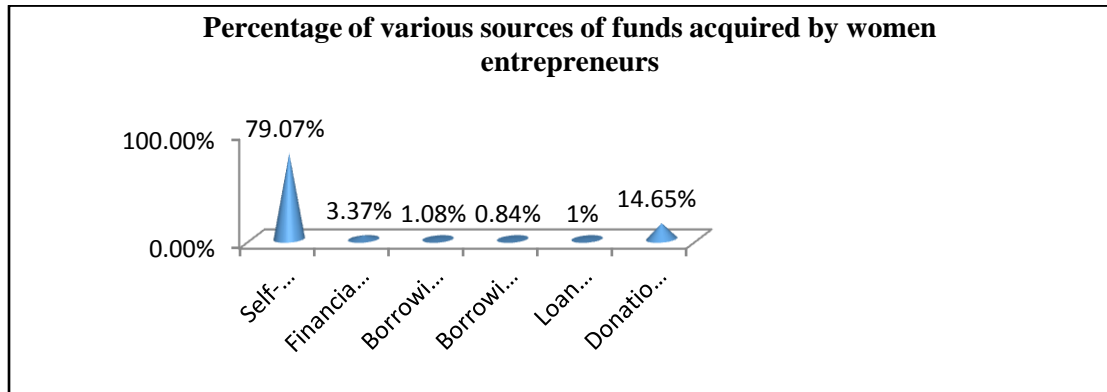
Micro	274059	2655318	2929377	97.62	9.40
Small	40722	30414	71136	2.37	0.23
Medium	276	-	276	0.01	0.01
Total	315057	2685732	3000789	100.00	10.25

Source: Yearly Report of Micro, Small and Medium Enterprises (MSME's), 2011-12

Through the table it becomes very evident that majority of the women own enterprises in the form of micro units. Thus, appropriate guidance, support and stimulus provided to women entrepreneurs by institutions in India would certainly help them prosper in all their business endeavors. Women entrepreneurs should be able to acquire easy access to credit, licenses and markets which will enable them to grow and think big. This will result in achieving both economic empowerment of women as well as capitalizing on the demographic dividend.

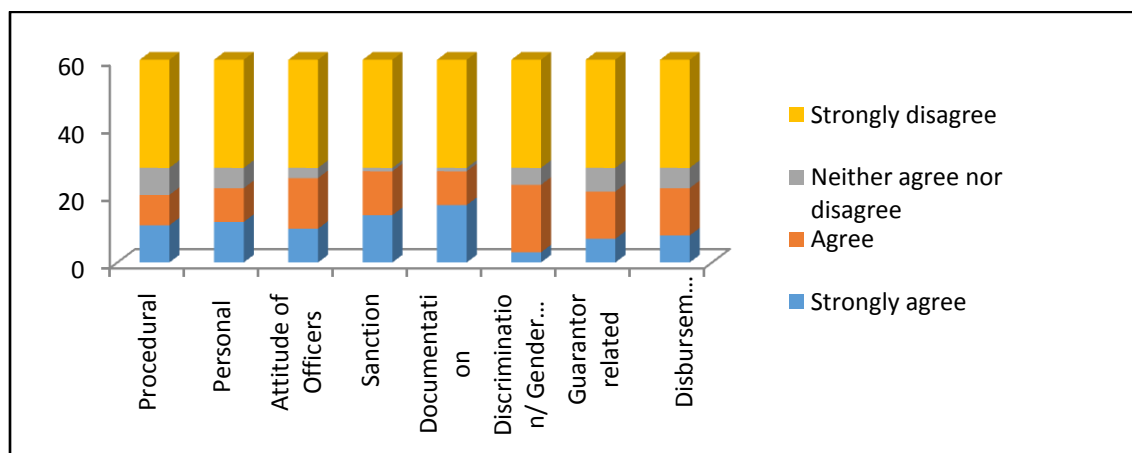
2. SOURCES OF FINANCE ACQUIRED BY WOMEN ENTREPRENEURS

Access to credit and financial funds for starting an enterprise has always been a challenge. According to the All India 6th Sixth Census Report on MSME, 2013-14, in India almost 79% of the funds acquired by women -owned businesses had been self-financed, 14.65% of the funds had been acquired in the form of donations or transfers from other agencies and around 3.4% and 1.1% had been sourced through borrowings from government and other financial institutions respectively. This itself proves the delimiting factor for the growth of women entrepreneurship in India. Governments and other non- banking financial institutions should be more co-operative and should initiate schemes and policies in favour of women entrepreneurship. This can bring about a total reformation in the process. The benefits of this change would undoubtedly percolate in the economy which would create positive impact in the economy. Thus, timely and purposeful action should be initiated which would enable the economy to acquire a greater demographic dividend.

Figure 1.1 Major sources of funds (India)

Source: All India 6th Sixth Census Report on MSME, 2013-14, Government of India (GoI).

For this study, 60 women entrepreneurs from across the various states in India were selected and interviewed. When asked about the ways they acquired funds for starting their enterprises, it was observed that majority of the women entrepreneurs depended on self-finance to establish their enterprises. This was because of the procedural and process-based complications in acquiring loans and funds from banks and other non-banking financial institutions. Huge collaterals are demanded against the loans sanctioned as well as insistence of having a guarantor to guarantee the return of the loans taken by women hinder them from acquiring easy access to credit. Unfortunately, there are still women entrepreneurs who depend largely on money lenders for acquiring loans. The figure below has its details.

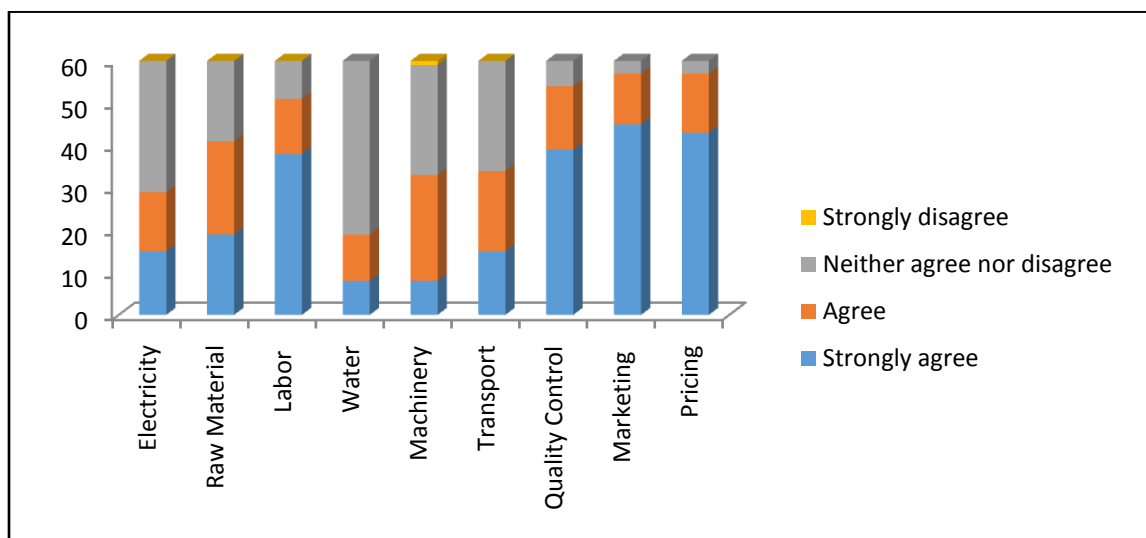
Figure 1.2. Problems encountered while seeking credit by the respondents (India)

Most of the respondents encountered numerous difficulties while seeking credit from the various institutions. Following were the observations. In India (34%) found procedural difficulties, (37%) cited personal reasons, (42%) felt attitude of the officers, (45%) felt sanctioning of loans, (45%) felt documentation process, (39%) faced gender discrimination, (35%) felt guarantor related issues and (37%) felt that they faced problems with the disbursement process of loans. Thus, the respondents felt it equally difficult to acquire easy access to credit facilities which undoubtedly is one of the most essential factors required for the progress of a unit. Banks and other financial institutions should certainly take heed of this and introduce easy, transparent, simple and hassle-free procedural norms for seeking credit. Positive transition in these attributes will boost the growth of women entrepreneurship in India.

3. ACCESS TO VARIOUS INPUTS REQUIRED BY WOMEN ENTREPRENEURS:

There are various inputs like raw materials, labour, quality control, marketing, pricing etc. that are needed for the smooth functioning of any enterprise. When asked about the challenges encountered in acquiring access to basic inputs to the 60 women entrepreneurs from across the various states in India, it was observed that majority of them found it difficult to acquire easy access to basic inputs. Following figure enlists the details.

Figure 1.3. Problems faced by the respondents in terms of access to various inputs (India)



In India it was observed that the respondents struggled to acquire access to electricity (49%), raw material (69%), labour (84%), water (32%), machinery (55%), transport (57%), quality control (90%), marketing (95%) and pricing (95%). Thus, every respondent interviewed felt that access to inputs were indeed enormously challenging. This needs to be taken due cognizance by the authorities and policy reforms need to be instituted in order to resolve this problem. A resolution to this problem will certainly attract increasing number of women entrepreneurs to plunge into entrepreneurship which will create a rippling effect in the economy.

The data given above is a testimony to the fact that women entrepreneurs face lot of challenges and problems especially in terms of acquiring easy access to credit and inputs. All these factors inhibit their progress which results in them being able to only start micro units. Government and other financial institutions certainly can play a major role in improving this situation as this will not only empower women entrepreneurs to innovate and diversify their businesses but will also lead to the overall progress of the nation.

SUGGESTIONS FOR GOVERNMENT AND OTHER FINANCIAL INSTITUTIONS:

Following are few of the suggestions which can be incorporated by the authorities in order to acquire greater dividends.

1. Incubation Centers:

Women entrepreneurs generally lack the necessary support, aid and technical assistance required for establishing their units. This problem could be resolved by promoting the idea of instituting incubation centers. Today we have more than 200 plus incubation centers in India alone. The Centre for Innovation, Incubation & Entrepreneurship which was set up by IIM-Ahmedabad has been one of the effective incubator centres in India.^{ix} However, Incubation Centers exclusively for women entrepreneurs which would provide them with the opportunity to ideate their business ventures into a reality is necessary and essential.

2. Encouragement by Venture Capitalists and Angel Investors

Lack of financial aid and credit has been the main factor which inhibits entrepreneurial growth amongst women entrepreneurs. Venture Capitalists and Angel Investors should be

proactive in providing the funds and seed capital required for a start-up enterprise to begin its operations. It had been observed that in 2012 only 1.08% funds in India had been provided by financial institutions to women entrepreneurs^x. Providing start-ups with credit which require no collaterals and providing easy access to resources and markets should become the prime focus of all financial institutions.

3. Women's Chambers of Commerce

The International Women's Federation of Commerce & Industry (IWFCI) -Indian Charter, first of its kind of chamber for women was launched in 1992. Exclusive Women's Chambers of Commerce should be formed in every state in the country. The establishment of such units will certainly create more open doors for women to widen their access to markets and resources. It would also aid them to have easy access to government orders. Government and other authorities should encourage women entrepreneurs by sanctioning contracts in favour of them.

4. Mahila Banks

Banks exclusively for women should be opened in India. Today very few banks operate in India exclusively for women. Bharatiya Mahila Bank was the first bank for women to be launched in India in the year 2013 but this bank was merged with State Bank of India in 2017^{xi}. Thus, it can be observed that very few banks exclusively for women seem to be operational. If increasing number of banks exclusively providing credit facilities for women would be made available, then promotion and establishment of entrepreneurial units by women could be strengthened further. The banks should also aim at providing easily accessible loans without collaterals to novice women entrepreneurs.

5. Conducive Political, Legal and Regulatory Environment

The current political, legal, and regulatory environment should be made conducive for women to set up their own enterprises. Government institutions and organizations play a key role in shaping the future of its citizens. The recent reforms incorporated by the government of India in 2018 for the benefit of MSME's is one step towards it. The current reform aims at sanctioning loans up to Rs. 1 crore in 59 minutes to small and medium enterprises^{xii}. It also mandated that 13% of sourcing by public sector companies should be through MSME's run by women- owned enterprises. Introducing and implementing such measures will certainly bring about a change in the right direction.

6. Female Entrepreneurship Index

The global entrepreneurship and development institutes has developed the female entrepreneurship index which measures female entrepreneurial development attributes based on few of the following parameters viz: entrepreneurial environment, entrepreneurial eco-system and women's entrepreneurial aspirations. India has not been able to fare well in this index. If India as a nation has been able to reach 63rd place in the Ease of Doing Business in 2019 from being 100th in 2018, improving the female entrepreneurship index is certainly attainable. India as a nation should make great strides and capitalize well on its demographic dividend by giving due heed to the development of women entrepreneurship in India.

CONCLUSION:

Deliberate and concerted efforts should be taken by the authorities in the form of policy formulation by providing entrepreneurial opportunities for women in India. Though, there have been several initiatives, programs, and laws instituted for the advancement of entrepreneurial growth, there is an increasing need to look ahead. The need of the hour is to create a much better enabling and conducive atmosphere for women entrepreneurs to thrive and succeed in their entrepreneurial ventures. The government of India should act as a catalyst and bring in transformational change for the betterment of women entrepreneurship as this would help India to achieve larger dividends from its diverse populace.

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DEMOGRAPHIC STUDY OF ACCESS AND EQUALITY IN HIGHER EDUCATION IN INDIA

¹*Dr. Sagar S. Kondekar, School of Social Sciences, SRTMUN, Sub-Centre, Latur (MS)*

²*Mr. Kiran L. Shinde, RajarshiShahu College (Autonomous), Latur (MS)*

ABSTRACT:

After independence, higher education system in India has grown remarkably. It is among the one of the largest systems of its kind in the world. However, it has many issues at present in the context of access and equality to education. India as a country consists of twenty-nine States and seven union territories (UT's) with different socio-economic and other conditions. After, more than 60 years of the independence, it is very appropriate to study and understand the status of higher education among the different States in India. This paper is an attempt in this direction to study and review the equality and access issue of education among the different States in India. There are two hypotheses for the present study. First null hypothesis is, H_{01} : There is no significant difference in the average enrolment of male and female in higher education in India ($H_{01}:01=02$). Other null hypothesis is, H_{02} : There is no significance difference in the gross enrolment ratio (GER) of SC population, ST Population, and total population of age group 13-18 in India. This macro level study is analytical in nature and attempt to explore the significant difference in the access and equality to higher education among the gender and categories of the different States in India.

INTRODUCTION:

Indian education system is classified into different broad categories like pre-primary, primary, secondary, higher secondary and higher education. We all are aware that the literacy rate is an important and basic index of the educational achievement of an economy. But again, the literacy rate only considers the reading and writing ability of the population and mainly depends on the educational abilities achieved up to secondary education. There is much literature available on the different dimensions of educational attainments up to higher secondary education. Any nation needs skilled labours to accelerate its development through growth in agriculture, industry and service sector. Higher education institutions are the main source of skilled labors in any nation. It is

really needed to study on the different dimensions of the higher education too. This paper is an attempt in this direction to study the access and equality issue of higher education in India.

At the time of Independence in 1947, the total numbers of Universities were less than 20, numbers of colleges were around 500 only and total enrolment in higher education was less than 1 lakh (Satyanarayana G. 2013). As in September 2015, India consists of 799 Universities, 39071 colleges and enrolment of more than 03 crores for higher education. After independence, higher education system in India has grown remarkably. It is among the one of the largest systems of its kind in the world. However, it has many issues at present in the context of access and equality. India as a country consists of twenty-nine States and seven union territories (UT's) with different socio-economic and other conditions. It is very appropriate to study the access and equality dimensions of higher education among different States/UTs in India. This study is an attempt in this direction.

Objectives and hypothesis of the study:

The main objective of the study is to review and understand the access and equality issue of higher education among the population in India. Present study has two null hypotheses as Stated below:

***H₀₁:**There is no significant difference in the average enrolment of male and female in higher education in India ($H_{01}:01=02$)*

***H₀₂:**There is no significance difference in the gross enrolment ratio (GER) of scheduled caste (SC) population, scheduled tribe (ST) population and total population of age group 13-18 in India.*

METHODOLOGY:

This macro level study is analytical in nature and attempt to explore the access and equality issue of the higher education among the States in India. To review and understand the accessibility of higher education in India, present study interpreted the data on the population of the age group 18-23 among States/UTs, number of colleges and Universities in the States/UTs, overall enrolment of population in higher education in different States/UTs and in different disciplines. To review and understand the equality in higher education, present study interpreted the data of gross enrolment ratio is classified

on the basis of gender and two important social categories i.e. SC category and ST category.

Data for present study is collected through authentic secondary sources only e.g. Ministry of Human Resource Development, Planning Commission (former), All India Survey on Higher Education (AISHG) etc. In the present research many statistical methods are used to interpret the results of the study. Objective of using these statistical techniques was to interpret the results in more meaningful manner.

Access to Higher Education in India:

Accessibility of higher education in India can be reviewed and understood with the help of data on population between the age group of 18-23, data on the number of Universities/colleges and the actual students' enrolment in the higher education institutions. India comprises of 29 States and 07 Unions Territories (UTs). All they have distinct demographic features. Present study considers the population of only 18-23 age groups because they are only assumed to be consumers of the higher education in India.

Table 1.1: Population (18-23) and Number of Colleges among different States in India

(data as on September 2015)

Population (18-23)	Number of Colleges							Total
	Less than 100	101 to 500	501 to 1000	1001 to 1500	2001 to 2500	2501 to 3000	3001<	
Less than 20 lacks	14 (6 sisters & others)	3 (J&K, HP, UC)	-	-	-	-	-	17
20.01 to 40 lakhs	-	2 (DL, JH)	2 (CG, AS)	3 (PN, HR, KR)	-	-	-	7
40.01 to 60 lakhs	-	-	-	1(Od)	1(TG)	1(AP)	-	3
60.01 to 80 lakhs	-	-	-	-	2 (TN, GJ)	-	1 (KN)	3
80.01 lakh to 1 crore	-	-	-	-	1(MP)	-	1 (RJ)	2

more than 1 crore	-	-	1(BH)	1(WB)	-	-	2 (MS, UP)	4
Total	14	5	3	5	4	1	4	36

Source: Compiled from AISHE 2015-16 and other sources

Data shown in table 1.1 is compiled from different sources to interpret the proportionate availability of colleges among differently populated States/UTs in India. There are seventeen States/UTs having population (of age group 18-23) less than 20 lakhs, seven States/UTs with population between 20 to 40 lakhs, three States each in population between 40.01 to 60 lakhs and 60.01 lakhs to 80 crore, two States in population between 80.01 lakhs to 1 crore and four States with population more than 1 crores. West Bengal, Bihar, Maharashtra, and Uttar Pradesh carry more than 1 crore of population in the age group of 18-23.

Accessibility of the higher education among different States/UTs can be understood with the help of the number of colleges in different States. As shown in above table, there are only 14 States/UTs with more than 1001 colleges within their territory. Interestingly, Bihar has only 744 colleges for 11202454 population of age group 18-23. It stands among the least number of colleges with population of more than 1 crore. West Bengal also has the similar situation. It has only 1082 number of colleges for 10908527 population of age group 18-23. In the almost same demographical conditions (i.e. more than 1 crore population of age group 18-23), Maharashtra and Uttar Pradesh do have more than 3001 colleges within their territory. In North-Eastern States (seven sisters), except Assam all others have less than 100 colleges each. Whereas in the case of Union Territories, except Delhi (191 colleges) all other territories have recorded less than 100 colleges.

The study further computed colleges available per 10000 population in each State/UT with the purpose to know the proportionate availability of colleges to respective population of the State/UTs. It is found that the only six States/UTs i.e. Telangana, Puducherry, Karnataka, Himachal Pradesh, Andhra Pradesh and Kerala, they are having more than 04 colleges per 10000 population. All other States/UTs have less than 04 colleges per 10000 population within their territory. Though, Uttar Pradesh has highest

number of colleges (6491 colleges) within its territory, it has an average only 03 colleges per 10000 population in the State. Demographically large States like Maharashtra, Rajasthan, Tamil Nadu, Madhya Pradesh has the symmetrical results i.e. less than 04 colleges per 10000 population. There are four States/UT with less than 01 college available per 10000 population and they are West Bengal, Jharkhand, Delhi and Bihar. Again, it is Bihar who stands at least position with less than 1 college (exactly 0.664 colleges) per 10000 population.

There are the only five States with more than 50 Universities within their territory. Rajasthan stands at first position with 70 different Universities followed by Uttar Pradesh (67 Universities), Tamil Nadu (58 Universities), Gujarat (57 Universities) and Karnataka (52 Universities). In North-Eastern States (seven sisters), except Assam (21 Universities) and Meghalaya (10 Universities) all the remaining States have less than 5 Universities each. All other remaining States and UTs have more than 10 but less than 50 Universities in each.

As shown in table 1.2, mean number of University for India is 22 where the data is positively skewed with 0.874 value and with standard deviation of 20.274. So far the number of colleges are concern, only Uttar Pradesh (6491 colleges), Maharashtra (4569), Karnataka (3555) and Rajasthan (3050 colleges) are the States with more than 3000 colleges within their territory. Mean number of colleges in India is 1085 and data for colleges is positively skewed with 1.947 value and dispersed with standard deviation of 1493 colleges. There are 25 different States/UTs in India having less than mean number of colleges (1085 colleges) within their territory. Data of colleges is much dispersed than the data of Universities in the States/UTs.

Table 1.2: Statistic for Population (18-23), Number of Universities/Colleges and Colleges per 10000 Population

Statistic	Population	No. of Universities	No. of Colleges	Colleges Per 10000
Mean	3924744.25	22.19	1085.31	2.6067
Median	2644393.00	21.00	393.50	2.5100
Std. Deviation	5136293.985	20.274	1493.554	1.43095
Skewness	2.186	.874	1.947	.521

Range	24498154	70	6491	6.04
Minimum	7101	0	0	.00
Maximum	24505255	70	6491	6.04

Source: Secondary data processed through SPSS

Mean number of colleges per 10000 population is found to be 2.68 for India which seems significantly low. Data for availability of colleges per 10000 population is dispersed with standard deviation of 1.37 and with positive skewness of 0.63. If we compare the value of skewness for the data of population (skewness 2.186), number of Universities (skewness 0.874), number of Colleges (skewness 1.947) and Number of Colleges per 10000 population (skewness 0.639), least skewness value belongs to the data of available colleges per 10000 population than the others. It implies that the data for colleges available for per 10000 population is less asymmetrical than the other data.

Correlation between the data of Population of age group 18-23 and number of colleges is significant at 0.01 level with 0.822 correlation value. It implies the symmetrical variation in the number of colleges with the population of the State/UTs except few cases like Bihar and West Bengal. At the same time, correlation between population of age group 18-23 and the data of number of universities are found significant at 0.01 level with 0.821 correlation among them. Data of number of colleges and number of universities also found significant with 0.907 correlation value and it is natural too because colleges are affiliated to different Universities only.

Enrolment in Higher Education:

As shown in table 1.3, mean enrolment in higher education is 960688 with huge standard deviation of 1285276 and range of 6002575. Data of enrolment is highly skewed (value 2.272). Only 12 States/UTs have recorded the enrolment more than the mean enrolment of India. They are Uttar Pradesh (60.03 lakhs), Maharashtra (39.87 lakhs), Tamil Nadu (32.35 lakhs), West Bengal (19.26 lakhs), Karnataka (18.57 lakhs), Rajasthan (17.61 lakhs), Madhya Pradesh (17.25 lakhs), Andhra Pradesh (17.24 lakhs), Bihar (16.02 lakhs), Gujarat (14.87 lakhs), Telangana (14.74 lakhs) and Delhi (10.14 lakhs). All the remaining States/ UTs have less enrolment than the mean enrolment value. Mean enrolment of male (value 516520) is much higher than the mean enrolment of female

(value 444168). At the same time the gap between median enrolment of male (value 266864) and median enrolment of female (value 249895) is very marginal as compare to the gap between mean enrolment of male and female. Standard deviation for male enrolment (S.D. value 692357) is high than the standard deviation of female enrolment (S.D. value 595073). Range is also very high for the male enrolment data than the female enrolment data. It indicates the data of female enrolment is less dispersed than the male enrolment data. The value of minimum enrolment is high for female than the male enrolment but in maximum value it is less for female enrolment than the male enrolment. Mean enrolment is significantly more for graduate studies (761679.17) than the mean enrolment of any other courses. Highest dispersion also belongs to the enrolment in graduation courses. Only 12 States/UTs have enrolment in graduate courses more than the mean value of enrolment. Uttar Pradesh, Maharashtra and Tamil Nadu are the States with more than 20 lakh enrolment in graduate courses. It is very interesting to observe that the average number of enrolments in Ph.D. is more than the average number of enrolments in M.Phil. It might be because of making Ph.D. as an eligibility criterion for the lectureship in India whereas M.Phil. is not. Enrolment data of M. Phil. is much skewed (value 5.127) than any other skewness of enrolment data. The reason behind it is the extreme values included in the concerned data.

Table 1.3: Descriptive Statistics of Enrolment to Different Courses

SN	Courses	Mean	Median	Std. Deviation	Skewness	Range
Gender-wise Enrolment						
1	Enrl. Male	516520.08	266864.00	692357.018	2.173	3148852
2	Enrl. Female	444168.28	249895.50	595073.654	2.392	2853723
	Total Enrolment	960688.36	518492.50	1285276.275	2.272	6002575
Course-wise Enrolment						
1	Ph.D.	3512.53	2478.00	4520.904	2.457	22221
2	M.Phil.	1181.19	293.50	3326.709	5.127	19509
3	P.G.	108809.89	59584.50	133638.271	1.783	545110
4	Graduation	761679.17	400593.00	1054037.628	2.524	5143841
5	P.G. Diploma	6376.64	1872.50	14805.960	4.702	85661

6	Diploma	70810.00	23824.50	99071.277	1.904	396400
7	Certificate	4001.67	742.00	7483.138	3.087	36848
8	Integrated	4317.28	2815.00	4816.572	1.482	21313
Total Enrolment		960688.36	518492.50	1285276.275	2.272	6002575

Source: Secondary data processed through SPSS

Enrolment for M.Phil course in Tamil Nadu alone is 46 percent (19509) of the total enrolment to M.Phil. (42523). Story is same with the enrolment data of P.G. Diploma courses, only the State is different. Madhya Pradesh alone contributes 37 percent of enrolment (85661) in the total PG Diploma enrolment (229559) at India level. In the case of Ph.D. enrolment, Tamil Nadu stands at first position with 22221 (17 percent of the total) followed by Karnataka (11777) and Uttar Pradesh (11552). Tamil Nadu, Karnataka and Uttar Pradesh are the only three States with more the 10000 enrolment at Ph.D. level and they contribute 36 percent of the total enrolment in Ph.D. in India. Data on Ph.D. enrolment is also positively skewed (value 2.457) with much dispersion which shows asymmetrical distribution.

Enrolment Trend of Major Courses:

If we look at the overall enrolment trend of the major courses at India level for last five years, it is Bachelor of Arts (B.A.) which has been getting highest enrollment at graduate level studies than the Bachelor of Science (B.Sc.), Bachelor of Commerce (B.Com) and Bachelor of Technology/Engineering (B.Tech./B.E.). Actual enrolment for B.A. has declined by 208629 students in 2015-16 than the previous year. Addition to this, enrolment to B.Tech./B.E. also shown decline of almost 50000 students in the year 2015-16.

Table 1.4: Enrolment Trend of the Major Courses in India

Year	M.A.	M.B.A.	M.Com.	M.Sc.	B.A.	B.Sc.	B.Com.	B.Tech/ B.E.
2011-12	573528	356286	152228	377001	6027027	2403146	2364094	3271286
2012-13	662839	392587	179813	414316	7898579	2947052	2810308	3775488

2013-14	674447	392937	193373	431723	9099473	3579526	3117265	4336149
2014-15	767027	409432	222709	481330	9860520	4299538	3338111	4254919
2015-16	878677	416325	271266	519159	9651891	4618172	3422312	4203933

Source: All India Survey on Higher Education, 2015-16.

At Postgraduate (P.G.) level, Master of Arts (M.A.) comprises highest number of enrolment than the Master of Commerce (M.Com.) and Master of Science (M.Sc.). But as Stated earlier, the rapid fall of more than 2 lakhs student enrolment at B.A. level may affect the enrolment data of P.G. courses in near future. Numeric data shows the inclined nature of the student enrolment towards Arts discipline than the Commerce and Science. But, it the keen interests of the student in the Arts discipline than Commerce and Science or does it carry other reasons for the huge enrolment is a matter of curious study.

Equality of Higher Education in India:

Equality in higher education can be reviewed and understood with the help of gross enrolment ration (GER). This section of the paper interprets the secondary data on the GER of different State which is purposefully compiled gender wise and at different social categories mainly SC and ST category.

As shown in table 1.5, mean GER for male is 25.49 which is less than mean GER of female (25.88) in India. Median value is also more for GER female (25.40) than the GER male (24.60). Mode value for GER female (28.50) is also more than that of GER male (16.20). Though the percentage is only marginally high, all it indicates the enrolment of females is more than that of male enrolment to their respective population. Data for GER female is much dispersed (S.D. 12.48) than the data of GER male (S.D. 10.84). Skewness is also high for the GER female than the GER male. Range value is also significantly high for female (61.20) than the range value for the data of GER male (44.30). Minimum value for GER female (9.20) is significantly more than the minimum value of GER male (4.10). Results are same for maximum value also.

Table 1.5: Statistics for Gender-Wise and Social Group Wise GER

GER	Mean	Median	Mode	Std. Dev.	Skewness	Range	Min	Max
Male	25.49	24.60	16.20	10.84	0.223	44.30	4.10	48.40
Female	25.88	25.40	28.50	12.48	1.387	61.20	9.20	70.40
Total	25.58	24.65	19.60 ^a	11.29	0.649	51.90	5.70	57.90
SC Male	24.47	20.00	17.30 ^a	11.34	1.521	46.40	11.40	57.80
SC Female	23.04	22.40	13.80 ^a	9.98	0.669	40.70	7.10	47.80
SC Total	23.72	22.40	14.70 ^a	10.28	1.219	43.50	9.30	52.80
ST Male	18.54	15.70	10.20 ^a	10.01	0.840	38.10	2.20	40.30
ST Female	17.22	14.80	9.10	8.92	0.629	32.10	4.70	36.80
ST Total	17.92	15.20	9.50 ^a	9.25	0.714	35.20	3.40	38.60

Source: Secondary data processed through SPSS

a. Multiple modes exist. The smallest value is shown

Though the mean, median, mode, minimum and maximum statistic shows the higher values for GER female than that of GER male but the data for GER female found much dispersed and skewed (S.D. 12.48 and skewness 1.387). Values of mean, median mode are affected by few extreme values in the data. There are few States/UTs like Chandigarh (female GER 70.4 where male GER is only 48.4), Delhi (female GER is 48.2 where male GER is 43), Himachal Pradesh (female GER is 35.5 and male GER is 29.6), Kerala (female GER is 35 and male GER is 26.6) etc. which affected the values of descriptive statistics and resulted into high standard deviation (12.48) and high range (61.20) for the overall data. The data of female GER is dispersed (standard deviation and range value are high as compare to male GER) but in whatever State the females got an opportunity to enroll in higher education their values are significantly more than the enrolment values of male. Average GER of India is 25.58 which indicate almost 75 percent of the population in the age group 18-23 is not enrolled in any higher education institutes.

GER of SC and GER of ST shows lesser values as compare to the descriptive values of total GER. Mean (23.72), median (22.40) and mode (14.70) values of GER for SC is

significantly more than the mean (17.92), median (15.2) and mode (9.50) values of GER for ST population in India. But all these values are less than the values of total GER. It is interesting to observe that the standard deviation of the data of SC GER of female (S.D. 9.98) is less than standard deviation of the SC GER of male (S.D. 11.34). Results are same with the data of ST GER of male and female too. Whereas, in the total GER of female the standard deviation (12.48) is more than the standard deviation of GER male (10.84). Data of total GER female is much dispersed than the data of total GER male whereas the GER data of the SC and ST category of female is less dispersed than the GER data of SC/ST category male. Overall, there is much variation in the gross enrolment ratio among the State, among the gender and among the different social category mainly SC and ST category.

Hypothesis Testing:

Present study has two null hypotheses. H_{01} is; '*There is no significant difference in the average enrolment of male and enrolment of female in higher education in India ($H_{01}:01=02$)*' Other Stated null hypothesis H_{02} is: '*There is no significance difference in the gross enrolment ratio (GER) of SC population, ST Population and total population of age group 13-18 in India.*' Study has utilized independent samples *t*-test for the hypothesis testing. Reason behind using *t*-test is, as sample size increases *t*-distribution behaves as a normal distribution. Results of the hypothesis testing are shown in table 1.6 and table 1.7.

Table 1.6: Independent Samples *t*-Test for Null Hypothesis One ($H_{01}:01=02$)

Independent Samples <i>t</i> -Test									
Equal Variances (EV) Assumed/No t Assumed	Levene's Test for Equality of Variances		t-test for Equality of Means						
	F	Sig.	<i>t</i>	df	Sig. (2- tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
								Lower	Upper
Assumed	.637	.427	.476	70	.636	72351.806	152157.712	- 231117.182	375820.793

Independent Samples <i>t</i> -Test									
Equal Variances (EV) Assumed/Not Assumed	Levene's Test for Equality of Variances		t-test for Equality of Means						
	F	Sig.	<i>t</i>	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
								Lower	Upper
Assumed	.637	.427	.476	70	.636	72351.806	152157.712	-231117.182	375820.793
Not assumed			.476	68.45	.636	72351.806	152157.712	-231237.705	375941.316

Source: Secondary data processed through SPSS

As shown in table 1.6 equal value of significance associated with Levene's test indicates that the two groups (male and female) have equal variances. Therefore, the statistic associated with *equal variances assumed* is used for the *t*-test for Equality of means. The *t*-test results (with equal variances assumed) shows *t* statistic of 0.476 with 70 degrees of freedom. The corresponding two-tailed *p*-value is 0.636, which is more than 0.05. Therefore, we can accept the null hypothesis which means average enrolment of male population equals that of the enrolment of female population in India.

Table 1.7 give results for three different pairs. There is no equal variance for the first and second pair of the parameters. Therefore, the statistic associated with *equal variances not assumed* has used for the *t*-test for equality of means. The *t*-test result for SC and total GER shows *t*-statistic of -0.704. The corresponding two-tailed *p*-value is 0.484. Here, the *p*-value is more than 0.05 level of significance. This is because the null hypothesis here gets accepted and it means, there is equality in the average means of the data of SC GER and total GER.

The *t*-test result for ST and total GER shows *t*-statistic of -3.048. The corresponding two-tailed *p*-value is 0.003. Here, *p*-value is less than the 0.05 level of significance so that the null hypothesis gets rejected. It means that there is no equality in the means of the ST gross enrolment ration and total gross enrolment ratio. Alternative hypothesis here states

that there is significance difference in the mean GER of ST population and mean GER of total population.

Table 1.7: Independent Samples t-Test for Null Hypothesis Two ($H_{02}: \mu_1 = \mu_2 = \mu_3$)

Independent Samples Test									
Levene's Test for Equality of Variances			t-test for Equality of Means						
Equal Variances (EV) Assumed/Not Assumed	F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
								Lower	Upper
								SC GER and Total GER	
EV Assumed	.257	.614	-.699	65	.487	-1.85797	2.65625	-7.16288	3.44693
Not assumed			-.704	64.78	.484	-1.85797	2.63742	-7.12561	3.40966
	ST GER and Total GER								
EV Assumed	.538	.466	-3.003	65	.004	-7.65475	2.54915	-12.74575	-2.56375
Not assumed			-3.048	64.854	.003	-7.65475	2.51137	-12.67051	-2.63899
	SC GER and ST GER								
EV Assumed	.035	.852	2.333	60	.023	5.79677	2.48436	.82731	10.76624
Not assumed			2.333	59.344	.023	5.79677	2.48436	.82618	10.76737

Source: Secondary data processed through SPSS

In the last pair, equal value of significance associated with Levine's test indicates equal variances. Therefore, the statistic associated with *equal variances assumed* is used for the *t*-test for Equality of means. The *t*-test results show *t*-statistic of 2.333 with 60 degrees of freedom. The corresponding two-tailed *p*-value is 0.023, which is less than 0.05. Therefore, we can reject the null hypothesis. It simply means gross enrolment ratio of SC category population and ST category population is not equal.

CONCLUSION:

There is huge dispersion in access and equality of higher education in India. There are many States having same demographic features but differs in the access and equality in higher education. Bihar stands among the least number of colleges proportionate to its population than any other State. West Bengal also has the similar situation in the context of higher education proportionate to its population. In India, mean number of colleges per 10000 population is found to be 2.68 which seems significantly low. There is really a need to increase the number of colleges in the country. Data for the number of Universities, number of colleges are more asymmetrical. It shows unequal distribution of the higher education institutes in the country.

Bachelor of Arts (B.A.) has been getting highest enrollment at graduate level studies than the Bachelor of Science (B.Sc.), Bachelor of Commerce (B.Com) and Bachelor of Technology/Engineering (B.Tech./B.E.). But the enrolment has shown declining trend for BA and B.Tech in last two years. It may affect the enrolment of respective Post Graduate studies of the concerned disciplines in near future. Further, at P.G. level also, data shows the inclined nature of the student enrolment towards Arts discipline than the Commerce and Science. But, it the keen interests of the student in the Arts discipline than Commerce and Science or does it carry other reasons for the huge enrolment is a matter of serious and curious further studies. Further, it is very interesting to observe that the average number of enrolments in Ph.D. is more than the average number of enrolments in M.Phil. It might be because of making Ph.D. as an eligibility criterion for the lectureship with other additional monetary benefits in India whereas for M.Phil. it is not that significant. Here also the purpose of the enrolment to Ph.D. /M.Phil. may differ than that of what Ph.D. and M.Phil. are meant for.

From the enrolment side, overall female enrolment has found less dispersed than the male enrolment. The value of minimum enrolment is high for female than the male enrolment, but maximum value is less for female enrolment than the male enrolment. Data of total GER of female is much dispersed than the data of total GER male whereas the data of the SC and ST GER of female is less dispersed than the data of SC and ST GER male. The data of female GER is dispersed (standard deviation and range values are high as

compare to male GER) but in whatever State the females got an opportunity to enroll in higher education their values found to be more than the enrolment values of male. Overall, there is much variation in the gross enrolment ratio among the States/UTs, among the gender and among the different social category mainly SC and ST category.

There is much attention given by the planning and policy makers on the spread and development of primary and secondary education. There are many programmes for primary and elementary education like Sarva Shiksha Abhiyan (SSA), District Primary Education Programme (DPEP), National Programme of Nutritional Support to Primary Education (NPNSPE), National Programme for Education of Girls at Elementary Level (NPEGEL) etc. There is also a need to give a keen attention towards spread and development of higher education. There is really a need to make and implement some significant programmes for the inclusive access and equality of higher education across the country.

There are few initiatives taken by the University Grant Commission (UGC) to improve the quality of higher education like; shift from annual pattern examinations to semester pattern examinations, marks based evaluation system to Cumulative Grade Point Average (CGPA) system and specific curriculum system to Choice based Credit System (CBCS) etc. But the question is whether these systems across the country really achieved what they meant for? Here is the scope for further studies in this area too. Further, there is crucial necessity to conduct a survey (like ASER in primary and secondary education) to access the real quality and achievements in the higher education in India. It would only make us clear on real outcomes and efficacy of the current higher education system in India as compare to another world.

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DEMOGRAPHIC DIVIDEND AND SKILL ENHANCEMENT

Dr. Amrita Priyam

Assistant Professor

P E Society 's Modern College of Arts, Science and Commerce, Pune-5

amritapriyam2012@gmail.com

Abstract

Demographic Dividend is the economic growth potential that can result from shifts in a population's age structure, mainly when the share of working-age population is larger than the non-working-age population. A country with both increasing number of young people and declining fertility has the potential to reap a demographic dividend. The 'demographic dividend' provides a country with strong advantages for achieving high rates of growth powered by an enlarging age population. This represents huge opportunity for the country to increase productivity by investing in the skills of the working-age population. India is one of the largest labour surplus countries in terms of its working age group populations worldwide. India is in demographic phase and can generate skilled manpower for employment through effective use of vocational and skill development training. India is truly blessed with a demographic dividend, every third person in Indian cities is a youth. Through skill enhancement a person can improve overall performance in any identified area and in so doing can improve the overall quality of life. A country should have the potential to be termed as the "Skill Capital of the World." The paper traces on upgrading skills and training for uplifting the demographic dividend to achieve economic growth for a country.

Key Words: Demographic Dividend, Working-age population, Country, India, Skill Enhancement.

I. INTRODUCTION

Demographic Dividend refers to the growth in an economy that is the result of a change structure of a country's population. The change in age structure is typically brought on by a decline in fertility and mortality rates. A country that experiences low birth rates and death rates receives an economic dividend or benefit from the increase in productivity of

the working population. There are four main areas where a country can find demographic dividend which is shown in the figure 1 given below:

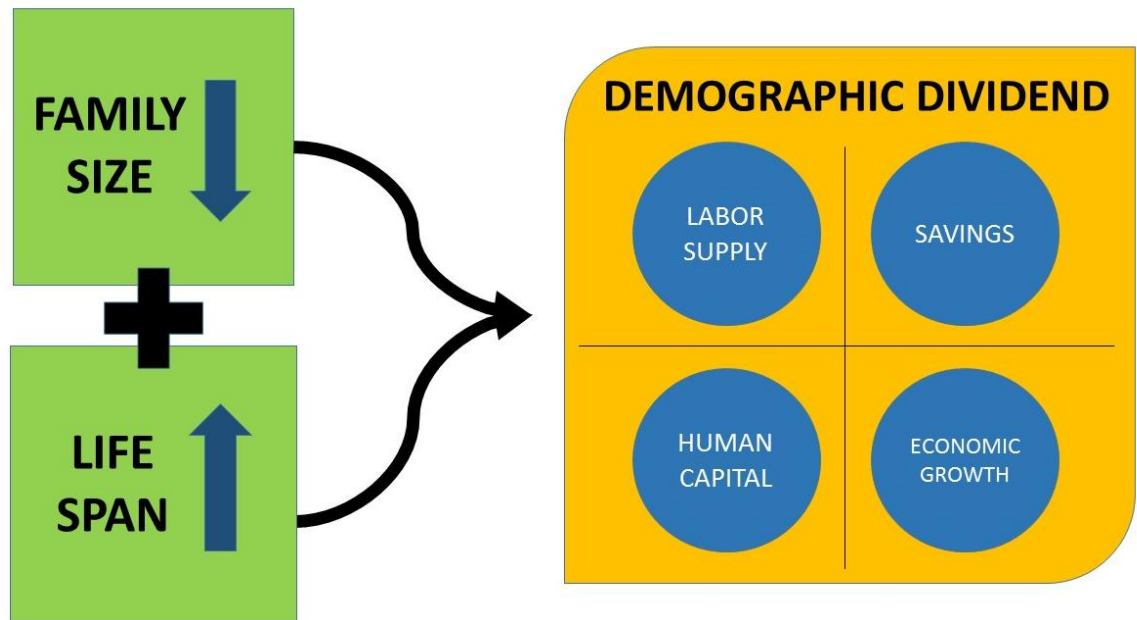


Figure- 1

- Savings- During demographic period, personal savings grow and can be used to stimulate the economy.
- Labour Supply- More workers are added to the labour force, including women.
- Human Capital- With fewer births, parents are able to allocate more resources per child, leading to better educational and health outcomes.
- Economic Growth- GDP per capita is increased due to a decrease in the dependency ratio.

To be on the right side of demographic dividend, skill enhancement provides a golden opportunity to a country for its socio-economic development. A person should continuously look for ways to develop his or her skills, abilities and competencies to enhance his or her performance. Through effective skill enhancement capability and confidence increases which results into a better ability to perform an activity in a competent manner. The demographic dividend provides a country with strong advantages for achieving high rate of growth powered by an enlarging working-age population. This

represents a huge opportunity for the country to increase productivity by investing in skills of working-age population. Population is a dynamic entity. Over the time they grow or decline, they become younger or older. So, the skill enhancement of this dynamic population is to be harnessed through proper training programmes which will be a huge benefit for the nation. The demographic dividend is the economic benefit that arises from a significant increase in the ratio of working age adults, which can accelerate economic growth through the skill enhancement of the labour force. To reap demographic dividend, proper investment in human capital is needed by focusing on education and skill development.

II. OBJECTIVES

The purpose of this paper includes the following specific objectives:

- a) To examine the initiatives being taken in recent years to revitalize the national education and skill enhancement.
- b) To strengthen the human resource base for national and global sustainable development.
- c) To examine the changing demographics which would affect the development process through skill developments.
- d) To include strengthening of the higher and technical education system of the country and bringing about a paradigm shift in the national skill development.
- e) To study the role of demographic dividend and skill enhancement in the development process.

III. RESEARCH METHODOLOGY

The paper will explore the skill enhancement of working-age population in demographic dividend. The type of research done is descriptive in nature. The data used in this paper is purely secondary collected from various sources like books, journals, articles, libraries, e-sources, etc.

IV. REVIEW OF LITERATURE

This paper is devoted to review the key studies of demographic dividend and skill enhancement. The demographers have been rendered by new and unforeseen scientific

research of human population dynamics. These experts relied upon thought for the viability of the human species and its current overgrowth activities that can be seen overspreading the surface of Earth. The paper attributes the merging of demographic dividend scenario along with the skill enhancement for the favorable development process of an economy.

V. ANALYSIS OF THE DEMOGRAPHIC DIVIDEND AND SKILL ENHANCEMENT

One third of the working age population in low and middle-income countries lack the basic skills required to get quality jobs, leaving them unable to achieve their full productive potential and limiting economic investment and growth. The challenge is further to be innovative, flexible, and adaptive. According to World Bank calculations, more than two billion working-age adults are not equipped with the most essential literacy skills required by employers. Among young adults under the age of 25, the numbers are about 420 million worldwide. Foundational skills, such as literacy, provide young people a prerequisite for numeracy, problem solving, and socio-emotional skills. Helping young people develop these skills makes economic sense. An International Skills Enhancement Programme (ISEP) has been initiated to enable localized high-quality training and skills development in industry, government, and other stake holders to up skill targeted communities with a specific focus on improving safety standards and promoting economic growth. Training is suitable for individuals seeking to gain employment through up skilling or furthering their career in current employment. The demographic dividend arises and dissipates as changes in age structure interact with the life cycle of production and consumption. Children and the elderly produce much less than they consume, whereas adults of working age, on average, produce much more than they consume. Countries with heavy concentrations of populations in the working ages have an inherent advantage to produce high levels of per capita income. Child and old-age dependency ratios are often used to capture the key features of the economic life cycle, but more detailed and precise estimates are becoming available. The working age population is defined as those aged 15 to 64. The basic indicator for employment is the

proportion of the working age population aged 15-64 who are employed. The age dependency ratio is the ratio of dependents (people younger than 15 or older than 64) to the working-age population. Total population between the ages 15 to 64 as a percentage of the total population. Population is based on the de facto definition of population, which counts all residents regardless of legal status or citizenship.

India

India has one of the youngest populations in an aging world. India's working age-population has grown larger than the dependent populations. This transition happens largely because of decrease in the total fertility rate after the increase in life expectancy gets stabilized. Better economic growth can be brought about by increased economic activities due to higher working age population and lower dependent population. India ranks 130 out of 189 countries in human development index. Therefore, health and education parameters need to be improved substantially to make the Indian workforce efficient and skilled. Investing in people through quality education, jobs and skills helps build human capital, which is key to supporting economic growth. Skill enhancement is to be made to increase employability of young population. India's labour force needs to be empowered with right skills for the modern economy. Government has established the National Skill Development Corporation (NSDC) with the overall target of skilling 500 million people in India by 2022. Schemes like Start-up India, Make in India, skilled India and Digital India if implemented properly, would bring the desired result in near future. The government plans to launch a National Skills Mission through the Skill Development and Entrepreneurship Ministry. The mission would consolidate all skill development initiatives which are spread across several Ministries. "India is one of the youngest nations in the world with more than 54 per cent of the total population below 25 years of age. Yet today less than 5 per cent of our potential workforce gets formal skill training to be employable and stay employable,". Deen Dayal Upadhyay Grameen Kaushal Yojana was launched to enhance the employability of rural youth which is the key to unlocking India's demographic dividend. A sum of Rs. 1,500 crores was allocated for this scheme in the budget, for which disbursement will be through a digital voucher directly into qualified student's bank account. India is on the right side of demographic transition

that provides golden opportunity for its rapid social economic development, if the skill enhancement is made into correct direction. If the workforce is sufficiently skilled and educated it will provide them with gainful employment opportunity which would ultimately result into flourishing India. This would be able to reap the benefits of demographic dividend. These parameters indicate an availability of demographic dividend in India through skill enhancement. Employability has increased from 37% to 47.38%, according to India Skills Report, 2019. Key to create employable youth is government's Skill India initiative. This is driven aggressively by efficient government engines like Ministry of Skill Development and Entrepreneurship [MSDE] and National Skill Development Corporation [NSDC]. These driving engines are the facilitators to synergies all skilling initiatives by bringing together 3 important links in skilling i.e. Government bodies, Industry sector and Training Institutes. MSDE has been instrumental in driving the most valuable Pradhan Mantri Kaushal Vikas Yojana [PMKVY] to skill today's youth. Till date more than six lakh youths have been trained and certified as 'Skilled' in their respective trades. Under NSDC there are various Sector Skill Councils [SSCs] which represent industry. This central mechanism is working in the right direction to create a collaborative approach to drive this agenda of creating Skilled India. Focus has been made from chasing the numbers to skill and enhance the living standard of the population structure which is possible only when the youth are educated and equipped with skills. The table given below depicts the increase in percentage of demographic dividend in India, aged between 15-24 years, the age in which the skill enhancement can be inculcated. It is a great opportunity for India to grow fast and sustain its growth and enhance the living standard of its people.

Table 1: Increase in percentage of demographic dividend in India (Aged 15-24 years)

Year	Percentage (%)
1960	56.3
1965	55.1

1970	57.7
1975	56.4
1980	56.9
1985	57.5
1990	58.3
1995	59.5
2000	61.1
2005	62.8
2010	64.5
2015	65.8
2020	66.6
2025	67.3
2030	67.9
2035	68.2
2040	68.3

TheSource: World Population prospects: The 2010 Revision, Population Division of the Department of Economic and Social Affairs of the United Nations secretariat

Percentage distribution of Population of India by age group is shown in Figure 2. It has been found that India has 64.4% of working-age group (15-59 years) population. Demographic dividend will boost the economic development of a country if new initiative is taken for skill enhancement of the working-age group.

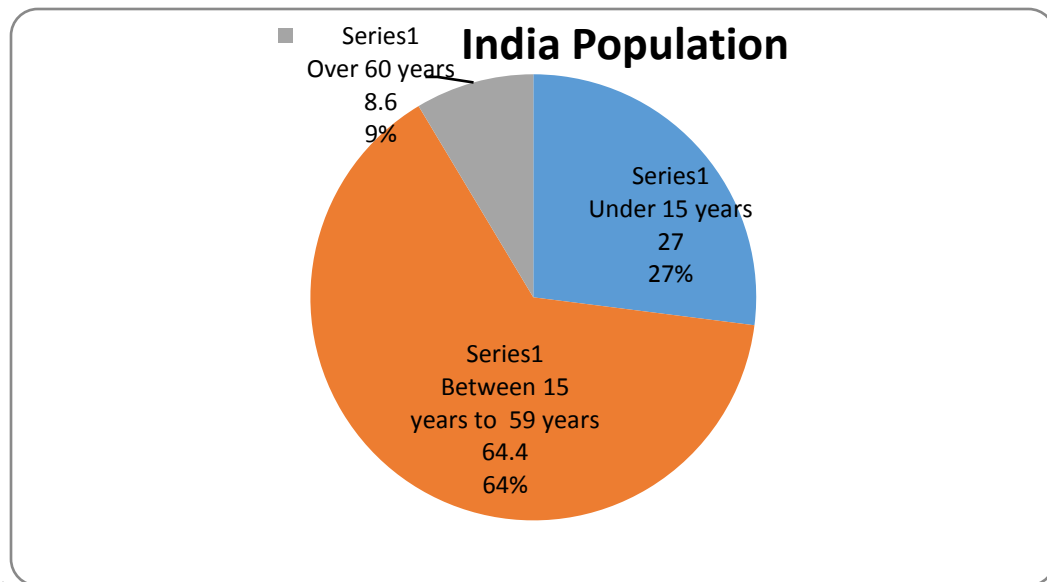


Figure 2: India: Working-Age Population.

Sources: <http://www.censusindia.gov.in>

In India, new initiative has been taken for skill enhancement of working-age group. Over 10.09 lakh people out of 33.93 lakh trained under Skill India Mission's Pradhan Mantri Kaushal Vikas Yojana (PMKVY) have got jobs. Out of total 33.93 lakh (approximately) trained candidates, 24.13 lakh have been trained under Short Term Training, 9.08 lakh under Recognition of Prior Learning and 0.72 lakh under Special Projects across the country in various sectors as per the Ministry's data.

World

World's population as on 2019 as per age groups is shown in Figure 3. It has been found that World has 65% working group (15 years to 64 years). Demographic dividend will enhance the economy of world if new initiative has been taken for skill enhancement of working-age group.

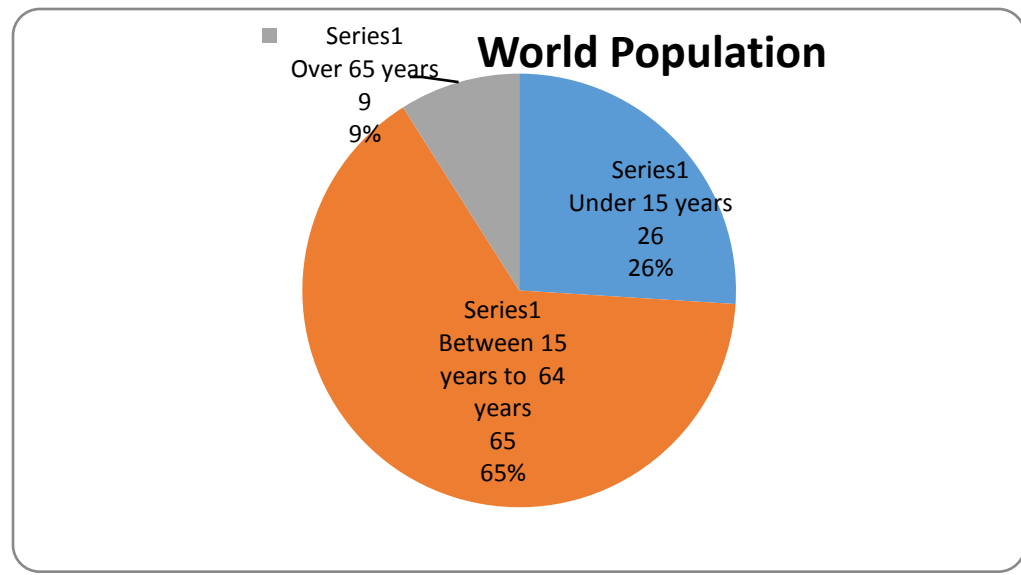


Figure 3: World: Working-Age Population as on 2019

Source of data: <https://www.statista.com/statistics>

Sustainable

development cannot be achieved without assuring that all men and women, boys and girls, enjoy the dignity and human rights to expand their capabilities find their decent work and contribute to economic development through skill enhancement. Countries with greatest demographic opportunity for development are those entering a period in which the working-age population has quality education, decent employment attained through skill enhancement. When this happens, the national economic payoff can be substantial. The demographic dividend is the accelerated development that can arise when a population has a relatively large proportion of working-age people coupled with effective human capital investment. Empowerment education and employment are areas for investments to enhance prospectus for a demographic dividend. Countries with large population could see their economies soar provided they invest heavily in young people educations and skill enhancement. Investing more and more efficiently in people will enable a country to tap into its demographic dividend and prepare for the future. Human capital is the fastest-growing component of wealth of a nation in the present scenario. Skill enhancement could be exploited to accelerate the pace of building human capital. Demographic dividend is a time-limited opportunity, and policy maker should have a greater incentive to re double their efforts to promote

human capital through skill enhancement so that it can contribute to economic growth and job creation. Two initiatives have applied standardized tools in several countries, generating internationally comparable data: Skills Toward Employment and Productivity (STEP) Skills Measurement and SABER-Workforce Development (WfD). There is about 420 million working age group worldwide.

VI. SUGGESTIONS

In the current scenario, there is a need to develop appropriate vocational and training facilities to ensure equitable access for youth and at the same time maintain their quality and relevance. Skill enhancement for youth is required for sustainable livelihood and development process of the economy. The demographic dividend is the economic benefit that arises from a significant increase in the ratio of working age adults, which can accelerate economic growth through skill enhancement.

VII. CONCLUSION

Skill enhancement will make a significant increase in the economic growth of a nation. The demographic dividend phase can generate skilled manpower for employment through effective use of vocational and skill development training. Looking at the growth of any economy, the key challenge is how to make the youth employable globally, thereby creating a 'Skill Hub'. This requires robust economic policies related to ease of doing business, entrepreneurial activities, and creation of productive employment opportunities. Population age structure more than size or growth affects economic development, and that reducing high fertility can create opportunities for economic growth if the right kinds of educational and skill enhancement policies are in place. Age structure will most likely be an important force during the next fifty years. Demographic change will depend, however, on how policies and institutions respond to the challenges and opportunities the future holds. Countries all over the world are blessed with demographic dividend creating livelihood for today's and tomorrow's youth job creation or self-employment by providing suitable skills. Skill enhancement will bring in value and standardized the education systems to address the human resource requirement globally. It concludes that the in-today's time having a skill and then earning a livelihood is going away of life.

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THE CONSEQUENCES OF BRAIN DRAIN IN INDIA

Prof. Dr. R.S.Shirsi

Associate Professor and Head Department of Economics

HutatmaRajguruMahavidyalaya, Rajgurunagar, Dist. Pune

rajendrashirsi@gmail.com

ABSTRACT:

The economic development and growth of the country depends on many factors like capital, investment, consumption, saving, natural resources and human capital as well. Human resources play a vital role in economic development. For the development of human resources, the government are taking initiative in number of ways by adopting human resource development policy. But on the other hand, some intellectual and skilled persons are leaving their own country to advanced nations where they can work in better conditions and earn more money. Such problems are known as 'Brain Drain' as it is the loss of human capital. Many developing countries like India are facing such kind of problems. The research paper is focus on the causes and effects of the problems of brain drain in India.

Key words: Brain Drain, Diaspora, Human Capital

INTRODUCTION:

The economic development and growth of the country depends on many factors like capital, investment, consumption, saving, natural resources and human capital as well. Human resources play a vital role in economic development. According to Prof. Harbison," Capital and natural resources are passive factors of the production, human are being active who accumulate capital, exploit natural resources and build social, economic and political organization and carry forward national development". For the development of human resources, the government are taking initiative in number of ways by adopting human resource development policy. But on the other hand, some intellectual and skilled persons are leaving their own country to advanced nations where they can work in better conditions and earn more money. Such problems are known as 'Brain Drain' as it is the loss of human capital. Many developing countries like India are facing such kind of

problems. The brain drain means that developing countries can struggle to develop because their best-skilled labour leaves the economy. Thus, it becomes hard to break the cycle of losing the best workers. Because of this 'brain drain' the developing countries like India lose in many ways. The research paper is focus on the causes and effects of the problems of brain drain in India.

OBJECTIVES:

- 1) To study the meaning of Brain Drain.
- 2) To study the causes of brain drain in India.
- 3) To know the current scenario of the Brain Drain in India.
- 4) To understand the problems of brain drain in India

METHODOLOGY:

The present research paper is based on the secondary data which is available in various books, journals, various reports and websites.

The Meaning of Brian Drain:

The Oxford Advanced Learner's Dictionary define brain drain as "Movement of highly skilled and qualified people to a country where they can work in better conditions and earn more money".

Brain drain can be described as the process in which a country loses its most educated and talented workers to other countries through migration. This trend is considered a problem, because the most highly skilled and competent individuals leave the country and contribute their expertise to the economy of other countries. The country they leave can suffer economic hardships because those who remain don't have the 'know-how' to make a difference.

Brain drain can also be defined as the loss of the academic and technological labour force through the moving of human capital to more favourable geographic, economic, or professional environments. Often, the movement occurs from developing countries to developed countries or areas.

According to Cambridge Online Dictionary, “Large numbers of educated and very skilled people leave their own country to live and work in another one where pays and conditions are better.”

In short Brain Drain is the emigration of highly trained or intelligent people from a country. In last decade, brain drain is happening at an alarming rate, and the stats will open your eyes more clearly.

REVIEW OF LITERATURE:

Many notable authors focus on the brain drain issues in India. V.M. Dandekar one of the great intellectual, in his journal article, “Brain Drain: The Indian Situation” published by Economic and Political Weekly (Vol.2, No.33/35, August 1967, pp-1573) has rightly pointed out the problems of brain drain which is applicable even in recent situations.

Ashwin Honawar the journalist in his, “Brain drain from India: An Overview” article explained in brief regarding the causes of brain drain from India with the help of statistical data in effective manner.

Shreya Challagalla in her article, “The diaspora and India’s Growth story” highlighted on the recent policies, opportunities, and challenges of India’s diaspora in very useful manner.

Brain Drain from India:

The International Migration Report released by the Department of Economic and Social Affairs reveals some alarming statistics. *“In 2015, India had the largest “diaspora” in the world at 16 million people, followed by Mexico (12 million). Other countries with large diasporas included the Russian Federation (11 million), China (10 million), Bangladesh (7 million), and Pakistan and Ukraine (6 million, each),”* it states.

Another report released by the US-based National Science Foundation states: *“Indian-origin scientists and engineers in the U.S. grew 85percent between 2003 and 2013, says a report by the National Science Foundation, a key funder of research in the United States as well as a monitor of demographic change among scientists and technologists.”*

Nearly a million scientists and engineers of Indian origin reside in the US alone, it adds.

An estimated 17 million Indians were living abroad in 2017, making India the largest source country for international migrants globally, up from 7 million in 1990 and a 143%

increase, according to an India Spend analysis of data from the United Nations Department of Economic Affairs.

These figures are clear indicators that India is facing a massive brain drain.

Causes of brain drain from India:

The phenomenon of brain drain from India is nothing new. It can be traced to the British colonial era. Erstwhile British rulers of the Indian sub-continent took by persuasion or force, indigo and sugarcane planters to lands as distant as Guyana in South America to Fiji in Pacific, Mauritius and elsewhere. Indian craftsmen were relocated in England and other British colonies where their skills could be used in various industries.

The main causes of brain drain from India are as follows:

1. Very high salaries paid in foreign countries.
2. Lack of ample employment opportunities in India.
3. Non availability of avenues to utilize education talents and skills.
4. Hope of a better and comfortable lifestyle abroad.
5. Reputation involved in working in foreign countries.
6. To acquire financial well-being and capability to buy property in India.
7. Belief that working abroad improves marriage prospects in India.
8. Prospects of continually learning advanced technologies and upgrading skills and talents.

Top 10 Countries with Highest Increase in Indian Populations, 2010-2017

1. Qatar- 319%
- 2 Oman- 154%
3. Saudi Arabia- 110%
4. Kuwait- 78%
5. Netherlands- 66%
6. Norway- 56%
7. Sweden- 42%
8. USA- 29%
9. New Zealand- 28%

10. Singapore- 24%

Source: United Nations Department of Economic and Social Affairs, International Migrant Stock 2017.

India has the largest diaspora in the world, with around 18 million of its citizens living in other countries. The US is their top destination in 2017, people of Indian descent made up 1.3% of the American population, and they are the most successful immigrants in the country. Netherlands, Norway, and Sweden, for example, have seen their Indian populations grow by 66%, 56% and 42%, respectively, over seven years to 2017--a result of cheaper (compared to US and UK) and better education and work opportunities after graduation.

Problems of the ‘Brain Drain’:

1. **Less tax revenue from losing income tax.** Young workers aged 25-60 make the biggest contribution to a nation’s finances because they pay income tax, but don’t receive pensions or education spending. Baltic countries with large net emigration are forecast to see a rise in dependency ratio – the number of pensioners to working age population.
2. **Decline in competitiveness.** A shortage of skilled labour can push up wages faster than productivity. Remittances sent home can also cause appreciation in the exchange rate. Remittances can also lead to lower labour supply as those who receive remittances have less incentive to work for a low hourly wage.
3. **Loses potential entrepreneurs.** Those who emigrate tend to be the ablest and willing to take risks. Migrants are potential entrepreneurs who, if they stayed in country of origin, might set up business which would contribute to economic growth and create employment.
4. **It can lead to a shortage of key skilled workers.** It is often skilled workers (nurses, doctors, engineers who find it easiest to immigrate to countries with higher incomes). This can leave the original country short of workers. According to the Economist, the loss of skilled workers is a significant problem in many Eastern European economies.
5. **Reduces confidence in the economy;** people aspire to leave rather than stay.
6. **Non-economic costs.** If young skilled workers emigrate, it can influence political and social institutions – with a lower representation of young, aspirational graduates in political institutions. According to IMF “Control of corruption, voice and accountability,

rule of law, and government, effectiveness indicators are currently all notably weaker in SEE countries, which also faced larger outflows of better-educated people in earlier years than CE-5 and Baltic countries.”

7. **Lower growth.** According to the IMF – even allowing for the impact of remittances, net emigration has caused GDP to be lower than it would have been without net emigration.

Benefits of net emigration and the brain drain:

Although

developing countries may lose their best workers, it is possible that there are several benefits for allowing migrants to leave and work elsewhere.

1. **Workers may gain more experience and from working in other countries:** This knowledge can then be used when they return and set up business in their native countries.
2. **Migrant workers often send remittances:** Money back to their families in countries of origin. This can make a substantial contribution to the balance of payments and improving GDP. Remittances can enable investment and financial deepening. In 2018, Indians abroad sent back 80 billion US dollar making the country the leading recipient of funds from overseas. According to the Reserve Bank of India, inward remittances helped to finance 43% of the country's trade deficit in 2017-18. They also help to meet the needs of the poor by covering the cost of daily living expenses and allowing people to invest in business and education.
3. **Migration is often short-term:** Many workers who move to higher paid jobs often return after a few years.

SUGGESTIONS:

Though there are some advantages of migration; but we must minimize the drawbacks of it. To reduce the problems of diaspora the government should adopt its policy along with the following points:

1. **Rural Development:** To stop the brain drain; it's quite essential to develop rural sector. There can be various employment opportunities developed in the sectors of education,

agriculture, handicrafts etc. where highly skilled youth can contribute to the growth of economy and received a decent income by contributing their role.

2. Payment Policy: The low salaries are one of basic reason of brain drain. Hence, the proper salary with monetary incentives should be adopted regularly.

3. Taxation: To attract the Indian intellectual government should follow the tax concession policy.

4. Placements: Maximum Indian companies especially pharmaceuticals; electronics etc should employ the recent graduate with profitable packages, allowances with decent working conditions. This will be definitely encouraging the youngsters to work in India.

CONCLUSION:

Though there are some benefits of brain drain like the economy can get huge amount from migrants, can also get more experienced labour forced after stipulated period is over and so on. But for the balance of power and for the staggered development of the world, it is very important to stop the phenomena of brain-drain. The UNDP estimates that India loses \$2 billion a year because of the emigration of computer experts to the U.S. Indian students going abroad for their higher studies costs India a foreign exchange outflow of \$10 billion annually. These statistics clearly shows the “human capital flight” of our country. However, to hold these skilled workers at their native places, it is also important to provide them enough work opportunities and living facilities. For this purpose, the government should take initiatives by adopting effective HRD policy.

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DEMOGRAPHIC DIVIDEND: POPULATION CHANGE AND ECONOMIC GROWTH

Dr. Sanjay L. Argade

Associate Professor, Department of Commerce

K. J. Somaiya College, Kopergaon

slargade@rediffmail.com

ABSTRACT:

In developed countries, developing countries and less developed countries, there is a relationship between population change and economic growth. Some of the economists say that the growth of population boosts economic growth and some of economists say that the growth in population affects economic growth. In present days India is undergoing through demographic dividend, because in India the share of working-age population is greater than the share of non-working-age population. Although the share of working-age population is greater in India, the growing population might be an obstacle in the economic growth of the country. Now a day the problem of unemployment, poverty and low growth rate of economic development can become an obstacle in India's demographic dividend.

The population of the country consists working-age population, so that the population could be utilized to boost the economic growth by effective productivity of the country. The population of the country can make use of natural resources and results higher productivity. Some earlier time economists say that growth of population results in growth in countries economy. On the other side some economists say that although the population can grow in the country; as the natural and physical resources are limited, and this can be obstacle in the economic growth of the country.

In this research paper the researcher has tried to explain the relationship between population change and economic growth of the country. In that context it is clear that in past economists and demographers considered the relationship between population change and economic growth from both an optimistic perspective as well as a pessimistic perspective. The optimistic perspective allows to the growth of population and it is not

necessary to control the population for the growth of the economy. On the other hand, pessimists say that, the rate of population growth must be reduced to attaining the economic growth of the country. A high dependency ratio can cause serious problems for a country if large proportions of a government's expenditure are on health, social security, and education, which are mostly used by youngest and oldest in a population.

INTRODUCTION:

The process of demographic transition in India had been started in the late 1920s and early 1930s when death rates started to decrease. Prior to that, India's population was in the first stage with very high fertility and mortality rates. As the mortality rates decreases, the population of the country entered in the second stage of transition. In the close of 1960s the population of India entered in third stage of transition. As the decrease in mortality rates, the rate of natural increase in the population went up from 1.2% to 1.3% during 1921-51 to 2.0% to 2.2% during 1951-81. In 2013 India was in the latter half of the third stage of demographic transition, with the population of 1.23 billion. In India, demographic dividend has been started in 2005-06 and will last till 2055-56. Demographic dividend contributed up to 15% of the overall growth in advanced countries.

RESEARCH PROBLEM:

The strength of working-age population became a barrier in demographic dividend. Demographic dividend requires higher working-age population than non-working-age population. Thus, the numbers consists in workforce must have opportunities of employment. Because of lack of jobs improper educational policies, lack of childcare, nutrition and fewer enrollments in primary public school; working-age population cannot get job opportunities to work.

OBJECTIVES OF THE STUDY:

1. To study the relationship between population change and economic growth.
2. To promote enough job opportunities to working-age population.

3. To provide child healthcare, nutrition and living standards for better fulfillment of demographic dividend.

REVIEW OF LITERATURE:

Kothare (1999) pointed out that India has become one of the world's fastest growing economies, primarily due to rise in population growth exercising a positive effect on its long-term economic growth. India is now ranked as one of the top producers of agricultural products and is a leading nation in terms of GDP among developing countries. He says that a variety of factors have contributed to the growth of India's economy. These can be described briefly. Due to rising population a large labour force was created. In keeping with its fiscal policies, India spent money on education to instruct youth and adults, which helped them to play a productive role in India's economy. Due to the better education provided to the jobseekers, India was able to generate and harness better trained employment force.

Beaudry and Collard (2003) investigated the impact that growth in the working age population had on economic performance across the richest industrialized countries. They applied cross-country regressions covering the periods from 1960 to 1974 and from 1975 to 1997, respectively. In those countries, income per adult in 1985 had exceeded US\$ 10,000. The countries surveyed were Australia, Austria, Belgium, Canada, Denmark, Finland, France, Italy, Japan, The Netherlands, New Zealand, Norway, Sweden, Switzerland, The United Kingdom, and the USA. A study was done by Mason (2001) to examine the relationship between demographic change and economic development in East Asia. The study concentrated on experiences of six East Asian economies; Japan, South Korea, Taiwan, Singapore, Thailand, and Indonesia over the period 1960-1990. Mason says that in 1960 the country of East Asia faced many difficult problems. In the view of many experts of that period, rapid population growth was one of the most intractable of those problems.

Bloom, Canning and Sevilla (2001) examined the situation regarding South and South-east Asia's demographic transition and its impact on the economy. They found that South and South-east Asia have lagged East Asia in the demographic transition, but lately South-east Asia has begun to benefit from the demographic dividend. In fact, South-east

Asia has already gained considerable economic benefit from its demographic change (which accounts for about 1% of per capita annual income growth) but is likely to see this benefit reduced over the next 25 years as the population ages.

DATA COLLECTION:

The researcher has used secondary data referring published research journals, reference books, printed material and newspapers.

KEY WORDS:

Demographic Dividend, Demographic Shift, Demographic Gift, Demographic Transition, Population Growth, Employability, Per Capita Income, Human Capital, Economic Growth, Dependency Ratio.

DEFINITIONS: (DEMOGRAPHIC DIVIDEND)

United Nations Population Fund (UNFPA)-

1. "The economic growth potential that can result from shifts in a populations age structure, mainly when the share of the working-age population (15 to 64) is large than the non-working-age share of the population (14 and younger, and 65 and older)."
2. "Demographic Dividend is a boost in economic productivity that occurs when there are growing numbers of people on the workforce relative to the number of dependents".
3. "A country with both increasing numbers of young people and declining fertility has the potential to reap a demographic dividend."

Demographic dividend mainly occurs when the share of working-age population is larger than the share of non-working-age population. A decline in fertility and mortality rates boosts working population productivity which leads to a demographic dividend. When the dependents begin to enter in the productive labour force; fertility rates fall down and older generation having less expectations which results in decrease in dependency ratio. This demographic shift creates demographic dividend. With the demographic transition the demographic dividend will found in field of savings, labour supply, human capital, and the economic growth of country.

DEMOGRAPHIC TRANSITION, DEMOGRAPHIC GIFT, POPULATION CHANGE AND ECONOMIC GROWTH:

DEMOGRAPHIC TRANSITION:

Demographic transition is a model used to represent the movement of high fertility and mortality rates to low fertility and mortality rates.

Demographic dividend will be possible only when a country goes through a demographic transition. Demographic transition is a model used to represent the movement of high birth and death rates to low birth and death rates. In the rural parts of the country there are high fertility and mortality rates because of de-industrialization, illiteracy, and de-globalization. In demographic transition in urban areas urban industrial society is featured by low fertility and mortality rates. In this transition stage fertility rates fall that leads to create labour force which is temporarily growing faster than the population depends on it. This results in an increase in per capita income. The speed of increasing per capita income therefore economic growth is possible by going through demographic transition.

In demographic transition per capita income grows because there is an increase in the working population's productivity. The first stage of demographic transition is a fall in child mortality by the improvements in child healthcare, nutrition and providing them living standards.

In the demographic transition high fertility and mortality rates become low fertility and mortality rates.

DEMOGRAPHIC GIFT:

Due to the demographic dividend between young and old; there is a great potential for economic growth, which has been called as 'demographic gift.'

Demographic dividend creates confidence within all the young adults that they are having great potential for the economic growth of the country which is called as 'Demographic Gift'.

Demographic gift is a term which is used to describe the effects of falling fertility rates on age dependency ratio. In the country the child dependency ratio rises at first and then falls as the family size decreases, between these two periods, there is a long interval of favorable age distributions which is known as demographic gift.

POPULATION CHANGE:

Population change is simply the change in the number of people in a specific area during a specific time period.

Population change means the change in the age structure of the population where fertility rate decreases every year and country's young dependent population grows smaller in relation to the working-age population.

Making the share of working-age population is larger than non-working age share of the population is called population change.

Population change means growing numbers of people in the workforce relative to the number of dependents; it means increasing numbers of young people and declining the fertility. The population structural change is associated with demographic dividend, which is a natural stage of the demographic transition.

ECONOMIC GROWTH:

Economic growth is an increase in the capacity of an economy to produce goods and services compared in the specific period.

When the proportion of working people in the total population is high; then it indicates that more people have the potential to product more and make the growth of the country economy.

Economic growth is only possible when the younger population must have access to quality education, adequate nutrition and health and also access to sexual and reproductive health.

In the following areas, demographic dividend can be found in our country-

- 1. Savings:** In demographic dividend period the personal savings of the people can grow and the personal savings can be used to economic growth of the country.
- 2. Labour supply:** While the period of the demographic dividend more peoples are added in the workforce including more women workers.
- 3. Human capital:** Lower fertility rates enables the parents to allocate more resources per child, it results in a better human resource.
- 4. Economic growth:** In the period of demographic dividend the decrease in dependency ratio results into the increase in per capita income.

ADVANTAGES OF DEMOGRAPHIC DIVIDEND:

- 1. Increase labour force:** In demographic dividend the efforts will be taken by increase economic activities with higher working-age population and lower dependent (non-working-age) population, it increases the working-age population/labour force.
- 2. Increase fiscal policy:** The demographic dividend can spend direct resources on the children to invest in physical education and human infrastructure.
- 3. Rise in women's workforce:** When women's join the workforce; other hands can come together in the process of creation. It will definitely fruitful in demographic dividend and energy of women's workforce will be utilized in the economic growth of our country. On the other hand, women will engage in development process and naturally the rate of fertilization will decrease.
- 4. Increase in savings rate:** When working-age group will busy in manufacturing process; the income will increase of workforce and it will result in savings.
- 5. A massive shift towards middle-class society:** Today in our economy normally poverty is seen in in every sector. In the lower-class society no one can meet their prime/basic needs. Demographic dividend can give massive shift to the population towards middle-class society.

6. Contribution in overall growth in economy: Demographic dividend has historical contribution up to 15% of overall growth in advanced economies. In India it will definitely happen, and the growth rate of an Indian economy will be increase.

7. Rapid industrialization and urbanization: The workplace is situated nearby urban areas because infrastructural facilities are available in and nearby urban areas. This situation is helpful to industrialization. The workforce is also situated at urban areas hence higher number employment seeking population will force higher economic activities.

8. Rise in workforce: In demographic dividend more than 65% working-age population will engage; then India will rise as an economic superpower.

9. Effective policy making: In demographic dividend there will be a fine tuning in planning and implementation of schemes and programmes; it will earn greater socio-economic impact and more benefits to the society.

CHALLENGES BEFORE DEMOGRAPHIC DIVIDEND:

1. Lack of skills: Jobs created in future will be highly skilled in the area of technology. In the field of technology, the workforce must be trained and skilled, but in India there is a lack trained and skilled workers. In India there is a low human capital base and lack of skills.

2. Low human development parameters: India is on low ranking in respect of HDI (Human Development Index) that's why in India there should be health, education and living standards parameters to improve HDI and to make Indian workforce efficient.

3. Informal nature of economy: Informal nature of Indian economy is another challenge before Indian economy. With formal and pre-planned nature of economy can progress faster. The constant speed of economies progress can be only possible when formal schedule will be implemented.

4. Jobless growth: In future de-industrialization, de-globalization and technological progress, near about 50% working-age populations will become jobless. (As per NSSO

Periodic Labour Force Survey 2017-18 India's working-age population participation rate for the age-group 15-59 years will be near about 53%)

5. Parallel economy: With rich states in India in poorest states also requires the growth in the working-age ratio. Demographic dividend is only possible when employment opportunities scattered over working-age population of India.

ACTION SHOULD BE TAKEN IN FOLLOWING AREAS FOR DEMOGRAPHIC DIVIDEND:

1. Building human capital: The facilities should be provided to working-age population through healthcare, quality education. By taking quality education various skills can create among the workforce which builds human capital. Human capital helps to end the poverty and building a nation.

2.Skill Development: By establishing National Skill Development Corporation (NSDC) government is trying to develop skills among the workforce. Labourforce needs to be empowered with right skills for economic growth.

3. Education Policy: If there is a better education system to enhance educational level, then the investment in primary, secondary, and higher secondary is possible. there should be a linkage between education and industrial sector.

4. Improvement in healthcare infrastructure: Healthcare infrastructure ensures the higher number of productive days for young working-age population. Health facilities increase the productivity of the economy.

5. Job creation: There should be 10 million + jobs per year to absorb the young people in to the workforce. Entrepreneurship development would help in job creation to provide employment to the maximum workforce.

6. Urbanization: The young and working population will migrate to urban areas which are leading to large-scale increase in urban population.

RESULT:

In India, since 2018 the working-age population has grown larger than the non-working-age dependent population. The gathering of working-age population is going to last up to 2055 or maximum 37 years from its beginning. India has 62.5% of its population in the age group of 15-59 years which is ever increasing and will be at the peak around 2036 when it will reach approximately 65%.

A report by UNDP stated that India will need 280 million jobs by 2050, the year when India's working-age population is expected to peak. But since 1991, India liberalized its economy, close to 300 million Indian's sought employment but less than half were employed according to the same report. Today, even though GDP of India has consistently grown, we are still struggling to create jobs. Recently, Pranab Mukherjee warned that, "India's demographic dividend will turn into a demographic disaster" if jobs are not created.

DISCUSSION:

India has a golden opportunity to reach up to demographic dividend by rapid socio-economic development. The policymakers should have focus on developmental policies by taking care of proper investment in the population of the country.

Demographic dividend depends upon the implementation of right policies implemented by the government in the areas of education, health, governance, and the economy. It is also depends upon the level of productivity of young peoples which is depend on the level of education pattern and employment practices governed in the country, timing and frequency of childbearing as well as economic policies are make it easier for young parents to work. The demographic dividend is also depending upon the productivity of older peoples taking into consideration tax incentives, health programs and pension and retirement schemes. Lack of jobs will increase the share of the population which is dependent on the working population. This will create economic burden and less people will generate the income.

In June 2018 the State Bank of India in its monthly publication 'Ecowrap' warned establishment policymakers on the threat of India losing its demographic dividend. The

report consist decreasing fertility rates are responsible to declining enrollment in primary public schools. This results in disadvantage therefore; India's strength of demographic dividend could result into India's disadvantage by 2030.

FINDINGS:

- The growth benefit of a demographic dividend is depending upon the labour force which is skilled or trained and can create jobs to million more peoples who will join the labour force every year.
- The field of digital technology enables *to* create new products and more productive jobs and that job will may also substitute for existing jobs. In India yet the population of India is not able to take benefits of these opportunities because of low human capital base and lack of skills.
- Demographic dividend results in the growth in an economy that is the result of a change in the age structure of a country's population.
- Demographic dividend creates employability to the population of the country. The benefit of a demographic dividend depends upon the gathering of working population.

SUGGESTIONS:

- Demographic dividend can change the speed and pattern of economic growth of the country. Our country will be benefited by demographic dividend by delivering continuous efforts by the population of the country.
- Demographic dividend can increase economic growth by the growth in population of the country.
- The working population of the country can be trained and job oriented

CONCLUSION:

Now a day's population of country becomes strength of the country. To create Demographic dividend a country must go through demographic transition. Demographic dividend replaces high fertility and mortality rates to low fertility and mortality rates. In other words, the birth and death rates fall and working-age population grows than the

dependent population. Per capita income increases due to workforce population and it results in the economic growth of the nation.

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ASSESSING DEMOGRAPHIC TRANSITION AND WOMEN'S DECISION MAKING IN INDIA

Ms. Diya Tanmay Devare

Asst. Prof., Dept. of Economics, Symbiosis College of Arts & Commerce, Pune.

diya.devare@symbiosiscollege.edu.in

ABSTRACT:

Economic empowerment of women emanates from the valuable contributions of women to the economy that can be ascribed to their autonomy to make household decisions, financial inclusion and effective use modern technology that results in their own development while providing them with equal recognition and remuneration. It is a gradual process that depends upon numerous socio-cultural factors and the outcomes in each of the social set up are varied especially in developing countries. India ranks 135th among 147 countries on the Women Empowerment Index as per the United Nations Human Development Index 2015. The paper aims at analysing women's agency as a crucial part of economic empowerment by meticulously studying the key underlying factors such as the changes in the decision-making process, access to financial opportunities and the use of modern technology for communication across states and union territories of India over a period of a decade.

Keywords: decision-making, agency, sustainable development goals, economic empowerment of women, literacy rate.

INTRODUCTION:

The paper attempts to present an unbiased description of the present scenario of women's agency across different states of India. The ambit of economic empowerment of women is comprised of several factors ranging from the basic characteristics to social and cultural factors that affect the choices of women in developing countries. It is an intricate task to evaluate each factor as it is dependent upon many other actualities. A specific chapter in the Economic Survey of India 2017-18 has been dedicated to scout out evidence that signifies growth in economic empowerment of women as they acquire an

important position in agency aspects that is the status and power to make household decisions.

These crucial findings facilitate to gauge the economic status of women that further enable to analyze the work force participation of women. The actualities provide insights whether India would reap benefits from the demographic dividend optimally encompassing a major source of labour supply. The three vital facets of economic empowerment of women comprise of the potential of women, the agency of women and the labour force participation of women. The potential of women focusses rudiments of how well-equipped women are in India are as regards to education while agency indicates gender equality achieved by the women. Thus, economic empowerment of women is combination of ability of women, power of women and their economic contribution. The paper classifies the states of India in six different zones and attempts to capture the performance of women's agency in over two NFHS survey periods. A separate section on select regions of India with higher urban agglomeration has been included to study the ongoing trends and provide a comparative analysis of over two decades as regards to women's household decision making.

LITERATURE REVIEW:

Assessing the determinants of a multifaceted issue of gender equality to evaluate gender outcomes over a period is an arduous task. A recent analysis was based upon two broad aspects that enable to gauge the gender outcomes. It attempted to establish a correlation between the level of development and greater gender equality by classifying the indicators into agency, attitudes, and outcomes. Consequently, whether the gender outcomes have been responsive to the improvements in household wealth in India over the last two decades had also been investigated. (Economic Survey of India, 2017-18). The main findings indicate efficacious outcomes in majority of the indicators relating to agency, attitudes and outcomes while recording a marked improvement in the progress of women's agency. These outcomes are closely related with certain Sustainable Development Goals (SDG) listed by the UN by adopting *Inclusive and Sustainable Growth* in 2015. It becomes inevitable to mention the link of women's decision-making potential to greater participation of women in the workforce with decent work and

economic growth that consequently leads to gender equality. (UNHLP on Women's Economic Empowerment, 2018). It is unnerving to observe that India's ranking in the Global Gender Gap Index has dipped from 87 in 2016 to 108 in 2017 mainly due to lower participation of women in the workforce. (World Economic Forum, 2018). The economic empowerment of women is not only based on the basic characteristics like access to education and health facilities but also the intra household bargaining power that indicate their well-being (Duflo, 2012).

OBJECTIVES:

The survey reports have been classified by considering various socio-economic aspects, but present study focuses on significant factors that relate with the autonomy of women regarding household decision making, having savings bank accounts that they themselves use and use of mobile phones. These three aspects are indicators of women's agency across different states in India. The aspect of household decision making is an indicator of the ability and power of women to make constructive household decisions that lead to productive outcomes for the economy.

The main objectives of the paper are as follows:

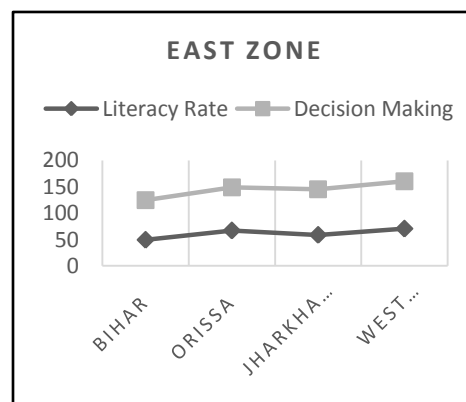
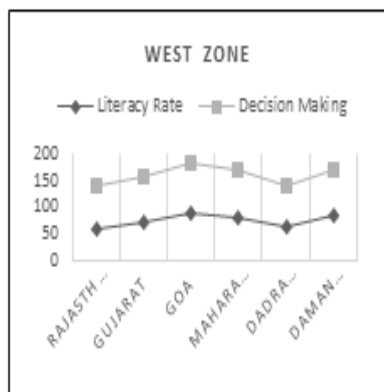
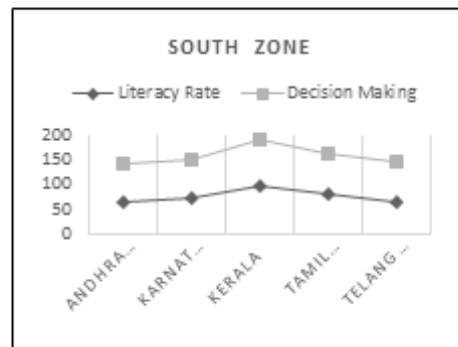
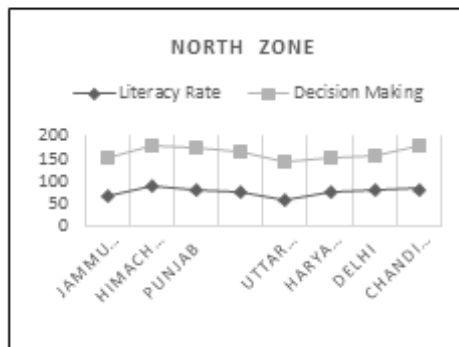
- 1) Assessing household decisions making of women across states of India as compared to the respective literacy rates.
- 2) Assessing women having own bank/savings account that they themselves use across states of India compared to the respective literacy rates.
- 3) Assessing use of mobile phones by women across states of India.
- 4) Comparative analysis in select regions with higher urban agglomerations over a period from 2005-06 and 2015-16 as regards to household decisions making by women.

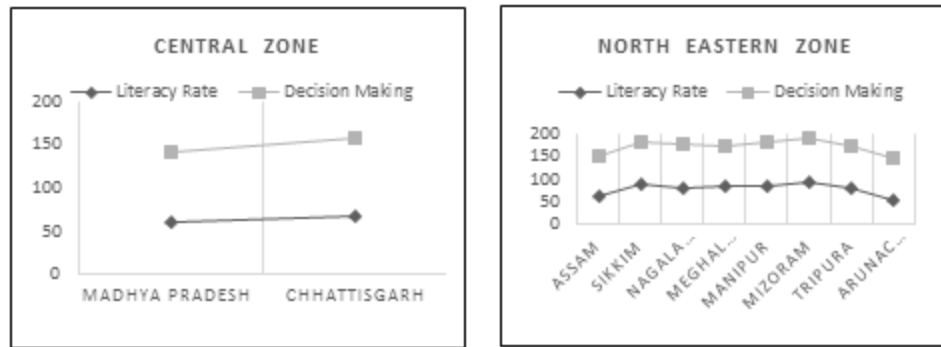
DATA ANALYSIS:

For the ease of analysis, the states and union territories of India have been classified into six zones. The northern zone comprises of the states of Jammu & Kashmir, Himachal Pradesh, Punjab, Uttarakhand, Uttar Pradesh and Haryana while the southern zone comprises of Andhra Pradesh, Karnataka, Kerala, Tamil Nadu and Telangana.

The eastern zone comprises of Bihar, Orissa, West Bengal and Jharkhand while the western zone comprises of Rajasthan, Gujarat, Goa and Maharashtra. The central zone comprises of just Chhattisgarh and Madhya Pradesh while the north eastern zone comprises of Assam, Sikkim, Nagaland, Meghalaya, Manipur, Mizoram, Tripura and Arunachal Pradesh. As we analyse the relationship between the literacy rate and decision making, the data of NFHS 4 (2015-16) reveals that higher the literacy rate higher is the decision-making potential of women. The indicator of household decision making is calculated by analysing a set of questions posed to the respondents in the NFHS 3 and NFHS 4 survey reports and these questions comprise of information about whether women take the decisions of major household purchases, whether women take decisions about spending the earnings of the household, whether women take decisions about own healthcare and finally whether women take decisions about visiting family or relatives. The following graphical representation reveals that in most of the states there is a clear pattern that is in tune with the rising literacy rate.

Analysis of Literacy Rate and Decision making:

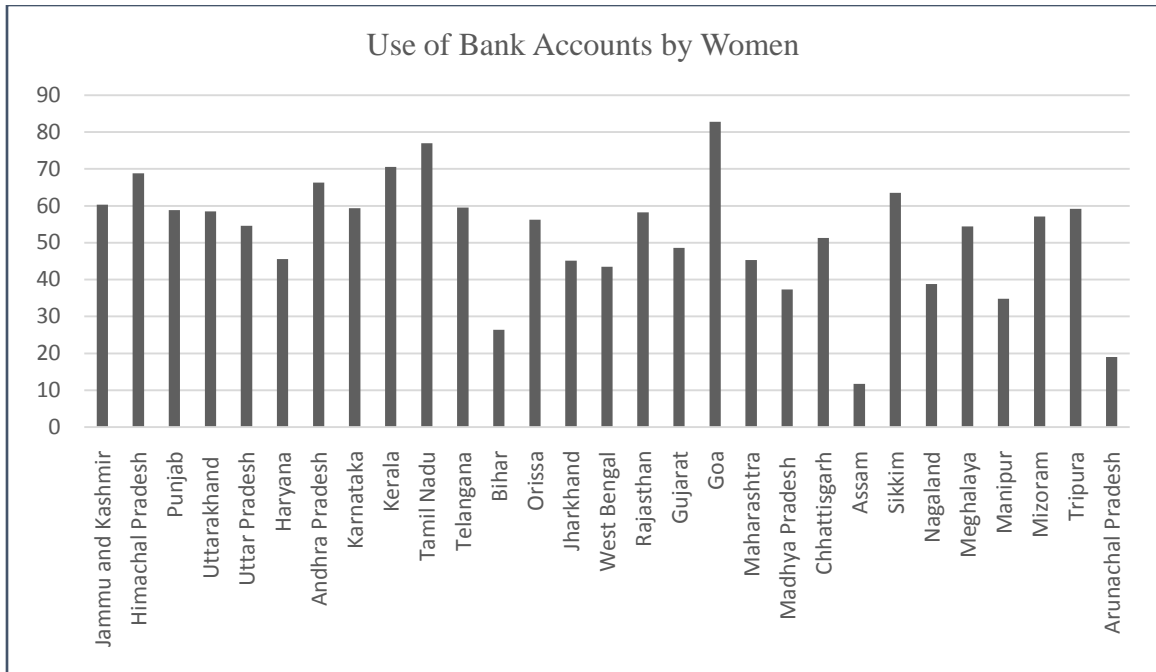




The states of Himachal Pradesh and Punjab have the highest literacy rates in the northern zone corresponding to higher decision-making rate amongst women. Despite lower literacy rate of 61% and highest Total Fertility Rate (TFR) i.e. 2.7, the percentage of women making household decisions in Uttar Pradesh is much higher than Haryana that has a higher literacy rate of 75.4% and lower TFR of 2.1. The literacy rate as an independent variable explains the variations in the decision making weakly. Kerala having the highest literacy rate comprises of higher rate of women making household decisions. In spite of lower literacy rate of 65.5% and higher TFR that stands at 1.9, in Telangana, the percentage of women making household decisions is analogous to that of Andhra Pradesh and Karnataka. In the western zone, Goa, and Maharashtra exhibit similar a positive trend as regards to literacy rate and decision-making but it is interesting to observe a high decision-making rate of 81.7% when the literacy rate of women is as low as 56.5%. The central zone also shows an uptick in the decision-making despite a lower literacy rate and a similar trend is revealed in case of north eastern states of Arunachal Pradesh and Assam. Thus, it can be inferred that women have fared well in case of major decisions as regards to household in most of the states yet there are some states where there are certain other factors that affect the decision making of women.

Analysis of Literacy Rate and Savings Bank A/C that Women Themselves Use:

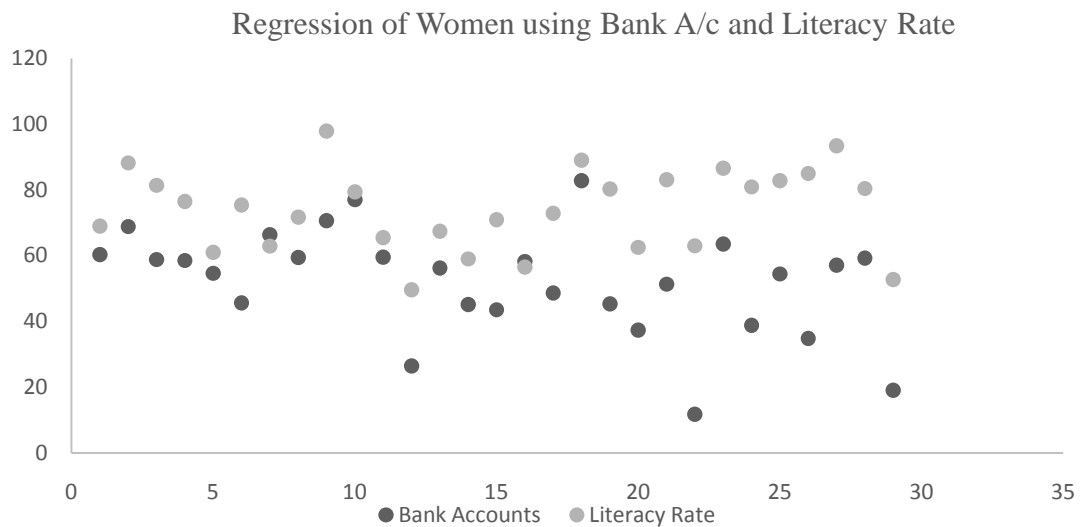
The data on women using savings/bank accounts that they themselves use reveals slower pace as compared to making decisions. The reasons that affect the use of bank accounts may be related to access to financial services, gender roles or socio-cultural aspects.



Source: NFHS 4.

The women belonging to the north eastern zone specifically to the states of Assam (11.7%) and Arunachal Pradesh (19%) have recorded the lowest use of savings/bank account followed by Bihar (26.4%) and Haryana (45.6%).

It is interesting to note that the central zone that comprises of Chhattisgarh and Madhya Pradesh have higher rate of women using savings/bank account in spite of lower literacy rates. The data analysis makes it quite evident that the north eastern states have lower rate of women using savings/bank account as compared to the other five zones. The states of Manipur and Mizoram have literacy rates as high as 85% and 93.4% respectively but the rate



of women using bank accounts is as low as 34.8% and 57.1%.

Source: NFHS 4.

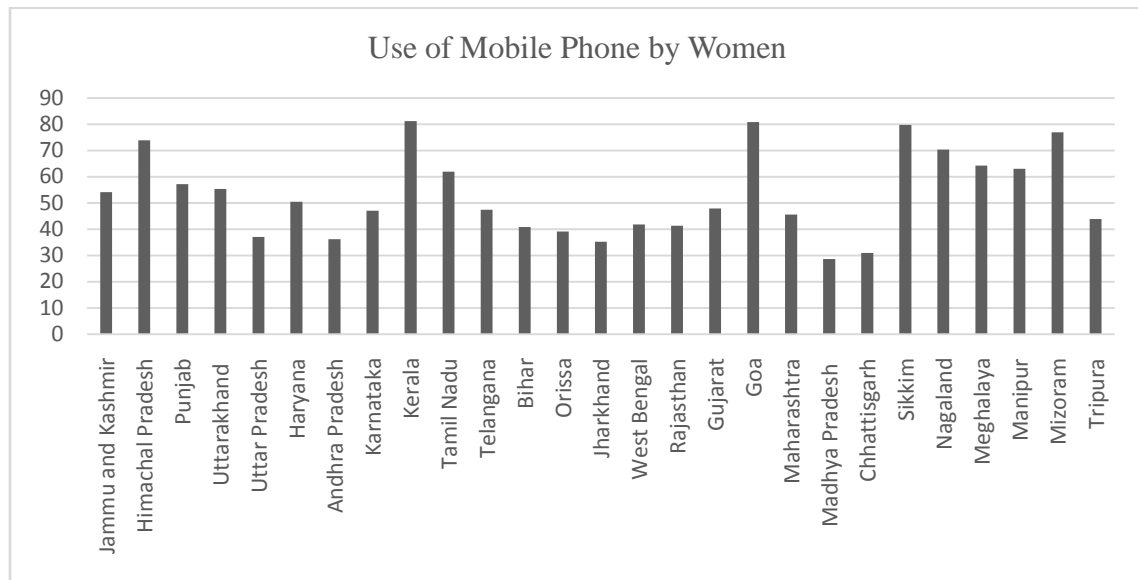
The graphical representation of regression between women using bank account by themselves and literacy rate across different states of India exhibit a weak relationship between the two variables. Literacy rate explains only 27.7% of variations in the usage of bank account by women and this indicates presence of other significant aspects that may be responsible for this outcome, access to financial services being one major aspect. The above graph indicates as we move from the western zone towards the central zone and finally to the north-eastern zone, the distribution of scatter plot between the two variables expands.

The three scatter points at the bottom mark the states of Bihar, Assam and Arunachal Pradesh that signify huge gap between literacy rate and women making use of bank accounts by themselves.

Analysis of Literacy Rate and Use of Mobile Phones:

The evaluation of literacy rate and usage of mobile phones indicates the use of modern technology by women across different states of India to a particular extent. The graphical representation of women using mobile phones as per the NFHS 4 survey reveals that though the women in the north-eastern zone scored low as compared to other zones as

regards to use of bank account, the women in this zone have higher rate of making use of the mobile phones.



Though the literacy rate of Maharashtra, that falls in the western zone is higher, the percentage of women making use of mobile phones is as 45.6% which is analogous to that of Rajasthan. Among the north zone states, Himachal Pradesh has significantly higher rate of women using mobile phones while the central zone comprising Chhattisgarh and Madhya Pradesh have a lower rate of usage.

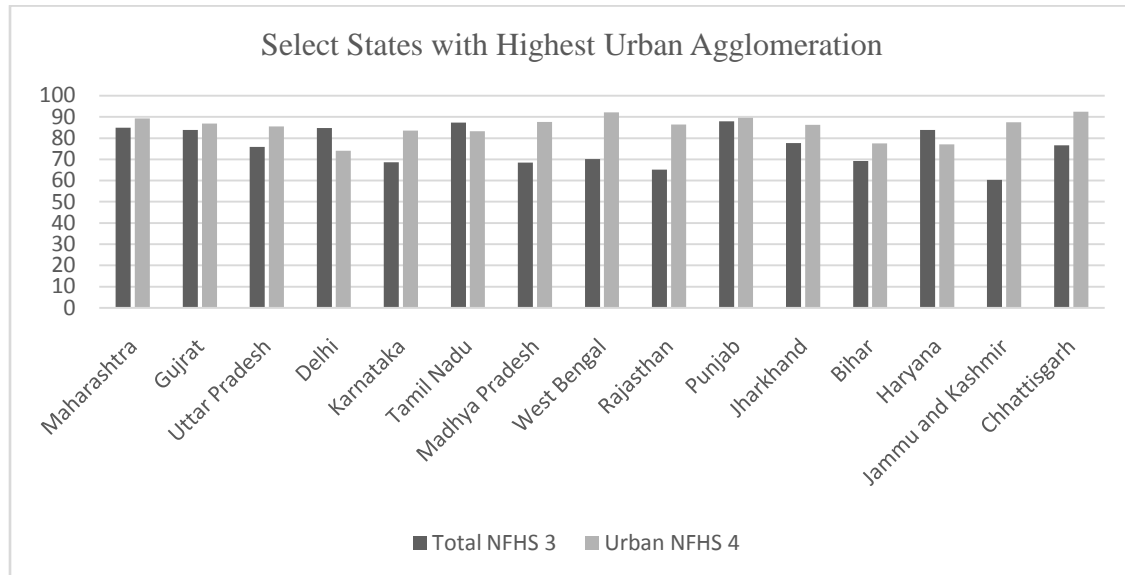
It is evident from the data analysis that as higher literacy rate corresponds to higher usage of mobile phones in case of most of the states but with exceptions of few states, the reasons for which can be attributed to certain other factors.

Analysis of Select Regions with Highest Urban Agglomeration and Decision Making:

The analysis of select states with highest urban agglomeration comprises of 15 regions that accommodate states from most of the zones. This evaluation is significant as it enables a comparison between two NFHS survey periods that helps to comprehend the changing dynamics of composition of demography.

It is evident from the graphical representation below that most of the regions have higher percentage of women making decisions as compared to the earlier survey period.

Select States with Highest Urban Agglomeration:



Source: NFHS 3&4.

The data reveals that there has been a marked improvement in the states of Jammu & Kashmir, Rajasthan, and West Bengal whereas the regions of Maharashtra, Gujarat and Punjab have recorded marginal increments in women making household decisions compared to the previous survey period.

The states of Tamil Nadu and Haryana are the regions that reveal a startling statistic that women making household decisions have reduced as compared to the survey in the earlier decade.

Inferences:

The evaluation of the prime variables in conjunction to the four objectives of the paper lead to conclusive results establishing linkages between the literacy rate and the three selected variables namely household decision making by women, use of savings bank account by themselves and use of mobile phones by women across states in India.

The following are the significant findings from the analysis of the available NFHS 3 (2005-06) & NFHS 4 (2015-16) data:

- The analysis of decision making and literacy rate among the different zones of India signifies a weak relationship between the two variables as literacy rate explains only

38.4% of variation in decision making. Thus, the analysis of decision making only on the basis of one variable that is literacy rate for all the states taken together fails to explain the variations in the percentage of decision making and hence we can infer that there are other significant factors that play a pivotal role in explaining this particular indicator.

- The analysis of own bank/savings account that women themselves use and literacy rate among the different zones of India once again reveal an extremely weak explaining power of literacy rate which is as low as 27.7%. Thus, the variations in the usage of bank account by women indicate presence of other significant aspects that may be responsible for this outcome. Some of variations could be attributed to the awareness about the financial services and majorly the access of financial services.
- The data analysis of use of mobile phones by women across states in India exhibits a positive correlation between literacy rate and usage of mobile phones. Since, it is one of the latest statistics included in the NFHS 4 survey, the comparative analysis with previous survey periods is not possible.

Finally, the comparative analysis of 15 select states with highest urban agglomeration comprising of last two survey periods of the NFHS reveal that decision making by women concerning the household has improved slightly. Thus, the analogy enables us to comprehend that most of the states with an exception of Tamil Nadu and Haryana have recorded marginal increments in women making household decisions compared to the previous survey period.

The crucial insights that the paper attempts to highlight are the linkages between the multi-dimensional concept of economic empowerment of women that is partly based on the agency of women that comprises of power of household decision making as regards to important purchases, visits to family etc. the use of financial services and access to finance that is indicated by use of bank account and finally the use of mobile phones that tries to establish a link between use of modern technology by the women as the literacy rate increases. There are many socio-cultural factors like fertility rates, gender inequality, female labour force participation, etc. that are vital in analysing the current situation of

women but these factors could not be assessed due to the intricate nature of the variables that are closely associated and hence involute to evaluate.

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THE IMPACT OF DEMOGRAPHIC CHANGE ON FUTURE TOURISM DEMAND

Mrs. Trupti Sandeep Throat.

Asst. Prof., D.G. Tatkare Arts and Commerce College, Tala, Raigad.

trupti4857@gmail.com

ABSTRACT:

Demographic change is a key point of any sector to measure development of country. There is no any future for development of a particular country, if older group are more in population. Tourism is also one of the sectors where major implications of demographic change. Tourism sector is not only impacted by demographic changes but also affected by environmental changes, economic changes. These factors impact on trends in tourism reflected in supply and demand (e.g. climate change, energy prices and the development of transport links). This paper examines potential patterns of tourism demand in future due to demographic change. There is a need to study generation wise for predicting future demand of tourism sector. Baby Boomer, Generation X, Generation Y or Millennials are considered for the present study. Results indicate that there will be significant differences between generations in relation to expected travel demand patterns over the coming period. Based on these observations producers as well as service providers should be considering the possible impact of the attitudes found amongst different generations on their future marketing mix and product and service development plans as the members of these generations grow older.

Keywords: Selected generations, Demographic change, future tourism demand

INTRODUCTION:

Demographic change can affect different aspects of tourism. There is a direct and indirect impact on tourism demand and tourism supply. It affects directly on tourist demand (volume and structure) and the tourism labour market (number of workers and their qualifications) and has an indirect effect on jobs within the tourism industry and tourism services (type and quality of sector-specific and enhancing infrastructure) The social,

economic and cultural differences that occur between generations can be particularly significant in tourism industry and impact on marketing, product design and infrastructure provided by producers as well as service providers.

According to Mathieson and Wall (1982) tourism demand refers to the total number of persons who travel or wish and are able to travel to use tourist facilities away from their places of work and residence. This deals with the perception, motivation, behavior, price, number of people among others. The demand for leisure and results of a variety of socio-cultural, economic, psychological and demographic factors, affecting an individual. (Page & Connell, 2006, Hall & Page 2002; Ryan, 1997) Visitors physical age, income, nationality and culture affect more than any other one on demand for tourism products and services. Recent research has identified that the values and beliefs that are dominant amongst members of different generations can also have a significant impact on tourism demand (Ateljevic & Harris, 2004; Furr, Bonn & Hausman, 2001; Pennington-Gray, Fridgen & Styne, 2003; Prideaux, 2004). The social, economic and cultural differences are significant which occur between generations and impact on marketing, product design and infrastructure also which is provided by firms and destinations. Generation's beliefs and preferences retain a certain consistency over its life cycle. Due to demographic change. In order to estimate the future impact of demographic change on the tourism demand, the strengths and weaknesses of employment sector were considered. There is a need to realise the behaviour of generations which is not similar to the previous or following one.

There is a growing range of tourism opportunities and greater choice of destinations and activities. As of 2017-18, 81.1 million people were employed in the tourism sector in India which was 12.38 per cent of total employment in the country. Travel experience of each generation are significantly different and mostly depend on freedom to travel. Therefore, firms should focus on target consumers effectively.

In a study of tourism demand, identification of differences in demand patterns between generations is essential because in the upcoming period, one generation's tourism demand at a specific age can be expected to be different from the tourism demand of the following generation at the same age.

REVIEW OF LITERATURE

Petra Singer and Bruce Prideaux (2006) in his article, “The impact of demographic change on future tourism demand: a focus group study” have tried to find out potential patterns of tourism demand based on the expectations of generations X, Y and baby boomers in Queensland by 2020 for three generations: baby boomers, generation X and generation Y. They pointed out that socio-demographic change impact on changes in domestic tourism demand. Focus group interviews were used to identify possible impacts of socio-demographic change for analysis of study. Study revealed that through the results in two steps. First, the responses of all groups were considered together to obtain an overall picture of the ideas presented by the respondents with regards to the impact of socio-demographic change on domestic tourism demand. Second, a comparison was made between the ideas expressed by the different generations on their own future tourism demand. This approach enabled the identification of similarities and differences between generations. The result of study indicates that there are significant differences between the three generations studied and that in 15 years’ time the demand patterns of tourism experiences will be different from contemporary patterns.

Bente Grimm, Martin Lohmann (N.I.T.), Karsten Heinsohn, Claudia Richter (dwif), Daniel Metzler (TNS Infratest) (July 2009) in his project on “The impact of demographic change on tourism and conclusions for tourism policy” studied to provide a clear description of demographic change in Germany and selected other nations, which are relevant source markets, as well as to identify interfaces with tourism. The study shows that demographic change and particularly the rising number of older groups within the population are no longer future developments but have long started. This applies to Germany as well as almost all other European countries and other industrialized nations, such as the USA and Japan. Within Germany, demographic change impacts on many aspects of society, politics and the economy. The study examined tourism from different perspectives comprising demand, supply and the labour market. The study divided into four parts: initially analysis of the key data on demographic change and illustration of interfaces with tourism, secondly trend and effect forecast of tourist demand (Germany and abroad, holiday travel, short breaks, day trips and business travel), employment

within the tourism industry and tourism services (infrastructure) up to 2020 then evaluation of the impact on tourism and derivation of the challenges facing tourism policy in Germany and lastly conclusions for tourism policy: options for action and areas of conflict relating to the German government's tourism policy. For the analysis of study, interviews with experts carried out. The findings of the study were population volume decreases, migration (internal and international migration) increases, and age, gender, educational and household structures have all changed in recent years and will continue to change up to 2020.

New UNWTO/ European Travel Commission report (23 Sep 2010) on "Demographic Change and Tourism" sets out the main demographic trends worldwide and in major current and emerging source markets. It provides a comprehensive analysis of the major demographic trends through 2030 by which time the world's population is forecast to reach 8.3 billion. It summaries the impact these trends will have on tourism demand and travel behavior overall. It analyzes how destinations and companies can best adapt in order to become increasingly competitive in the marketplace. The report concluded that visitor's profiles and preferences will become increasingly fragmented, and destination's competitiveness will depend on their ability to develop and market tourism products to an aging, multi-ethnic population, structured into a multi-generational family's population growth, and increased life expectancy.

OBJECTIVES OF THE STUDY:

- To study impact of demographic change on future tourism demand
- To study generation wise for predicting future demand of tourism sector.

HYPOTHESIS OF THE STUDY:

1. There is a significant difference between generations in relation to expected travel demand.
2. Future demand of tourism sector in India is high.

METHODOLOGY:

This research article is based on secondary data from journals, books, newspapers, reports, websites etc.

DEMOGRAPHIC CHANGE ON FUTURE TOURISM DEMAND:

According to UNWTO/European Travel Commission (ETC) report on ‘Demographic Change and Tourism.’ The report sets out the main demographic trends worldwide and in major current and emerging source markets. It describes how destinations and the private sector can make the most of these in terms of product development and marketing.

Growth in population, migration, urbanization, Change in behaviour, increase in life expectancy are the major demographic trends over the globe. Due to this tourism sectors have to face more challenges in present scenario. “Demographic change will impact upon the types of tourists that will travel, where they originate from, where they travel to, the types of accommodation they require, and the activities they engage in while away.

Demographic Change and Tourism provides a comprehensive analysis of the major demographic trends through 2030 – by which time the world’s population is forecast to reach 8.3 billion. It outlines the impact these trends will have on tourism demand and travel behavior overall and analyzes how destinations and companies can best adapt in order to become increasingly competitive in the marketplace.”¹

According to the UNWTO/European Travel Commission (ETC) report showed given in the following points:

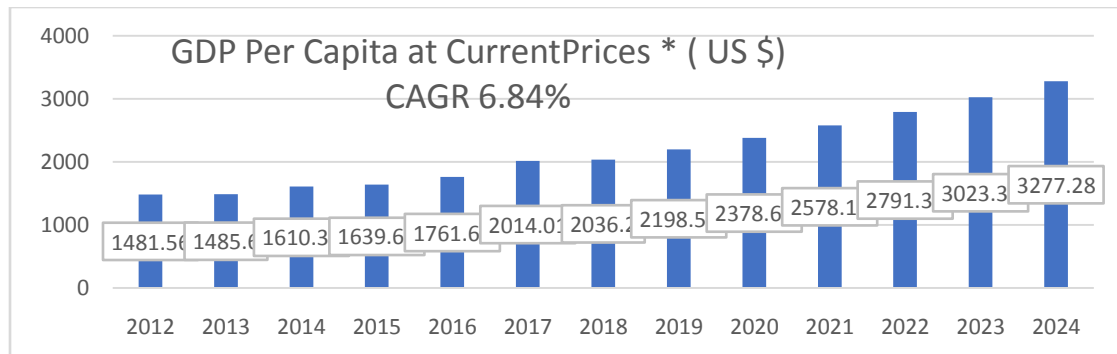
- Visitor’s profiles and preferences will become increasingly fragmented.
- Destination’s competitiveness will depend on their ability to develop
- Market tourism products to an aging

For today’s market, to understand different types of generation’s attitude, their preferences, their family structure will radically challenge to the tourism sector and need to modify ageing tourism. To overlook as a generation, Younger tourists working full-time and they expect and may look to relax on holiday, while older tourists have more time on their hands. Expectations of Youngers to try new activities for enjoying holidays. With technology up gradation youngsters are addicted for using internet access. Millennial are using technology to make savvy travel-buying decisions, largely based on the perceived authenticity of the experience they are offered. Millennial travel more than any other demographic. Looking to the other generations they are very conservative

mindful for their cash, but millennials are on an average 35 days of vacation each year spend on travel. Millennial travelers are interested in authenticity, fulfillment, and sustainability. Tour operators, travel agents and the entire travel industry needs to understand to decide a strategy to attract millennials to their firms. For deciding future marketing mix and product and service development plans, private sectors understand changing lifestyle as the members of these generations grow older. Millennials are looking for a different type of vacation experience than their parents and grandparents did, and tour and activity providers would be wise to take note. [Rezdy, 2018].

A survey had taken from Travelport U.S. Vacation 2018 and they found that overall 38% of respondents said that over half of millennials (56%) were more likely to travel especially in summer vacation. Whereas only 35% of Generation Xers and 22% of baby boomers said they were more likely to vacation in 2018. The survey defined millennials as those of ages 18-34; Generation X 35-54; and baby boomers ages 55 plus. Millennials are ready to spend more than other generations. Analysis of Travelport U.S. Vacation Survey about different generations expenditure on travel showed that in total, 55% of millennial respondents plan to travel in next 12 months compared to 31% Generation X respondents and 20% of boomer respondents. Millennials are ready to spend more on upcoming vacations and Baby boomers were the least likely to travel more in next 12 months than previous year. Rising in income of changing demographics leads boosting demand for tourism. "Rising incomes mean a steady growth in the ability to access healthcare & related services.

- India's GDP Per Capita at current prices is estimated to have reached US\$ 2,036.20 in 2018. It is expected to reach US\$ 3,277.28 by 2024, implying a compounded annual growth rate of 6.84 per cent during 2012-24.
- As of April 2019, OYO has created over 100,000 direct and indirect jobs in India and expects to double the number by 2020.”²



Source: International Monetary Fund, World Economic Outlook Database, April 2019

Above bar chart shows that compound annual growth rate is 6.84%. The expected gross domestic product per capita in future. Demographic change impact on tourism sector but clearly indicates that there is growing trend demand for tourism sector in coming scenario.

TESTING OF HYPOTHESIS:

Hypothesis 1) – There is a significant difference between generations in relation to expected travel demand. Baby Boomer, Generation X, Generation Y or Millennials out of these, Millennials are ready to expend more and their travel demand is more than other generations. Therefore, this hypothesis cannot be rejected.

Hypothesis 2) – Future demand of tourism sector in India is high. This hypothesis has been evaluated with the help of data available of International Monetary Fund, World Economic Outlook Database, April 2019. The data compared from 2012 to 2024 (expected) indicate that annual growth rate and future demand of tourism sector is high. Hence hypothesis has been accepted.

CONCLUSION:

Tourism is an important source of foreign exchange in India similar to many other countries. In coming few years millennials will have the most purchasing power and a strong weapon for each producer and service provider to gain in a competitive market. It is now very important and a challenge to producer and as well as service provider to gain the confidence and money of these young people through competitive methods. Experiences are more effective than products in tourism sectors. Especially social medias

are also play an important role to attract today's millennial. The smartphone is the main gadget that millennial use to book tour package, to make a hotel reservation or for a flight ticket, paying bills. Also, millennial are the ones who are planning a holiday on their phone. More than two-thirds of these tourists think it is more comfortable to plan their journey on the phone. Therefore, demographic change impact on future tourism demand. It is obvious it is an increasing trend of demand to tourism sector through millennial but challenging for producers and service providers to decide product and service development plans as the members of these generations grow older.

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A LADDER OF GOLDEN HANDSHAKE SCHEME FOR THE PROBLEM OF HUMAN RESOURCE MANAGEMENT IN INDIA

Dr. Nandini Milind Deshpande

Assistant Professor in Commerce Department

Sinhgad College of Arts & Commerce College, Narhe, Pune.

ABSTRACT:

In this modern business world, markets have become battlegrounds where both the domestic and foreign competitors try to capture as maximum market share as possible. Such globalization is a challenge for Human Resource Management. However without human resource, they have no value, because a workforce is knowledge and skilled, who facilitate a company in going competitive advantage over others and enable a company to compete the foreign market and to make investment in not only in domestic market but also in foreign markets. Today, all the organizations are working on a highly competitive market directed by numerous revolutionized changes in the world economy and the business economy.

The Golden Handshake Scheme so called Voluntary Retirement Scheme (V.R.S) is one of the changes bring brought in the Public Sector undertakings. It is implemented so fast, that nobody had imagined. The multinational companies appear to have a considerable role in the implementation of Voluntary Retirement Scheme in our country. VRS is one of the strategies introduced in the early 1980s in central public sector undertakings (PSUs) to reduce the so- called surplus or redundant workforce the organized sector of the workforce without antagonizing the trade unions. It is envisaged in the new economic policy that VRS can provide minimum sustenance security to the retired individual and his family.

This study will deal with the problems of HRM and will find the solution through Golden Handshake scheme, which is being implemented in Bharat Heavy Electricals Limited, Bhopal branch from time to time as the sample unit for the research. To make this research more realistic and authentic the researcher will gather information by both primary as well as secondary data. Moreover, by applying statistical tools like Correlation and T-test the researcher will try to make the study more practical.

KEY WORDS:

Bharat Heavy Electricals Limited, Golden Handshake Scheme, Voluntary Retirement Scheme, Public Sector Undertaking, etc.

INTRODUCTION:

Persons are means as well as ends of economic development. They are an asset if in adequate strength and prove to be a liability if excess in strength. Population has crossed the optimum limit in India and has become a liability. So, problem of population explosion in India has proved to be a big hindrance in the success of economic planning and development. There are various problems such as Problem of Investment Requirement, Problem of Capital Formation, Effect on Per Capita Income, Problem of Unemployment leading to Poverty, Low Standard of Living, Social Problems, and these problems leading to Human Resource Management problems too.

In today's highly volatile and competitive business environment, technology, trends, and human force are in a state of constant flux. It is therefore important that HR initiatives bear ever evolving and apt for the challenges that lay ahead. Moreover, due to Globalization, Privatization and Liberalization the world is undergoing dynamic changes over the years which is creating problem for Public sector specially to compete in this competitive era. The pace of global economic development is undergoing dynamic changes over the years. The concept of globalization and the philosophy of liberalization has indeed brought in numerous changes in different spheres of the Indian economy. Marketization, Privatization, and Internationalization have been progressing in these countries at an amazing speed. Several of these countries have effectively eliminated state monopoly of foreign trade and have drastically reduced import controls. It is becoming difficult for these sectors to survive with their existing employees who are not updated with today's technology. For all these challenges, Voluntary Retirement Scheme is the solution to overcome from them.

Voluntary Retirement Scheme (VRS) is one such strategy to reduce the various problems. VRS can be defined as "an early retirement scheme whereby both the employer and the employee arrive at a negotiated severance package to retire early with or without an

agreed compensation over and above the normal retirement benefits”. Today VRS have gained momentum due to frequent business cycle fluctuations and subsequent operational measures to optimize costs. According to experts, companies are offering VRS as part of restructuring exercise, efforts to turn profitable, deal with non-performance, respond to decline in sales and increase in cost, reduce overhead costs, protect long term interests of the organization and recession in the business.

REVIEW OF LITERATURE:

Kumar, S. & Dr. Tripathi, N. (2015) in their study examined Voluntary Retirement Scheme. They found that most of the public sector undertakings were not cost effective. The trade unions have been opposing retrenchment under the exiting labor laws. The government, therefore, found a solution to the problem of surplus staff by allowing voluntary retirement both in public and private sectors. In examined that effects of excess manpower leads to a) Excess manpower results in high labor costs, which increases the production cost and thus ending in high, b) product or service costs, c) It reduces the competitive ability of the enterprise, d) Excess manpower reduces employee efficiency and labor productivity. e) Surplus human resources pose threat for technology up gradation, which is essential in the competitive market, f) Surplus labor may result in poor industrial relations and unrest amongst labor. Sivasankaran, T (2016) In the study the researcher has made an attempt to study the CRS/VRS holder's satisfaction and impact after retirement. The retirement is a concept of recent origin through it could be traced to Indian philosophy. The reason related to VRS its response by its holders has been analyzed in this paper. Further an attempt is made to know about their opinion on the impact after retirement and thereby formulated many suggestions for the benefits of CRS/VRS holders.

Srinivasan M.R (2003) in their study observed that the results of the right done through the medium of VRS in banks as may be borne out by the results and improvement in operational efficiency of these banks in the coming year it is believed that the exercise would have a wholesome effect on the banking system as well as the country economy. Mishra and Mishra (1994) in their study “Implementation of VRS in India” had said that the downsize took place in India to stay competitive regarding human resources and to

cut costs to remain competitive in the global marketplace. Rathankhasnabis and SudiptiBanerje (1996) conducted a study on “political economy of voluntary Retirement”. The survey covered 629 rationalized workers out of which 602 reported to have opted for VRS for the reason of the compensation package offered.

RESEARCH GAP:

In one of the research paper theoretical concepts like types, advantages, disadvantages, Policy framework of VRS were covered thoroughly. But the entire study was based on Secondary Data only so the research work cannot be considered totally reliable. Moreover, Review of Literature was not included in the research, which is essential component of the research study. In the other research papers data were collected from both Primary and Secondary sources. In the questionnaire around sufficient questions were raised by the researcher but some basic questions like why the respondents should avail VRS, opinion of your family regarding VRS and most importantly what the respondents feel that VRS is beneficial for the newcomers were not questioned. In this current study the researcher had tried to overcome these limitations by covering these aspects so that the research work is complete in all spheres.

Introduction of Bharat Heavy Electricals Limited:

Bharat Heavy Electricals Limited popularly known as B.H.E.L a well-known public sector undertakings which has acquired and assimilated the latest technology from all over the world through a number of collaborations with international giants from U.K, USSR, Japan, Switzerland, France, Italy, West Germany, Sweden etc. B.H.E.L’s products and systems are exported to over 45 countries. Its export ranges from individual products to turnkey power plants and consultancy services. B.H.E.L was established in 1964. It has been declared as one of the “**Navaratnas**” of India by the Government of India, based on its overall performance, exports and profits.

Basically B.H.E.L was setup with a view to achieve and to maintain a leading position as suppliers of quality equipment system and render services to serve the national and international markets in the field of energy. The areas of interest are conversion, transmission, utilization and conservation of energy for applications in the power,

industrial and transportation fields. B.H.E.L., Bhopal plant is the oldest. The factory is spread over 543 acres, with 109 acres of green belt around it and 220 acres of reservable land for future development.

Information about Voluntary Retirement Scheme:

The open trade policy of government of India, globalization policy and computerization, has resulted in declination of human labor. Due to computerization, the business competition has increased as well as due to the low price of imported articles in comparison to the Indian products, it was required in lowering down the indigenous product prices and for that few measures were passed. The Government of India has introduced “Golden Shake hand policy with the employees, which has been put forward by “Shri Yaswant Sinha” the Central Minister of Finance. The V.R.S for public sector enterprise was modified to enable the employees to get a 50-100 percent increase in computation of ex-gratia payment. This paper is going to focus on the Voluntary Retirement Scheme in 2018.

Number of Employees Aailed VRS in B.H.E.L., Bhopal Unit

Table -1

<u>Year</u>	<u>Executive</u>	<u>Supervisor</u>	<u>Worker</u>
2016	64	54	57
2017	38	33	52
2018	41	43	61

Source: Personnel Department of B.H.E.L., Bhopal.

SCOPE OF THE STUDY:

The study of the Voluntary Retirement Scheme is mainly done to find out whether the Objectives of the VRS have been met or not. The study also reveals the policy of the Government to meet their benefits through VRS.

The scope also necessitates the study of implementation of Voluntary Retirement Scheme and its success. Another scope of VRS lies in its utility to the employees, to the company

and the government, who is interested in the company as well as it forms the base for the Outsiders to invest capital in the company.

OBJECTIVES OF THE STUDY:

1. To examine the implication and scrutinize the Voluntary Retirement Scheme in Public Sector Undertakings like B.H.E.L.
2. To know the problems of the employees after taking VRS.
3. To examine the efficiency and productivity of the organization after implementing VRS.

HYPOTHESES OF THE STUDY

1. The employees are satisfied by availing VRS and get relief from the job tensions.
2. Efficiency and productivity is increased by Voluntary Retirement Scheme.
3. There is difference in the total personnel expenses incurred before and after the Voluntary Retirement Scheme in B.H.E.L, Bhopal.

METHODOLOGY OF THE STUDY

Defining the Voluntary Retirement Scheme:

First of all the theoretical aspect and then the practical aspect of Voluntary Retirement Scheme being implemented by B.H.E.L, Bhopal in the year 2016-2017 to 2017-2018, its importance, its basic purpose and attractive incentives given to the employees, so as to find out the effectiveness.

Sample Unit:

An executive, supervisors and workers of B.H.E.L is taken as a sample unit.

Survey Area

B.H.E.L, Bhopal unit is surveyed to conduct the study.

Sample Size:

50 VRS employees are taken as sample size which is approximately 11 percent of total employees (443 employees) availed VRS from 2016 to 2018.

Data collection method:

Research is a continuous process and is invented new experiments, new discoveries, new ideas and opinions, but research cannot be analyzed without certain tools and techniques. After the formation of the research problem it is analyzed by certain tools and technique. The tools and technique are divided into two parts:

- a) Primary Data
- b) Secondary Data

In this study the primary data were collected by:

- Direct Interview
- Structured Questionnaire

In this study the secondary data were collected by –

a) Internal Sources:

- Annual Reports
- Budget
- Statistical Reports

b) External Sources:

- Government Publication
- Books

Structure of Questionnaire: One structured questionnaire was designed to examine the opinion of the employees regarding VRS, their reasons of availing VRS, their satisfaction level etc. In this questionnaire 10 questions were framed.

Data Analysis Tools: Questionnaire was analyzed by using simple percentage method, Correlation & T-Test.

FINDINGS & DISCUSSIONS: (50 Respondents)

1. From the study undertaken 41 (82%) are of the opinion that people should avail VRS. while 3 (6%) are against availing VRS and 6 (12%) respondents have no opinion.
2. From the study undertaken 8 (16%) respondents belong to Artisan group, 15 (30 %) respondents belong to foreman group, while 12 (24 %) respondents belong to Technician group, while 15(30%) respondents belong to Executive group, at the time of availing VRS.

3. From the study undertaken, 12 (24%) respondents are interested in doing part time job or business, 31 (62%) respondents are not interested, while 7 (14%) respondents have no answer.
4. From the survey undertaken, 3 (6%) respondents belong to the age-group of less than 55 years, 6 (12%) respondents belong to the age group of less than 56 years, 12(24%) respondents belong to the age group of less than 57 years, while 29 (58%) respondents belong to the age group of less than 58 years, at the time of availing VRS.
5. From the study undertaken, 12 (32%) respondents have to cut down expenses after VRS, 36(72%) respondents have not to cut down, while 2(4%) respondents have no answer.
6. From the survey undertaken, 16 (32%) respondents availed VRS due to health problem, 27 (54%) respondents availed VRS to get money for the remaining period, without doing job, while 7 (14%) respondents availed VRS due to harassment.
7. From the study undertaken 43 (86%) respondents are satisfied after availing VRS. 4 (8%) respondents are not satisfied, while 3 (6%) respondents have no answer.

JUSTIFICATION OF FIRST HYPOTHESIS

From the above finding it is proved that the employees are satisfied by availing VRS and get relief from the job tensions and so the first hypothesis is proved correct. From the survey undertaken, 9 (18%) respondents are less active, 24(48%) respondents are active at the same level, and 16 (32%) respondents are not active, while 1 (2%) respondent feel boring, after taking VRS.

1. From the study undertaken, 15(30%) respondents' family favour VRS excellent, 19(38%) favour VRS as good, 13(26%) favour VRS as satisfied, while 3(6%) respondents' family favour VRS as poor.
2. From the survey undertaken, 5 (10%) respondents are of the opinion that VRS is partially helpful in providing job to the new intake, while 44(88%) respondents feel that VRS is not helpful, whereas 1(2%) respondent have no answer.

Table- 2Coefficient of Correlation

Pre V. R.S. Total Personnel Expenses & Total Output

Pre V.R. S. year	Personnel Expense s X	(X- 2970.1)	x^2	Total Output Y	y- 17037.67	y^2	xy
2012 -13	2927.4	- 42.7	1823.29	14784.5	- 2253.17	5076775	+96210.3 6
2013 -14	2982.4	+12.3	151.29	17387.1	+ 349.43	122101. 32	+4297.99
2014 -15	3000.5	+30.4	924.16	18941.4	+ 1903.73	3624187 .9	+57873.3 9
	$\sum X =$ 8910.3	$\sum x = 0$	\sum $X^2 = 2898.$ 74	$\sum Y =$ 51113	$\sum y = 0$	$\sum y^2 =$ 8823064 .2	$\sum xy =$ 158381.7 4
	0509.3 <hr/> 3 =3169.7 7			47012.8 <hr/> 3 =15670.9 3			

$$r = \frac{\sum xy}{\sqrt{\sum x^2 \times \sum y^2}}$$

$$r = \frac{751432.71}{\sqrt{130161.34 \times 8241797.7}} = \frac{751432.71}{1035742.9}$$

$$r = +0.73$$

INTERPRETATION

The coefficient of correlation Post VRS between the total personnel expenses and the total output, the result is + 0.73, which have a moderate positive correlation, which means that if the total personnel expenses are decreasing than the total output are also decreasing in a diminishing rate as the total personnel expenses, but in the year 2018-19, although the total personnel expenses are decreasing, but the total output has been increasing.

JUSTIFICATION OF SECOND HYPOTHESIS

As shown in Table No. 3 that if the total personal expenses are decreasing but in the year 2018-19 the total output is increasing proves that efficiency and productivity is increased by Voluntary Retirement Scheme and hence the second hypothesis is correct.

Table-4T-Test

S.NO	Total Personnel Exp. Before VRS D ₁	Total Personnel Exp. After VRS D ₂	d D ₂ -D ₁	d ²
1	2927.4	3438.7	+ 511.3	261427.69
2	2982.4	3139.4	+157.0	24649.0

3	3000.5	2931.2	-69.3	4802.49
	$\sum D_1=8910.3$	$\sum D_2=9509.3$	$\sum d= +599$	$\sum d^2=$ 290879.18

$$\bar{d} = \frac{\sum d}{n} = \frac{599}{3} = 199.67$$

$$S = \sqrt{\frac{\sum d^2 - n (\bar{d})^2}{n-1}}$$

$$S = \sqrt{\frac{290879.18 - 3 (-199.67)^2}{3-1}}$$

$$S = \sqrt{\frac{290879.18 - 3 (39868.12)}{\sqrt{2}}}$$

$$S = \sqrt{\frac{290879.18 - 119604.33}{\sqrt{2}}}$$

$$S = \sqrt{\frac{171274.85}{\sqrt{2}}}$$

$$S = 292.64$$

$$t = \frac{d}{\sqrt{n}}$$

$$t = \frac{199.67 \sqrt{3}}{292.64}$$

$$t = \frac{199.67 \times 1.73}{292.64} = \frac{345.43}{292.64}$$

$$t = 1.18$$

Degree of freedom at 5 % level is (n - 1)

Now 3 - 1=2

Table value of t at 5 % is 4.303

T - Test

Take the hypothesis that there is difference in the total personnel expenses incurred before and after the Voluntary Retirement Scheme in B.H.E.L, Bhopal.

INTERPRETATION AND JUSTIFICATION OF THIRD HYPOTHESIS

The calculated value 't' is less than the table value. Thus the third hypothesis is correct, hence, there is difference in the total personnel expenses before and after the Voluntary Retirement Scheme.

LIMITATIONS OF THE STUDY:

Every research has their own limitations, in this light this research study have some Limitation, which are as follows:

1. Time was the main constrain during the research. Due to this limitation, the researchers were forced to choose small sample size for the survey.
2. The other constrain, during the survey was to find potential respondents.
3. Most of the people refused to ravel some information, while others gave biased and dishonest answers.
4. Personal Interview method of data collection is very time- consuming when large and widely spread geographical survey area is taken.

SUGGESTIONS:

1. The suggestions should be invited from the employees, for the effective implementation of the policy (for the coming VRS policy).
2. As India globalizes, public sector corporations which are reputed to be highly overstaffed and grossly inefficient, will have to shed flab and go in for aggressive VRS.
3. The system of flow of application of VRS should be inspected at regular intervals so that they do not get delayed to reach their destination.
4. It has been observed that the employees who had opted for pension scheme do not get their pensions even in span of six months, so the committee should be framed to look into such cases and expedite the matter.
5. Company should take up few measures which will help the retiring employees to maintain their morale. Separate scheme are run by many nodal agencies for Counseling, Retraining and Redeployment (CRR) of rationalized employees of central public sector enterprises.
6. The facilities provided for the employees, who seek VRS should be more attractive, so that
company can achieve its goals smoothly.
7. At lastly the government should at the same time, encourage the employment for the new generation.

CONCLUSION-

All the companies are actually running an endless race where there is no finish line and no set direction, but the road sign and the rules always keeps on changing. The government should always be in view that only public sectors can meet the social obligations and social welfare for the society by providing services to the employees, whereas the private sectors have one and the only motto and that is to earn more and more profit for themselves either by hook or by crook.

Therefore the government should not shut down the public sectors by reducing the numbers of the employees through the introduction of Voluntary Retirement Scheme, for this is the only way, the social welfare and the employee welfare can be protected, so the public sectors should be encouraged.

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NATIONAL HEALTH POLICIES OF INDIA: AN INEFFICIENT EFFORT TO REAP DEMOGRAPHIC DIVIDEND.

Ms. MugdhaKinhikar

MPhil Public Health, School of Health System Studies.

Tata Institute of Social Sciences.

Abstract:

Census of India shows that the country has the window of demographic dividend as the result of changing population structure. Demographic dividend is delivered thorough three major components: labor supply, savings, and human capital. Quality of the human capital is derived by the health; education and the skills population have. Health of population is an integral component of the development of country and facilitator of growth. India came up with the various health interventions to improve the health conditions of its population but was not intensely focused as per the requirement. Thus, policies are still needed to be inclusive to obtain maximum benefits from the growing population proving it as an asset and not a liability.

Keywords: demographic dividend, economic growth, health, policies.

INTRODUCTION:

India's fiscal reforms of 1991 has proved to be the panacea for the financial crisis the country went thorough. Government policies to improve industrialization, enhance growth and has led India towards the one of the fastest growing economy of the world which today stands out to be at fifth position with its current GDP of US\$2.7 trillion. Parallel to this growth, India has experienced transition in the pattern of population age group. The result of declined mortality rate and birth rate due to improvement in the medical facilities as compared to pre independence period led to increased population. According to 2011 Census, average Indian age would be 29years by 2020 as compared to average age of 48 in Japan, 37 in USA and China and 45 in west Europe. This has resulted in the tremendous increase in the number of workforces thus eliminating the inadequacy of labor for the production process.

Earlier the concept of excess labor was one of the major hurdles in the growth and development of the nation [Coale and Hoover, 1958]. But the concept of demographic

dividend came up with the idea that, it is age structure of the population that matters and not the size of the population. India stands at the step where it has the opportunity of optimizing benefit of transited age structure, as maximum percentage of its total population comes under the working age group. This would help the country to achieve highest economic growth and development, conditioned that population is healthy, skilled, educated, employed.

Health is the very basic component of human development, and poor status of human health causes capability deprivation and leads world's poverty and unemployment (Amartya Sen, 1999). WHO defines health as "A state of complete physical, mental and social wellbeing and not merely the absence of disease". Endogenous growth models stress the importance of health on the economic development. Improvements in health are understood to be the major component of the economic development and considered to be takeoff for the economic growth which has sustained nature. Thus, it becomes crucial aspect towards the development.

HEALTH CONDITION IN INDIA:

Despite of being an important aspect of the growth, India has been performing poorly on the health indicators. Along with demographic transition, India is facing with the triple burden of diseases; communicable diseases, non-communicable diseases and injuries due to accidents. It contributes not only to increasing mortality but also worsens the morbidity conditions. Initially crude birth rate, Total fertility rate, infant mortality rate, maternal mortality rate are the major indicators which reflects the health of the country and gives the idea of demographic composition. Indian population is about 17.7% of total world population but contributes up to 15% total maternal mortality in the world. World health statistics of 2018 shows the poor condition of the health figures reflecting the complete paradox of the fastest growing economy with very poor health indicators which reveals health condition of the population residing in the country.

The following table shows the condition of the major health indicators in the country.

TABLE 1:

	Indicators	Figures
1.	Maternal mortality rate	174/100000

2.	Child mortality rate	43/1000
3.	Tuberculosis incidence	211/100000
4.	Malaria incidence.	18.8/1000
5.	Hepatitis B incidence.	0.51/100000
6.	Mortality due to NCD.	23.3%
7.	Suicide mortality rate	16.3/100000
8.	Stunting among children	38.4%
9.	Wasting among children	21%

Source- World Health Statistics 2018.

These figures are not evenly spread across India and shows interstate variations. It could be seen from the figures that the Indian population, every year fall prey to those diseases which can be prevented by the means of the proper health interventions.

OBJECTIVE OF STUDY:

1. To critically review and analyze, National Health Policies of India with special focus on national health policy 2017.

LITERATURE REVIEW:

Making of this research paper required many articles to be referred and studied. Literature review of some of the selected literatures is described as follows:

Population Health and economic growth (commission on growth and development, working paper no 24) ; David Bloom and David Canning:

In the working paper series released by both these authors, they have highlighted the importance of population health on the economic growth of the country. Empirical analysis has been carried out with the appropriate figures. With the reference of Preston curve the paper tries to put the glance health of population in developing countries and way it relates to accumulation of human capital, development of cognitive abilities and majorly to demographic structure.

The 'Demographic Dividend' and Young India's Economic Future (Economic and Political Weekly, Vol. 41, No. 49 (Dec. 9-15, 2006), pp. 5055-5064): C. P. Chandrasekhar, Jayati Ghosh and Anamitra Roychowdhury.

As the title suggests, the paper focuses on the demographic opportunity India has and the inefficient capacity to absorb this benefit. The paper highlights the lack of employment opportunities, which is severely affected by the deficit in education and health conditions. Thus, the paper concludes with the proper intervention to be taken for optimizing the benefits from the opportunity.

In the background of given health condition of Indian population and in effort to take India to better economic growth and development, role of the government becomes crucial. Population of India is very diverse in nature and inequality worsens the persisting problems. Limitations of the market to provide healthcare to every class of the population introduces the role of government for the efficient healthcare facility. India being the 'welfare state,' it becomes the responsibility of the government to provide the population with the healthcare facilities. In this attempt, to provide with the required healthcare facilities, health ministry of India, under government of India came up with the three major National Health Policies in the year 1983, 2002, 2017, respectively.

WHAT IS NATIONAL HEALTH POLICY

Policy is deliberate plan of action to guide decisions and achieve rational outcome(s). Health policies are expressions of the goals for improving health situation, priorities among attaining these goals and main directions for attaining them. Thus, it works with the objective of creating the conditions that ensure good health for the population of the country. Health of individual is determined by the biological, social, economic, cultural, political situation prevailing around and cannot be treated as a separate subject. Thus, it creates responsibility for all sectors and the agencies in the society to create the appropriate conditions. But primarily the responsibility lies with public authorities and public administration. Thus, the governments at central, state and local levels are responsible for developing the national health policy. National Health Policy (NHP) in light of the Directive Principles of the constitution of India recommends "universal, comprehensive primary health care services which are relevant to the actual needs and priorities of the community at a cost which people can afford" (MoHFW, 1983, 3-4).

NATIONAL HEALTH POLICY, 1983.

Healthcare policies are not post-independence phenomenon for India. Earlier in pre independence period many committees were set up to review the healthcare systems and recommend the required changes. As a consequence of the global debate on alternative strategies during the seventies, the signing of the Alma Ata Declaration on primary health care and the recommendations of the ICMR-ICSSR Joint Panel, the government decided that the previous strategies may have served the needs in the past but a new approach was required.

1983 health policy was basically based on the progressive ideas, such as comprehensive and universal healthcare. It criticized the curative western model approach and focused the preventive, promotive and rehabilitative approach. Though it focused on the decentralization of the system, importance was given to the private players to assist the government in the provision of the healthcare. Demographic targets like reduction in mortality, birth rate, fertility rate formed the highlight of the first health policy of the country.

Despite of the strong recommendations, the national policy was seen to be failure in getting the desirable results. Mortality levels were still high, resurgence of malaria was seen, non-communicable diseases were completely ignored, micro and macro nutrient deficiencies among children not women were not addressed and proper segregation in the role of state and center was not observed. It concludes that national health policy of 1983, failed to address the overall aspects of the population health and thus very marginal improvements in the targets were observed.

NATIONAL HEALTH POLICY, 2002.

In the background of the changing demographic pattern of the country, epidemiological transition, financial reforms, limitations of 1983 policy, worsening health conditions were proved to be outcome in the country. World Bank in the year 1993, came up with the 'world development report' which emphasized on the investing in the healthcare to take the nation on the path of economic growth and highlighted the role of the government in provision of healthcare services in terms of income of individual, expenditure on healthcare services and diversity in the financing of healthcare services.

TABLE IV. National Health Policy goals: 2000–2015

Goal	Target dates
Eradicate polio and yaws	2005
Eliminate leprosy	2005
Eliminate kala-azar	2010
Eliminate lymphatic filariasis	2015
Achieve zero level growth of HIV/AIDS	2007
Reduce mortality by 50% on account of tuberculosis, malaria and other vector and water-borne diseases	2010
Reduce prevalence of blindness to 0.5%	2010
Reduce infant mortality rate to 30/1000 and maternal mortality rate to 100/100 000	2010
Increase utilization of public health facilities from current level of <20% to >75%	2010
Establish an integrated system of surveillance, national health accounts and health statistics	2005
Increase health expenditure by government as a % of GDP from the existing 0.9% to 2%	2010
Increase share of Central grants to constitute at least 25% of total health spending	2010
Increase state sector health spending (from 5.5% to 7% of budget)	2005
Further increase state sector health spending to 8% of budget	2010

Table 2: Source: National Health Policy document, 2002, Government of India.

But apart from these goals, the policy completely omitted the concept of comprehensive and universal healthcare and limited itself to just family planning, control over specific diseases and immunization program. Census of 2001 had shown clear indications about the rapidly changing demographic pattern and increase in the number of adolescent age group which would further become the part of the labor force. Despite of this fact no provisions were addressed and absence for the need of research in the public health was seen in the recommendation.

NATIONAL HEALTH POLICY, 2017:

Epidemiological shift, dominance of private healthcare, rising inequities in the access towards the healthcare, thus deterioration in the health standards of the Indian population and pivotal importance of sustainable development goals put up the urgency for the Indian government to come up with the inclusive national health policy which would help to address all the present and coming issues.

In response to the mentioned conditions, government of India came with the National health policy on March 15, 2017. It has aimed at Universal health coverage and thus the objectives go on the similar lines. The policy came to be very holistic in nature as it

addressed nearly majority of the issues which affects the health. NHP 2017, assures a policy shift “In primary care -- from selective care to assured comprehensive care with linkages to referral hospitals” and “In public hospitals – from user fees & cost recovery to assured free drugs, diagnostic and emergency services to all”(1: para 3.3). Establishment of health and wellness centers marks the shift towards the primary care from the tertiary care. Subject of mental health, national programs for prevention of NCD’s makes their due importance in the policy. Policy highlights the role of strong public sector intervention in medical care thus stresses on generating the required resources to fulfill the need of the healthcare seeker.

But when these recommendations can be lauded, the threats to the Indian healthcare systems are still not addressed in the policy. Private healthcare has severely affected Indian healthcare system and also limited the healthcare access to the people. The policy still fails to take the strict actions against the private players. Though the policy focuses on the malnutrition condition it limits itself to the micronutrients and their availability but lacks the understanding of the social aspect behind the presence of malnutrition. Governance points though addressed properly in the policy; implementation remains the serious question. The recommendations given by the national health policy 2017, will only workout only if the expenditure over the healthcare would be increased substantially. Earlier NHP’s have also recommended about the increase in the healthcare budget to around 3% of GDP, which has not gone still beyond the 1% of GDP.

NATIONAL HEALTH POLICIES AND THE DEMOGRAPHIC DIVIDEND OF INDIA:

As mentioned earlier, the population is required to be healthy to increase the work productivity of the nation and thus the economic growth and development. National health policies are the efforts to elevate the conditions of the Indian population. But it could be observed that these policies lack the interdisciplinary approach. Though policies focused on increasing life expectancy by reducing mortality, reducing infant mortality, maternal mortality, it does not address the morbidity issue and the quality of the life the people will experience.

As National Health Policy of 2017 came with the background of sustainable development goals, it tries to focus on the target set by them. Eradication of certain diseases marks the

success, but this appreciation proves to be premature when we see the heavy incidence and mortality due to the diseases which could be easily prevented. Tuberculosis, malnutrition still forms the old threats to the country and NHP 2017, lowering the quality of human capital. In effort to reduce catastrophic health expenditures by the individuals, universal health coverage is recommended and implemented. Its implementation requires the basic guidelines, rules and strong regulation bodies to keep the check over the affairs carried out during the distribution of funds under the universal health coverage.

Though the national health policies have underlined the importance of the preventive healthcare, India has majorly put its glance on the curative one. Policies have talked about the free treatment for the infected one but talks rarely on the prevention of the diseases till 2017. In the absence of the efficient supply side factors, it is obvious that the people would lack proper treatment, contributing to worsening of the health conditions and hence the health indicators. India being the diverse in nature requires cooperation from the states to improve the health indicators and hence the quality of life people experience in the country. NHP 2017, came as the different package from rest two earlier policies with the high ambitions to reap demographic dividend, but the policy has failed to take into considerations the social aspect of healthcare, accountability of services that would be rendered, governance factor making it limited just to figures and incomplete in its approach.

CONCLUSION:

Health of the population is important for any nation not just for the growth of its economy, but good health is the basic necessity of every citizen to carry out the daily activities. National health policies make an attempt to provide required healthcare to every citizen. With some achievements in stabilizing demographic indicators, India still needs to act meticulously on the issues related to the public health. Health of the population is not the business of only medical care population but is the combined effort of all the branches which affects the health of the society. It is high time for the country to take bigger steps towards the inclusive policy making and its effective implementation as the favorable demographic structure will not persist for the indefinite period of time.

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JOBLESS GROWTH IN INDIA-A PROOF TO UNUTILIZED DEMOGRAPHIC DIVIDEND IN INDIA

Dr. Jayasree Nambiar

Asst. Prof. Balaji College of Arts, Commerce and Commerce, Pune-33

jayapradeepnambiar@gmail.com

ABSTRACT

India is facing the problem of jobless growth even though there are enough potential in the emerging sectors to create opportunities. The demographic dividend in India is not utilized properly. The statistics shows India will have an incremental requirement of 103.4 million skilled workers within high-priority sectors such as construction, real estate and retail, between 2017 and 2022. Currently, only 4.69% of the workforce has undergone formal skill training. A vast majority, 95.31% of the current workforce, could miss out on new jobs if they aren't adequately skilled. The amount opportunities created by these sectors are not suitable to accommodate these unskilled workers.

Keywords- Demographic dividend, jobless growth, opportunities, unskilled workers

INTRODUCTION-

Economic growth and employment generation in India depends on the progress in industrial sector and service sector. Generation of consistent employment opportunities depends more on investment in industrial sector. One of the signs of economic growth is creation of maximum employment opportunities. Both the variables are positively related. But the recent trend noticed in the case of Indian economy is jobless growth. That is a contradictory situation where in the economy is growing without showing consistent growth in number of job opportunities. One of the reasons for this is structural changes. In an economy, economic growth is continuous and smooth but structural change in the organization of work and production results in decrease in the level of employment in the long run. Jobless growth in India also attributed to slow economic growth, rising cost of labour, increase in unskilled labours and new technology adoption. Higher economic growth is difficult to achieve, if it is achieved, it does not guarantee labour absorption. Potential investment is required to accommodate

the excess jobless population. The paper outlines the Indian economy's experience of joblessness in relation with high rate of demographic dividend. It also tries to review the trend in India whether to be called as jobless growth or job creating growth.

OBJECTIVES OF THE STUDY

1. To study the problem of Jobless growth in India.
2. To understand the correlation between jobless growth and demographic dividend.
3. To study the need for specific employment policy.

REVIEW OF LITERATURE

Public Finance quarterly-2016-Feb, Jobless growth: Impact of structural changes-

The study is about the phenomena of Jobless growth experienced by USA due to change in the structure of employment. In spite of having continuous and smooth economic growth, structural change in the organization of work, production resulted in decrease in employment in USA in the long run. The article explained the case of jobless growth in USA, which clarifies one of the reasons for joblessness in India.

According to the labour ministry's 27th Quarterly Employment Survey of eight employment intensive industries—textile, leather, metals, automobile, gems, Transport, IT/BPO and handloom and power loom) there are 43000 job losses in the first quarter of FY 2015-16. At the peak these sectors added 1.1 million jobs in 2010. The survey result throws light on the rising unemployment in potential employment generating sectors of India.

1.1. Problem of Jobless growth

The engine of economic growth in India is knowledge intensive service sector and capital-intensive manufacturing sector. But these sectors create very few job opportunities in a year and accommodate only highly skilled labour. The nature of growth in these sectors are not employment generating. The biggest employing sector in India is the Agriculture sector, accommodates 45% of the population but contributing 15% to the GDP, whereas Service sector is the biggest contributor to the GDP but employs less than 30%. IT and Financial services are drivers of service sector growth however both of these

sectors are not employment intensive. This is the main reason contributing to jobless growth in India.

Trends in Job Creation in India

The evaluation of growth rate of the economy and growth rate of employment in India for the last 2 decades, states the phenomena of jobless growth. During the last decade (2001-11), the growth rate of the labour force was 2.23 per cent, was significantly higher than the growth rate of employment (1.4 per cent). According to Census 2011, the average economic growth rate of the economy was 7.7 per cent per annum, when it was only 1.8 per cent for employment. The huge difference in the growth rate of the economy and growth rate of employment indicates the slow progress in the absorption of labour force.

The 66th round of the National Sample Survey Office (NSSO) data on employment in 2011 revealed that the period between 2004-05 and 2009-10, only 1 million jobs were added per year; in a period when the economy averaged a record 8.43% growth annually. Indian Labour Bureau survey of 2015 showed that 2,000 companies in eight sampled industries generated all of one lakh jobs, a fall from the four-lakh generated in 2014, even though growth in 2014 was lower than in 2015.

A HDFC Bank report on India's tapering jobs growth says that "employment elasticity" in the economy is now close to zero – for every one-point rise in GDP, jobs grow only 0.15. Fifteen years ago, it was 0.39.

The RBI study reveals in India, although the size of the working-age population is increasing, the number of people working is decreasing. India's labour force participation, of people 15+ years, was 49.8% in 2017-2018, down from 50.4% in 2015-16, according to data from the periodic labour force survey, an employment survey conducted by government of India. Between 2011-12 and 2014-15, the worker population ratio, the proportion of the workforce, 15+ years, in the total population decreased from 55.9% in 2009-10 to 54.7% in 2011-12 and to 46.8% in 2017-18.

The number of people aged 25-64 years increased by around 47 million during the six-year period from 2014-15 to 2017-18. Out of those who are part of the labour force, 5.8% of males and 3.8% of females were unemployed in rural areas in 2017-18. In urban areas, 7.1% of males and 10.8% of females were unemployed. The unemployment rate has

grown from 2011-12 when 1.7% of males and 1.7% of females in rural areas, and 7.3% of males and 5.2% of females were unemployed.

Sector-wise job creation (million)			
Sector	2016-17	2017-18	2018-19
Mining & quarrying	0.06	0.03	0.04
Manufacturing	0.77	0.58	0.77
Electricity, gas & water	0.02	0.02	0.02
Construction	3.5	3.4	2.76
Trade, hotels, transport, communication and services related to broadcasting	1.79	2.08	1.75
Financial, real estate & professional services	1.71	1.27	1.01
Public administration, defence & other services	0.75	0.99	0.73
Additional non-agriculture jobs created	8.6	8.37	7.06

Source: The Periodic Labour Force Survey (PLFS) report-2018

Reasons behind the Joblessness

Unemployed workers from agricultural sector are not skilled to be employed in the manufacturing sector. According to the increasing demographic dividend the demand for labour is not increasing. Growth in manufacturing and service sectors are not of employment generating capable to provide employment to the increasing labour force. Regulations in the formal manufacturing labour market are so rigid led to the disincentives for employers to create job.

As per the World Bank study, Industrial Disputes Act has lowered employment in organized manufacturing sector by about 25%. The employers became more interested to introduce more capital-intensive modes of production due to strict employment protection and high existing costs of labour relative to capital. This also reduced creation of new opportunities.

The labour intensity of Micro Small scale and medium enterprises (MSME) is four times higher than that of large firms. But they have poor access to credit, and they are facing

many serious problems which has limited the potential employment generation. The contribution of Manufacturing MSMEs in the country's total Manufacturing GVO4 (Gross Value of Output) at current prices has also remained consistent at about 33%, i.e. one third during the last five years as per the annual report on MSMEs 2017-18. Now the government is focusing on the development of small-scale industries to create furthermore opportunities. This may change the existing condition of MSMEs.

Another reason is the tax incentives, subsidies, depreciation allowance all are solely linked to the amount invested and not to the number of jobs created. The poor quality of education and skill levels of workers also contributed to slow absorption of excess workforce.

2.2. Demographic dividend in India

According to United Nations Population Fund (UNFPA), demographic dividend means, "the economic growth potential that can result from shifts in a population's age structure, mainly when the share of the working-age population (15 to 64) is larger than the non-working-age share of the population (14 and younger, and 65 and older)".

With fewer births each year, a country's working-age population grows larger relative to the young dependent population. The number is increasing every year. With more people in the labor force and fewer children to support, a country has a window of opportunity for economic growth. To capitalize this increasing demographic dividend the right social and economic investments and policies are to be introduced in health, education, and governance by the government.

Trends in demographic dividend in India

India has one of the **youngest populations** in an aging world. The median age in India will be just 28, compared to 37 in China and the US, 45 in Western Europe, and 49 in Japan by 2020. Since 2018, India's working-age population (people between 15 and 64 years of age) has grown larger than the dependent population — children aged 14 or below as well as people above 65 years of age. This transition happened largely because of a **decrease in the total fertility rate** due to awareness programs and increase in life expectancy due to improvement in medical facilities.

Benefits of Demographic Dividend

Higher working age population and lower dependent population can bring better economic growth. **Increased Labour Force** helps to enhance the productivity of the economy.

Fall in dependent population can divert resources from unproductive to productive uses. The economy can invest more on physical and human infrastructure.

Increased fiscal space created by the demographic dividend to divert resources from spending on children to investing in physical and human infrastructure.

Rise in women's workforce in the country always accompanies a decline in fertility, and which can be a new resource for economic growth. This will help to increase the saving habit among the people.

Demographic dividend can help to increase the national income of the country if the unemployed workforce is utilized fully. Demographic dividend has **historically contributed up to 15% of the overall growth in advanced economies.** With more than 65% of working age population, India will rise as an economic superpower, supplying more than half of Asia's potential workforce over the coming decades.

The higher number of employments seeking population necessitates **rapid industrialization and urbanization** that would force higher economic activities. So automatically the better provision for quality life will be provided. This will lead to human resource development and then economic development.

Challenges Associated with Demographic Dividend

The growth in the working-age ratio is likely to be concentrated in some of India's poorest states and the demographic dividend will be fully realized **only if India is able to create gainful employment opportunities** for this working-age population. Most of the new jobs that will be created in the future will be of highly skilled and lack of skill in Indian workforce is a major challenge. India ranks 130 out of 189 countries in UNDP's Human Development Index, which is alarming. Therefore, **health and education parameters need to be improved substantially** to make the Indian workforce efficient and skilled. **Informal nature of economy in India** is another hurdle in reaping the benefits of demographic

transition in India. Majority of the workforce are depending on unorganized sector for a living. These are the main factors contribute to the present problem of jobless growth.

Steps to be taken-

Investing in people through **healthcare, jobs and skills and quality education**, helps in build human capital, which is key to supporting economic growth, ending extreme poverty, and also help in creating a more inclusive society. it will be better to provide more skill development programs to support India's labour force. Government has established the **National Skill Development Corporation**

(NSDC) with the overall target of skilling 500 million people in India by 2022.

Enhance educational levels by properly investing in primary, secondary and higher education. India, which has almost 41% of population below the age of 20 years, can reap the demographic dividend only if with a better education system. Also, **academic-industry collaboration** is necessary to synchronize modern industry demands and learning levels in academics.

Establishment of Higher Education Finance Agency (HEFA) is a welcome step in this direction.

Improvement in healthcare infrastructure would ensure higher number of productive days for young labour force, thus increasing the productivity of the economy. The Success of newly introduced schemes like **Ayushman Bharat** and National Health Protection scheme (**NHPS**) is necessary. Also, nutrition level in women and children needs special care with effective implementation of **Integrated Child Development** (ICDS) program.

The nation needs to **create ten million jobs per year** to absorb the addition of young people into the workforce. Promoting businesses' interests and entrepreneurship among the people would help in job creation to provide employment to the large labour force. Other most popular schemes like **Start-up India** and **Make in India**, if implemented properly, would bring the desired result in the near future.

The large young and working population in the years to come will migrate to urban areas within their own and other States, leading to rapid and large-scale increase in urban population. However, these migrating people can have access to basic amenities, health and social services in urban areas, government need to focus on urban policy planning.

Schemes like Smart **City Mission** and **AMRUT** needs to be effectively and carefully implemented to attain success in capitalizing demographic dividend.

3.1 Employment policy

Labour Bureau, Ministry of Labour & Employment conducts Annual Employment-Unemployment Surveys (EUS) to assess the status of unemployment in India. Employment generation is both a cause and consequence of economic growth and is impacted by demographic shifts and technological transformations.

Government has taken various steps for generating employment in the country like encouraging private sector of economy, fast tracking various projects involving substantial investment and increasing public expenditure on schemes like Prime Minister's Employment Generation Programme (PMEGP) run by Ministry of Micro, Small & Medium Enterprises, Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGA), Pt. DeenDayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY) scheme run by Ministry of Rural Development and Deendayal Antyodaya Yojana-National Urban Livelihoods Mission (DAY-NULM) run by Ministry of Housing & Urban Poverty Alleviation.

For skill development, a new Ministry of Skill Development and Entrepreneurship has been established to coordinate the skill activities across Ministries. In order to improve the employability of youth, around 20 Ministries run skill development schemes across 70 sectors.

Government has also decided to strategically promote labour-intensive manufacturing and expand employment opportunities by promoting tourism and agro-based industries.

A new Scheme "Pradhan Mantri Rojgar Protsahan Yojana" has been announced in the Budget for 2016-17 with the objective of promoting employment generation and an allocation of Rs. 1000 crores have been made for this. The scheme is being implemented by the Ministry of Labour and Employment in 2016-17. Government has implemented the National Career Service having a portal (www.ncs.gov.in) for online registration and posting of jobs for jobseekers and provides other employment related services.

Although the formal sector is largely protected by labour legislation and standards, it is important that policy initiatives are also focused on improving incomes, working

conditions, and promoting occupational health and safety for those engaged in the informal sector. The New employment policy would laydown strategies to incorporate the informal sector under the fold of labour legislation, social security and international standards.

The NEP would facilitate to establish an effective national coordinating and monitoring mechanism involving both state and civil society organizations to enhance employment promotion and creation. While seeking to improve the overall enabling environment for accelerated economic growth and employment promotion, the formulation of a National Employment Policy would thus provide the roadmap for achieving sustainable economic growth.

Provision of Quality of education is one of the major issues for India's poorly skilled workforce is the quality of education in India. For instance, in rural India, only 20.9% of children studying in Grade III in government schools could subtract the numbers, and only about half of the students in Grade V could read a Grade II level text, found the Annual Survey of Education Report 2018, published by Pratham, an education nonprofit organization. In order to provide training, the Ministry of Skill Development and Entrepreneurship, under its Skill India Mission, launched a flagship scheme known as the Pradhan Mantri Kaushal Vikas Yojana 2016-20. With less than a year to go, only 3.7 million youth have received training under the scheme, despite a target of 10 million. This is very poor performance.

What should be done to reverse the Phenomenon of Jobless Growth?

The need of the hour is to make livelihood creation central point to development strategies. It needs to be accepted that organized manufacturing is no longer the answer to generate large-scale employment, as it was in the past.

First, Labour Laws should be reformed as due to the stringent Labour Laws Corporates in India are preferring Capital intensive mode of Production in a country where labour is abundant.

Encouraging people's entrepreneurial instincts to deliver results under the Startup India or Stand-up India missions it will help to generate sustainable outcomes. The education system needs to be revised to create the desired skill sets. Job Intensive sector like Food

Processing Should be promoted. MUDRA scheme should be expanded as it can be a game changer for MSME sector, and this sector has a potential to create required jobs in India. In spite of severe criticism on the trend of jobless growth, the government defends with very confident remark by holding the achievements of MUDRA scheme.

CONCLUSION

The analysis on secondary data shows the presence of jobless growth in India. The World Bank recently estimated that India needs to create 8.1 million jobs a year to maintain its employment rate. Given India's demographic dividend and urgency to create jobs, the manufacturing sector could prove to be a large employer that provides decent income opportunities. For example, rapid modernization of the food processing sector could be one way of increasing its export potential as well as improving employment elasticity to growth and investment in it. Removing structural bottlenecks to the manufacturing sector will be a key factor promoting job creation in more productive and better-paid activities. To capitalize the demographic dividend, the government should focus more on skill development programs. The small-scale industrial sector can absorb the newly skilled laborer's very easily. The policy measures in this direction can reduce the unemployment problem and convert jobless growth into job creating growth.

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DEMOGRAPHIC SEGMENTATION & MARKETING STRATEGIES: AN OVERVIEW

Prof. Rahul Shinde

MES, Sr. College, Mayur Colony Kothrud

Mob. No. 8975759149, Email id: shinde.rahul26@gmail.com

ABSTRACT:

In this competitive commercial world, an organization has to satisfy the needs and wants of the customers, and has to attract new customers, and hence enhance their business. Customer value is considered as a control element for all business strategies. The Segmentation remain the heart of marketing as it make marketer to reach and target the right customer with right product which satisfy the needs and demands of customer in effective way, demographic variable is one of the very basic and traditional bases to segment the market. Particularity in emerging markets like India we suggest some research based on major demographic variable and its impact on e -marketing mix in whole country as geographical location.

This paper is based on study of marketing strategies used by the various organization based on demographic factors. As well as the paper explain about the product strategies of HUL based on the demographic factors.

KEY WORDS:

Segmentation, Demographic, Demographic factors, Population, Marketing Strategies, STP

INTRODUCTION:

Demographic segmentation allows you to get more specific with your marketing strategies. It helps clarify your vision, have more direction with future advertising plans, and optimize your resources, time, and budget.

Demographic segmentation is the market segmentation strategy in which the total market is divided on the basis of customer demographics. Demographic segmentation slices the market on demographic variables like age of the customer, gender, income,

family life cycle, educational qualification, socio-economic status, religion etc. This helps in creating groups exhibiting a similar need and want, and can be targeted in a much better way by companies

Business owners are always looking for an edge in marketing products and services to generate more revenue and profit margins. Demographics are a key factor in getting that edge. The term demographics refers to a statistical analysis of people or a group. What that really means to a business owner is that it enables her to find the group of people who fit the mold of the ideal customer. Find those who need what you have, and you will be more successful in selling. Demographics finds those people. Learn the value of different segments of demographic groups.

Marketers typically combine several variables to create a demographic profile of a target market. A demographic profile (often shortened to a “demographic”) is a term used in marketing and broadcasting to describe a demographic grouping or a market segment. Common demographic variables to consider for global and domestic marketing purposes include the following:

Age: Age bands, such as 18–24, 25–34, etc., are great predictors of interest in some types of products. For example, few teenagers wish to purchase denture cream. Age is often a very integral element in homing in on a customer type. Colleges, for instance, normally target traditional-aged students coming out of high school at ages 18 to 19

Social class: Social-class bands such as wealthy, middle, and lower classes. The rich, for instance, may want different products than middle and lower classes, and may be willing to pay more.

Gender: Males and females have different physical attributes that require different hygiene and clothing products. They also tend to have distinctive male/female mindsets and roles in the family and household decisionmaking.

Religious affiliations: Religion is linked to individual values as well as holiday celebrations, often tied to consumer preferences and spending patterns.

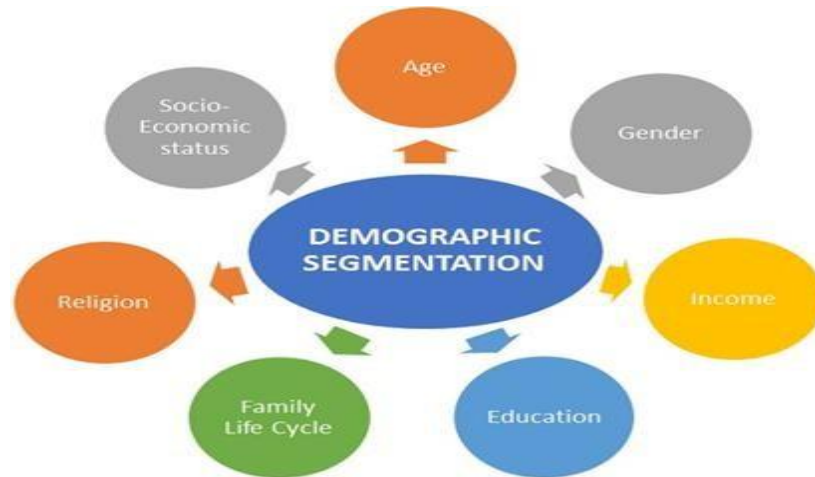
Income brackets: Indicating level of wealth, disposable income, and quality of life.

Race and ethnicity: Race and ethnicity are demographic factors that may or may not come into play in a marketing strategy. A local ethnic foods supermarket is likely to

target an ethnic group based on cultural preferences for certain foods

Education: Level of education is often tied to consumer preferences, as well as income.

Geography: Area of residence, urban vs. rural, and population density can all be important inputs into marketing strategy and decisions about where and how to target advertising and other elements of the promotion mix.



(Fig: Demographic factors)

(Source: <https://www.google.com/search?q=demographic+segmentation>)

OBJECTIVES:

To study the Marketing Strategies adopted by organization based on demographic factors.

To analyses market segmentation of HUL on the basis of demographic factor.

RESEARCH METHODOLOGY:

Research Paper is based on secondary data. Data collection is carried out from the data which already available in the market on various background and platform. The data is collected from Websites, Research paper which are already published and available on internet medium, e-magazine, organizations websites, e articles published.

Marketing Strategies based on demographic segmentation:

In demographic segmentation, the market is divided into different groups on the basis of age, sex, family life circle, income, occupation, education, religion, race, generation gap and nationality. Demographic variable is the most commonly used base to identify consumer groups. Partly because the desires, preferences and usage rates are closely related to demographic variable and the other reason is that it is easier to measure

demographic variable than other types of variables. Even if the target are described according to non-demographic factors (say personality type), but demographic factors should be considered in order to know the size of target markets and reach target market effectively.

Marketing to Ethnic Backgrounds

People from different cultures have different tastes and have different buying habits from one another. For example, if a kitchen remodeling contractor expands his business to a community in which it is culturally acceptable to negotiate every purchase, the contractor will need to prepare himself for the sales process and potentially altering his pricing to ensure that he gets clients and still makes a profit. It is also important to understand and respect the different holidays and cultural traditions of specific ethnic demographics.

Marketing to Family Structure

Knowing whether a person is married, single or divorced, is also an important demographic to understand. While single parents still buy life insurance, the key demographic that we looked at in the age section was that of married couples. Family structure affects buying habits and also affects the sales process. If the husband is the decision maker and you are speaking to the wife, you have the wrong person in front of you. Marketing needs to target the couple and to lean toward the most common decision-maker for that purchase. For example, married couples who own homes might buy home theater systems, but the husband might direct the sale, with his football season parties in mind.

Income and Investments

Knowing whether you are targeting a group that can afford your products and services is important. You don't want to market a luxury car to someone who can barely afford a used clunker. When you know the income range of clients, you can also find data to support how those groups spend money on both the higher and lower end of the spectrum.

Focusing on a Niche

All of the above sections of demographic data are a foundation. Many businesses are using contemporary technology via social media and online analytics programs to

closely target the demographic down to a focused niche. An example would be single women who own dogs; this demographic might be more likely to spend money on the dog as if it were a child, rather than a pet. This is a good target for pet service and supply providers.

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Niches can look at political affiliations, hobbies and favorite sports teams. Pretty much anything you can think of regarding buyer preferences is available data. The theory of this marketing strategy is that the more focused your demographic is, the better you can speak to their emotions and get them to buy.

Effect of demographic variables on E marketing:

Effect of demographic variable one- marketing and how far has e- marketing moved in these last decade are presented in the figure below. The order starts from year 1988 to very recent development in year 2017

HUL Marketing Segmentation on the basis of Demographic Factors:

HUL Company segmented Indian markets on the basis of Demographic factors in following way:

By dividing the market based on the demographic factors, company can launch the different product by using proper product line, length, and depth. HUL effectively targeting the market and launches the various product to cope with the competition and to lead the market effectively.

Demographic Factor	HUL Demographic Group:	Product Classification
Age	Teenagers:	Pears & Dove Soap
	Infant & Small Child:	Johnson Johnson Soap
	Young generation:	LUX
Gender	Male	Fair & Lovely for Male
	Female	Fair & Lovely Beauty Cream
Income	Lower Income Group	Breeze & Lifebuoy, Wheel detergent Powder

	Middle Income Group	Lux soap, Rin washing powder
	Upper Income Group	Dove soap, Surf Excel washing powder
Lifestyles	Status & Quality Seeking People	Taj Mahal Tea
	Value for Money group	Brooke bond & Lipton Tea

Above chart clearly explain about the strategies means the product strategy used by the HUL to target and capture the market share. In very product length as well as in depth HUL innovates a lot and come up with new products so that no customer should left out. Looking in the various factors like literacy, age, gender HUL launches a number of products so that they can compete the competitor as well as increase the profit of the organization. Production of the organization based on the requirements of the customer. So, company's strategies are based on the recent trends and requirements of the market which are related with demographic factors.

CONCLUSION:

Looking into this competitive era, companies has to revise and frame the strategies based on the requirements of the customer. Many companies like HUL are using demographic factor for segmentation and targeting and position the market to capitalize the profit margin. Not only the HUL but also the all the leading organization are using the demographic segmentation for developing the product and to increase the share to be in the market. There are number of ways in which a market can be segmented. An organization will need to use the right strategy that is best for its products or services. Often, the best choice arises from using various strategies. Organization has to draft the STP strategies for leading into the market and to gain the market share as maximum as possible by catering all the need and requirements of the customer based on demographic factors. It is most important to use the demographic factors to overcome and

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A STUDY OF JOB SATISFACTION OF EMPLOYEE AT HDFC BANK IN PUNE”

Dr. D.L Nitve¹ Prof. P. H. Kulkarni²

JSPMs Jayawantrao Sawant College of Commerce and Science, Hadapsar, Pune.

dnyandev97@gmail.com

ABSTRACT:

The role of the banking sector is important in today's computation era. At the same time different banks provide different facilities to customers, for example debit card, credit card, smart card etc. is the customer satisfied by the banks in respect of these services offered? Do banks likewise give them opportunities? As far as challenges and reality of India concerned, in today's competitive employees' job satisfaction, involvement and engagement are important for business sustainability. Several internal and external factors like experience and demographic experience of employee influences employees' job satisfaction and these factors may change over the time. In the past 10 years, there has been a noticeable fluctuation in employees' overall satisfaction with their jobs within banking sector of India. This fluctuation could be attributed to change within the workplace as well as economic and social trends. In today's uncertain economy, the best performing employers know that taking their employees and linking it in to their business goals will help organizations succeed and put them at a competitive advantage employee. This is an attempt to find out this work.

Key words- *Customer Satisfaction, Banking sector, Bank employees.*

INTRODUCTION

Today's finicky banking customers will settle for nothing less. The customer has come to realize somewhat belatedly that he is the king. The customer's choice of one entity over another as his principal bank is determined by considerations of service quality rather than any other factor. He wants competitive loan rates but at the same time also wants his loan or credit card application processed in double quick time. He insists that he be promptly informed of changes in deposit rates and service charges and he bristles with „customary rage” if his bank is slow to redress any grievance he may have. He cherishes the convenience of impersonal net banking but during his occasional visits to the branch

he also wants the comfort of personalized human interactions and facilities that make his banking experience pleasurable. In short, he wants financial house that will more than just clear his cheque and updates his passbook: he wants a bank that cares and provides great services. So does HDFC bank meet these heightened expectations? What are the customers' perceptions of service quality of the banks? Which dimension of service quality of HDFC bank is performing well? To find out answers to these questions I undertook a survey of 2 branches of HDFC bank.

A lot of surveys have been done in the past to understand the aspect of customer satisfaction and to find out the customer friendly banks. My research is conducted to find out "JOB SATISFACTION OF EMPLOYEES IN HDFC BANK "

OBJECTIVES OF THE STUDY:

1. To examine the essential dimensions of service quality i.e. RATER- Reliability, assurance, tangibles, empathy, and responsiveness of HDFC bank and its effect on customer's satisfaction.
2. To find out the level of perception of the customers from the service quality offered by the banks.
3. To know which service quality dimension of the bank is performing well.
4. To identify which dimension of service quality needs improvement so that the quality of service of HDFC banks is enhanced.

SCOPE OF THE STUDY:

The study would try to throw some insights into the existing services provided by the banks, perceptions, and the actual service quality of the bank. The results of the study would be able to recognize the lacunae in the system and thus provide key areas where improvement is required for better performance and success ratio. In the days of intense competition, superior service is the only differentiator left before the banks to attract, retain and partner with the customers. Superior service quality enables a firm to differentiate itself from its competition, gain a sustainable competitive advantage, and enhance efficiency

LIMITATION OF STUDY:

- Conflict among the employees over the issue of authority and related fear or victimization.
- Inability of the management in the communication the vision and mission of the hospital clearly to the employee.
- The hospital selection is base on non-probability sampling which effect from sampling purpose does not represent the population.
- The finding are based on the answers given by the employees so any error or may be affect the validity to the finding.

Collection of data:**A) Primary Data:**

The primary data was collected by means of a survey. Questionnaires were prepared and customers of the banks at two branches were approached to fill up the questionnaires. The questionnaire contains 20 questions which reflect on the type and quality of services provided by the banks to the customers. The response of the customer and the is recorded on a grade scale of strongly disagree, disagree, uncertain, agree and strongly agree for each question. The filled-up information was later analyzed to obtain the required interpretation and the findings.

B) Secondary Data:

In order to have a proper understanding of the service quality of bank a depth study was done from the various sources such as books, a lot of data is also collected from the official websites of the banks and the articles from various search engines like Google, yahoo search and answers.com.

RESEARCH SAMPLE

- 1) Sampling Units: Customers of HDFC bank
- 2) Sample Size: 50
- 3) Research Instrument: Structured Questionnaire.
- 4) Contact Method: Personal Interview

REVIEW OF LITERATURE

According to Dr. M. G. Varshney and Sangeeta Malpani (Feb2014) have been suggested the levels of job satisfaction of SBI employees in udaipur and rajsamand districts and the

factors contributing to job satisfaction. Finally the research concluded that dimensions and degree of job satisfaction of bank employees of udaipur and rajsamand are not uniform and there is no single dimension.

Ankita Sharma et al., (Aug. 2014) investigated the level of job satisfaction of public sector bank employees in district Hamirpur. The research concluded that increase in level of salary of employees, performance appraisal system, promotional strategies, training and development program improves overall satisfaction of employees.

According to Vrinda N.N. and Nisha Ann Jacob (Feb. 2015) studied the impact of job satisfaction on job performance. This study investigated the most satisfying event of an employee in the job, why employees stay and leave the organization and also the determination of job satisfaction. The study concluded that job satisfaction and performance was found to be even higher for professional jobs than for less complex jobs.

Luthans (1998) indicates there are several dimensions that influence job satisfaction, inter alia the work itself, pay, supervision, promotion and the workgroup. Additionally, a better financial and working condition establishes more satisfaction among the employees, though working condition has a lower impact as compared to the former. Likewise, supervision and advancement opportunities also have positive correlation vis-à-vis job satisfaction among the workers. As far as Job Satisfaction across different categories of work is concerned there was no significant difference among the clerical, managerial and other groups.

George (2014) reveals the importance of increasing job satisfaction and trimming down Job-Related Stress in organizations. It can be concluded that even in the same sector there can be a variation in job stress and job satisfaction of employees. Compared to public sector banks, new generation banks and private sector banks have variation in Job-Related Stress and job satisfaction. Hence private sector banks and new generation banks have to take measures to increase job satisfaction and decrease job-related stress among their employees which can solve various employee-related problems in banking sector and lead to better performance of employees and reduced burnout of the employees in these banking sectors.

Sharma and Malu (2015) analysed and compared Job Satisfaction in terms of certain Parameters between public and private sector commercial banks situated in the city of Bangalore, Karnataka State. Overall Job Satisfaction of employees was independent of type of bank which and overall job satisfaction of employees was dependent of type of the bank was also rejected. This illustrates that there was no significant association between overall job satisfaction score of employees and type of bank. It was further analyzed job satisfaction of employees on various facets in both the public and private sector Banks reveals that the employees of public sector banks were more satisfied with pay, supervision, co-workers, nature of work and communication, whereas, employees of private sector banks were more satisfied with promotion, fringe benefits, contingent rewards and operating conditions. This means that relationship between Pay, Supervision, Contingent Rewards and Operating Conditions and Type of Bank was significant.

Thangaswamy A (2016) used Porter's model for measuring job satisfaction The twenty job characteristics identified by the Porter have been used for measuring job satisfaction. All these 20 job characteristics were used for further analysis. The Porter's model measures the job satisfaction of the bank employees with respect to 20 job characteristics in three stages by using three types of questions namely a, b, c. The aspiration of the employees about particular job characteristic. The importance what the employee attributes to some particular job characteristics. Job satisfaction scores as measured through Porter's model presents the level of job satisfaction of the employees in State Bank of India in Kanyakumari District.

Basu R (2016) study was to find out the influence of Organisational Climate and Team Effectiveness on Employee Commitment in Indian Banks. The results further specify that though no significant variation exists in respect of Organisational commitment and Organisational climate among public and private sector banks, the officers of the private banks perceive more compliance with the functions of their bank as they get more opportunity for Participative Decision Making. It can be inferred from this Research paper that the employee commitment in work behaviour, once established, exerts stable and long term influence on patterns of behaviour that are independent of situational circumstances or linkages with rewards or punishments.

Abbas S (2012) has observed that degree of Job Satisfaction of Private Sector Banks was found to be significantly lower than in Public Sector Banks. In the study, Job satisfaction was measured on the basis of four variables. These were (i) Pay and promotion potential, (ii) General working conditions (for example, safety, heat, noise, and dust), (iii) Work relationships (for example relation with superiors, peers, subordinates and workers) and (iv) Use of skills and abilities. If we carry out a comparative study of various factors, it reveals that all factors except 'General Working Conditions' show higher mean score in Public Sector Banks as compared to Private sector Banks According to the findings of these studies, private sector and public sector banks employees show different responses mainly because of culture and climate; policy and procedures. Further exploring the job satisfaction differential among males and female bank employees it was found that most of the bank employees, irrespective of gender were not satisfied with their Jobs.

Singh (2005) found that job satisfaction is the result of various attitudes in all probability, activated by a worker's needs and their fulfillment (through work), a worker exhibits towards his job, towards related factors and towards life in general. More explicitly explained a worker's experience of satisfaction or dissatisfaction with his job, or any aspect of it, in large part, consequences of the extent of his positive or negative job attitude.

Job satisfaction is just one among many important attitudes that influence human behavior in the workplace. It is closely related, for example, to organizational commitment – the degree to which a person strongly identifies with and feels a part of the organization and job involvement, the willingness of a person to work, and apply efforts beyond normal job expectations. An individual who is highly involved in a job is considered very dedicated to it, according to Schermerhorn, Hund and Osborn (1998).

Robbins (1994) said that job satisfaction refers to an individual's general attitude towards his or her job. A person with high level of job satisfaction holds positive attitude towards his job, a person who is dissatisfied with his or her job holds negative attitude about the job. When people speak of employee attitudes, more often than they not mean job satisfaction. In fact, the two terms are frequently used interchangeably.

Attitude have been found by Srivastva (1974) & Robbins (1940) to be the main indication of job satisfaction and also Singh (2003) have found job satisfaction to be a result of various attitudes.

Locke (1969) points out that it can nor be the whole story, and emphasizes the concept of value fulfillment rather than expectation, one might well be satisfied, by an unexpected promotion, an unexpected rise in salary, and one might be dissatisfied with an unexpected dismissal. Often values and expectations will coincide, as one tends to confine what one has some expectation of achieving. Satisfaction occurs when the job fulfill what one values. And just as with expectations, values will vary from group to group and between individuals within any one group.

Vroom (1964) has done an excellent job of examining the relationship between job satisfaction and various aspects of job behavior, and perhaps summarizing his findings in the best way of giving the reader an overview. Vroom categorizes studies in terms of which job behaviors are correlated with job satisfaction. Specifically, he groups them into studies of turnover, absenteeism, accidents and job performance.

An excellent of how job satisfaction is influenced by group variables is presented by Hulin and Smith (1964). They were interested in exploring whether men would differ significantly from women (in same plant) in terms of their job satisfaction. They obtained measures of five separate aspects of job satisfaction from 295 male workers and 163 female workers drawn from 4 different plants. The data was analyzed with respect to the mean job satisfaction of male and female workers. Analysis indicated that in 3 plants the female workers were significantly less satisfied than their male counterparts while in the 4th plant there was no significant difference.

Schaffer (1953) has proposed the hypothesis that “Overall satisfaction will vary directly with the extent to which those needs of an individual which can be satisfied in a job are actually satisfied; the stronger the need, the more closely will job satisfaction depend on its fulfillment.”

India since independence has moved into an era of industrialization, economic prosperity and social upliftment. For the achievement of those endeavor and industrial harmony the best possible use of men and material is required. Men work to satisfy their needs and the extent of their need satisfaction has adjustment value and it has been found that a large

part of vocational maladjustment and industrial unrest are secondary but a reflection of emotional maladjustment Kates (1950).

“Job Satisfaction” has remained a subject of interest for many research studies. These studies have been carried out on the employees of different organizations and institutions. The study of job satisfaction can perhaps be said to have begun in earnest with famous HOWTHRONE STUDIES, conducted by Elton Mayo at the Western Electric Company in 1920's. Those engaged in Industrial Psychology up to this point had been much more interested in examining the effects of physical conditions, equipment design and the productivity of individuals. Elton Mayo and his co-workers started very much in this tradition, investigating the effect of physical factors on productivity. During the course of their investigations, however they became concerned that factors of a social nature were affecting satisfaction with job and productivity. The human relation school was born, which saw the function of the industrial psychologist as seeking to improve the happiness of the workers and through this to improve productivity. The implicit assumption was of course, that the satisfied worker produces more.

DATA ANALYSIS AND INTERPRETATION

- 1) 26% respondents are under graduate.
- 2) 40% respondents are Graduate.
- 3) 34% respondents are Post graduate.
- 4) Tangibility dimension of service quality (Questions 1 to 6)

Physical facilities, Equipment's and appearance of personnel.

Ques.1 HDFC bank has modern looking equipment.

HDFC bank has modern-looking and hi-tech equipment. Here analysis shows that most of the respondents disagreed with this statement. Among the total respondents 50% disagreed, 32% were neutral and 8% agreed. After analysis I found that majority of the respondents think that HDFC Bank do not have modern looking equipment or no hi-tech equipment.

Ques.2 The bank's physical features are visually appealing.

HDFC bank's physical facilities are visually appealing. From this statement I found that 17 persons agreed. 29 persons were uncertain and 4 persons disagreed. This means 58% people

Were uncertain about this statement. Out of the total respondents only 4% disagreed and no one strongly agreed or disagreed with the statement. 17% people agreed that HDFC bank's physical facilities are visually appealing

Ques.3 The bank's reception desk employees are neat appearing.

HDFC bank's employees appear neat. Here analysis shows that majority were neutral. Among the total respondent 21 respondents were neutral, 18 people agreed and 6 respondents strongly agreed. The rest disagreed. From analysis I found that some respondents agreed with this statement but most of the respondents think the employees of the HDFC bank appear neat.

Ques.4 when the bank promises to do something by a certain time, it does so.

My sample size was 50. Here analysis shows that among the total respondents 26 respondents disagreed and 14 respondents agreed with this question. Also I found that 5 people were neutral and 2 people strongly disagreed. Hence I concluded that majority of them disagreed that the bank when promises to do something by certain time, it does so.

Ques. 5 when you have a problem, the bank shows a sincere interest in solving it.

When you have a problem, HDFC bank shows sincere interest in solving it. After analyzing this statement I found that most of the respondents agreed i.e. 52% respondents agreed. Also I found that 28% were neutral with this statement and 6% were committed with disagree. There was no one who strongly disagreed. Hence HDFC bank can be said to be reliable.

Ques.6 The bank performs the service right the first time.

Total sample size was 50. Here analysis shows that among the total respondents 17 people agreed with this statement. They think that HDFC bank performs the services right the first time. 6 people strongly agreed with this statement. Also 17 people were neutral and the rest of the respondents disagreed and strongly disagreed.

FINDING OF STUDY

- 1) The **Reliability** dimension of service quality is better as compared to empathy and tangibility. Still the score is low. For most services, customer's perceptions of whether the service has been performed correctly, and not provider-established criteria, are the major determinants of reliability. Customers of the bank hesitate to rely on the bank. Whenever they have a problem, the bank shows sincere interest in

- solving it but the services are not performed by a certain time as promised. The employees should take this problem seriously and take steps to remove this.
- 2) As score for **Assurance** is at second place after responsiveness, so the customers of HDFC bank are very confident and feel safe while transacting with the bank. Moreover the employees of the bank have proved to be trustworthy. Employees are also educated enough to answer all the questions.
 - 3) The score of **Tangibility** dimension of service quality of HDFC bank is the lowest. The service quality factor tangible is defined by whether the physical facilities and materials associated with the service are visually appealing at the bank. These are all factors that customers notice before or upon entering the bank. Customer expectations regarding visual appealing of HDFC is very high. From my study I found that Physical facilities and modern looking equipment are not sufficient in HDFC bank. Respondents were uncertain about the neat appearance of the reception desk employees. So they should work on that and try to fulfill the gap.
 - 4) According to my findings, the score of **Empathy** is not satisfactory but not unsatisfactory also. HDFC bank is unable to give individual attention to its customers and is unable to understand specific needs of its customers. But still bank has taken steps to satisfy its customers by keeping operating hours convenient to its customers and keeping their interest best at heart.
 - 5) In HDFC bank, the score of **Responsiveness** is highest so they are focusing on prompt service, employees are willing to help the customers and say the exact time when the services will be performed. Employees at bank give their customers first preference and are always ready to help them. Overall HDFC bank's responsiveness dimension of service quality is the highest.
 - 6) According to the customer perception, HDFC bank is highly responsive. Customers are assured while transacting with the bank. The reliability dimension is lower than the first to dimension. They feel that the bank is unable to give them individual attention and its equipments are not modern and sufficient for the bank.
 - 7) There is not much gap between all the dimensions, this shows that HDFC BANK is a better service provider in all the dimensions i.e. reliability, assurance, tangibility, responsiveness and empathy. As a result of which, the customers are satisfied with the service offered by HDFC bank.

CONCLUSION

Based on the study conducted it can be concluded that responsiveness, assurance and reliability are the critical dimensions of service quality of HDFC bank and they are directly related to overall service quality. The factors that may delight customers tend to be concerned more with the intangible nature of the service, commitment, attentiveness, friendliness, care, and courtesy. The employees give prompt services, always are ready to answer the questions and are trustworthy. The main sources of dissatisfaction appear to be cleanliness, up to date technology modern equipment, and neatly dressed up employees. The Tangibility dimension of service quality of HDFC bank is highly disappointing and serious steps are needed to be taken to enhance this dimension. Customers of the bank are dissatisfied with the empathy dimension. To satisfy these customers, the management can take some attempts, noted earlier as recommendations.

The study brings about the areas which require urgent attention of the employees, the management, and the policy makers of the industry. These are areas in which customers are hugely dissatisfied with the services of the banks against their expectation. This high degree of dissatisfaction resulting from the services received clearly questions the design of services or subsequent response of the bank employees. These limitations are too serious to be avoided as these questions the front-line people dealing with the customers and the approach of the management in taking customers seriously.

The management should understand the benefits of service quality. It includes increased customer satisfaction, improved customer retention, positive word of mouth, reduced staff turnover, decreased operating costs, enlarged market share, increased profitability, and improved financial

Performance. In the days of intense competition, superior service is the only differentiator left before the banks to attract, retain and partner with the customers. Superior service quality enables a firm to differentiate itself from its competition, gain a sustainable competitive advantage, and enhance efficiency. Thus, improving service quality leads to the customer satisfaction and, ultimately, to customer loyalty.

RECOMMENDATIONS/SUGGESATION

- 1) Reliability is an obvious place to start. Customers of the bank want to know their resources are safe and within trustworthy institutions. A way to ensure this peace of

- mind would be to take steps to ensure bank employees are well trained, so each bank associate is able to offer complete and comprehensive information at all times. Consistent policies combined with a knowledgeable staff will foster a high degree of institutional cohesion and reliability.
- 2) Responsiveness, again when associated with a well-trained staff and timely answers to service-related questions, would make significant inroads into causing HDFC bank be regarded as responsive. Staff should be encouraged to present relevant options to banking customers in a manner that does not resemble salesmanship so much as a desire to serve.
 - 3) These limitations are too serious to be avoided as these question the front-line people dealing with the customers and the approach of the management in taking customers seriously.
 - 4) The management should understand the benefits of service quality. It include increased customer satisfaction, improved customer retention, positive word of mouth, reduced staff turnover, decreased operating costs, enlarged market share, increased profitability, and improved financial

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STUDY OF VARIOUS TYPES OF LABOURS AND THEIR ISSUES

Pawar Alok Arjun Alka

Ph.D. Research Scholar, Indira College of Commerce and Science, Pune

Principal, Swaraj College of Commerce and Computer Studies, Pune

alokpawar26@gmail.com

ABSTRACT:

Any organization always needs the betterment of the employees for a variety of work in each section. The employee needs skilled, semi-skilled or unskilled workers for performing all such duties in the organization. Skilled and semi-skilled workers follow the higher or suitable positions within the organization, but unskilled staff or labors have performed the job which is assigned by the higher authority. Labour supply always show the problem for almost all industries. The automobile industry also faces the same problem of labor supply.

The researcher found by analysis various issues to the local people who want to join the automobile industry but due to their local residence, they are rejected. There are various reasons by which the industry cannot recruit and select the local candidate in their various positions.

Keywords: Recruitment and Selection, Industrialization, Local Candidates, Labour Supply, Automobile Industries

INTRODUCTION:

Employment is one of the essential factors for livelihood. If a person cannot have proper employment, they suffer many problems in society. Most of the Indian people are based on agriculture for their livelihood. But due to more earning, they are turning to other works. Many times, it happens that the people who are based on agriculture are not taken sufficient crops due to various reasons such as uncertainty of rainy seasons and other problems with the environment. In this case, they are seen as another kind of employment which is used for them for earning money.

In India, there are lots of varieties of employment diversion where employee scatters into the organized sector or unorganized sectors. Workers are broadly categorized into skilled workers or unskilled workers.

This paper focuses on the issues of the various types of workers.

AIM AND OBJECTIVE

This paper is one aim that knows how the labor supply provides to the automobile industry. The associated objectives to the aim which are as follows;

- To study recruitment and selection practices used for the various types of labors. (Skilled/ unskilled/ organised/ unorganised)
- To study Problems of unskilled workers in the case of local candidates.
- To study the permanency of the workers.

METHODOLOGY

The researcher focuses the secondary data which is available in the research papers, magazines, books, etc. which are written by various authors.

Types of Workers

Labors are categorized into skilled, unskilled, organized or unorganized types. According to the demographic condition availability of laborers are depends. First, we understand what you mean unskilled labor. The labors are an inexpressive category that requires not much training or experience, are known as *Unskilled labors*.

Unskilled workers are the continued demand for the company. Since major industries can higher the employees on a temporary basis and do not make them permanent. In this case, such employees are also trying to see another option for their suitability of jobs.

Mahuron(Mehuron, 2019) defines the skilled labors are labors who do their work by taking special training or a learn skill - set. Variety of additional skill sets, training or education. These workers are called 'Blue-collar' or 'White-collar' workers. Unskilled workers are exactly opposite to this kind of worker. They do not acquire any kind of training or skilled - set.

Skilled workers are having high wages due to their education, their skills and their ability to work. They are having creativity, business expertise, and efficiency.

Walling (Walling, 1904) can put data in their paper which researcher can use to draw the following figure;

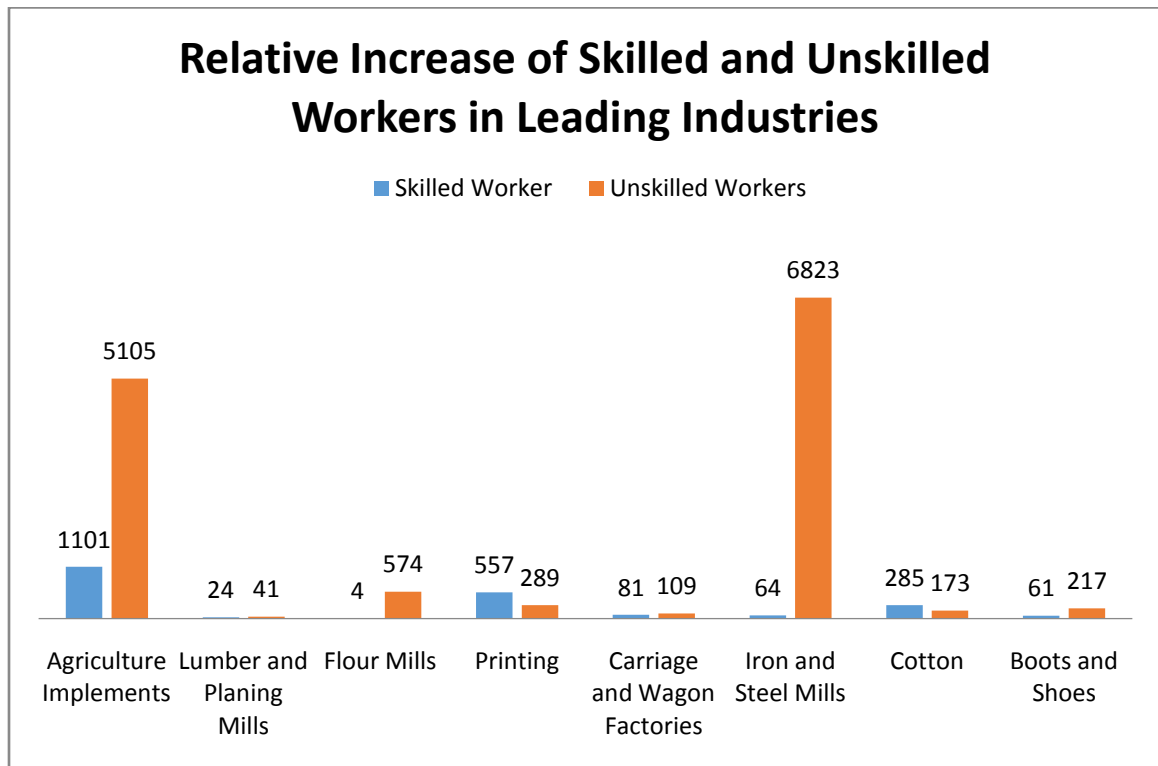


Fig. 1 Relative Increase of Skilled and Unskilled Workers in Leading Industries

The above figure shows the huge difference between skilled labor and unskilled labor. Agriculture implements and iron and steel mills show a huge difference between the number of skilled and unskilled labors. Below to that flour mill also shows the difference between skilled and unskilled labors. The author also shows some issues related to this paper that unskill labors cannot secure their share in our prosperity and they are also suffering from the instability of employment.

Corominas, Pastor, and Plans(Corominas, Rafael, & Plans, 2008) conclude in their research paper titled '*Balancing assembly line with skilled and unskilled workers*' if they higher the temporary workers instead of the permanent workers then production increases. This research paper based on the motorcycle assembly lines. The author indicates temporary workers are the unskilled workers while permanent workers are skilled workers. Unskilled workers should be work with at least one skilled worker to enhance production.

Jhabvala(Jhabvala, 1998) gives digits a large volume of unorganized sector. From a population of 317 million, 290 million peoples are work with the unorganized sector. That means almost 92% of the population working in a variety of unorganized sectors. The organized sector is exactly opposite to the unorganized sector. They have a strict vision, missions, well standard rules for their employees. Even their Employees follow the rule-governed by the organization.

Characteristics of Unorganized Workers

As compared to the organized workers these sector workers produce low productivity. Wages or remuneration are all is not fixed, it is totally based on the supervisor or higher authority. They usage the monopoly for the wage paid system. Working timing associated with the unorganized people is not fixed as organized workers follow the office time. This is the poor working conditions. Sometimes these worker gets the seasonable work. For example, Workers who work in a firm where cotton is to be collected from agriculture, workers who work in rice farming (Fig. 2)



Fig. 2 Rice planting unorganized workers

These workers do not a security for working. They migrate as they get work. Even these workers do not guarantee that they get the work where they perform last year's work.

These workers form due to their demographic constraints. For example, if we consider the people who are from the *Kokan* side, they are workers majorly work in the agriculture

consideration, but the crop types are somewhat different such as rice, wheat, etc, but in the *Marathwada* side, crops taken such cotton, soybean, jawar, corn, etc. Pune or Mumbai where industrial zone available, workers are most probability chooses the industrial work. The majour issue with the workers are compulsorily migrating from their native place to the area where they get the industrial kind work. These issues happen majorly with the farmers. *Marathwada* especially, Beed or Osmanabad in the area every year suffers from the uncertainty of the rain. If these peoples having their own large farms but they face the crop failure situation. In the case of other workers, they cannot have any kind of work or no chance to working in such an area.

CONCLUSION:

According to the secondary sources following are the issues arise when unskilled labors or unorganized workers are coming in picture.

- (1) There is no proper law that takes care about the unorganized workers.
- (2) Unorganized/ Unskilled workers cannot have social security in their work.
- (3) There are spapulated rules about the minimum wages.
- (4) Child labor is seen in the case of unorganized work. No government can take action against this kind of child labors.
- (5) Womens most the suffering, harassment at workplace is a major problem with women.
- (6) Illiterate is one of the majour issues of unorganized or unskilled workers.
- (7) Low-level salary but no authorised complaining organisation.

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HIGH SKILLED MIGRATION AND INDIVIDUAL SUBJECTIVITY:

Mrs Shweta Chandrashekhar.

Assistant Professor, Sociology, ILS Law College, Pune

ABSTRACT

The following research paper deals with the changes in lifestyles of Hindi.

Heartland migrants in Pune. It explores the adaptability of the highly educated IT workers as a result of their migration. Data collection for research was done using both quantitative and qualitative techniques and sample size was 200 for quantitative survey and 50 for ethnographic interviews. The respondents were responsive and shared their experiences related to adaptation strategies at Pune, their experiences related to workspaces and rules of employment. Quantitative data shows that most of the migrants enrolled for study are from Uttar Pradesh and Rajasthan.

INTRODUCTION

Migration is an age-old phenomenon, well studied from the aspects of Economy and Sociology. With advancement of global conditions, the work structures and systems have changed. Accordingly, migration involves different social classes and castes differently. High skilled migration has in recent years lent weight to the discourse of migration trajectories. The research paper deals with exploration of effects of migration and workspaces on lifestyles of high skilled migrants in Pune, Maharashtra. High skilled migration has emerged as a new area and field of study and is one of the key factors to economic growth and innovation at global level and within India. Earlier studies on highly skilled migrants have been carried out in the fields of economics, regional studies and international relations. India experienced rapid urbanization between 2001 and 2011, with an estimated 31.8 per cent decadal growth. This has triggered the pace of Internal Migration in India and the UNDP Human Development Report of 2009 states that there are four times as many internal migrants in the world as there are international migrants (United Nations Development Programme, 2009). The pattern of urbanization in India has

triggered the pace of internal migration, i.e., migration within the states. Internal migrants in India constitute a large population: 309 million internal migrants or 30 percent of the population

- Migrants in India have been observed to belong to “Lead Source States” such as Uttar Pradesh, Bihar, Rajasthan, Madhya Pradesh, Chhattisgarh and other Northern states and their key “Destination states” are Delhi, Maharashtra, Gujarat, and Karnataka.
- (UNICEF & UNESCO, 2015)
- Globally, there has been skewed growth in certain sectors which in turn has generated certain type of demand for certain kinds of works. The “Boom of the IT Sector” and the workforce demand then parallel a positive correlation. With similar changes in Indian economy, the high skilled migration to certain cities, has become a prominent phenomenon.
- These migrants prove to be economic agents in the Host/Destination states. However, we need to understand that they are not just economic catalysts, but also social cultural and political agents marked by race, ethnicity, class and gender whose lifestyle and social practices remain relatively under explored. In this light, the following research paper would theme the discussions on: Proliferated rate of migration of high skilled individuals from the “Hindi Heartland”¹ to the state of Maharashtra, more specifically to the city of Pune, Pune being the burgeoning IT sector of India, tapping their lifestyle choices and social practices.

LITERATURE REVIEW

The section reviews the literature related to certain key terms used in research.

Migration is a form of mobility in which people change their residential location across defined administrative boundaries for a variety of reasons, which may be involuntary

or voluntary, or a mixture of both. The decisions on whether to move, how, and where are complex and could involve a variety of actors in different ways.

Migration is a continuous process and has shown an unbroken upward trend, be it of people who have left their homelands voluntarily for economic or other reasons like improving their lifestyles, or of those who have been forced to leave their

homes(refugees, displaced persons, etc.) (Migration and Its Impact on Cities; World Economic Forum)

1.1. Types of migration

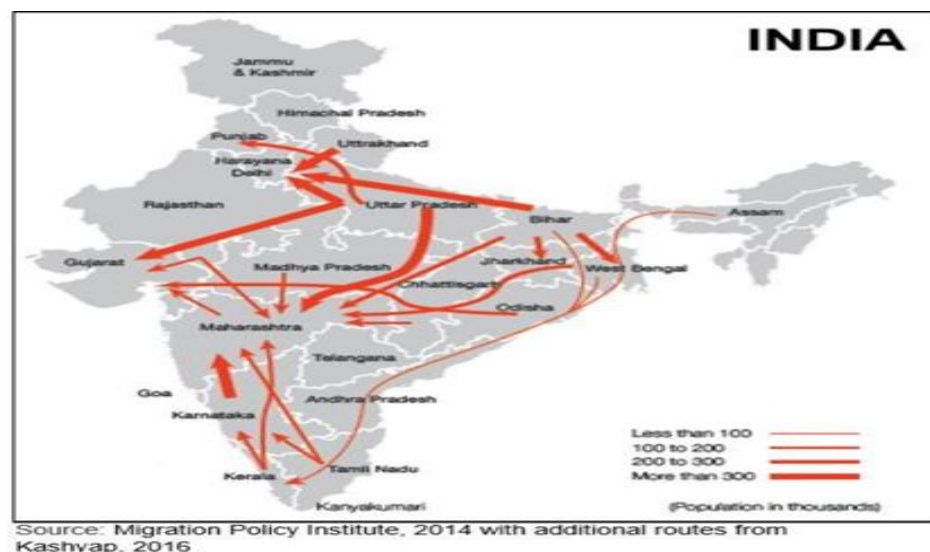
Migration can be classified in several ways. To list a few:

- By political boundaries (International and Internal Migration)
- By movement patterns (based on classifying people according to their social status, travel points and periodicity),
- Step migration – Migration initiating from a small settlement and moving to a larger one in the urban hierarchy over the years.
- Circular migration – Cyclical migration experiences between an origin and a destination with at least one migration and return

Key pull factors to Pune City

- Counter magnet of Mumbai
- job opportunities (predominantly in IT sector)
- Education
- Healthcare services
- Real estate investment and
- better quality of life

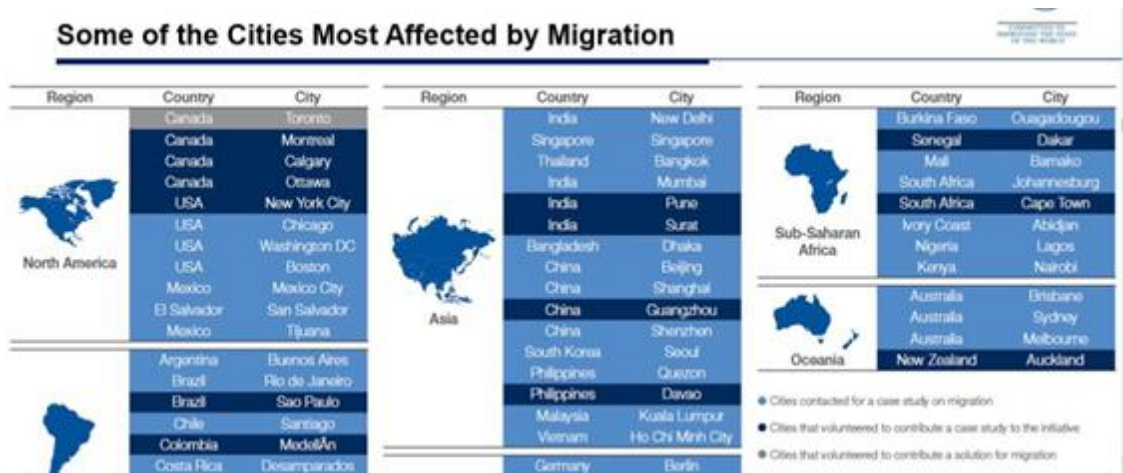
Fig 1. Map of India showing main trends of internal migration



The Pune city has 13 major IT hubs where hundreds of companies are settled. WithinPune for example Hinjewadi IT hub has more than 200 companies. These companies are national or transnational enterprises and bring in transnational culture along with

Pune has largest IT park in India at Hinjewadi. The climate, expert and skilled manpower has boomed the IT industry in Pune. With more than two thousand IT companies in IT Parks, Pune has become an IT hub of India. These changes have shaped the social life of Pune city to a different level and life of the IT workforce to another level. The reality that is constructed within these circumstances is altogether differentand needs explorations. These hubs have a magnetism effect for the skilled workforce from the northern states which in turn has conditioned their social milieu.

Fig.2 Global cities where migration is affecting local



(Avijit, 2011)

Another key term is lifestyle and can be stated as “Lifestyle is the typical way of life of an individual, group, or culture”. The term was originally used by Austrian psychologist Alfred Adler (1870-1937). In Sociology the pioneering work on lifestyle and people’s behavior comes from Max Weber. According to Weber “the broad mass of participant’s act in a way corresponding to legal norms, not out of obedience regarded as legal obligation, but either because the environment approves of the conduct and

disapproves of its opposite, or merely as a result of unreflective habituation to a regularity of life that has engraved itself as a custom.” (Albrow, 1990).

Lifestyle is the routinized manifestation of self-identity (not the broader sense of identity used by, e.g. Castells 1997), regulated by the project of self and influenced primarily by friends and the media (according to Giddens 1991, the project is influenced by group pressure, role models and socio-economic circumstances). Lifestyle is the visual expression that differentiates one individual from another. The lifestyle also indicates, reflexively, to the individual that the project of self is ongoing. The migrants adapt to changing circumstances for balancing life and work, leisure and freedom.

During this transformation, the cultural practices are adapted to new situations.

The changes in lifestyle are reflected within social practices which refer to everyday practices and the way these are typically and habitually performed in a society. Such practices as going to work, cooking, showering – are meaningful to people as parts of their everyday life activities (Holtz, 2014).

Social practices are widely researched concept in social sciences. Practices are meaningful social activities. In daily life a person performs different type of activities

which are contextualized and meaningful in given social context. Some of the practices are highly localized geographically and historically, while some of them are newly learnt. Especially in context of current research where migration is the theme of research, social practices tend to be improvised according to changed settings (workspaces). Some social practices are culturally informed, while some of them are more institutionalized. The practices at workplaces, family, religious institutions differ as source and philosophical stance behind these practices differ.

Migration is relational to social practices and provides an opportunity to understand how individual construct spaces and places through social practices at other localities.

Migrants continuously create and recreate social practices at migrant spheres. When migrants are from same region try to integrate, interact with each other and create a collective “We- attitudes” to tackle the new places and spaces. They form a common

understanding about the context and situation for their collective acceptance. The social world is construed by help of social practices. In other words, social world is an arefactcreated through social practices and in turn they maintain social institutions. (Tuomela,2003)

The effect of migration and workspaces on daily social practices and lifestyles is explored with help of this research. Within the theme of human capital migration and its effect on economy, the paper focuses on human as a social entity and how her life is changed due to process of migration.

OBJECTIVES OF STUDY

1. To study the effects of migration on subjectivity of highly educated migrants from Hindi heart land.
2. To document adaptation strategies used by migrants for adaptation in Pune city.

METHODOLOGY

The research uses triangulation of quantitative and qualitative methodology. Selection of area was done on the criteria of largest IT park in India.

Research tools: Interview Guide and Questionnaire.

Questionnaire for collection of quantitative data was in electronic form prepared using “Google Forms” and Interview guide

Sampling method: snowball sampling as IT companies are highly confidential about access and information about employees for professional reasons.

Quantitative Survey: 200 respondents

Qualitative data collection :50 respondents

Data analysis was done on thematic lines related to migration, workspaces and gender.

RESULTS AND DISCUSSION

Choice of place for migration

The respondents were from Hindi heartland states and were well versed with Hindi and English. Being from affluent families and highly educated, they were having different opportunities and chances for movement from homeland. The migrants from different states are as follows:

Table 1. Gender wise distribution of respondents

Sr.No	State	Gender	
		Male	Female
1	Uttar Pradesh	26	18
2	Madhya Pradesh	8	6
3	Bihar	20	9
4	Uttarakhand	6	7
5	Uttaranchal	10	8
6	Haryana	16	10
7	Rajasthan	22	17
8	NCR Delhi	10	7
		118	82

The highest number of respondents are from Uttar Pradesh and Bihar, constituting about 36.3 % of the total sample. For qualitative interviews the respondents were selected as per sample size.

The most important cause (63% of respondents) associated with migration to the city was utilization of their skills and prospects for better future of their children and family at large. The choice of the city Pune specifically over and above other IT Hubs like Bangalore, Kochi, Chennai and others was mostly associated with Pune being an “Educational Hub for” their off springs, rightly terming it as the “Oxford of The East”.

Another important cause associated with female migrants (70% of respondents) was the safe climate of the city which provided freedom in commuting for late night shifts.

Also, a psychological assurance of safety for the family back at the source state. Also, few female respondents (10% of respondents) cited the causes to being “an escape from patriarchal mindsets” of the Hindi Heartland” and enjoy the freedom from “stereotypical gender roles”. Migrants from NCR Delhi cite two layered causes: one being associated with better remuneration and work culture here, the other being lesser expenditure on health care in the backdrop of lower quality of environmental conditions there at their home states. The migrants’ socio-economic background has a major role to play when

deciding their commutations to Pune. More than 30 percent relied on family support for the finances. The rest spoke about company financing their air fares, while they just bear the expenditure of the family

Adaptation to Pune

The migrants were initially staying in Pune with support of family, friends and members from same state. Also, the food habits were different from local food practices.

Mr. Amit said “pahale main to do mahinetakapnakhanadhundtatha. Ab mujheyahankakhanabhiachhalagtahai” [Initially I use to search for food from my native, now love local food] Moreover, at initial stages the female respondents opted for staying with employees from their native state. They later shifted to other places along with their colleagues. As the bonds of friendship improved, the social customs of dressing outside the company also changed. “hamareyahan to kamke bad hame Punjabi dress hi pahennipadtithi, par ab hamyahan western dress pahensaktehainaur party me bhi ja saktehai”(At our native we were compelled to wear traditional dresses after work, but here we can wear western style and go to late night parties) Paramjit Kaur (name changed). The lifestyle and standards of the city is shaped by the pattern and extent of its adaptation to globalized culture which Pune has well internalized. Adapting to the global and local i.e, “Glocal” culture was challenging as well as satisfying for the migrants. Pune exhibits all the traits of a “global village” right from shopping malls, multiplexes, chain restaurants, pubs, International Yoga center, duplex, healthcare which not only shapes the lifestyle of these migrants but also frames their identities. Adaptation to these “glocal schemes” marks a shift from their traditional landscapes where they purposively adapt and get accustomed to these lifestyles to have a social ascendancy life pattern. Shedding away the rigid traditional customs and adapting more flexible and secular ones is challenging as stigmatization remains a strong sanction force controlling the actions of these migrants. For instance, in the ethnographic interview, few of the respondents cited the strict control of religion and other traditions conflicts with their work commitments here, and a balance between the two is mandatory. The female respondents cite the abundance of gender roles at times of religious festivities although everyday gender roles are more relaxed. Adaptation to local language has remained a challenging exercise for

almost all migrants selected wherein some have cited the experiences of anomie and seclusion from the group at the workspaces. When people decide to migrate, they fantasize their livelihood conditions and build an “Ideal Image” of life and the expectations out of it. The respondents cited Pune as their most favored destination for the experiences shared on social media and other networks about the city. The respondents said that they relied on such platforms before applying for jobs here or choosing between any two as it gives a virtual feel of the city and its life. Many have cited that moving to metropolitan regions provides an escape from caste stipulations. Some respondents have explicitly stated the gain in terms of social remittances’, including change in tastes, perceptions and attitudes along with economic remittances that they experience after migration.

For those migrants who have left their families back home have spoken how the “left-behind women enjoy empowerment effects, with increased interaction and involvement in society by their participation and being decision makers of households. Speaking about gender, in few of the ethnographic interviews, the women migrants have cited that the gender roles in their origin state to a large extent shape their decisions to migrate. Moreover, migrants from relatively educated family backgrounds were more accommodative with regards to exchange of gender roles than the others whose family background was patterned under patriarchal mindsets. Certain ethnographic interviews with these migrants also probed into the linguistic identities that these migrants frame in order to build in cultural affinities. The thoughts of the migrants are structured around these imaginations which they materialize after migration.

Workspaces and effect on subjectivity

The workspaces of MNCs are a shift away from the local corporations as they emphasize on employee satisfaction to a large extent. They offer scope for innovations where the employer regularly relies on employee feedback. Recreational facilities are provided for where the employee not only finds time for relaxation but also to socialize and have group affinities. The working patterns however are mostly individualized and target oriented. This tactic inculcates individualism amongst the workers. The working conditions differ from one company to the other, the established global giants being more

liberal in terms of work hours conforming to the human rights norms while the rest inculcate” work-holic” cultures amongst the employees.

The work of these employees is digitally monitored. The shifts of the employees are recorded with the help of bio metric machines. CCTV cameras helps the companies keep a bird’s eye view on the employees making them continuously feel under “virtual bars”. Some migrants have shared that constant scrutiny on them reduces their productivity as micro management at times has counter effects on the morale and motivation of the employees. “hame to din rat apneaapko update rakhnaptahain, nahi to market me koi value nahirahati” Rajesh (name changed) “We need to work day and night to keep our selves updated or we are out valued from market. ” Being migrants, it becomes difficult for these employees to build up collective identities. Moreover, the work culture being competitive, it focusses on individualization so much so that the employee is constantly working on improving one’s skills to remain marketable in the industry.

These characteristics and work environment affect social practices, imaginations and affiliations of workers in the IT industry. The new generation of ‘global Indians’ represented by IT professionals is caught in a web of contradictions around questions of identity.

CONCLUSION

Human Capital Migration is helpful to ascend the economic graph of the “Destination States”, however the migrants face varied challenges in terms of balancing work spaces and social spaces. The future of their children, their schooling and adaptations to global cultures becomes a safe path. Individualization and heavy work cycles makes them “mere cog in the machine”. Here the role of family in balancing the work life plays a primordial role in terms of due to work conditions make the IT migrants The lifestyle and practices changes that they witness prove to be their “social remittances” which they ultimately adapt as their way of life.

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YOUNG INDIA: PROS AND CONS

Prof. Sonali A. Gholap

Asst. Prof. G.S.M. College of Commerce and Arts. Kondva, Pune- 411002.

Email -sonavigholap@gmail.com Mob.no .9970997557

INTRODUCTION

Entrepreneurship comes with all highs and lows and one cannot be certain of this journey. With all the market uncertainties and changing state of consumers, international, domestic, and political situation there are a lot of risk involved for the young entrepreneur. However, one cannot overlook the advantages that being young entrepreneur you will be getting Positive and negative sign of being youth. Youths are the representative of energy, happiness and freshness. Life is the synonym for youth. They are innovative; they are always ready to face challenges. “Youth is the time to join in war, youth is the time to fall in love”- said by Shamsur Rahman. From his quotation we can easily see the twice face of a coin. Young generation is always considered as a symbol of aptitude but even they have some imperfection.

Youth are the future director of our nation. They will be the citizen of our country. Today's young generation is tomorrows guardian. If they failed to fulfill their duty towards society, country next generation will be the ultimate sufferer. To secure the future of our next generation youth should made concerned about their duty. They should be guided properly. Thus, our country will achieve a great respect in the world as a developed country.

LITERATURE REVIEW:

This topic based on Young Entrepreneurs of India. I followed some books which are use full for my topic.

Name of books: 1.Young entrepreneur's skills. 2. Need young Entrepreneur.3. who became entrepreneur?

OBJECTIVE

- Young are confident and hard working. They only know they have to achieve success.

- They have abilities to create more opportunities.
- They are open to talk and understand. They are like open book. They share their feelings, their thoughts.
- Youths believe in implementation of the best practices.
- They are willing to relocate and start fresh. They never look behind. They are optimistic.

What are the pros and cons of business to young entrepreneurs?

Entrepreneurship comes with all highs and lows and one cannot be certain of this journey. With all the market uncertainties and changing state of consumers, international, domestic, and political situation there are a lot of risk involved for the young entrepreneur. However, one cannot overlook the advantages that being young entrepreneur you will be getting. Here, young entrepreneurs are taken into consideration in terms of age and not in terms of entry into the industry.

Much less to lose

If you are young and just got into business, then your capital investment is already low and you haven't risked a lot to lose it all. The good thing is you are skeptic and any kind of loss will be a lesson for you to learn from.

More Time

A young entrepreneur has more time to allocate to the business rather than the ones who have families and other responsibilities and pressure from home. They are able to allocate time as much as possible and are usually high on energy to work more.

Lower Cost

When you are young, it is highly recommended that you hire younger employees so that there is matching up of energy and thinking pattern. When you hire younger employees, you will have to pay them lesser as they have also just entered the industry as service providers like you.

Better grasping capability

When you are young, you have the capability of learning better and the grasping power is also high. A young talent is appreciated everywhere. When you are young, you can be

more innovative as you understand technology and may have seen more of the world than the ones who work in traditional pattern.

Lack of experience

As a young entrepreneur you are going to lack the necessary skill required to run the business and understand the market. This lack of experience may work against you if you are not guided by an experienced mind at the office. Here, hiring only the young employees may not be the right idea. It is necessary to keep at least one person in the management who is well experienced and can provide mature advice. To have management tips you can contact business consultants

Work Ethics

When you are young and try to make rules for yourself then there is quite the chance that you are going to lose the work ethics and the discipline that is required to make the business work. Employees need to be disciplined. Often the young entrepreneurs lack the required work ethics.

Management Issues

As I have said in the above paragraphs that if you may lack the experience in industry then this will also result in management issues. Managing the employees and other works require stability and management skills. Managers can be hired but until you have some of it in you, it is going to be difficult to function. Here, business consultants may help you.

Contacts and Contracts

If you have just entered the industry and you are young by age, these are the two problems that you are going to face. Contacts are building up with time and young entrepreneurs often have to try very hard to build it up. When you have developed good contacts, it leads to different contracts. One can say that both are related, and one leads to other. Though, there may be numerous exceptions.

Lesser Trust from Consumers

When you are young, people tend to think you are not worth it. They may not trust your skill and buy the products and services that you are selling.

Pros and Cons of Education System in India

The Education System in India is rife with pros and cons. Unfortunately, it's always the cons about the education system in India that people discuss while conveniently forgetting the pros. India-bashing or criticizing everything Indian is a national pastime of our compatriots. Everything in India is compared over everything abroad, which is singularly disgusting. Especially since most people that criticize India have never left shores of this country and been abroad to experience what happens in foreign countries.

The Indian education system is a hot topic among India bashers. Why? Because we Indians are a judgmental lot, more inclined to appreciating anything 'phoren' while denigrating something local.

Brief History of Education System in India

Let's get this straight: There existed no country known as India before August 15, 1947. The British ruled fully or partially over some 584 princely states spread across the Indian subcontinent. This land was loosely referred to as India. It was only during the partition of the subcontinent that a separate country known as India was first mentioned and eventually formed. The Indian subcontinent has a long history of education. The Indian subcontinent was home to several advanced civilizations.

However, the ancient Indian education system was fairly informal in the sense, there was a heavy reliance on 'gurukuls' that teacher's adept in some skill would operate. Hence, the ancient Indian education system wasn't organized.

British East India Company and later British rulers of the Indian subcontinent were the first to introduce formal education after they regularized schools operated by foreign missionaries. The British also deserves credit for opening the first centers of higher learning- colleges and universities- in India.

And in all fairness, British rulers did not do away with completely with traditional subjects that were taught at 'gurukuls.' Instead, they blended them into the

Education system.

The reason was simple: The Indian subcontinent consists of diverse cultures and traditions. Governing such a vast geographical area would require knowledge of local subjects and systems. The British get the blame for introducing an educational system that aimed at churning out 'Brown Sahibs' and 'Babus' – a popular jargon in colonial India

for lower grade government officials of the British Raj. That's not entirely true. British rulers began taking steps towards educating Indian women as early as 1882 despite severe opposition from the Indian society.

Their objective was to eliminate illiteracy from India and rule over a large colony where people were educated to some degree. Their legacy continues till date. Post-independence, the Indian government began reforming various features of the education system in India. This vast history is one of the main reasons for pros and cons that exist in the education system of India.

Pros of Education System in India

The education system of India continues to draw flak from all quarters. Including foreign media. Yet, there are several major good points about the education system of India we often neglect or deliberately overlook.

Reservation for Underprivileged

The education system in India is the only example in the world for reservation of seats at schools, colleges, and universities. The system dates back to 1902 when social reformer Raja Ram Mohan Roy found that Indians from certain castes did not have access to education. The first clause for reservation of seats for students from Scheduled Castes, Scheduled Tribes, Other Backward Classes and economically weaker sections of the society was incorporated in the Government of India Act 1909.

The reservation system continues till date. It is helping thousands of students from the so-called 'lower castes' to get quality education and raise their economic and social status. Credit for continuing the reservation system also goes to Bharat Ratna Dr. Bhimrao Ramji Ambedkar, Father of the Constitution of India. Private schools have to reserve 25 percent of their seats for students from underprivileged sections of the society, following an April 2012 verdict by the Supreme Court of India.

Right to Education

Education is upheld as a Fundamental Right following The Constitution (Eighty-Sixth Amendment) Act inserted in Article 21-A of the Constitution of India in 2002. Hence, free and compulsory education is provided to all children between six- and 14-year age by the Central and state governments and Union Territory Administrations. Such school students are also provided free midday meals at schools by the government and their local

administrative bodies including municipalities and village panchayats. The midday meal program aims at student health. Hence fresh, nutritious meals are served to students free of cost during their break.

Free University Education for Girls

Additionally, free education for girls up to university level is under implementation in various Indian states and Union Territories. While some states and UTs are already providing free education at universities for girls, others are at various stages of implementing this system. The objective is to bridge the gender education gap and empower Indian women. It also aims at financial empowerment of Indian women. An ambitious project to encourage young women to study engineering is ongoing under the sponsorship of the Ministry of Human Resources Development and Central Board of Secondary Education (CBSE). The program, known as 'Udaan' also provides free pre-loaded tabs to girls aspiring to study engineering. Free classroom and online tutorials are also given by the government.

Countless Scholarships

Indian culture and tradition lay great emphasis on charity. As a result, there are countless scholarships across India. In fact, every Indian school will have at least two scholarships that are available to economically poor, underprivileged and meritorious students. In June 2019, the Indian government announced 50 million scholarships for girl students from minority communities in India. These include the one million Begum Hazrat Mahal scholarships for girl students from economically weaker sections of the minority community.

This initiative is the single-largest state-sponsored educational scholarship program

The universality of the Indian Education System

Surely you've read news about Indians contributing to major space projects of National Aeronautics and Space Administration (NASA) of USA, developing software for giant corporations such as Microsoft and Google. Most of these techies, as they are now known, studied in India. In fact, a lot of top software developers, engineers and scientists completed their higher education in India and were selected by American and other foreign firms on merit. Some pursued higher education abroad too. It's indeed saddening

that we Indians who pride at contributions made by our compatriots to Silicon Valley, shamelessly criticize the very educational system that created these techies.

But their migration clearly points to the versatility of the education system of India. Why did American or other foreign countries hire Indians? The answer is simple: foreign education systems miserably failed to churn out such talented graduates. Millions of Indians are working at top positions in countries of the Middle East and have never studied at a foreign college or university. Yet, they excel at their jobs due to skills and knowledge they got from the education system of India.

Focus on Adult Education

In its bid to eradicate illiteracy while providing opportunities for those who have crossed school and college age, India also has an adult education program. This is a fairly unique feature of the education system in India.

Over the last few years, illiteracy rates in India are showing a significant drop due to adult education programs. A major feature of adult education in India is that courses are given in native language too. This encourages women and men past schooling age to attend school. Further, adult education courses are conducted in rural areas and usually early mornings or in evenings to enable working adults to attend. Adult education is helping rural India to adopt modern technologies and assimilate with the outside world.

Cons of Education System in India

But these facts don't imply that all's well with the education system of India. There are flip sides too. And major ones at that. But it's highly debatable whether the education system of India has inherent flaws or there are snags in its implementation. Here are some cons of the education system of India. You can decide who's at fault.

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USE OF DIGITAL TECHNOLOGIES FOR JUNGLE PROTECTION -A challenge of the era of demographic transition.

Dr. Ajay N.Saratkar Yashwantrao Gudadhe Patil Memorial ACSCollege, Nagpur

Dr.Mahesh M. Deshpande, Vice principal, College of Computer Sciences, Pune

Abstract:

The demographic trends of rising population, its changing age structure, household size, distribution, migration, and size of urban population across various segments have been seriously caused to environment decay, which directly degraded the human welfare, health, and well-being. This has been creating a serious threat to the future generation which needs to rightly tackle on an urgent basis. The number of the times wooded area come in predicament due to fortification so most modern system is essential for conservation of jungles, this paper toil in direction of security of forest. Network technology in world at the forefront inside all sectors but in favor of woodland the forest saving techniques not used by any governmental sector. Here trying to study hi-tech systems in management sector with various angles to avoid different attacks on jungle sector, such as woodcutting, conflagration in forest, inferno, living thing stash, Water storage saving etcetera in ruthless situation sector. Now a day's software, hardware, digital, database management, drone, satellite, frequency, mobile as like technologies are overriding over the world in 21st century. Such systems till date not functioning in mode of saving forest and plantations all over the earth so global warming increases with ghastly impact on ecological gathering. In this paper trying to focus on arrangement of digital and smart technologies for saving of tropical forest generate suggestions for world echelon humankind keepers. This will also largely promote to capitalize the benefits on demographic transition in our country's development.

Keywords: Digital technology, software, satellite types, world, forest, mineral, sensing, data

INTRODUCTION:

The changing demographics in India is certainly is a ray of hope for the economic development; however, it should not be the disaster to the sustainable environment in India. One of the resultant problems is the increase in the number of nuclear families demanding for new housing, and the related development are increasing despite inherent environmental constrains in most regions of the country.

Area covered by the salty water is 71% and surface with underground water, ice 23% with fresh water source area is 3% and remaining 3% area is without water. Out of 29% which forest sector spread over earth is 30-34% remaining non forest area is 70-66%, Forest area decreases since previous 30 years it reaches to 30.2%. To add to this the growth rate of Indian population is currently 1.1 %. Forest conservation is big task in front of the world saving authority for that purpose all efforts are forces towards the tropical forest thinning out. We describe this impact and its connotation through the perception of 'digital technologies for jungle protection', which we found to embrace five pivotal dimensions: data on nature, data on people, data integration and analysis, communication and experience, and participatory governance, digital innovation in nature conservation. Paper writing concentration on special modes related to the implementation of technological instruments in unconfirmed assumptions such as variation in forest surface and heights of hills, surface covered by water and its precaution in wooden sectors. Out of throughout area 9% area is covered by the forest sector with the help of that sector seasons are affected on the earth sector to give stability over the earth. Satellite system is the unassailable gadget has power to oversee on the safety measures of forest with its internal and external vicinity. Along the way, digital technology may best be perception by conservationists from something that is either good or bad, to a dual-faced force in need of guidance. New plantations and its conservation with food and feed are controllable by the digital image processing system. Forest must have conserved with suitable security system due to this manuscript tries to focus on modern sanctuary system. Internet technology is now a days utilized in all sectors whereas drone technology is utilized in live recoding transmission with packet and program transmission. Lot of the international governments keep their data and save their recordings with cloud databases

in server client paradigm. All technologies have advantages as well as disadvantages it is depending on use of direction “technologies are neither good nor bad but its depending on the approach of use”. Now our views are in direction of savings of woodland and their belongings

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- 3) J. Bo Larsen and Anders Buses Nielsen (*PDF*) *World Forests* 177,J. Stanturfet al. (eds.), *Forest Landscape Restoration: Integrating Natural and Social Sciences World Forests* 15, DOI 10.1007/978-94-007-5326-6_9, © Springer Science Business Media Dordrecht 2012 in this book they are focusing on development of forest “The concept of a ‘Forest Development Type’ (FDT) provides an adequate framework for advancing and describing ideas about long-term goals for stand structures and dynamics in stands subjected to close-to-nature-based forest management.”
- 4) Adriana Piazza, Santanu Roy: DOI: 10.1007/s00199-019-01175-x, February 2019 *Economic Theory* article is ‘Irreversibility and the economics of forest conservation’: Irreversibility may lead to a continuum of optimal steady states that differ in the area under forest cover; increase in irreversibility can only add steady states with smaller forest cover.

- 5) J. Edgardo Arevalo, Richard James Ladle, in book: The Paradigm of Forests and the Survival of the Fittest December 2018 DOI: 10.1201/9781315367170-7 chapter “Challenges of Forest Conservation” A major component of the chapter revolves around the underlying drivers of deforestation in the world, which includes ultimate factors, such as population growth, subsidies, legislation, and international demand for forest and agricultural products; and proximate factors, such as logging and the expansion of the agricultural frontier.
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STUDY GAP:

- As per review of literature first point Rene vander-Wal, University of Aberdeen tried to reach at digitization for security of jungle sector in world but not focused on actual devices utilization and outcomes from the studied area.
- Lot of tracks passes through the jungle area and due friction fire is generated and loss of forest is detected due to this accidents but study is supportive to the jungle losses detection.
- Springer Science Business Media Dordrecht 2012 in this book they are focusing on development of forest it divide into the type of forest but idea of saving not declared properly.

- ‘Irreversibility and the economics of forest conservation’ economics is calculated by the author but actual data and conservation systems not defined properly.
- A major component of the chapter revolves around the underlying drivers of deforestation in the world but actual instrumentation not focused at time of study.
- Biogas is started by world sector since 1970 but still now plenty of the rural peoples are depending on the firewood burn system in daily uses, but not concentrated on internal ablaze of jungle and fatalities due to fire.
- Dry forest conservation is also major requirement in dry area because where rain fed system is not regular and tentatively low, but conservation system actualization not given in proper manner.
- *Studying different books and research paper articles of honorable researchers we find out some gaps and tried to write for paper focusing on saving system of forest.*

Sketch:

Objectives of study:

- To study on geographical area of forest in world & internetworking reach of ICT
- To study on types of forest and its distribution over world for saving structure supervision ideas.
- To study on effort, effect and performance related to satisfaction of goals.
- To understand the importance of saving forest to overcome the challenge of demographic dividend

Scope of study:

- a) Study is limited to the secondary data from ecological area
- b) Study for secondary data of forest covering world
- c) Problems arrived in front of forest area and apprehension of situations

Limitation of study:

- i) Limited management ideas are covered with this study
- ii) Total technical drawbacks not covered I this study
- iii) Limited electronic gadgets are taken into the consideration
- iv) Satellite system taken for study for its reach and signaling system
- v) Computer technology is taken for data communication but its specification not mentioned due to limitation of carves up.

vi) Specifications of drone and its back up not mentioned due to limitation of carves up.

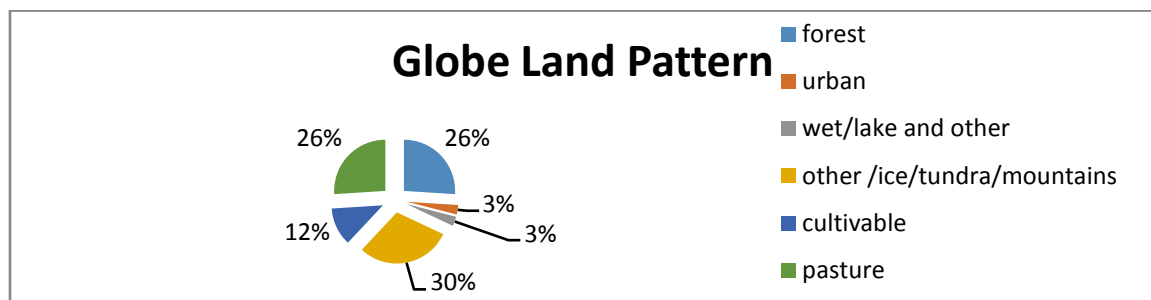
vii) Specifically concentrated on supervision issue.

Study is mixing of different sciences such as physics, digital science, geographic, Mathematics, statistics, management science and security science. In throughout study we concentrated on all aspects of forest, spreading over earth and supervision by technologies.

Geographical coverage:

There are three types of the forests in the globe out of which evergreen wooded area huge in size covering 7% area of total terrain keep sense of balance of atmosphere. It's not in one side the globe but spread over through facade vicinity of earth due to this each and every nation state have take responsibility of protection.

Pie chart: 1: Land use pattern of world:



Courtesy: land resources (forest & minerals) and biodiversity

INTERPRETATION:

Total land available on the earth is 32% we consider it as 100 % then pattern shown on the above section 26% percent of land under forest sector where as 30+3 % of land under ice, tundra, mountains and non-cultivated sector, lakes and all the things are comes under this section where as only .9% percent of globe is utilized by the urban sector. Cultivable and ground area have 38% means out of globe 13% area acquired by them due to this 41% percent area is under population where as 59% area is covered under non population sector but in forest some population is available called as tribe population. Tribe population and rural population majorly used wooden area forest material for their living but in city area petroleum, carbon natural, such energy utilized.

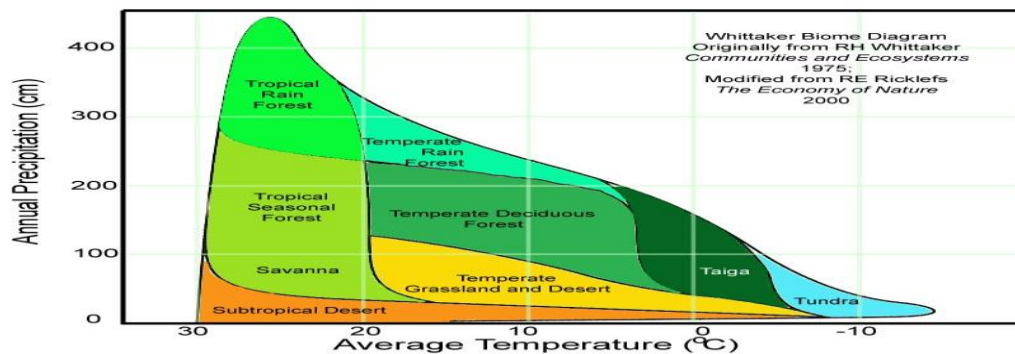
Conclusion: Satellite electronic systems have to supervise on the 15%-20% area of the globe with radio detection and ranging frequency facility to avoid accidental problems of the forest and reserved area.

Types of forests and patterns:

Forest: An area of land which is densely covered with trees is called forest. This type of natural vegetation can be seen where temperature and rainfall are plentiful to support tree cover. Depending on temperature and rainfall, forests can be dense and open.

Types of forest: Tropical Evergreen Forests, Tropical Deciduous Forests, Temperate Evergreen Forests, Temperate Deciduous Forests, Mediterranean Vegetation, Coniferous Forests

Chart: Average temperature against rain fed for different forests



Courtesy: life science and forestation and deforestation

Discussion:

Forestation majorly depending on the rain fed system and temperature and type of soil but forest is spread over the earth as per situation plants also available and they grow up. Conservation of forests and animals is very important for our long term well being. The large scale deforestation and the resultant loss of natural habitat for animals are resulting in problems like soil erosion, lack of greenery, extinction of animals etc.

Technical facet and upshot:

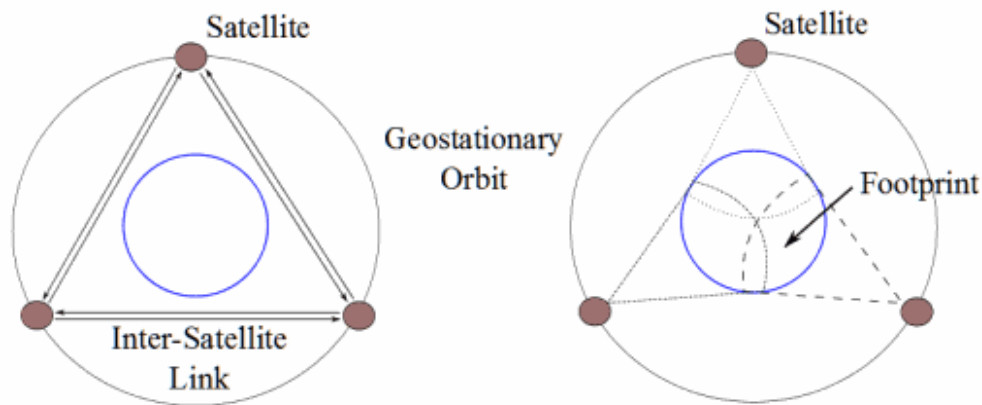
As controlling moments in the forestry and collection of databases required helicopter shooters and drone shooters with cloud database savers. In development of forest numbers of factors were affected and effectively to checked that databases regularly required data storage big retrieval capacity.

Satellite, Digital devices, communicating devices, Robotic support devices:

In the past, foresters would use field and aerial surveys to collect forest cover data, and aerial photography was used for plot-based analysis of forest stocks. With the advent of satellite imaging technology, it is much more common to use remote sensing techniques to monitor forest data, in particular tropical deforestation. For global warming and regular life data of daily forest activity is very important for the world.

Three types of satellite system now days working in digital field:

LEO, MEO, GEO, HEO (low, medium, geographical, high, Earth orbit) Satellite, these satellite systems are used by the different researcher and governments and scientists as well as security systems to keep watch on activities and environmental changes. LEO for limited timing as well as HEO is used for 12 hour due to this it covers half of the earth space when moves in elliptical movement.



Courtesy: Durofy

DISCUSSION:

As per travelling orbit and revolving distance around the earth it classify into four category fourth category just evolved in the field and covers maximum orbital space. All type of satellites is useful in research, scientific, geographic field and environmental field for study.

Artificial satellites are very useful in controlling disasters on earth also important in weather reporting.

Forest and its conservation is very important things fire in wooden area, plantation, rain fed system, thunders, etcetera calculated its regular data is required for review study.

Drone system in electronics technology is also small copters covers some area of the big forestry can record data and connect with wireless communication sensing with different IR sensors for out puts.

Latest drone devices:

Device without fossil energy is flying in air and records different live videos on the earth area but rainy forests are covered with the trees and heighted grass due to this photo and video recordings have some problems to cover up that problem robot with animal look can be used their for collecting and transmitting data towards the drone or satellite. It is conceivable that digital representations of the natural world may become a substitute for physical nature: recordings of wild organisms (including individuals now dead or species now extinct), or synthesized quasi-natural environments, might substitute for directly experienced nature. Tests of 'technological nature windows' (synthesized natural scenes, for example in offices and hospitals) show that these are (as of yet) not as restorative as actual nature (Kahn 2011).

Allusion:

- 1) Governance may also involve a wider digital public participation in natural resource management, this can be supported with e.g. computer models and GIS mapping exercises,³² potentially leading to experiential learning cycles. Building on the advantages that cloud computing brings (such as faster processing opportunities and centralized update procedures.
- 2) Chapron (2015) developed a web based application for wildlife management driven by a moose population matrix model that quickly provides a hunting quota to users in line with the carrying capacity of selected areas. Digital support systems and e-governance also have a potential for democratization and social empowerment, particularly with regards to under-represented communities and rural people.
- 3) Graham et al. (2012) illustrate how a mobile phone-based decision support communication tool can reduce human-elephant conflict, aid conservation more broadly, and empower local people.

In this way as review of study internet and mechanical electronic and instrumental technologies we can use for the forest conservation in various ways with this review we are focused on some area of forest and different technologies.

Protecting and saving forest help in following ways

1. Forest trees with its photosynthesis fight against the greenhouse effect, which is a big contributing factor causing climate change.
2. Promoting biodiversity
3. Promoting eco-tourism
4. Better quality air can be provided with trees.

Forest conservation if it is rightly tackled than it can help to reap the benefits of demographic transition which is a great opportunity to our nation's overall growth.

The father study can be dealt upon the hub of field problems on actual implementation of the technologies.

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A COMPARATIVE STUDY ON DEMOGRAPHIC CHANGES IN SOLAPUR DISTRICT

Research Fellow SARATI, Pune, Mrs. Urmila Subhash Shendage
TernaMaha Vidyalaya, Osmanabad, Affiliated to Dr. Babasaheb Ambedkar
Marathwada University, Aurangabad.

Abstract

The present research paper deals with the study of demographic changes in Solapur district which is comparative study of the census of 2001 and 2011 of Solapur district. The present study also deals with the educational condition related to the demographic changes in Solapur district. Researcher selected few factors related to the demography such as actual population, sex ratio, literacy ratio of male female etc. Researcher also conducted a survey to know the experts views about present educational condition in Solapur district. Researcher has also mentioned here Objectives and importance of the study, sampling method, research tools for data collection etc. With the help of statistical tools, researcher has analyzed and interpreted the data and put forth the conclusions also. Present study focused on demographic changes in Solapur district and experts views about the current educational system. Researcher wants to study the demographic changes in Solapur district according to reports of 2001 and 2011 census of Government.

INTRODUCTION

Solapur district is a district in Maharashtra State of India. It is located on the south east edge of the state. According to the population, Solapur district is the 43rd largest for a district in India. Marathi is an official language of the people. Solapur district is subdivided into eleven talukas. These talukas are shown in following map.



Solapur district leads Maharashtra for its various reasons. Solapur district is well known in Maharashtra State for various reasons in politics, production or for culture. Solapur district is witnessed for its various changes in different field. Researcher wants to study the demographic changes in Solapur district according to reports of 2001 and 2011 census of Government.

Demographic means – relating to the structure of population. Its factors are related to the population statistics like age, sex, educational level, economic level, income level, marital status, occupation, religion, birth rate, death rate, average size of family etc. Demography is the statistical study of population about these factors. Researcher collected the data according to the objectives of the research and made some conclusions.

Objectives and importance of the study

1. The present study is useful and important to find out the population growth or decrease in between 2001 to 2011 census.
2. The present study suggests the opinion about demographic change in Solapur district, which is beneficial or not.
3. The present study is needful to know advantages and limitations of demographic changes.
4. This research is useful for the getting knowledge about whether the government's efforts on minimizing population growth program works or not.
5. The present study is also useful to identify the educational changes during this population counting in Solapur district.

SCOPE AND LIMITATION OF THE STUDY

- 1] Present study is limited to Solapur district only.
- 2] Presents study is limited to the few factors such as population growth, sex ratio, density, and child proportion and literacy ratio.
- 3] In present study the some views about educational changes are also put forth by researcher.

4] Other factors except above mentioned and which are related to the demography are not included in this survey.

REVIEW OF LITERATURE

1] Colin Newell (1988). Method and Models in Demography. Belhaven press, London.

In the present book, researcher studied the concepts of Method and Models in Demography which helped to give proper direction to the present research

2] Mahadevan, K. (1989). Fertility Policies of Asian Countries. Sage Publication, New Delhi.

This book helped to prepare the objectives of the present research. Researcher studied this book to collect some information about political policies.

3] www.entrepreneur.com

From this web site researcher collected the statistical data according to the objectives of the present research.

4] Solapur district - Wikipedia - This web site helped researcher to collect the information about the Solapur district.

RESEARCH METHODOLOGY

A Research method

Researcher used survey method for the present research according to achieve the objectives of the research. Researcher took the help of some reports and internet resources to give authenticity to the present research.

B Sampling

For the present research, researcher selected the 10 experts from Solapur Districts and belongs to educational field for interview with the help of **Purposive Sampling Method** to collect the data about educational changes occurred in Solapur district due to the population growth.

C Tools for Data collection

Researcher used Interview Schedule for the present research to collect the data. Interview Schedule was prepared according to the objectives of the research. And also took help of some government reports to collect the data related to the demography changes.

D Statistical tools

Researcher collected the data and analyzed it with the help of mean and percentage as statistical tools for interpretation.

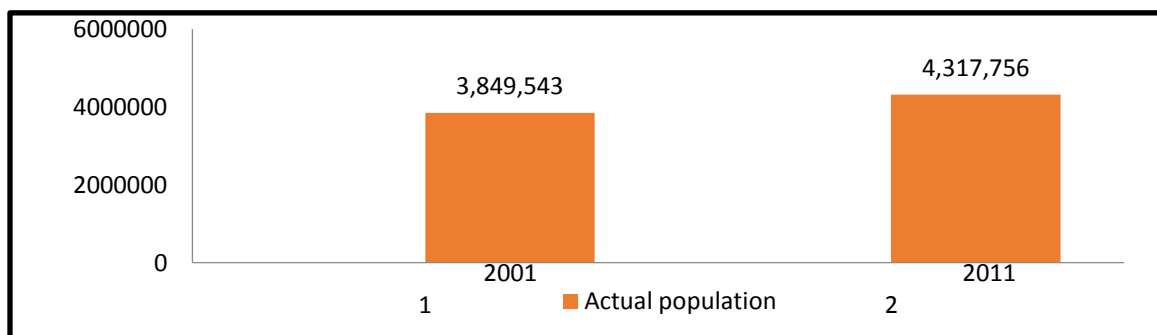
Data analysis and interpretation

After the analysis researcher interpreted the data which are given below. According to an official census 2011 detail of Solapur, a district of Maharashtra has been released by Directorate of Census operations in Maharashtra. Following information collected by the researcher.

Table No. 01
Actual Population of Solapur District

Sr. no.	Description	2001	2011
01	Actual population	3,849,543	4,317,756
02	Population Growth [In Percentage]	19.14%	12.16%

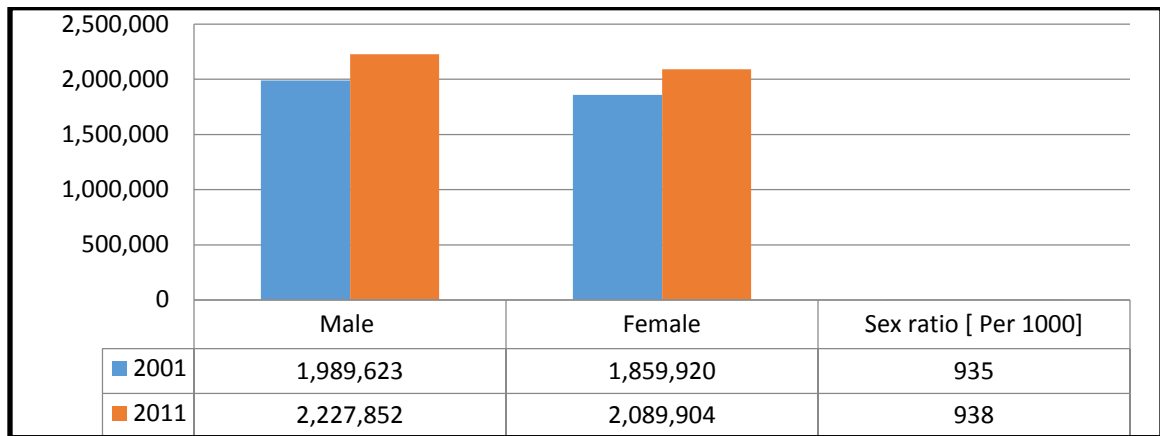
Graph No. 01



According to the above table no. 01, it is clear that 2011 census shows that there is growth in population as compare to census of 2001. But the percentage population growth as compare to previous one is less than 2001.

Table No. 02 Sex ratio

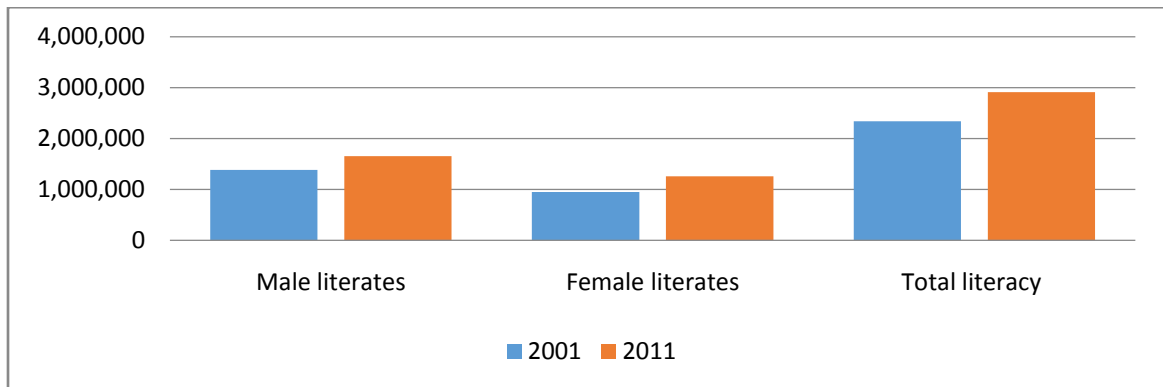
Sr. no.	Description	2001	2011
01	Male	1,989,623	2,227,852
02	Female	1,859,920	2,089,904
03	Sex ratio [Per 1000]	935	938

Graph No. 02 Sex ratio

According to the above table no. 02, it is clear that 2011 census shows that there is growth in male and female population as compare to census of 2001. Sex ratio of female child rate is increased in 2011.

Table No. 03 Literacy

Sr. no.	Description	2001	Percentage	2011	Percentage
01	Male literates	1,384,746	69.59	1,651,266	88.10
02	Female literates	952,079	80.28	1,259,410	60.20
03	Total literacy	2,336,825	60.70	2,910,676	67.41

Graph No. 03 Literacy

According to the above table no. 03, it is clear that 2011 census shows that there is noticeable growth in literacy of Male and Female literates.

RESEARCH FINDINGS ACCORDING TO THE OBJECTIVES

Objective 1]

1] According to the resources collected by researcher, it is clear that there are noticeable demographic changes in Solapur district related to the actual population, sex ratio and literacy. 2011 census shows that there is growth in population as compare to census of 2001. But the percentage population growth as compare to previous one is less than 2001.

Objective 2]

- 2] It is clear that 2011 census shows that there is growth in male and female population as compare to census of 2001. Sex ratio of female child rate is increased in 2011.
- 3] There is noticeable growth in literacy of Male and Female literates in Solapur district as compare to 2001 census with 2011 census.

Objective 3]

- 4] According to the experts' views, the change in demographics has brought new era of learning in the technology classrooms. Teachers are becoming Youngers to learn or acquire new technology for students.
- 5] Women are in the lead role to face the challenges of new educational policies and demands of the learners.

Objective 4]

- 6] Literacy rate is drastically increasing according to the new demographic changes.

Objective 5]

7] This research is useful for the getting knowledge about whether the government's efforts on minimizing population growth program works or not.

- The present study suggests the opinion about demographic change in Solapur district, which is beneficial.
- The present study is indicates that there are some advantages and limitations of demographic changes.
- This research stated that the government's efforts on minimizing population growth program works.
- The present study mentions that there are educational changes during this population counting in Solapur district

CONCLUSION

As per the statistic and reviews of the experts on current educational system, researcher discussed here the comparative study on demographic changes in solapur district. With the help of government survey through census 2001 and 2011, researcher pointed out the conclusions here which are beneficial to further broad study. The present study is useful and important to find out the population growth or decrease in between 2001 to 2011 census.

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POPULATION AS RESOURCES: AN OVERVIEW

Prof. Mahendra Kurkute

Nivrutti Babaji Navale College of Commerce & Science Lonavala

Mob. No. 9960811164 Email: mmkurkute@sinhgad.edu

Abstract:

Population is the most important component of population Geography. Present human species had common ancestor but it is varied initial physical environment coupled with some short of luck gave some human group Higher pace of development than others these difference further multiplied with the passage of time to make different human groups differently able in understanding And utilization of their environment These different abilities With different human group to understand and exploit Their environment have necessitated the need To compare human numbers with respect to local physical Environment which owes to satisfy their needs now And also for the generations to come. This paper is based on the overview of the population and various factors or parameter like literacy rate, sex ratio and other, which are having impact on the economy of the nation as well as this huge resources can be utilized for the development of the nations.

Key Words

Population, Literacy, Modern Society, Sex ratio, Age and Sex Pyramid, Working and dependent population.

INTRODUCTION:

Demography is the study of human populations – their size, composition and distribution across space – and the process through which populations change. Births, deaths and migration are the 'big three' of demography, jointly producing population stability or change. Demography is defined as the study of the statistics of human populations. When you study humanity by looking at statistics on pregnancy and childbirth, this is an example of demography. Demography is the branch of social sciences concerned with the study of human populations, their structure and change (through births, deaths, and migration), and their relationship with the natural environment and with social and economic change. Some of the most common customer demographics for business

purposes include age, gender, geographical location, education level, marital status, household income, occupation and hobbies. Demographics are one of the key elements of customer segmentation.

OBJECTIVES

1. To study the importance of population as resources
2. To know the various parameter of demography and its impacts
3. To know the impact of population on economy

RESEARCH METHODOLOGY

The research paper is completely based on secondary data. The information incorporated in this research paper from books, newspaper, web site, reference books and Wikipedia etc.

Population As resources:

a. Importance:

Human resources development is important because it is an investment in one's employees that will ultimately result in a stronger and more effective workforce. When an organization develops their employees, they are strengthening their assets and making these employees even more valuable. People as human resources are important because they can make the best uses of nature to create more resources by applying knowledge, skills and technology

b. Policy Initiatives

In line with the goal of nation building, India has been committed to providing free and compulsory education to all children. Towards this end, Indian Parliament has enacted a legislation making free and compulsory education a Right of every child in the age group 6-14 years which has come into force from 1st April, 2010. Rashtriya Madhyamik Shiksha Abhiyan has been launched recently as a step to universalize secondary education. Simultaneously, efforts are being made to create a robust and vast system of higher and technical education. Building upon the existing capacities and recognizing the immense contribution to nation building that the large network of educational institutions has made in the post independent India; the country has embarked upon a second phase of expansion and establishment of centers of excellence in higher education. It is

envisioned that strengthening the two ends of the spectrum, namely, elementary education and higher/technical education would help in meeting the objectives of expansion, inclusion and excellence in education. The Central Advisory Board of Education (CABE) is the highest advisory body to advise the Central and State Governments in the field of education. Recent years have seen certain important committees and commissions deliberate on education. National Knowledge Commission (2006) Report on higher education supports a strong reform agenda through public investment. Recently, the report of the committee on renovation and rejuvenation of higher education (Yashpal Committee) has recommended protecting the intellectual autonomy of educational institutions and the creation of an all-encompassing National Commission for Higher Education and Research (NCHER) to replace or subsume the existing regulatory bodies. The report talks about the concept of a university as a place where research and teaching become two important pillars of the creation of knowledge and should go together. It should provide practical training to the people that should be based on new knowledge and in response to social and personal needs. Most importantly, university should allow for the diverse growth of knowledge and should not lead to fragmentation of knowledge. It is, therefore, recommended that normally, no single discipline or specialized university should be created. There is also an idea that undergraduate programs should be restructured to enable students to have opportunities to access all curricular areas with fair degree of mobility.

c. Literacy and its importance in modern society:

Redefining Literacy in the Context of Modern Society. Traditionally, literacy was defined as the ability to read and write. Reading can also be defined as the ability to interpret meaning or significance and writing can be defined as the making of a permanent impression. Having the skills to communicate, read, and write is vital for social and economic development. It allows individuals to expand their knowledge and understanding of society. In modern society and our globalized world, literacy is far more diverse than simply reading a book and understanding what we have read. The Importance of Literacy. Helping someone to read and write effectively or acquire the basic math

skills so many of us take for granted, improves the future of everyone in society. Literacy is critical to economic development as well as individual and community well-being

Each skill is unique in how it helps students, but they all have one quality in common.

- ✓ Critical thinking.
- ✓ Creativity.
- ✓ Collaboration.
- ✓ Communication.
- ✓ Information literacy.
- ✓ Media literacy.
- ✓ Technology literacy.

d. Flexibility.

Social skills - for children. social; skills; friends; conflict; resolution; manners; listen; listening; lies; cheating; respecting; participation; friendship; resolving; communication; negotiation; What are social skills? Communication skills. Respecting yourself and others.

e. Sex ratio age and sex pyramid:

The three types of population pyramids are expansive, constrictive, and stationary. The five stages of population pyramids are high fluctuating, early expanding, late expanding, low fluctuating, and natural decrease. Age-Sex Structure The composition of a population as determined by the number or proportion of males and females in each age category. The age-sex structure of a population is the cumulative result of past trends in fertility, mortality, and migration. A Population Pyramid is a graph that shows the age-sex distribution of a given population. It a graphic profile of the population's residents. Sex is shown on the left/right sides, age on the y-axis, and the percentage of population on the x-axis. A population pyramid does not tell you the actual population in numbers

f. Working and dependent population:

The dependency ratio is the number of dependents in a population divided by the number of working age people. Dependents are defined as those aged zero to 14 and those aged 65 and older. Working age is from 15 to 64. The ratio describes how much pressure an economy faces in supporting its non-productive population. The higher the ratio, the greater burden carried by working-age people. The ratio is most often used when discussing the viability of Social Security because it's paid for with payroll taxes

g. Economic Dependency Ratio

These estimates assume that all those in the dependent age groups don't work and all those aged 15 to 64 do work. In real life, that's not true. Not all of those aged 65 and older have stopped working. Many of those aged 15 to 64 are not working for various reasons. To be more accurate, dependency estimates should also include the labor force participation rate for each age group. The Bureau of Labor Statistics estimates this for each five year increment from 16 and older. It reveals that the LFPR is dropping overall because those aged 16 to 24 are going to school instead of entering the labor force. That means the other age groups are taking up the slack. By 2026, the percentage of those who are working after age 65 will increase to 21.8. That's up from 2016, when 19.3 percent were in the labor force. The BLS uses this to estimate the economic dependency ratio. It's the number of non-working civilians per 100 in the labor force. In 2016, there were 101 dependents for every hundred workers. That includes 40 under 16 and 25 over 64. In 2026, the ratio will drop to 39 for the youth and increase to 31 for the seniors. Even though a larger percentage of seniors will be working, it won't be enough to make up for the lower percentage of those 16 to 24. The burden on working age people will increase.

Impact of Population on Economy:

The U.S. child dependency ratio is falling while senior ratio is rising. The very senior ratio is rising the fastest. As a result, workers will have to pay more for seniors, but less for children. So does it even out? No, because there are more social services for seniors than for children. In fiscal year 2019, Social Security will cost the federal government \$1.046 trillion and Medicare will cost \$625 billion. Medicaid will cost \$412 billion. This program is only for low-income people, but 23 percent of its budget goes toward seniors and 19 percent to children. This sounds an alarm bell for the current working age

population. They will have even fewer children to support them when they become seniors. What will be the impact? For years, the Board of Trustees for the Social Security Trust Fund has warned that these demographic changes are leading to the Fund's demise. The Fund is paid for by payroll taxes. But in 2010, Congress enacted the Obama payroll tax holiday and extended the Bush tax cuts to fight the Great Recession. As a result, it was the first year that Social Security payroll tax income didn't cover benefits. It received \$637 billion from payroll taxes but paid out \$702 billion in benefits. Fortunately, it had income from investments and income taxes on the benefits to cover its costs. In 2011, the situation worsened. The Fund required \$102.1 billion from the General Fund, making it the first year Social Security costs increased the deficit. In 2013, the fiscal cliff deal ended the 2 percent payroll tax holiday. The Obamacare taxes on high-income households also began in 2013. That increased revenue to the Social Security Fund and improved its cash flow short fall. But it won't help with the long-term demographic changes. The Fund's \$2.9 trillion in assets could be depleted by 2038. At that time, the payroll tax income will only cover 75 percent annual benefits.

Table 8: Number of Villages/Towns by Range Of Literacy Rate & Sex, India, 2001.

Range of Literacy (Percent)	Persons		Males		Females	
	No. of Villages	No. of UAs/Towns	No. of Villages	No. of UAs/Towns	No. of Villages	No. of UAs/Towns
Nil	3,077	0	3,546	0	9,899	0
Less than 10	8,664	0	4,516	0	28,412	0
10-25	31,494	0	14,410	0	90,198	17
25-50	162,727	122	72,057	33	244,760	475
50-75	294,596	1,740	237,381	624	186,245	2,638
75 or above	93,055	2,516	261,630	3,721	33,029	1,248
Total*	593,613	4,378	593,540	4,378	592,543	4,378
Source: Primary Census Abstract, Census of India 2001 Note: *Excludes villages/UA/Towns with no Male/Female population.						

Literacy and level of education are basic indicators of the level of development achieved by a society. Spread of literacy is generally associated with important traits of modern civilization such as modernization, urbanization, industrialization, communication and commerce. Literacy forms an important input in overall development of individuals enabling them to comprehend their social, political and cultural environment better and respond to it appropriately. Higher levels of education and literacy lead to a greater awareness and also contributes in improvement of economic and social conditions. It acts as a catalyst for social upliftment enhancing the returns on investment made in almost every aspect of development effort, be it population control, health, hygiene, environmental degradation control, employment of weaker sections of the society. According to the Census 2001, as many as 560,687,797 persons in the country are literate. Of these 336,533,716 are males and 224, 154,081 are females. While the overall literacy rate works out to be 64.8 %, the male literacy rate is 75.3% and that for females is 53.7%, showing a gap of 21.6 percentage points between the sexes at the national level. The gap is more in the rural areas. In the urban areas, higher literacy rate has been recorded both for males and females and the difference among the sexes is lower (13 percentage points). Kerala, Mizoram, Lakshadweep, Goa and Chandigarh occupy the top five positions in literacy while Dadra & Nagar Haveli, Uttar Pradesh, Jammu & Kashmir, Arunachal Pradesh, Jharkhand, and Bihar, are at bottom. The literacy rates for rural population are the highest in Kerala, followed by Lakshadweep, Mizoram, Goa, and Delhi. Fourteen (14) States / Uts have recorded less than 60 percent rural Literacy rate.

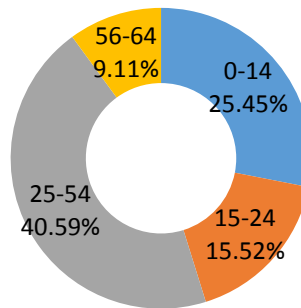
Sex Ratio in the World (2020)

FEMALES	MALES	SEX RATIO
49.6%	50.4%	1.02
(3,864,824,776)	(3,929,973,953)	(Males to Females)

Population by Broad Age Groups (2020)

Age Group	Males	Male%	Females	Female%	Total Age Group Population	Age Group's share of total pop
0-14	1,023,857,619	51.61%	959,791,007	48.39%	1,983,648,626	25.45%
15-24	624,928,997	51.66%	584,654,661	48.34%	1,209,583,658	15.52%
25-54	1,604,975,664	50.73%	1,558,993,708	49.27%	3,163,969,372	40.59%
56-64	349,395,662	49.21%	360,595,066	50.79%	709,990,728	9.11%

Share of Different Age Group in total Population



CONCLUSION

Every coin has two sides, Population has advantage as well as disadvantage. That depend upon the utilization of the huge resources. Population has the great impact on the economy of the nation. As well as various demographic factors like literacy rate, education, income and various other are having greater impact on the nation strategies and policies. Population Education in every sense is one of the fundamental factors of development. No country can achieve sustainable economic development without

substantial investment in human capital. Education enriches people's understanding of themselves and world. It improves the quality of their lives and leads to broad social benefits to individuals and society. Education raises people's productivity and creativity and promotes entrepreneurship and technological advances. In addition it plays a very crucial role in securing economic and social progress and improving income distribution.

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EDUCATION AND THE DEMOGRAPHIC DIVIDEND IN INDIA LESSONS TO BE LEARNT FROM CHINA, KOREA AND SINGAPORE.

Dr. Shahana Khan, DY Patil Women's College for Arts, Science and Commerce.

shahana16khan@yahoo.co.in

ABSTRACT

The word demographic dividend was first coined by the Harvard economists David Bloom and David Canning .A demographic dividend is a rise in the economic growth of a country due to rising share of the working age population. Many countries in the world have experienced the demographic dividend like Spain, Italy, Ireland in Europe, East Asian countries like Singapore, China, South Korea, Thailand, Middle Eastern countries and Africa. India is in the midst of the demographic dividend which has opened a window of opportunity for economic growth, that require right social and economic investments and policies in health, education, governance, and the economy. This paper examines the education policy initiatives in three countries China, Korea and Singapore who have already experienced the demographic dividend so as to help in India draws lessons for India who is at the initial phases of the dividend. The paper is divided in to different sections the first section presents the literature review , the second the policies about Korea, then China , then Singapore , the next section represents the status of education in India and comparison with the three countries and lastly the conclusions about what lessons India can learn. The paper is based on secondary data and literature form research paper and various reports like OECD country report, Ministry of HRD of India. It is found that all the three countries have laid emphasis on vocational education and skills as part of their educational programme.

Key words: *demographic dividend, education, policies, vocational, skills*

1. INTRODUCTION

The word demographic dividend was first coined by the Harvard economists David Bloom and David Canning .A demographic dividend is a rise in the economic growth of a country due to rising share of the working age population. This phenomenon occurs due to falling birth rate and the shift in the age structure towards the adult working ages

which results in increased productivity and per capita income. The demographic dividend is also known as demographic bonus or demographic gift.

Many countries in the world have experienced the demographic dividend like Spain, Italy, Ireland in Europe, East Asian countries like Singapore, China, South Korea, Thailand, Middle Eastern countries and Africa. India is in the midst of the demographic dividend which has opened a window of opportunity for economic growth that requires right social and economic investments and policies in health, education, governance, and the economy. This paper examines the education policy initiatives in three countries China, Korea and Singapore who have already experienced the demographic dividend .as it is said that investment in human capital can help reap the demographic dividend. The paper looks into both the pros and cons of the policies of these countries and draws lessons for India who is at the initial phases of the dividend. The paper is divided in to different sections the first section presents the literature review , the second the policies about Korea, then China , then Singapore , the next section represents the status of education in India and comparison with the three countries and lastly the conclusions about what lessons India can learn. The paper is based on secondary data and literature form research paper and various reports like OECD country report, Ministry of HRD of India

2. LITERATURE REVIEW

Mukherjee, Bajaj and Gulat(2019) while the declining age dependency ratio offers a demographic dividend for India, the realization of the same would require an environment empowering the labour force with right skills and enabling their gainful employment in productive uses.

Bloom, Canning and Sevilla (2002), stressed that the demographic dividend is not automatic. If timely policy initiatives are not adopted and correctly applied, the opportunity could be missed. Conversely, if a sound policy environment is put in place, then the population dividend will be delivered through enhanced labour supply, savings and human capital.

Bloom et al., 2000 the demographic dividend is not an automatic consequence of fertility decline, but instead depends “on many policies, institutions and conditions that determine

an economy's capacity to equip its people with human and physical capital and to absorb them into productive employment"

Charisma, Lutz, Sanderson (2013) results imply that improvements in educational attainment are the key to explaining productivity and income growth and that a substantial portion of the demographic dividend is an education dividend.

According to Becker, Murphy and Tamura, (1990) the Korean parents began investing in the quality rather than the quantity of their children. The investment in children as human capital was a rational choice as the high returns to education gave rise to Korea's growing economy and modern society.

According to Lee (1997), the miracle economic growth of Korea could be attributed to the rapid growth of human capital stock at least for the first 3 decades (1960s-1980s) of its economic development.

India's working-age population is and will continue to be younger than China's. Younger workers are generally more vigorous and adaptive (Lallemand and Rycx, 2009), and in developing countries they are typically better educated than older workers, but they can be a source of drag if jobs are not available for them.

Tyers and Bain (2006) a key parameter by which demographic dividend can be reaped is the rate at which each region's education and social development institutions transform production worker families into professional worker families which depends upon the associated capacities of their education systems and the relative sizes of the production and professional labour groups.

Cuaresma, Lutz, Sanderson (2014) results imply that improvements in educational attainment are the key to explaining productivity and income growth and that a substantial portion of the demographic dividend is an education dividend.

Majumder, Rajarshi (2013) it is estimated that more than 200 million persons will be added to the workforce in the next two decades. However the current education/ skill pattern and the emerging economic structure are not compatible and it is apprehended that while there will be above 10 per cent surplus of unskilled/semiskilled workers at the same time there will be a shortage of a similar quantum of skilled workers who not only possess formal training but also the skill set now being demanded in the labour market.

Harkat, Tahar and Driouchi, Ahmed (2017) Policy implications requires that policy

makers should target specific groups of youth in Algeria such as early school leavers and the NEETs, (not in education, not in employment, and not in training) increase job supply, enhance the general and vocational education quality, in addition to the increase of policies that allow self-employment (Bardak, 2014) for Egypt, the demographic dividend ended in 2005. The dependency ratio in this economy causes the unemployment under a significant level of 10% and causes the industry value added and the expenditure on private health under a significance level of 5%. In addition to that, the dependency ratio led to an increase in the enrolment in secondary education.

From the above literature it is obvious that an investment in education i.e is human capital is required as well as imparting the right skills and vocational education is also required. Therefore a need to look into the education system of some of the countries like Korea, China, and Singapore who have already experienced the demographic dividend is required.

3.a THE EDUCATION SYSTEM IN SOUTH KOREA

Korea- experienced the demographic dividend from 1987-2027, creating human capital and education was considered as one of the tools for economic and social advancement. In order to develop Korea emphasized on developing and implementing education policies by providing equal opportunities to all for social advancement. The Korean government switched in 1950's -1960's from compulsory primary education to production oriented education imparting skills resulting in more educated and skilled labour force.

The Korean education is flawed according to (Cheon et al. 2014, pp. 422–427), there is mismatch between the supply and demand for human capital, particularly the oversupply of higher-educated graduates. The large number of university graduates who have been unable to find jobs that match their skill levels has driven down the youth employment rate and therefore it is suggested that there is a necessity for investing in research and innovation to reform the education system.

Isozaki (2019) therefore the Meister High School program was launched by the Lee administration that are special-purpose vocational high schools that provide a technically focused education. This system has been successful but they are few of them as the

society looks at them as institutions for students who cannot do well and more emphasis on university education. The role of vocational high schools in Korea is very limited.

Lessons from Korea: Korea has an oversupply of University graduates who cannot find employment therefore the Korean government is emphasizing on vocational education but vocational education has not found much acceptance in the Korean society.

b. THE EDUCATION SYSTEM IN CHINA

The demographic dividend in China began in the year 1994 and will last till 2031. The literature proves that the demographic dividend of China has been successful in the initial stages. Therefore there is a need to look into the effect of education and educational policies in reaping the demographic dividend in China. It is said that the Chinese labor force between 2020 and 2025 will be better educated than the larger ones in India, placing China at an advantage. According to Goldman, Kumar, and Liu, (2008) the adult literacy rate in China is as high as 91 percent. As of 2011, China had all but eliminated illiteracy among young and middle-aged citizens – a landmark achievement for a country with the world's largest population.

China too has around 600 million graduates every year who find it difficult to find jobs. According to a figure released by the Chinese Academy of Social Sciences, the unemployment rate for college graduates in 2009 was 12 percent. To combat the problem of unemployment in 2010 China announced a new talent cultivation plan, the National Medium- and Long-term Talent Development Plan to create a highly skilled talented workforce within next 10 years who would be creative and help in innovation as well social and economic development. To develop this talent the Chinese government is also trying to take the help of international financial institutions' funds and foreign government loans.

Huiyao(2011)China is moving from an education strategy that concentrated on hardware to more on a focus on software, building an intellectual community and a talented and highly skilled workforce. China has a pool of highly skilled workers of 114 million and a plan to reach 180 million by 2020. China's spending on human resources at present is 10.75 of GDP and it plan to increase it to 15% by 2020.

Thus it can be found that in China too the government aims at building a skilled, talented workforce

c. EDUCATION SYSTEM IN SINGAPORE

Singapore though a very small country is widely recognized as having one of the world's leading economies and most advanced and successful education systems. Singapore also experienced a demographic dividend from the year 1979. The Singapore Prime minister Goh Chok Thong famously stated way back in the year 1979 that “the wealth of a nation lies in its people and their capacity to learn”

Goh , (1979) Singapore has created a new educational vision, “thinking Schools, learning nation.” Thinking Schools represented a vision of a school system that can develop creative thinking skills, lifelong learning passion and nationalistic commitment in the young. Learning nation is a vision of learning as a national culture, where creativity and innovation flourish at every level of society.

“Without a moral and ethical compass, all learning will come to nought. We must rebalance content, skills and character development to achieve a more holistic education,” (ng, 2008).

The government of Singapore invests around 3.6% of GDP in 2010 in education approximately 20% of total government expenditure second only to defence.

According to ho Peng(2014) the aim of education in Singapore is to “touch the hearts and engage the minds of learners by promoting a different learning paradigm in which there is less dependence on rote learning, repetitive tests and instruction, and more on engaged learning, discovery through experiences, differentiated teaching, learning of lifelong skills, and the building of character through innovative and effective teaching approaches and strategies.

Another important feature of the he Singaporean education system is that it gives equal attention to the low achievers and transforms them to high achievers, it promotes hands-on, minds-on, hearts-on” applied learning resulting in doubling of enrolment since 1995, and it's students now constitute about 25% of the post-secondary and 82% of students in 2009 completed their training and are placed in jobs.

It gives importance to vocational and technical training the vocational and technical system is perhaps the best in the world – a significant element of the Singapore success story. The success of the technical education is that students get a strong academic foundation early in their academic careers so they can acquire the more sophisticated

skills required by leading edge employers. It received the IBM innovations award in transforming government, given by the Ash center for democratic governance and innovation at the Harvard Kennedy School and has been recognised world-wide as a global leader in technical education.

Thus the Singapore education also is emphasizing on vocational education and building creative individuals who can contribute toward innovation.

4. EDUCATION AND INDIA

Mr. Ashoka Mody, Mr. Shekhar Aiyar(2011)The working-age ratio in the country is set to rise from about 64 percent currently to 69 percent in 2040, an addition of over 300 million working-age adults. Therefore to provide employment to this increasing work force good quality education is needed.

According to the 2015-2016 report of ministry of HRD, the literacy rate in India is only 69% whereas in rural areas it is only 64%. Although the gross enrollment rate at the primary level is 106.7%, only 74% go to the secondary level at this stage the dropout rate is 24% and only 14% go the higher education stage. The expenditure of the Indian government on education in the year 2015-2016 is 4% of GDP.

Although the population of China is more than India it has achieved 100% literacy. The literacy rate in Korea and Singapore is also nearly 100% .

According to TeamLease (2012), 80 per cent of India's higher education system of 2030 is yet to be built and is grappling with the threefold problem of cost, quality, and scale. This is compounded by the inability of much of the current education system to produce 'work-ready' labour. Mehrotra (2013) at the beginning of the 11th Plan only 3 per cent students were enrolled in vocational courses at the secondary level (Planning Commission, 2013) and only around 15-20 per cent of vocational graduates are employable at the completion of their academic programmes

In order to produce work ready labour it is necessary that instead of just producing graduates without any skills or knowledge we need to provide them necessary skills and vocational training that can help them to get gainful employment.

Several countries like Japan, US, UK, Germany, China , Korea , Finland, Singapore are focusing on providing on the job training to the employees in order that they can acquire the necessary skills .Germany, has a well-known dual education system that combines

classroom/online courses at a vocational school with workplace experience at a company. In China 47% of the students enter the vocational stream. Students in the three-year vocational education stream in China at the senior secondary level are required to spend the full third year as interns at local enterprises to acquire practical training and industry exposure. There is no such provision in India.

The analysis of Mandava, Gopanapalli, Kumar(2019) in their paper on vocational training in India reveals that formal vocational training is associated with higher wages with the effect being the highest in the primary sector and that there exist good economic returns, which are associated with formal vocational training, and hence, it makes sense to invest resources in vocational training.

COMPARISON BETWEEN INDIAN EDUCATION AND EDUCATION IN CHINA, KOREA, SINGAPORE.

The table below provides a comparison between the education systems in the four countries.

Table 1: Comparison between Indian Education and Education in China, Korea, Singapore.

Parameters	Korea	Singapore	China	India
Adult Literacy Rate	99.2%	97.05%	91%	69%
Spending on education	5.05%	3.6%	4%	3%
Unemployment rate	3.5%	2.2%	3.9%	8.8%
% students in Vocational education	96%	65%	50%	5%
Enrolment technical	45%	40%	24%	12%
Number of Vocational High Schools	495	=====	11,200	6000

Source: As compiled by the researcher

As observed from the above table the adult literacy rate in India is the lowest, spending on education is also low, unemployment rate is high,. Though number of vocational educational institutions are high the enrollment in these institutions is very low.

As also observed from the above analysis and literature Korea has also produced a large amount of graduates but they are not employable that created a lot of disappointment

among the youth and therefore the government has come up with vocational training programmes. China has introduced the talent cultivation plan that lays emphasis on vocational as well as talented and highly skilled workforce .Singapore emphasis on holistic education, the vocational and technical system in Singapore is perhaps the best in the world responsible for the Singapore success story.

4. CONCLUSION AND SUGGESTIONS FOR INDIA.

Looking at the statistics since the unemployment rate in India is high and enrollment in vocational education is low, there is a need India too must concentrate on vocational education than just creating mere graduates who are just interested in degrees and with no practical experience. There should be improvement in the quality of education right from the primary level instead of just exam, test oriented learning, rote learning where students aim is want only to pass a test and teachers teach with the sole purpose of students passing a test without any learning. The basic foundation of education should be improved so that by the time students pass the higher secondary level they should know what they want to do. Vocational education must not be looked down upon as only for the not well off or low level students. Entrepreneurship and risk taking skills should be developed among the students so that they do not shy away from creating their own ventures. Of course these initiatives are been taken right now at college level in cities but initiatives should be taken in villages also and at the very basic level.

High hardcore skills like artificial intelligence and robotics must be imparted, therefore a revamp of the vocational institutions like ITI is very necessary, there should be industry interaction with these institutions so that they can be employed. Students should be imparted leadership skills so that in future they are qualified enough to take up challenging roles. If there is tie up with MSME's in particular it would be every good for the employment of youth as well as the MSMe's.

There is a requirement in the improvement in the quality of teachers by providing training in the newest pedagogy. Teachers should be paid adequately to make this profession attractive to the youth not to be looked at as a last option. The teacher student ratio especially at the college level should be reduced. There should not be mass production of graduates. The school education should inculcate values in the students like ethics,

learning of life skills, that can equip them to take up challenging professions. Sports education also should be given priority.

Thus we can conclude that to reap the demographic dividend India must invest more in education, improve the literacy rate in urban and rural areas. It is also necessary to give importance to vocational training, building on imparting higher skills in sectors like health, banking, information technology, creating an innovative mind set and creation of self -employment would open new opportunities for the youth that would help the economy to grow and reap the demographic dividend.

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HUMAN DEVELOPMENT AND ECONOMIC TRANSFORMATION IN INDIA

Dr. Shilly John

Assistant Professor, Modern College of ASC, Ganeshkhind, Pune

shilly.john08@gmail.com

ABSTRACT

Qualitative improvement in the human resource of country is an asset that will lead the economy towards growth and development. India now has an advantage of demographic dividend. There will be advantage for India due to its more young population if the quality improves. This depends on the demography's health, education, employment and per capita income that reflects the standard of living of the people. This paper is about the changes in the human development index (HDI) and the changes in occupational pattern of economic activities leading to economic transformation. HDI considers life expectancy for knowing the longevity i.e. the health aspect, literacy rate and school enrolment ratio for knowing the education and per capita income for living standards. Economic transformation is the changes in occupational pattern from agriculture to industry and to service sector as the economy is growing. Methodology of the study is based on secondary sources. Data for analysis is taken from various reports and census of the government of India. It is seen that pan India there is an improvement in HDI and changes in occupational structure. But there is no uniform pattern of development and economic transformation across the various states of India.

Key Words: HDI, economic transformation, health index, education index, income index

INTRODUCTION

Quality of growth for a country requires human development, poverty reduction, employment generation and sustainability for long-term. Hence population growth has a bearing on country's growth. Declining birth rate, increasing life expectancy and young population – an increase in labour force of country results in demographic dividend for the country. India's current population of 1.3 billion is projected to rise to 1.4 billion by

2025, 1.5 billion by 2030 and 1.6 billion by 2050, accompanied by major demographic changes in terms of age profile of the people resulting from rising life expectancy and falling fertility (UN, 2019). Increasing supply of labour force can benefit India. This is possible if the working population is gainfully employed. Both the level and growth rate of the working age population have large impact on economic growth (Aiyar and Mody, 2011). The age structure of India's population has undergone significant changes over the period 1975-2017 – the share of the working age (15-64 age group) in the total population increased from 56.5 per cent to 66.2 per cent; the share of the young (0-14 year old) recorded a decline from 40 per cent to 27.8 per cent; and the share of the elderly (65 years and above) showed a marginal increase from 3.5 percent to 6 percent (Atri Mukherjee et.al. 2019).

Human development indicators comprising of life expectancy (health), knowledge (education) and living standard (per capita income) show the path towards development. The Human Development Index (HDI) indicates the human development of a country. India's HDI rank was 130th with value 0.640 in 2017. From 1990 to 2017, India's life expectancy at birth increased by nearly 11 years, with even more significant gains in expected years of schooling. Indian school-age children can expect to stay in school for 4.7 years longer than in 1990. The nation's gross national income per capita increased by a staggering 266.6 per cent between 1990 and 2017.

Demographic changes in the country is a positive sign for economic transformation. Economic transformation involves shifting employment from low to higher productive activities like from agriculture to manufacturing and then to tertiary sector. According to Colin Clark there is a close relationship between developments of an economy on the one hand, and occupational structure on the other and economic progress is generally associated with certain distinct necessary and predictable changes in occupational structure. Human development is a prerequisite for country's economic development. Historical evidence shows how the developed countries reached the prevailing stage by moving the labour force from agriculture to manufacturing and to service sector. With demographic transition, these countries were able to take the benefit of growing labour force as there were structural change in their economies. Human development indicators

like life expectancy, literacy rate, health, education and living standards improved and now it is high in the developed economies like the USA, UK, European nations, Japan and the other developed countries.

India, now one of the emerging economies has an added advantage of demographic dividend. Changing demographic quality and the occupational pattern i.e. sector wise change in employment shows how there is economic transformation. This paper is a descriptive study about the changes in human development index of India and the changes in the occupational pattern. First section is about the human development index of India and its state. Second section is about the occupational pattern of India and the third section shows the relation between HDI and sector-wise changes in occupational pattern.

OBJECTIVES

1. To know the human development indicators for India.
2. To understand the changing occupational pattern across different sectors in India.
3. To realize the relation between human development and changing occupational pattern.

LITERATURE REVIEW

When the percentage of working people is more it indicates that more people have the potential to be productive and contribute to growth of the economy. The census projection report shows that the proportion of working age population between 15 and 59 years is likely to increase from approximately 58% in 2001 to more than 64% by 2021(Roy & Roy, 2014). According to Roy and Roy, in 2020, the average Indian will be only 29 years old, and the figures for China and the US are 37, 45 for West Europe, and 48 for Japan. This shows an advantage for India. But India can benefit only if our population is healthy and educated and their employability increases. Hence greater focus on human development is required.

According to UNDP Human Development Report 1977, it is the process of widening people's choices and the level of well-being they achieve are at the core of the notice human development. The Human Development Index (HDI), a composite index measuring average achievement in three basic dimensions of human development—a

long and healthy life, knowledge and a decent standard of living reveals the quality of human capital. HDI measures the average achievement in these three dimensions. Each dimension is expressed as a value between 0 and 1 as per the following formula –

Dimension Index = Actual value – minimum value / Maximum value – minimum value

As the process of economic development gathers momentum, structural changes takes place in the economies. This leads to changes in the proportion of employment and the GDP. It results in the share of employment and GDP to shift from primary to secondary and tertiary sector. As per the Government of India, Economic Survey 2011, the share of primary, secondary and tertiary sector in GDP has changed as follows- from 59.2% to 15.6%, 13.3% to 24.8% and 27.5% to 59.6% respectively during 1950-51 to 2012-13. According to NSSO, rounds, percentage of workforce distribution had changed from 74% to 53.2 for agriculture, 11.2% to 21.5% for industry and 14.6% to 25.4% for services during 1972-73 to 2009-10.

METHODOLOGY

The paper being descriptive study, is based on various secondary data sources like books, journals, news-paper articles, reports and internet articles. Data is analysed using MS-Excel statistical functions.

DATA ANALYSIS AND FINDINGS

[I] Human Development Index of India and its Selected States (2009 to 2017)

Since 2010, HDI is calculated as geometric mean of the three basic dimensions:

- Health index - Long and healthy life as measured by life expectancy at birth.
- Education index – Knowledge as measured by adult literacy rate and mean years of schooling and expected years of schooling.
- Income index – A good standard of living as measured by per capita income.

The country is in the medium human development category. India's HDI value increased from 0.427 in 1990 to 0.640 in 2017, an increase of nearly 50% - it shows the country's remarkable achievement. Table 1 shows HDI of some selected states of India for a period of 2009 to 2017.

Table 1: State-wise Human Development Index of India (selected states)

States	2009	2010	2011	2012	2013	2014	2015	2016	2017
Andhra Pradesh	0.566	0.579	0.591	0.601	0.608	0.621	0.629	0.639	0.643
Assam	0.557	0.567	0.575	0.582	0.585	0.594	0.598	0.603	0.607
Bihar	0.502	0.514	0.524	0.532	0.54	0.55	0.556	0.565	0.568
Gujarat	0.597	0.606	0.612	0.62	0.628	0.641	0.651	0.661	0.665
Haryana	0.622	0.634	0.644	0.654	0.663	0.676	0.686	0.697	0.701
Himachal Pradesh	0.66	0.665	0.671	0.675	0.682	0.696	0.703	0.713	0.716
Jammu and Kashmir	0.628	0.641	0.653	0.663	0.665	0.671	0.673	0.676	0.679
Karnataka	0.594	0.605	0.613	0.62	0.632	0.648	0.659	0.672	0.675
Kerala	0.705	0.715	0.721	0.726	0.735	0.749	0.757	0.766	0.77
Madhya Pradesh	0.526	0.537	0.545	0.553	0.562	0.575	0.584	0.596	0.599
Maharashtra	0.632	0.643	0.652	0.661	0.666	0.675	0.68	0.685	0.689
Meghalaya	0.598	0.62	0.639	0.657	0.652	0.653	0.648	0.644	0.648
Odisha	0.524	0.535	0.546	0.553	0.563	0.575	0.585	0.595	0.599
Punjab	0.644	0.657	0.666	0.675	0.682	0.694	0.702	0.712	0.715
Rajasthan	0.537	0.548	0.557	0.565	0.577	0.591	0.605	0.617	0.621
Sikkim	0.62	0.631	0.641	0.649	0.662	0.678	0.69	0.705	0.708
Tamil Nadu	0.634	0.647	0.656	0.666	0.673	0.683	0.689	0.695	0.699
Uttar Pradesh	0.526	0.535	0.542	0.548	0.556	0.569	0.576	0.587	0.59
West Bengal	0.562	0.573	0.579	0.587	0.595	0.608	0.619	0.63	0.633
India	0.57	0.581	0.591	0.599	0.607	0.618	0.627	0.636	0.640

Source: Global Data Lab

Data in table 1 indicates that from the years 2009 to 2017, India's HDI value increased from 0.57 to 0.639, an increase of about 12%. Kerala has been at the top rank among the states all throughout these years but with an increase of 9.2% in HDI value with a value of 0.705 in 2009 to 0.77 in 2017. Among the states Bihar has the least HDI value but the increase over these years was about 13% with a value increase from 0.502 to 0.568 during this period.

It is inferred that though states like Kerala, Maharashtra, Punjab or Gujarat and others that have been with higher HDI value all these years, the increase over these years has been less than the all India level. Whereas, states like Bihar, Odisha, Karnataka, Uttar Pradesh, West Bengal or Andhra Pradesh and others that have lesser HDI values, the increase over these years has been more than the all India level of 12%. These means that in these states government is bringing up policies for betterment of human life and the people are becoming more aware of the importance of quality of life. It means they are shifting their priorities towards health and education and there by employment.

[a] Health Index:

Health which shows the longevity is the first aspect of HDI. It is about life expectancy which depends on nutrition, medical facilities, education, sanitation and hygiene, and the awareness about the importance of health for productivity. Healthy and better quality of human population will in turn lead to good employment opportunities and thereby the standard of living. Table 2 shows the health index of various states of India.

Table2: State-wise Health index

States	2009	2010	2011	2012	2013	2014	2015	2016	2017
Andhra Pradesh	0.722	0.726	0.732	0.738	0.742	0.746	0.749	0.754	0.757
Assam	0.695	0.702	0.708	0.715	0.72	0.725	0.731	0.735	0.738
Bihar	0.691	0.697	0.705	0.712	0.717	0.723	0.729	0.734	0.737
Gujarat	0.726	0.732	0.738	0.746	0.751	0.755	0.76	0.765	0.768
Haryana	0.754	0.757	0.762	0.765	0.768	0.769	0.772	0.774	0.777

Himachal Pradesh	0.777	0.777	0.778	0.778	0.778	0.777	0.775	0.775	0.778
Jammu and Kashmir	0.763	0.766	0.769	0.772	0.775	0.777	0.778	0.78	0.783
Karnataka	0.749	0.757	0.763	0.771	0.777	0.783	0.788	0.794	0.797
Kerala	0.835	0.838	0.84	0.843	0.843	0.845	0.846	0.846	0.849
Madhya Pradesh	0.675	0.683	0.689	0.695	0.702	0.706	0.712	0.717	0.72
Maharashtra	0.768	0.772	0.777	0.782	0.786	0.789	0.792	0.795	0.798
Meghalaya	0.732	0.738	0.745	0.752	0.757	0.762	0.766	0.771	0.775
Odisha	0.697	0.703	0.711	0.717	0.723	0.728	0.734	0.738	0.742
Punjab	0.762	0.766	0.769	0.774	0.775	0.778	0.78	0.783	0.786
Rajasthan	0.7	0.708	0.715	0.723	0.729	0.734	0.74	0.746	0.749
Tamil Nadu	0.783	0.788	0.792	0.795	0.798	0.802	0.803	0.806	0.809
Uttar Pradesh	0.665	0.669	0.675	0.68	0.683	0.686	0.689	0.694	0.697
West Bengal	0.746	0.752	0.757	0.763	0.768	0.771	0.775	0.78	0.783
India	0.711	0.717	0.723	0.729	0.734	0.738	0.743	0.748	0.751

Source: Global Data Lab

Table 2 shows that in case of health index, there has been an increase of 5.62% in HDI value from 2009 to 2017. In this period, though the state of Kerala has a higher HDI value all throughout compared to other states, the increase in health index over the years is only 1.67%. Rajasthan has an increase of 7% and states like Odisha, , Bihar, Karnataka, Madhya Pradesh have about 6% increase in the health index. These figures indicates that states which were considered less developed are also paving the path of development through the health for their citizens.

[b] Education Index

Education, the next aspect of HDI includes the literacy level and gross enrolment ratio. Being literate and educated makes a difference in the quality of human resource. The skills required can be developed and enhanced for increasing the productivity.

Knowledge and education changes the attitude towards life and helps the citizens to perform better and thereby improve on the standard of living. Table 3 shows the state-wise education index of India for selected states.

Table 3: State-wise Education Index

States	2009	2010	2011	2012	2013	2014	2015	2016	2017
Andhra Pradesh	0.437	0.452	0.468	0.481	0.49	0.511	0.521	0.536	0.536
Assam	0.484	0.493	0.499	0.506	0.511	0.528	0.533	0.541	0.541
Bihar	0.391	0.408	0.424	0.438	0.448	0.463	0.469	0.481	0.481
Gujarat	0.471	0.48	0.488	0.498	0.507	0.528	0.541	0.555	0.555
Haryana	0.504	0.522	0.536	0.554	0.564	0.586	0.596	0.611	0.611
Himachal Pradesh	0.573	0.579	0.587	0.593	0.603	0.628	0.636	0.651	0.651
Jammu and Kashmir	0.524	0.544	0.564	0.582	0.58	0.587	0.584	0.584	0.584
Karnataka	0.472	0.483	0.488	0.494	0.513	0.543	0.562	0.585	0.585
Kerala	0.633	0.648	0.659	0.669	0.682	0.703	0.71	0.722	0.722
Madhya Pradesh	0.421	0.433	0.444	0.456	0.466	0.484	0.493	0.511	0.511
Maharashtra	0.54	0.554	0.568	0.584	0.587	0.603	0.606	0.612	0.612
Meghalaya	0.491	0.521	0.547	0.572	0.568	0.576	0.571	0.569	0.569
Odisha	0.42	0.432	0.446	0.455	0.47	0.488	0.503	0.517	0.517
Punjab	0.522	0.542	0.556	0.572	0.581	0.599	0.609	0.621	0.621
Rajasthan	0.4	0.411	0.422	0.432	0.447	0.468	0.486	0.503	0.503
Sikkim	0.504	0.524	0.547	0.566	0.578	0.596	0.602	0.617	0.617
Tamil Nadu	0.539	0.551	0.559	0.569	0.582	0.603	0.613	0.625	0.625
Uttar Pradesh	0.434	0.446	0.459	0.468	0.478	0.497	0.503	0.516	0.516
West Bengal	0.454	0.468	0.476	0.488	0.497	0.518	0.531	0.545	0.545
India	0.466	0.48	0.494	0.506	0.516	0.534	0.543	0.555	0.555

Source: Global Data Lab

As per the data in table 3, increase in education index in India has been about 19% i.e. from 0.466 in 2009 to 0.555 in 2017. Pan India the importance of being literate and educated is increasingly realized. Regarding the states progress, it can be noted states with lower HDI value have a larger increase in education index compared to the states with higher HDI value.

Education index value of Rajasthan has increased from 0.4 in 2009 to 0.503 in 2017, an increase of 25%. Karnataka, Bihar and Odisha has an increase in education Index by about 23% , Haryana, Madhya Pradesh and West Bengal has an increase of about 21%.

States with higher HDI has less increase in education index compared to the above mentioned states. Gujarat has about 17%, Tamil Nadu 15%, Kerala 14%, and Maharashtra 13% which is less than the all India education index increase.

[c] Income Index

Income is factor which decides expenditure and there by the economic activity of a nation. The standard of living of an individual depends on per capita income. Hence income is taken as the third factor while calculating the HDI. Table 4 shows the state-wise income index of India for a selected state.

Table 4: State-wise Income Index

States	2009	2010	2011	2012	2013	2014	2015	2016	2017
Andhra Pradesh	0.576	0.591	0.602	0.611	0.618	0.627	0.637	0.646	0.654
Assam	0.513	0.527	0.537	0.544	0.545	0.547	0.55	0.552	0.56
Bihar	0.469	0.477	0.481	0.483	0.489	0.496	0.504	0.511	0.518
Gujarat	0.622	0.632	0.638	0.641	0.65	0.66	0.672	0.681	0.69
Haryana	0.633	0.645	0.653	0.659	0.672	0.687	0.703	0.717	0.725
Himachal Pradesh	0.645	0.655	0.662	0.666	0.677	0.691	0.705	0.718	0.726
Jammu and Kashmir	0.618	0.632	0.641	0.648	0.654	0.662	0.671	0.678	0.686

Karnataka	0.592	0.607	0.618	0.627	0.632	0.639	0.647	0.653	0.661
Kerala	0.662	0.672	0.677	0.679	0.692	0.706	0.721	0.735	0.744
Madhya Pradesh	0.512	0.523	0.53	0.535	0.544	0.555	0.566	0.577	0.584
Maharashtra	0.609	0.621	0.628	0.633	0.639	0.646	0.654	0.661	0.67
Meghalaya	0.595	0.62	0.641	0.66	0.645	0.633	0.621	0.608	0.616
Odisha	0.492	0.504	0.512	0.519	0.525	0.534	0.543	0.551	0.559
Punjab	0.673	0.683	0.69	0.694	0.704	0.716	0.729	0.741	0.75
Rajasthan	0.552	0.564	0.572	0.578	0.589	0.601	0.615	0.627	0.635
Sikkim	0.603	0.608	0.609	0.608	0.631	0.656	0.682	0.707	0.715
Tamil Nadu	0.604	0.623	0.639	0.652	0.655	0.659	0.664	0.667	0.676
Uttar Pradesh	0.505	0.512	0.515	0.516	0.526	0.539	0.552	0.564	0.572
West Bengal	0.524	0.534	0.539	0.543	0.552	0.564	0.576	0.588	0.595
India	0.558	0.57	0.578	0.584	0.591	0.6	0.61	0.619	0.627

Source: Global Data Lab

Data in table 4 shows that the income index has increased by about 12% for India during the period 2009-2017. Among the states included in the above table, Rajasthan has the highest increase of about 15% in income index. Madhya Pradesh and Haryana got in income index increase of about 14%. West Bengal, Uttar Pradesh and Odisha got an increase of about 13% in the income index during the period.

[II] Occupational Pattern in India

Economic activity of any economy is divided into three types: Primary sector, comprising of agriculture, forestry, fishery, animal husbandry etc. Secondary sector which includes manufacturing industries, construction etc. Tertiary sector includes services, banking, transport, communication etc. Occupational pattern shows how the population is distributed according to the different occupations in the country. This reveals the fact of how developed the country is. Depending on the percentage of population working in various sectors, it can be concluded whether the economy is developed. With greater economic development, the per capita income increases and there is a shift of working

population from agriculture to manufacturing industries and service sector. This shift is seen in various countries across the world. India is one among them. Table 5 shows the occupational structure of India.

Table 5: Percentage of Population Employed in the three Sectors

Year	Agriculture	Industry	Service
2005	56.30	18.78	24.92
2009	52.12	20.90	25.94
2010	51.06	22.38	26.57
2011	48.96	23.52	27.52
2012	47.00	24.36	28.64
2013	46.60	24.36	29.04
2014	46.07	24.38	29.55
2015	45.56	24.34	30.10
2016	45.10	24.29	30.59
2017	44.52	24.47	31.01
2018	43.46	24.69	31.45

Source: Compiled from Statista

Data in table 5 reveals that in from 2005 to 2018 population employed in agriculture has declined by about 22%, but has increased by 31% in industry and 26% in service sector. In 2018, 43.46% of the labour force in India were employed in agriculture, and the rest were distributed among industry and services with 24.69% and 31.45% respectively.

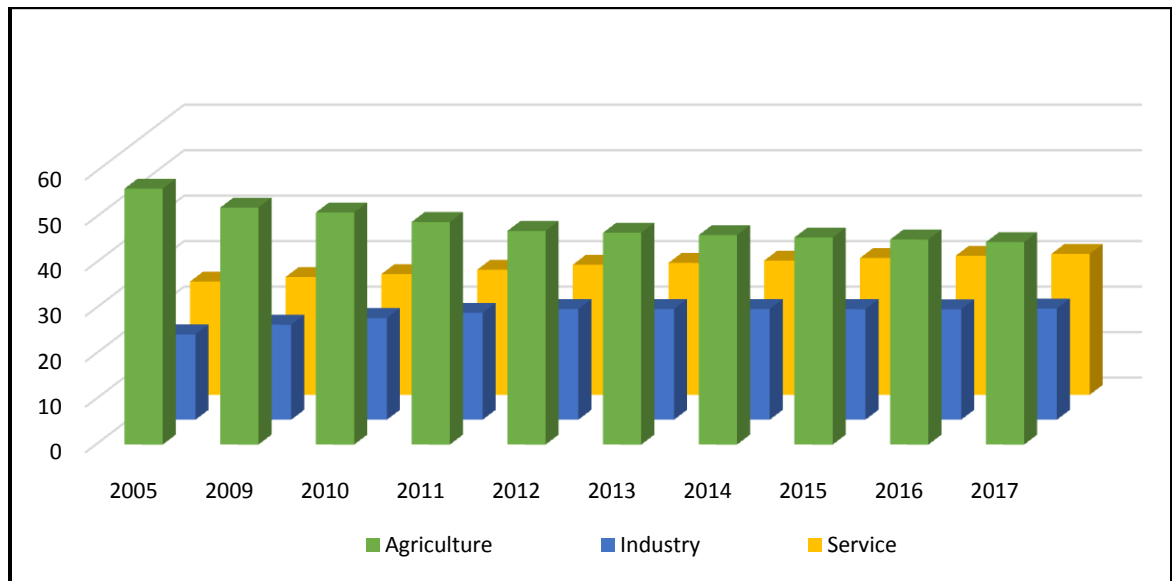
Figure 1:Occupational Pattern of India (% of population employed)

Figure 1 is the graphical representation of table 5.

It can be inferred that though the share of Indians working in agriculture is declining, it is still the main sector of employment.

State-wise occupational pattern

Table 6 shows occupational pattern regarding percentage share of population in the three sectors of the economy in some selected states in India.

Table 6: Sector-wise Percentage Distribution of Population in Selected States

States	2004-05			2009-10		
	Agriculture	Industry	Service	Agriculture	Industry	Service
Andhra Pradesh	52.8	18.9	28.1	51.2	23.5	24.3
Assam	71.3	6.4	22.2	62.9	9.9	27.2
Bihar	76.5	8.1	15.4	63.8	15.8	20.4
Gujarat	62.1	17.7	20.2	52.2	21	26.8
Haryana	54.8	20	25.2	44.8	27.3	27.9
Himachal Pradesh	63.6	15.2	21.2	64.2	19.1	16.7

Jammu and Kashmir	66.1	16.7	17.2	61.6	16.5	21.9
Karnataka	64.4	13.8	21.7	57.3	17.6	25.1
Kerala	40.1	25.1	34.8	32.1	28.7	39.2
Madhya Pradesh	63.8	14.2	22.3	64.4	20.3	15.3
Maharashtra	45.7	21	34.3	52.9	17.3	29.8
Odisha	67.1	15.6	17.3	62.2	20.4	17.4
Punjab	33.6	29	38.3	45	25.9	29.1
Rajasthan	65.8	17.7	16.5	47.7	33.2	19.1
Tamil Nadu	46.4	26.6	27.1	41.8	31.2	27
Uttar Pradesh	66.4	15.7	17.9	60.4	20.5	19.1
West Bengal	49	21.7	29.2	43.4	26.3	30.3

Source: Planning Commission-Databook

Data in table 6 reveals the fact that in most of the states there is a shift of workforce from agriculture to industry and service. But in states like Himachal Pradesh, Madhya Pradesh, Maharashtra and Punjab there is an increase in the labour force engaged in agriculture in 2009-10 compared to 2004-05. In case of industry, in Himachal Pradesh and Madhya Pradesh there is an increase in percentage of employment but in Maharashtra and Punjab there actually a fall in the percentage of employment during the same period. It is also found that in all the four states the share of population engaged in service sector has declined.

Table 7 shows the share of agriculture, industry and service sector in the states' Gross State Domestic Product (GSDP). Over the period from 2004-05 to 2013-14 how the share of three sectors in states' GSDP shows if there is any relation between population engaged in the three sectors and the states total income.

**Table 7: Percentage Share of three sectors in Gross State Domestic Product
(at 2004-05 constant Price)**

States	2004-05			2009-10			2013-14		
	Agri.	Indus	Serv.	Agri	Indus	Serv.	Agri.	Indu	Serv.
Andhra Pradesh	20.58	24.28	50.65	17.4 9	25.23	53.67	14.81	23.6 1	57.34
Assam	21.7	27.54	46.89	19.1 1	23.8	53.29	17.77	21.2 7	57.47
Bihar	26.58	13.76	54.7	19.4 3	19.08	58.25	16.54	18.3 7	62.73
Gujarat	13.15	40	43.92	10.0 4	43.7	44.31			
Haryana	21.89	32.9	44.8	16.2 5	30.11	52.72	14.42	27.6 5	57.12
Himachal Pradesh	19.72	38.38	36.15	11.7 7	43.26	39.47	13.69	38.0 3	43.35
Jammu and Kashmir	22.34	28.23	43.71	18.1 7	27.37	50.34	16.67	23.5	56.54
Karnataka	15.87	30.28	51.02	13.7 6	29.7	54.21	11.26	27.0 8	59.42
Kerala	14.24	22.93	59.59	9.03	21.09	67.46			
Madhya Pradesh	24.39	27.15	45.19	21.4 8	30.11	46.03	27.2	25.5 9	45.38
Maharashtra	8.2	29.61	59.58	6.49	30.02	61.83	6.01	28.4 3	64.03
Odisha	18.79	34.12	42.39	15.5 4	34.32	46.61	12.74	35.2 3	49.19
Punjab	31.12	24.76	42.59	23.7	30.86	44.13	19.67	28.5	51.19

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Rajasthan	21.85	30.56	43.82	16.7 3	32.57	47.9	18.01	28.5 4	51.19
Tamil Nadu	9.6	31.65	57.23	7.8	28.35	62.58	6.26	29.0 2	63.7
Uttar Pradesh	26.9	23.26	47.01	21.3 7	24.47	51.84	27.57	37.2 3	52.38
West Bengal	19.18	21.66	54.41	19.8	15.66	60.18	13.12	18.3 5	65.05
India	16.03	27.93	53.05	12.3 5	28.27	57.09	11.87	26.1 3	59.93

Source: Planning Commission-Databook

Data in table 7 reveals the fact that whole of India does not have a similar pattern of economic transformation i.e. shift from agriculture to industry and service sector. Though all states' share of agriculture in the GSDP shows a decline, but some states like Haryana, Jammu& Kashmir, Karnataka has also a declining share of industry in GSDP. Percentage of population engaged in agriculture has increased in some of the states but the states' share of agriculture in its total income has declined and also that of industry has declined. In case of service sector states' share in GSDP has increased.

[III] Relation between Human Development and changes in Occupational Pattern

With increasing human development pan India, there is a change in occupational pattern over the years from 2005 to 2017, there is economic transformation. All states in India have increasing human development index though not in same proportion. But the occupational structure changes do not depend on the increasing HDI. As it is inferred that though Maharashtra and Punjab are known to be among the developed states of India, the share of population engaged in agriculture has increased and that of industry and service sector has declined. The share of various sectors in GSDP is not having a uniform pattern. It means it is not always necessary that when there is development happening in the economy, all the states will have economic transformation in the same manner. It is a possibility that because there was slowdown in 2008-09 in the world, after this some

adverse effect on industries and hence an increase in the employment share in agriculture and a decline in industry and service sector. After this period again there is decline in share of agriculture and increase in industry and service.

CONCLUSION

India has a change towards betterment in human development and also economic transformation is taking place. With increasing awareness, education, medical facilities and employment opportunities has led to increasing gross state domestic product. Unlike the developed countries, India does not have a uniform pattern of development in all the states and the occupational structure transformation is also not similar.

It is therefore suggested that Government cannot follow the same developmental policy for whole of India. Depending on the states' economic conditions, human development, changing occupational structure and the natural conditions each state will have to be considered unique and accordingly frame the policy for development.

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DEMOGRAPHIC DIVIDEND: A CHALLENGE AND REALTY OF INDIA

Ms. Geetha Rajan N

Assistant Professor Christ College, Pune.

ABSTRACT

Demographic dividend is basically an economic benefit for any country. It refers to a growth in an economy which results from an effect of change in the age structure of population. It is a period where fertility rates fall due to significant reductions in child birth and infant mortality rates and thereby reducing the proportion of non-productive dependent population. The average life expectancy was increased marginally because of advancement in the medical field and awareness which results in increases in the ratio of the participation of working age population towards total population. It is an opportunity for any country to boon their economy if it grasps demographic dividend accordingly. This arise a need of proper planning and strategic formulation. According to statistic survey, the India will surpass china as the world's largest economy by 2025 with the large portion of those in working age category. This shows the opportunity what our country has to work towards. But if it is not executed, these assets can be a big liability for us. Therefore the objective of this paper is to study the term demographic dividend and its impact like a boon or bane for Indian economy. This paper discusses on challenges of our country with an emphasis on education and Skill Development and unemployability and all possible micro factors.

KEYWORDS: Demographic Dividend, Working age population, Education, Skill Development, Unemployability.

INTRODUCTION

A demographic dividend is the situation where in there is a decline in fertility and mortality rates boosts working population productivity. To receive the benefit of Demographic Dividend, a country must go through a demographic transition from rural agrarian economy to an urban industrial society. In the beginning stage the fertility rates fall, which leads to an increase in the labor force that is temporarily growing faster than the dependent population. This is the time the per capita income grows. This economic benefit is the first dividend received by the country through the demographic transition.

India is the second most populated country in the world and 50% of the population is below at the age of 25 and 62% is below at the age of 65. By 2020 the expected age population of India would be 29 years compared to 48 for Japan, 37 for China and 45 for Western Europe. (**WPA2015_Report**). This study shows that by 2025, India will be having 70% of Working Age Population.

What is Working Age Population?

The working-age population is the total population of an area which is considered capable to work based on the number of people in a predetermined age range. This measure will give an estimate of the total number of potential workers within an economy.

Demographic Dividend is a stage where a country is having more working age population and if it is executed in a proper planning, it could be a boon otherwise it could be a bane for any country. Therefore this paper focused on challenges what we may experience if we fail to convert assets into liabilities.

OBJECTIVES

- To discuss about the concept “Demographic Dividend” and it’s expected challenges.
- To examine whether India will be able to harness the potential of demographic dividend and various policies and strategies taken by the Government of India in order to reap the benefits of demographic dividend.

RESEARCH METHODOLOGY

This paper is based on purely secondary data and partly primary data. The different journals, newspapers, Reports and publications and related websites are consulted in order to enrich the study.

REVIEW OF LITERATURE

Assefa Hailemariam (Phd) (2012), “Demographic Transition and Demographic Dividend In Ethiopia: Opportunities And Challenges” this is a case study of demographic dividend in Ethiopia. The study claims Ethiopian time to start reaping the demographic dividend depends on the speed of demographic transition and the magnitude of the dividend, in their efforts to increase investment in human capital, design and implementation of policies to improve access to the labor market for young people, promoting industrialization in a sustainable way to improve job creation and strengthen

the financial sector to help and sustain investment. The paper concluded by quoting as the opportunities that are present now will not last long and will not be repeated, and pro policies take time to establish and effect, appropriate measures should be taken now. Any delay will effect on future prospects.

Aneesh K. A (2016), Harnessing Demographic Dividend: India's hurdles to Jump,” this article discusses briefly the current unpreparedness of India for this nearing demographic dividend. Demographic dividend is a big task and he claims the biggest problem is the lack of skilled manpower in India and it is the only way to make the largely uneducated workforce capable of realizing benefits from the labor market. He concluded by saying that the developed India is not a dream, and for achieving that we should open all our doors open. Human capital is the main element to reap the benefit.

K.S. James, Srinivas Goli, Fall/Winter (2016) • volume xxiii, issue 1, Demographic Changes in India: Is the Country Prepared for the Challenge?, this paper focused on the future expected challenges of India to the demographic bonus. The authors stated that the country had to make great efforts to improve the quality of life in all age groups through improving human capital and improving skill level. Such efforts require a public investment in education and health.. They also addressed an issue like only 3 percent of the population is working in the formal sector and only a few are benefited by insurance based health care systems and bank sponsored education systems. They showed a poor fact that our spending towards health is on lower side compared to some poorer countries such as Malawi, Namibia, Tanzania, and Sudan. Investment in education also seems to be on lesser side.

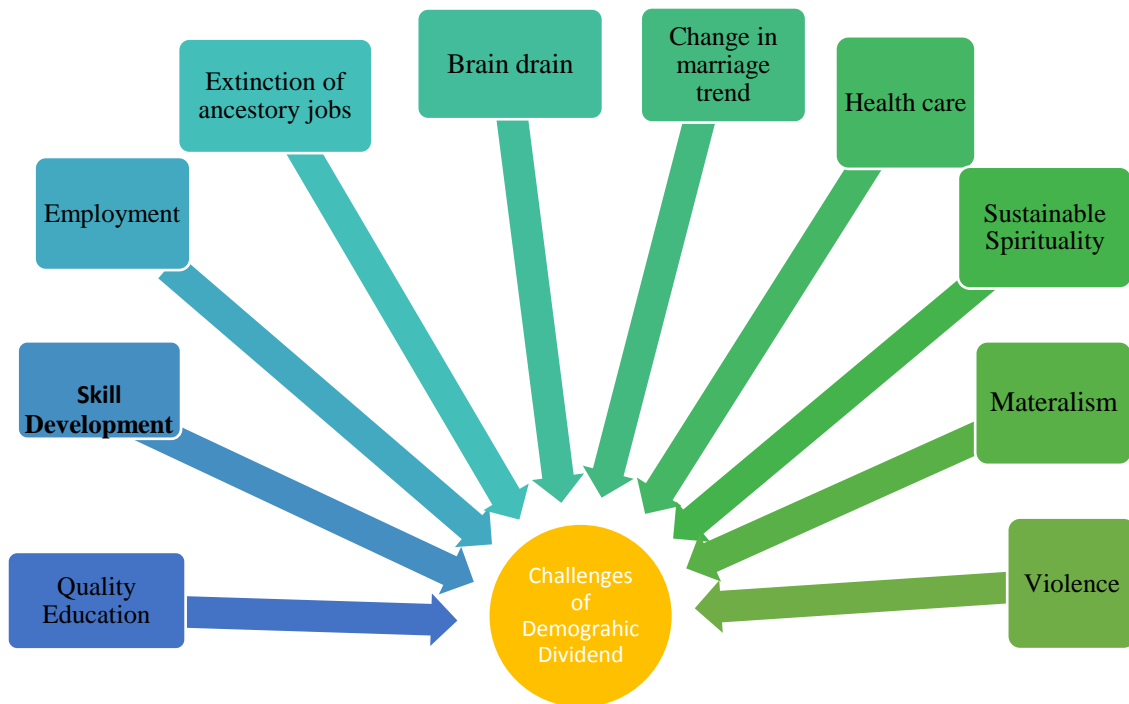
Chaitanya Talreja (2014) “India's Demographic Dividend: Realities and Opportunities”, this paper explored the opportunities ad realities of Indian economy. He said the opportunity of demographic dividend cab be benefitted only if it is channelized in right direction. The challenge is to transfer the surplus labor capital from agriculture to industry to increase the productivity in both the sectors. The paper discussed about the skill gap and skill match. The study has an empirical analysis to show that the link between higher economic growth and favorable demographic conditions is not automatic and It is established through strong institutions, good policies, and investment in

healthcare and education, which can be recovered in the long run through higher productivity.

RESEARCH GAP

From the above said literature it is found that all the papers are just discussing about the concept of demographic dividend but there are very few empirical studies. The challenges from the education, skill development are mostly described in general. The gap identified is not all other possible challenges are discussed. In the present study, all possible micro problems are also discussed with suitable solutions.

EXPECTED CHALLENGES FOR DEMOGRAPHIC DIVIDEND



QUALITY EDUCATION

“EDUCATION IS THE PASSPORT TO THE FUTURE, FOR TOMORROW BELONGS TO THOSE WHO PREPARE FOR IT TODAY.” As far as education is

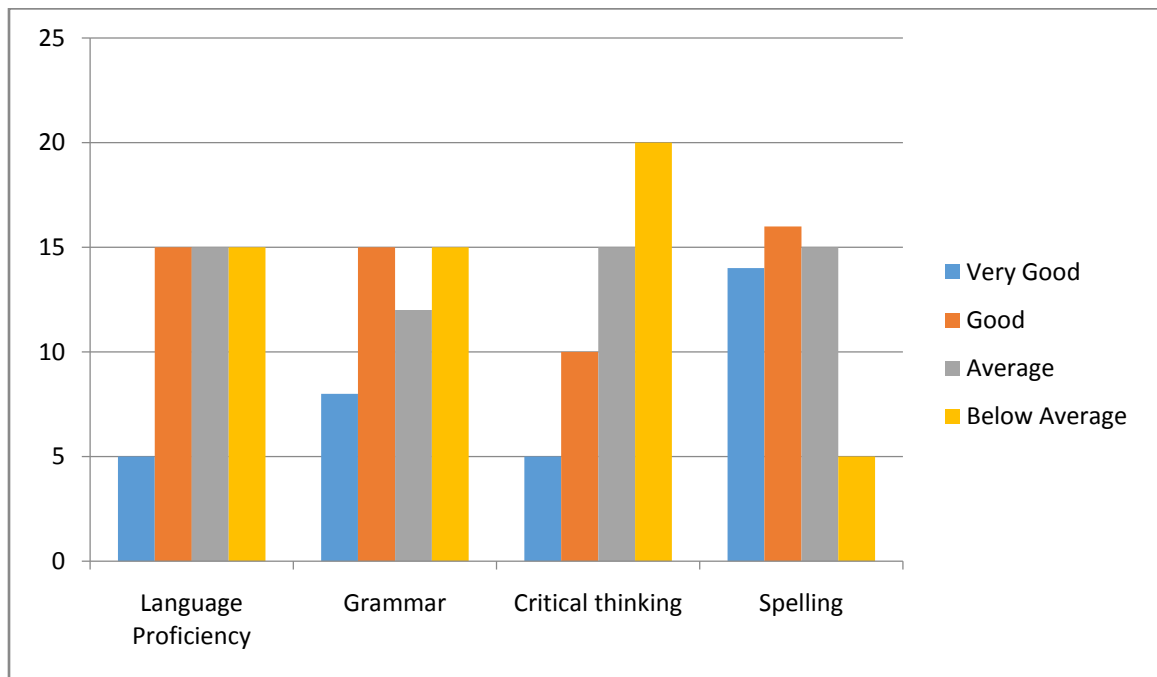
concerned, needs to be an increased focus on both primary as well as higher secondary schools and colleges equally. A population with a quality education is strength of the country. The country like India has a huge disparity in providing primary education. India's dream of becoming a world leader in the 21st century is unlikely to be realized without an education system that keeps abreast with the needs of our future citizens. Today, India has approximately 250 million children going to about 1 million different schools. Out of this 30 to 40% students are enrolled in private schools. Around 20 back, only 18% students were enrolled in private schools and it is estimated that by 2025, 75% students will be studying in private schools. But in most of the other countries the state takes responsibility of primary education. For example UK 93%, USA 92%, FINLAND 98%, and in SRILANKA 97% of the children is enrolled in public schools.

Our government has initiated two educational reforms like Sarva Shiksha Abhiyan (SSA) and Right to Education Act (RTE), which helped to raise the quantity of admission but not the quality. Quality of education is quite abysmal through out of our country. In 1950's the students studying in the 10th standard had very good proficiency in English. But today even after completing the graduation, the students are finding difficult in drafting. Rich children who are studying in good private schools have great communication skills compare to the public schools. These children are born in privilege and expected to live in privilege. This will create a great disparity in education between these two classes. In Demographic Dividend we are having two different types of Personality among the youth. The public schools are accountable for this difference. And our education system has to be restructured altogether.

For evaluating the quality of our current education system, a small test is conducted with 50 undergraduate students. A topic is given for analyzing their writing and logical thinking skills. The evaluation was done on certain parameters like language proficiency, Grammar, Spelling and critical thinking. The topic was on current trend and it was given to them without any prior intimation. The study observed that all 50 got panicked initially for writing on a simple topic.

Table : 1 **Evaluation Sheet of Undergraduate students**

Particulars	Very Good	Good	Average	Below Average
Language Proficiency	05	15	15	15
Grammar	08	15	12	15
Critical thinking	05	10	15	20
Spelling	14	16	15	05



This table shows that language proficiency of 50 students only 5 students are very good and 15 students are below average. From 50 students, grammar skills of 08 students are very good and 15 students are below average. 5 students are very good in critical thinking and 20 students are below average. 14 students are very good in Spelling and 05 students are below average.

Critical thinking/ logical thinking is something which is self-monitored, self-disciplined, self-directed and self-corrective thinking a person should possess. This is the key area where our education system should focus.

Like USA, Canada and England we should have charter schools or academies, funded by the government but run by the private organization which will increase the accountability.

The National Assessment and Accreditation Council (NAAC) is an apex organization that assesses and accredits the higher education of India. Similarly we need a third party to assess the quality of primary and secondary education.

SKILL DEVELOPMENT

“EDUCATION MAKES YOU SUFFICIENT, SKILLS MAKES YOU EFFICIENT”

“More than half of South Asian youth are not on track to have the education and skills necessary for employment in 2030” UNICEF REPORT

"Every day, about 100,000 young South Asians – a large sports stadium of young people enter the labour market, almost half of them not on track to find 21st century jobs," said Henrietta Fore, UNICEF Executive Director. "South Asia is at a critical juncture, with a limited window during which it can reap significant demographic dividends from its talented and capable youth. Get it right, and millions could be lifted out of poverty. Fail to do so and economic growth will falter, youth despair will rise, and further talent will be lost to other regions." A separate new report commissioned by UNICEF identified the major obstacles to overcome skills gaps in the region's youth. These include the low quality of education and vocational training suboptimal does not give students the desired skill level demands of the labor market, among others.

Table : 2 Special edition of GBC-Education's 2030 Skills Scorecard:

Country	Today	2030 Projection
Bangladesh	26%	55%
Bhutan	47%	81%
India	19%	47%
Maldives	16%	46%
Nepal	13%	46%
Pakistan	18%	40%

The rates of our school dropouts are still staggering. The low income people still feel that the high education will not fetch a good job for them. They are not aware about the many benefits what government is providing for them. Many of the reservation category people are still not benefited because of their unawareness. No long term goals are there for such destitute people in our country. To overcome this challenge, our education system should

follow experiential learning in the beginning stage itself. Introducing vocational education in the higher secondary level will be a great solution. A part from the basic subjects, a focus should be given to training like carpenters, cobblers, blacksmiths, nurses, tailors, weavers, real estate, construction, transport, textile, banking, tourism etc.

But today even though we are providing many short term courses in the label of skill development, it is need to be questioned whether it is fulfilling the objective. We are more focused on computer, Finance and Human Resources based skill development courses, ignoring the basic skills which definitely make a person to stand on his own foot.

Our government has launched the skill India mission-Kaushal Bharat Kushal Bharat on 15th July 2015, to harness the potential benefits of demographic Dividend. The main objective of this campaign is to monitor and converge all skill development effort across the country and targeting to train 40 crores people with all different skills.

UNEMPLOYMENT

“WHEN MORE AND MORE PEOPLE ARE THROWN OUT OF WORK, UNEMPLOYMENT RESULTS” this quote is an appropriate statement for the current scenario as Infosys lay off 12000 employees recently in Oct 2019. Similarly Cognizant fired 5000 employees recently. And it is expected that in coming three years almost 6, 00,000 employees are going to be fired from private sector. *According to its latest report by ILO, India has an estimated 18.6 million jobless in the country this year which will increase to 18.9 million in 2019(India Today).*

To harness the potential of Demographic Dividend, our government should focus on improving the employability in the country. With an age population of 29 years, 3.5 percent of unemployment is not a good sign for welcoming demographic dividend. The unemployment is the challenging strategy in India as well as all over the world. Spending the major part of life say 10 to 20 years for education, and not getting the job is the worst part of life. The unemployment is affected to all from less qualified to highly qualified. Day by day, the economy is going down and all the field of private sector are affected such as Banking, Insurance, Automobile, Textile, Real Estate, and Telecom etc. ***In a bleak employment scenario, employment and its conditions when it comes to women in the country is even dimmer (Oxfam India)*** This report claims on an average women are

paid 34 percent less than the similarly qualified male workers on performing the same tasks. Daily wages of a woman on an average is INR 105 and INR 123 in urban and rural settings is very less than the male worker (Based on NSSO (2011-2012) estimate). 2015 report says that 92 percent of the women and 82 percent of men were earning a monthly salary of Rs 10,000 which is very less than the seventh pay commission's recommended salary Rs 18,000. This report rightly observes that in spite of booming economy and increasing labor force the process of creation of job is extremely sluggish. The results on distribution of income and wealth are strongly depended to the processes in the labor market.

Government should come up with more jobs. The privatization in government field should be curtailed. All the possible steps have to be taken to boost the economy. Government should encourage the schemes like Skill India and startups. Educational institutes should also play an important role in creating awareness among the youths about such government schemes.

EXTINCTION OF ANCESTOR'S OCCUPATION

A FAMOUS SAYING "DON'T LOSE A DIAMOND WHILE CHASING A GLITTER"Demographic Dividend is a blessing for any country as there is an increase in the working age population in the economy. In this journey, the youth should be proud to accept the ancestor's job. There is no shame to continue the ancestor's occupation. Any job is having its own value. Many educated people leaving their executive job or after retirement, they are accepting their ancestor's occupation as a hobby or for uplifting the society. For example Mr. Sadashivam, Retired Honorable Chief Justice of India and Ex Governor of Kerala want to take up the farming as his ancestor's job. Mansukhbhai Prajapati, from Wankaner, Gujarat is a successful entrepreneur who relished the idea of modernizing the knowledge of pottery. Weaver, cobbler, pottery, farmer, coconut tree climber, blacksmith, goldsmith etc are the jobs getting extinct from the labour market.

BRAIN DRAIN

BRAIN DRAIN CAN BECOME BRAIN GAIN".The term brain drain was coined by Royal society, London in describing the movement of science and technological personal to the US and Canada.Ozden and Phillips (2015)describe 'brain drain' as the movement

of high-skilled labor from a less developed or developing country into a developed country; creating the phenomenon where the development of human capital occurs in one country and the utilization in another country. It is usually believed that migration of skilled workers cripples the economic development of the home country. This is one of the main challenges of demographic dividend. Qualified young professionals from our country immigrate to other nations in search of better prospects is really high cost involved. In order to diminish the high departure rate of human capital, favorable conditions have to be created for the IT skilled labor in their home countries. This can be taken care of by providing personal training and development coaching, more relevant and better opportunities with importantly, above par salary packages with extra benefits, so that the employees are assured of personal and professional growth. Hence, these developmental factors enhance the standard of living of the human capital which in turn motivates them to contribute for transforming India into a developed nation. And thereby there should be a mutual exchange of labor and technical skill between the countries benefitting both the parties. Thus Brain drain can become Brain Game.

CHANGE IN MARRIAGE TREND“*THE HIGHEST HAPINESS ON THE EARTH IS THE HAPINESS OF MARRIAGE*”.In 2025, being a young populated country, another common problem what we are facing is a change in marriage trend. Nowadays both girls and boys are studying well and education span are extended and find a job after that again increased the no of years. By all these age of marriage also extended marginally.When they plan to seek marriage partner, there are so many conditions and demands are facing by both boys and girls. India has marginal gap in the ratio of boys and girls. Populations of boys are less compared to that of girls. Some of the families of girls are preferring boys with government jobs, qualification – equal or above than girls, financial background, same caste and religion, family background, preferably nuclear family etc.Families of boys prefer the girls, who are educated equal to boys, working girl; some of the boys are not ready to accept the odd jobs of girls like the jobs with night shifts, irregular timings, away from the residents etc. Many couples today do not want to get married or put it off as long as possible. Some do not want children because they consider that this would limit their freedomThe new dietary habits and environmental

factors, women are now experiencing menopause earlier, some as early as 35. Those who marry late are getting panic and are really fret about having kids. Women over 35 experience more complication in the pregnancy and the chance of miscarriage is also more. Male fertility also reduces with age. Apart from this, if they find difficult in getting a partner with age, there is a tendency to get desperate and choosing a wrong one. This leads to a failed marriage.

HEALTH CARE SYSTEM

HEALTH CARE IS A RIGHT, NOT A PRIVILEGE Health systems as a whole should be strengthened, with expansion on primary health care; including vaccination Good health remains a key to reducing the vulnerability of young people, improving staff productivity and creating an environment for youth to develop their full potential. But in reality many young people engage in behaviors that are dangerous not only to their current state of health, but also endanger their health in the coming years. Despite improvements in health over the last thirty years, life is still being lost to early childhood diseases, inadequate newborn care and childbirth-related causes. More than two million children die each year from preventable infections. The health fitness among the youth is decreasing mainly because of unawareness, unhealthy lifestyle, more consumption of junk foods, frequent parties, unhealthy competition which leads to stress related disease etc.

According to the report by India Spend, a data-driven public interest journalism initiative, In the case of the death of a member of income, an average Indian has only about 8% of what may be necessary to protect your family from the financial shock, much lower compare to 84% in Taiwan, 44 % in Japan, and 67 % in Australia. Low awareness and the limited reach of insurance companies is the twin problems need to be addressed.

SUSTAINABLE SPIRITUALITY

"A CONSISTENT ETHICAL SYSTEM IS NEED OF THE HOUR." We dream a world without poverty, equity, dignity with respect, sacredness of the natural world, mutual care and love. This is an achievable dream, but the current development path is deeply flawed and not realizes our dream. The current scenario of the materialistic world, there is a

great need for strong ethical and spiritual framework of sustainable development to achieve this dream. To make a sustainable and world peace through spirituality; we must be emphasized to provide simple, spiritual and moral education to children and at an early age through schools, books, media, school curricula, etc. The introduction of seeds of ethical and spiritual values in the minds of children helps later in their life that leads to sustainable living. Similarly, measures should be undertaken to educate people at all levels to understand critical changes must be done in our economic, social, environmental and governance structure to work effectively in the process of sustainable development to create a prosperous future for all and generations unborn. Spiritual transformation of individuals is, change of mentality, exploring development centered on man, the realization of the carrying capacity of the nature, a vision of fullness in our relationship with nature and humanity, the voluntary application of spiritual and ethical value, etc., will no doubt make the spiritual movement a success. **MATERIALISM**

“MATERIALISM IS AN IDENTITY CRISIS” Materialism dominates today's youth culture, today's young people are embracing materialism as any previous generation. It is a young generation without dreams, without love. Money, money and more money - this is a typical teenage dream. It reflects in every place, starting from education. Earlier the school was a place to acquire real knowledge, but now it is all about scoring high marks and mastering the technique of passing examinations. Attitudes towards careers have also changed. Earlier generation sought meaningful and challenging jobs for life. But today the priority is a comfortable lifestyle and a job with lots of perks. No one is daring to take up challengeable jobs. Young people do not have the patience to climb the career ladder slowly - one step at a time. They want quick gains. Traditional values of love and family have been replaced by selfishness and greed. Today's teenagers are the centre of their own universe and have little time for their parents and family. We should develop the habit of “giving” and not “getting among the children. We should ourselves as a role model from restraining from material world.

VIOLENCE ***“AN IDLE BRAIN IS A DEVIL'S WORKSHOP”*** However, the demographic dividend has a huge potential drawback - many of the young men entering their 20s have little education and therefore have little chance of finding employment. What's more, many of them are lonely and sexually frustrated, as sex ratio has been

skewed for several decades with 37 million more men than women in India. According to official statistics, the youth unemployment rate in India in 2019 stood at 15 per cent for men and 11.3 per cent for women. Many are doing odd jobs for little money and with lots of time on their hands. There are a lot of social science research that finds a strong relationship between unemployment, especially among young people, and the incidence of violent crime. The youth spending their lion's part of life for education, job searching, searching for life partner, it will affect them very badly which leads them to frustration, stressed as well as depression. They also loose self-confidence and self-respect.

The unemployment is the main cause for terrorism and violence. The terrorist group will take this opportunity to brain wash the unemployed youths. The unemployed youths are easily target for terrorist groups, criminal activities, drug addicts, drug carriers, and smugglers.

CONCLUSION

The proportion of working age group in the total population is considered to be more important for framing the policies for economic growth and development. 1. Education and skills development have great promises to reap the demographic dividend. The quantity and quality of education needs to be improved. 2. Need professional training that expands so that young people can develop the skills necessary for productive employment. A workforce better trained and educated is a prerequisite for to harness the potential of Demographic Dividend. 3. As we have two different levels of youth population the government should take necessary steps to motivate the youngsters to take up their ancestors' jobs as well as should provide necessary measures to mitigate the brain drain from our country. 4. The change in the marriage trend is also need to be addressed by creating a proper awareness among the youth about the consequences of late marriage. 5. Health systems as a whole should be strengthened, with expansion on primary health care; including vaccination and importance of insurance based health care system. 6. It is very hard to imagine a consistent ethical system without spirituality. To attain sustainable spirituality, the government must be emphasize to provide simple, spiritual and moral education to children and at an early age through schools, books, media, school curricula, etc. 7. Materialism is an identity crisis and material happiness is an illusion that can never be achieved. This can be overcome by setting ourselves as a

role model from restraining from material world and the habit of “giving” and not “getting among the children. 8. Violence is a huge problem need to be addressed before its reach its helm. Our unemployment is too high. Our poverty is too high, our illiteracy is too high, and all of that extends and lends itself to crime and violence being too high. With these words would like to conclude by saying there are plenty of challenges which need to be converted into opportunities in order to harvest the benefits of DEMOGRAPHIC DIVIDEND.

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Tel: 020 66759637/ 646

E-mail:: sameeksha@iccs.ac.in

Kindly address your queries to:

Dr. Wani Nalanda D.

Editor-in-Chief

nalanda.wani@iccs.ac.in/nalanda_dddd@rediffmail.com



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