

Centre for Haryana Studies

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(Invited Paper)

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सरोज पंघाल और देशराज सभरवाल

घरेलू हिंसा व महिलाएँ : एक समाजशास्त्रीय अध्ययन

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Editorial

The concomitant relationship between people and society needs to be recorded, preserved and disseminated. The relationship is the wonderful gift of God and further to be nurtured. The different perspective of the relationship needs to be worked upon no stone is unturned to understand the people and society. Society of India in general and Haryana in particular, has exhibited its vibrance over the period of time and each society is mandated to learn from one another. Over past decades the society of Haryana has shown progress in all aspects includes excellency in sports, good governance and agricultural productivity. All these we need to do is to look into those areas neglected and thrive upon them and the field we progressed needs to be further polished.

Presenting the *Journal of People and Society of Haryana* with its *Vol.XI, No.2, October 2021* issue is an honour with this regard and step forward to keep record of food, culture, education, ethnicity for the use of future civilization. In the issue, eleven research papers discussed in wide range of areas related to society of Haryana.

Editor-in-Chief

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Marriage Norms and Dowry Practices: Emerging Scenario in Rural Haryana

(Invited Paper)

Neerja Ahlawat*

ABSTRACT

Significant changes are taking place in the institution of marriage and dowry practices having considerable impact on the society. Along with the increase in the educational levels of the boys and girls for greater employability, there is also increase in the bargain taking place as far as dowry is concerned. There are new indicators of one's status in the society such as education, economic status and urban set-up. These new found indicators have profound impact on the people and clearly reflected while forming marriage alliances.

Key Words: Marriage, Dowry, Marriage Considerations, Caste

The institution of marriage is undergoing significant changes during the past few decades owing to complex social processes taking place in South Asia, arranged marriages are commonly practised. Marriage is considered indispensable and nearly universal in Indian society. Marriage negotiations are equally important as they entail social, economic and cultural dimensions linked with the institution of marriage. In Indian set up, marriage is not a union of just two individuals but also signifies an important relationship between the two families, their relatives and friends. In North Indian family set up, the relationship between the two families i.e. of bride and bridegroom is not on equal footing but based on clear notion of hierarchy simply categorized as 'bride giver' and 'bride taker'. Patriarchal values regulate sexuality, reproduction and social production and are expressed through specific cultural metaphors. It is also implicit in it that bride giver is the one who has lower status and provides the other i.e. bride taker with gifts, cash and daughter. On the other hand, bride taker is at advantageous position where one can command dictates and receives all the material things along with 'priceless daughter-in-law'. (Dumont 1970, Madan 1965; Kumari 1989; Uberoi 1993, 1995; Verghese 1997)

Marriage means different to women and men. In Indian set-up marked with patriarchy, marriage sacralises and controls female sexuality and virginity as it is linked with 'family honour'. It is considered important mechanism to control her life throughout. For men, marriage means expression of their masculinity and control over women and children. Across caste and community lines, it is arranged by senior members of the family. In North Indian society, it is the woman's family that first approaches the prospective groom's family to initiate negotiations for marriage. Mostly the marriages are settled by the elderly male members and that too without the consent of the boy and girl. It is understood that marriage is not just the union of two individuals but a strong linkage between two families. Love is not considered an essential component

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of a marital union. (Basu 2001; Basu 2005).

The institution of caste plays a crucial role with regard to marriage in India. Caste is characterized by endogamy. Therefore, the regulation of marriages is an expression of the principle of separation: castes prohibit marriages outside the group. At a certain level of segmentation, caste prescribes endogamy and thus ensures its own reproduction. One belongs to the caste or sub-caste of one's parents. Though this view may seem satisfactory statistically but theoretically too simple and narrow. However, since caste formation itself is diverse in different parts of India, the customary patterns with regard to marriage and family are also varied. (Dumont, 1970) Though these divisions are most marked in terms of region and religion, often variations exist within regions and within castes. This diversity has been highlighted by the documentation conducted by the Anthropological Survey of India. (Singh 1992). Although, the marriages in the rural India are arranged between different clans or different villages, but they are between the same castes. This is referred as the pattern of caste endogamy and village exogamy in the social sciences. As regards hypergamy and hypogamy, the cases of hypergamy are more frequent than those of hypogamy. This is because according to Dharma Shastras of Hindus, a marriage between a high caste boy and low caste girl and low caste boy is not permitted.

Changing Socio-Cultural Context in Haryana

Haryana is urbanising, with consumerist culture and individualism; education is stressed for employment and marriage in better status families specially in case of girl's marriage. Marriage is considered essential both for boys and girls as this is linked to one's overall position in the society.

In contemporary Haryana, there is tension around the question of marriage. There are large number of unmarried men who are in a way posing the biggest challenge disturbing the very fabric of the society. As a result, many Haryanvi men are purchasing wives from distant states such as Himachal Pradesh, Uttar Pradesh, Bihar, Jharkhand, Chattisgarh, Bengal, Maharashtra and even Kerala. (Kaur 2004; Ahlawat 2012) There are combination of factors like adverse sex ratio, poverty and unemployment, addiction, disability etc. which are responsible for the present crisis.

This is quite paradoxical in the sense that on one hand, there is prosperity in Haryana in terms of economic prosperity as it is reflected in improved standard of living, better health care, increased life span, increase in literacy levels, more opportunities for work for women/girls. On the other hand, there is dark side of Haryana with the resurgence of foeticide, honour killings, and increasing violence against women both inside and outside their families. (Chowdhary 1994; Ahlawat 2015) Thus, in the present scenario, there is limited choice of mate selection enforced due to marriage rules and already skewed sex ratio.

Keeping in view the emerging scenario in Haryana where issues such as skewed sex ratio, khap diktats and honour killings are important dimensions to be understood, an attempt has been made to examine crucial questions such as importance of marriage, age at marriage and educational levels of boys and girls. What new considerations for marriage, choice for mate selection and dowry are taking place across caste/class/community? In order to have an in-depth understanding, ethnographic study was conducted using participant observations as a tool to investigate and understand overall changes taking place in the institution of marriage. Field studies were carried out in villages: Bishanpura and Kishanpura in Jind district; Dobh and Bhali in Rohtak district.

Importance of marriage and New Considerations

The institution of marriage is considered important across caste, class, ethnic and religious groups. Ethnographic survey revealed varied importance of marriage of boys and girls across caste/class lines. As regards the importance of marriage for boys across communities, it was categorically stated that boy's marriage is essential 'to continue family name; who will cook food and look after him; parents are not going to stay forever. Not even close kinsmen like brother and his wife will give food to him always'. An 80 year old Ahir woman said that 'unmarried boy is not acceptable in society. Everyone looks at him with suspicion' Umed Singh is 66 years old jat, a retired Police constable told that boy's marriage is essential in order to produce children especially sons for inheriting property; otherwise it will go in the hands of other brothers'.

On the other hand, marriage of girl in Indian society is taken as a means to manage female sexuality. The future roles of women as wife and mother are specified. Marriage of a girl involves giving away virgin daughter and this is always emphasized implicitly. (Dube 1997) Ethnographic survey revealed significant observations with regard to marriage of girls. Across caste lines, it was observed that girl's marriage is very essential for many reasons such as 'girl being biggest responsibility of parents as long as she is in her natal family; she is family's honour therefore must get married at appropriate time; she cannot live alone and needs support and security throughout life'. Dharamvir, aged 45 years from Rohila caste works as labour in village Bishanpura strongly pointed out that 'if girl is not married in time then people including relatives starts accusing the whole family questioning the integrity of the entire family. The present time is very bad; one must ensure the security of girl.' An old woman Darshna aged 65 years from Jogi caste from village Dobh felt that 'girl is other's wealth. No one can keep her forever. One has to give daughter to take another; this is how world sustains.'

An important decision with regard to girl's and boy's marriage in Haryana pertains to essential considerations that must be looked into seriously before they are married. While looking for match for girl, large majority of the people particularly Jats asserted that boy should have good government job to maintain the family or he must possess 3-4 acres of land. Umed Singh aged 66 years old from Jat caste from village Kishanpura who retired as a constable from Police told that, 'while looking for match for girl one must enquire about the boy, his family and economic status particularly land; he should not be an addict otherwise the girl suffers throughout her life'. Another observation made was with regard to scheduled castes that possess no land and where level of education of boy does not matter. What matters is some gainful economic activity that brings money to run the family. Attri, a 32 years old, illiterate woman from balmiki caste from village Bhali was of the opinion that boy must be engaged in some work no matter what is his education. Among Khatri/Arora, there is also practice of matching horoscope and without that negotiations of any kind are not possible. Among them it was also observed that they are not very rigid about the government job of boy; rather stress on self employment such as one's own small business like shop-keeping, computer/Photostat shop etc.

Some common observations across caste lines specify that boy should be employed preferably in government job. It was also revealed that parents across caste lines want to marry their daughters in the urban set up to ensure better quality of life. This change in the choice for urban is based on the fact that

rural girls are doing much better in education than rural boys; girls not only outnumber but also prove their credentials in education by bringing good results.

Just as there are strong views expressed with regard to considerations for marriage of girls, similarly boys' families do have some important considerations while marrying their sons. Based on household survey, it was observed that higher caste households such as Jat, Brahmin, Khatri/Arora prefer to have educated, beautiful, fair and tall daughter-in-law. They also emphasized that girl should be from rural set up and also from reputed family to ensure peace and progress in the family. Bimla, aged 35 years Jat woman, illiterate, housewife from village Dobh stated that 'we would like to have a girl who is smart, fair and educated and well-versed in household chores. We prefer to bring bride who is from equal status family and not from higher status family to maintain harmony in the family'. She apprehended that girls from higher status do not respect/serve their in-laws.

During group discussion participated by Jat, Brahmin, Nai, Jogi and Dhanak women, it was observed that all women irrespective of caste emphasised the education of the girl so that she can look after household affairs properly. Some higher caste women also maintained that since land size has squeezed and boys are no more interested in farming, therefore it is better to have a daughter-in-law who has some professional degree like JBT, B.Ed or NET. This will enable both to take up some job and run the family properly. On the other hand lower castes such as Chamar, Balmiki and Dhanak never stressed for beautiful and fair girls. Rather they opined that they would like to marry their sons to those girls who are educated up to 10th or plus two level and know household affairs.

Across caste lines, there was strong demand for girl from rural background so that she does household chores willingly and efficiently. An interesting observation was that in contemporary times people (from both sides i.e. boy and girl) are very much worried about the integrity of the family. They simply want to ensure that nothing is concealed particularly age, education, employment of boy as there are increasing cases of fraud where real facts are revealed after marriage only and then one cannot do anything particularly in case of girl's marriage.

While looking at the scenario, it becomes apparent that marriage of both boys and girls is considered essential across caste/class lines. Various reasons attributed for marriage of boys and girls also reflect the changes taking place overtime; for boys, marriage enhances their masculinity whereas for girls, it suppresses or controls her sexuality. Education, employability and urban set-up are the new considerations for girls' marriage particularly among higher castes. For boys' marriage, people seek rural educated girls with some professional degree that might help the girl in future in getting a job.

Age at Marriage and Educational Levels of Boys' and Girls'

With regard to age at marriage of boys and girls, significant inter-generational change was observed. Women between 50-60 years old were married at the age of 12-13 years whereas men were married at the age of 16-17 years. Now there is significant increase in the actual age at marriage of boys and girls. The average age at which a girl marries is 17.5 years and that of a boy is 22 years. It was observed that there was difference of opinion with regard to age at marriage across caste lines. Some higher caste groups such as Jats, Brahmin, Khatri/Arora were of the opinion that girl should be married between 18-20 years and for boy the right age is between 22 to 24 years.

Girls' education up to plus two level was also an important criteria fixing her marriage. There were quite a few women from higher caste who recommended that girl should at least be educated up to B.A level before she is married. An elderly Jat woman aged 66 years stated that 'though she herself was married at the age of 13 years, yet her own grand-daughter must be graduate before getting married'.

In contrast, scheduled castes like Chamar, Dhanak, Balmiki asserted that age of marriage of girl is not fixed. She should be married as soon as she attains physical maturity i.e. 14-15 or 16-17 years. Some backward castes like Jogi and Nai mentioned that girl should be married early i.e. between 16-17 years of age to avoid any complications in settling her marriage. Krishna, 45 years old from Nai caste from Dobh village said that, 'girl should be married before she is 18 years of age; otherwise people start whispering about the character of the girl or family'. Age at marriage of girls among backward and scheduled castes is distinctly lower as compared to higher castes such as Jats and Khatri/Arora because as the age of girls goes up, it becomes difficult to find suitable boy in their communities. By that time majority of the boys get married. It was observed that the age of marriage i.e. 18 years for girls and 21 years for boys is legally approved and very well known to all the respondents/ people across communities. Except few households from higher castes like Khatri/Arora and some Jats who stressed higher education for girls' before she gets married, large majority of households were of the opinion that girl should be married by the time she completes plus two levels. For them, 18 years of age for marriage of girls' is more than sufficient. 'Why to spend more on her education when she is not supposed to do job and this will unnecessarily delay her marriage' as pointed out by a woman from Jogi caste.

Many higher caste households asserted that once the marriage is delayed then there are many difficulties experienced by the family such as locating better status family with appropriate match. Some backward caste households pointed out that any delay in marriage results in difficulty in finding match for their daughter because in their community a large majority of girls are married even below 18 years of age. Many issues emerge while discussing the actual age at marriage of boys and girls. Of course there is significant increase in the ages of both the boys and girls. In case of girls while deciding the actual age of marriage, people are more concerned about issues such as investment in education, probability of finding right match and above all security and safety. Majority of the households opined that girls' marriage is an obligation so it should be solemnised well in time. They also stressed that girl's education up to plus two levels are fine as there are schools available in village itself. Regarding higher education except few households who were in favour of girls' having higher education, large majority answered in negative.

Since girl's education is taking priority in rural Haryana, therefore, actual age at marriage as proposed by people is also showing signs of positive increase. People have started realizing that girls should be imparted education, which in a way helps in enhancing the age at marriage. Rising age at marriage of girls particularly in rural Haryana has to be seen in the context of investment on their education. More education leads to increase in age of marriage resulting into longer stay in parental family requiring more security and safety inside/outside the family and also more expenditure on marriage and dowry.

As regards boys' age at marriage, it was revealed that large majority of respondents across caste lines believed that more than his age what matters is his education and employment. Once they complete education and take up some employment only then they should get married. Sunil aged 35 years, labourer

from Chamar caste from Dobh village mentioned that 'boy should be married only after completing his education. He should be economically independent before he gets married' Another observation was that, 'boy should be married only when he is capable of supporting his family otherwise he becomes a burden' as reported by 66 years old Jat an Army personnel. It was also observed that in case of boys' the actual age at marriage though was not an issue as it was a serious matter in case of girls' yet people were bothered about the non-marriage of large number of boys' who remain unmarried due to unavailability of local girls' due to poverty, unemployment, addiction and above all squeezing of the cohort of marriageable girls (Ahlawat 2009). Another interesting observation was that in case boys are not capable or economically independent even then family supports the marriage of boy. None of the house hold maintained that a boy can do without marriage; even if he is late in finding local girl he can easily get bride from other states. There were around 127 households in the four villages under study where men in the age group of 32-44 years of age have brought brides from other states like Uttar Pradesh, west-Bengal and Assam Maharashtra and even Nepal. These men belong to Jat, Khatri/Arora, Yadav, Chamar and Balmiki caste and have either unviable land or no regular source of income.

Arranging Marriages

It was revealed through household survey that marriages are arranged through middleman either a relative or friend. Majority of the people opined that in present times it is very important to ensure the status and integrity of the family before finalizing the marriage alliance. In this regard, middlemen play an important role in establishing the real facts about the other family. There is also a trend of rewarding the middlemen with some gift such as gold ring by the girl's family. 'Sometimes these middlemen play dubious role and refrain from telling the truth about the boy or his family' as told by Prem Singh, 61 year old from Lohar caste from village Kishanpura retired from Army.

Consent for Arranged/Choice Marriage

In none of the households in the field site, the consent of boy/girl is considered important regarding their choice for marriage partners etc. Most of the people said that the family takes decisions regarding marriage i.e. when and with whom. There is no place for love marriages. In very few cases, some freedom is granted to the boys regarding the choice for girl, time of marriage etc. But all decisions are taken by elderly persons in the family particularly males. It was observed across caste lines that girls are not supposed to see or talk to boys at the time of settling marriage saying that 'our daughters are not the kind who will ever like to talk or see the prospective boy' said Birmati, aged 40 years from Jat caste from Bhali village. On the other hand, boys are given the liberty to see the girl before marriage if they wish so. It shows gender bias in terms of choice to see the partner.

Regarding settling marriages, girls are just told about the family and the boy where match has been fixed. Their consent is never taken, nor are they allowed to express their choice regarding the type of boy they would like to marry. Girls are not even allowed to see the boy before marriage. In rare case, she sees him only through photograph. On the other hand, if boys insist to see the girl before marriage, they are allowed to see but large majority of boys do not accompany their parents to see the girl. Despite the fact that both boys' as well as education of girls is emphasised, still the community is not ready to accept or involve them in taking their consent while settling marriage. (Ahlawat 2015)

Group discussions were held separately with boys and girls to seek their opinion about choice marriages. It was observed that they answered in negative suggesting that parents know better where to settle the marriage. They also knew about the rules such as prohibited gotras, villages and negative sanctions attached to such marriages. They were not in favour of choice marriages 'as these are not approved by the family and community', said 20 years old Navin from lohar caste. Anisha, student of B.Com second year told that, 'my grandmother is taking so much pain to educate me. I know my parents will find the appropriate match for me keeping in view my choice and education. I will go with my parents' choice' she said quite categorically. She further said that 'my family has faith on me and that is why they have allowed me to go for higher education; how can I breach their faith; while in college, I do not discuss anything with anybody except academics'.

Pooja is 17 year old girl studying in plus one in Dobh village. She told that 'there are instances in our village where boys and girls eloped to marry. On knowing this, parents located them and murdered them brutally. My mother says that if ever I am seen talking to any boy or even thought of eloping with a boy to marry then I too will meet the same fate. So I just cannot think of marrying a boy of my choice; rather prefer to marry with a boy of my parent's choice'. It shows that young children are well aware about the restrictions imposed on marriage; they do not want to take any chance. Girls are extra cautious not to violate any norms otherwise their education will be stopped and they will be married immediately. Since the overall environment is very hostile to such marriages and couples are punished brutally, therefore, there is a kind of fear among youth especially girls who are reluctant to discuss openly such an issue. But at the same time both boys and girls admitted that their parents must involve them in decision making regarding match selection.

It shows that despite emphasis on higher education of girls and boys leading to increase in age at marriage, there is strong resistance with regard to consent/choice for marriage. Girls are neither involved in decision making as to where and with whom they would like to marry nor are they supposed to see the boy what to talk of choice for mate selection. On the other hand, boys do have some liberty and can exercise choice i.e. with whom they would marry and when; of course everything is arranged by the family. Boys if they insist can see the girl.

Rising Trends in Expenditure on Marriage and Dowry

Field survey revealed some significant inter-generational changes with regard to marriage expenditure. Marriage in old times was not as expensive as it is today. Earlier, marriage expenditure was shared by family and community. Survey revealed that girl's marriage involves huge expenditure as compared to boy's marriage. She is given gifts in the form of cash or kind throughout her life. In a way, boy's family is one that receives gifts from girl's parents and girl's family is the one that is always giving something or the other to boy's family. It was also observed across class lines that the expenditure on girl's marriage among higher castes ranged between 10-15 lacs whereas among lower classes, it ranged between 2-5 lacs. The observations based on household survey revealed that the expenditure on marriage depends upon one's economic position; if the girl is married in higher status family, then marriage expenditure goes up. Ram Lal, 38 years old from Yadav caste from Kishanpura village working as petty shopkeeper told that, 'It is difficult for poor families to spend so much on the marriage particularly of daughters due to high

cost of living but since the trend is to overspend then what one can do'. This was particularly stressed by poor families across caste lines.

The observations based on household survey revealed that dowry constitutes a very important and a sensitive aspect of marriage practices depicting the greed, overstress on materialism and dominance of market forces in present day society. It has been observed that the people did not feel hesitant to discuss the issue of dowry; rather there was anguish and anxiety expressed by people across caste lines. Majority of the people stressed that dowry is increasing day by day; it is exhibited in terms of economic status of the boy's family as well as girl's family. There is a kind of rat race being followed across caste/ class lines as far as dowry is concerned. It was also pointed out quite categorically that to avoid any unpleasantness in the family, more and more money is spent on dowry so that girl does not ask for her share in parental property; in a way this is a form of dowry. Across caste lines people admitted that dowry is given as per the status of boy and his family. In case the boy is highly educated and employed in government job then the parents have to spend more on dowry. On the other hand, more educated girls ask for things of their choice whereas less educated ones do not ask or given more dowry. More education of girls means more dowry because then parents have to look for better status family.

Saroj Bala is 58 year old woman from Jat caste and resident of village Bhali. Regarding essentiality of giving dowry to girls, she emphasized that dowry is vital in marriage and it is given to girls as a part of her share. Whatever is in her destiny, she takes. She further said that dowry enhances girl's status in her in-laws. If she has not been given dowry, then in-laws accuse parents for insufficient dowry. In case girl has to settle independently after marriage or there is division in the family, then she can always use her own things and she does not need to depend on in-laws for essential items to run the house. This also shows how conscious people are of nuclearization of the family structure.

Brahmi Devi, aged 60 years from Lohar caste from Bishanpura village admitted, 'these days there is a kind of hidden dowry being given to boy and his family; boy's family does not ask for items directly but give reference of other families who gave dowry to their daughter.' Satpal from Balmiki caste aged 40 years, works as labour told, ' in present times, dowry is taken in different ways; some directly ask for specific items i.e. electronic items along with other household items; some convey the demand through middleman and there are still others who convey the demand indirectly. There is always a sort of bargain between the two parties keeping in view boy's employment status and girl's educational status. These days more and more people have started demanding dowry. There is competition to give more and more dowry'.

Field survey revealed that in contemporary times, there is a lot of emphasis on gold jewellery, cash and vehicle at least a bike. Other dowry items include electronic and other items such as fan, cooler, T.V, fridge, washing machine, furniture such as sofa set, double bed, mattresses, quilts, bedcovers, almirah and utensils etc. If the boy is handsomely employed and urban based then he is given car also. Besides this, the better status families give gold items such as ring to father-in-law and ear tops to mother-in-law and other family members like sisters-in-law. It was also observed that these days girls do not prepare any items of use at home as all the household items of use are available in the market. Moreover, since girls are imparted education so they are busy and there is no time to prepare things at home as it used to be done in the past. It is quite obvious that the extent of dowry is determined by the socio-economic

background of the boy and his family. As regards the girl, her education and employability also have strong impact on the dowry. Higher the education of the girl, more the dowry is given to suit the status of the boy and his family. Dowry is also linked with the girl's share in parental property. Since girl's parents do not want to part with immovable property like land, therefore spend as much money on her marriage and dowry as they can. Dowry is now a status symbol to show off one's economic status in the society.

Role of Relatives, Friends and Community

Field survey revealed some significant observations with regard to the role of relatives, friends and community. Relatives, friends and community played significant role in terms of services rendered at the time of marriage. The married daughters and other relatives would reach about 15 days before marriage to share the responsibilities. They helped in different household tasks. Not only this, the whole village community including friends, neighbours and relatives helped in preparing sweets along with *Halwai*(confectioner). A significant contribution of relatives was noticed in terms of sharing the burden of dowry by giving household items as gifts such as utensils, clothes to girl's family. This was reciprocated the same way in the marriage of their children too.

Role of relatives' particularly that of maternal family was of immense importance in terms of sharing marriage expenditure. Some household tasks such as cooking, cleaning utensils were commonly managed by relatives and neighbours without hiring somebody for domestic help. In case of girl's marriages, tent was erected in chaupal/dera but boy's marriage took place in ones' own household avoiding extra expenditure. Earlier Barat used to stay for at least 3 days. The arrangements were made in village Chaupal whereas other Baratis' (people accompanying groom) stay was arranged in the houses of kinsmen in the village.

In contemporary times, there is complete shift in the role played by relatives, friends and neighbours. Earlier, they participated to help the family and now they come just to mark their presence in the marriage. Even married daughters visit for a short time what to talk of relatives who on the pretext of something or the other maintain reasonable distance even at the time of marriage. Phoolpati, widow, middle educated, aged 42 years from Khati caste from village Dobh told, 'relationships among close kinsmen have deteriorated. No one wishes to help the other one. Even married daughters who used to come early to assist in household tasks now come at the appropriate time and they too are interested in getting their *neg* i.e. share. Community feeling has completely lost' A common saying in the village is that 'close kinsmen are distant but neighbours are closer' shows how kinship relations are changing drastically and becoming more materialistic. This change in the nature of relationships has to be seen in terms of changing overall scenario where market forces have dominated and also neuclearization of the families from joint to nuclear. Since majority of families even in rural set up are nuclear, therefore, everyone is occupied managing his or her family. There is hardly any support available from the kinsmen.

Conclusion

There are significant changes taking place in the institution of marriage and dowry practices having considerable impact on the society. A significant development is that the education and employment of both boys and girls are considered important resulting into positive increase in age at marriage; no one

marries uneducated girl. Along with the increase in the educational levels of the girls for greater employability, there is also increase in the bargain taking place as far as dowry is concerned. It is quite disheartening to know that even the special space created as a result of exposure to outside world, rural-urban convergence, education and employment opportunities is not enough to deal with the emerging situation. The need of the hour is to bring attitudinal changes in the minds of the people and for this both the state and NGO's have a great role to play.

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The Idea of God and Godliness in Haryanvi Everyday Life: A Study

Shilpa Vashisht* Naresh Kumar Vats**

ABSTRACT

The transcendent aspect of a being categorizes him/her as God or Goddess. Philosophical-religious scriptures construct divine as someone or something which surpasses the 'normal' and is exalted to the level of *Devata* (God). For instance, the *RigVeda* consists of various hymns describing different deities and extolling them as supreme. As per *KarmaYoga* philosophy of Hinduism, *Isvara* is the elevated self on which unlike human beings, the hardships, psychological temperaments, and the actions of the past or present have no effect. Likewise, in Indian epics and religious books like *Vedas* and *Upanishads*, Gods and Goddesses are praised to have divine qualities which humans or other organisms of this universe do not necessarily possess. Hence, mainstream religion creates a distinction between the realm of divine as paranormal and the realm of human experience as normal. However, *lok* has the tendency to imagine and create divine out of the normal. Here, the idea of God and Godliness does not necessarily aim at reaffirming the pre-dominant concept of divine in the mainstream religion. For example, the depiction of divine in Haryanvi everyday life assimilates it with the social context and naturalizes it in the social and cultural norms of the community. Thus, this paper aims at analysing the representation of God by critically examining the folksongs of Haryana, which are not separate, and which constitute a part of everyday Haryanvi life.

Keywords: God, Godliness, divine, transcendence, *lok*, representation

Introduction

While attempting to define what is 'divine', many rely on an image or an idea, which transcends the 'normal'. It is an ideal which constitutes the most elevated characteristics of a human being and stands on the absolute position. The presence of all the nine *rasas* (*srngara, hasya, karuna, raudra, vira, bhayanaka, adbhuta, shanta, vatsala*) in a balanced state is what makes a being a God (*Devata*) / Goddess (*Devi*). Various religions have different Gods and deities, but it could be argued that the concept of divine has similar connotations in almost every religion (almighty, omniscient etc.) where each divine entity has similar attributes. For instance, a divine figure is somewhat similar to *Isvara* defined in *KarmaYoga* philosophy of Hinduism, the elevated self on which, unlike human beings, the hardships, psychological temperaments, and the actions of past or present have no effect. Chile and Simpson argue that "divinity is shrouded in mysticism in many religions where the distinction between the realm of the divine and the

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human experience is polarized as that between the supernatural and natural.” (Chile and Simpson 9) Likewise, in Indian epics, *The Ramayana* and *The Mahabharata*, and in philosophical-religious texts like *Upanishads*, the gods and goddesses are praised to have divine qualities which humans or other living organisms of this universe may not necessarily possess. But do the deities enjoy the same superior position in Indian *lok parampara*, or they are presented in a way which is different from mainstream religion? Thus, this paper aims at analysing the representation of God in *lok* by critically examining the folksongs of Haryana, which are not separate, rather constitute a part of everyday Haryanvi life.

Before moving on to conceptualizing divine in any *lok parampara*, there is a need to understand the meaning of the term *lok parampara*.

Lok or 'Folk' runs like *chetna* 'consciousness' in the life of its people who form it with a shared code of behaviour and perception, and have a common conceptual map. The term Folk can be understood as the essential basic sensibility that flows through the life of a socio-cultural group untainted by the forces of artificial standardisation and consolidation. In this way, *lok* can be understood as synonymous to 'culture' that develops through the *vaarta* (lore). (Vats 86)

Discussion

Lok in the simplest sense means the common people who behave and live in a particular way to create a collective identity. *Lok* does not comprise a human being as an individual, but as a part of his/her community. The *lok* acquires knowledge not by finding answers in the books, but the tradition and other cultural practices are passed on from one generation to the other in the form of *lok parampara* through various forms of art. The mode of transmission is oral and its main source is common people. The *lok* loses its authenticity and purpose when it is interpreted through the lens of the academic theories. A *Lok parampara* might seem absurd to those who are not aware of the *lok* consciousness. Churchland in his essay “Folk Psychology and the Explanation of Human Behaviour” argues that folk psychology does not have any law, and does not support casual explanations. This is true of *lok* as well, because *lok* has its own logic to go by. It is driven mainly by emotion (*bhava*) and devotion (*bhakti*), and not by the *shastras*.

When *shastra* through learned people interacts with common masses in *lok* the image of God changes its shape and size. The concept of divine enters into the psyche of *lok* and seems to change its singularity prevalent in mainstream religion. *Lok* does not have an ideal form of God. It constructs its own ideals by bringing divine from high pedestrian to its own level. This representation is ideal to everyday experience of its people. There is a transition of the divine from the superior most position of being a deity to a humanised figure. Lofty and high attributes are diluted and brought down to a level of common people. Gods are re-imagined as one of us, ideal to everyday experiences. Hence, this paper attempts to look at and critically interpret this transition by analysing *lok* utterances of Haryana, which are a part of everyday life and not merely occasional. It examines how *lok* takes the images of Gods from *shastra* and reworks them in workable formats. Here, Haryana does not mean a political state in India, but what is being referred to here is the cultural Haryana, which includes the people who live in Haryana or the region nearby, and share a particular way of living, modes of behaviour and belief systems.

India is a culturally diverse and distinct country where every region has its own tradition and belief system

handed down by the word of mouth. Similarly, Haryana which could be broken down as *Hari* (God) + *ayana* (home) has a rich culture, tradition, folklores, and festivals. The Haryanvi *lok parampara* is an integral part of its culture and,

The common people create for themselves the lore continuously and spontaneously in an informal manner to mark the celebration of various cultural and religious festivities, helping in the transmission of their tradition and culture to the next generation. (Vashisht 11)

There are several auspicious festivals and occasions which are celebrated in a traditional way through the medium of folk dances and folk songs. The themes are vivid like that of love, humour, religious, nature, cultural, etc. The religious songs chanted mostly by women prioritize devotion to the divine. Women gather together in groups to chant various utterances where the gods and the goddesses become the characters in the tales sung in a form of song.

Lok has the tendency to create the divine out of the normal, and even out of nothing. For instance, in a Bollywood movie *PK*, the protagonist, who is shown to be an alien, spits on a stone to make it look red and places it under a tree. Soon, the common people start worshipping that stone as some sort of divine figure. It is pertinent to point out that such behaviour is not to be mocked at. Rather it is that deep rooted reverence and ‘hopefulness’ of the common masses that propels them to imagine the divine presence everywhere. The tradition of reverence has been central in the *lok* culture. The first argument in this paper is that reverence and irreverence go hand in hand in Haryanvi *lok parampara*. Taking Haryanvi *lok* songs into consideration, these utterances are sung in order to praise and worship the deities on the auspicious occasions. But while doing so, the Gods and the Goddesses in Haryanvi *lok* utterances are made to go through all the challenges which a normal human being is seen experiencing in his/her life. For instance, there is a *lok* utterance which is sung by the girls and women during the *Kartik* month of the Hindu calendar, when they go for a bath in the morning at village’s pond. This song describes the scene of the *Ramayana*, when *Rama* and *Lakshmana* go to forest in search of water and find *Luv* and *Kush*, sons of *Rama* and *Sita*.

Chalo bhai ladke unn galiyaan me, jin galiyan me thari maaA

(O boys, let us go to those lanes, where we’ll find your mother)

Hey ri koe Rama mile bhagwanaA

(O we found *Rama bhagwana*)

Uth le ri mata, kesh jhadak le bahar khade bhagwanaA

(Stand up O mother, cover your hair, *Bhagwana* is waiting outside)

Hey ri koe Rama mile bhagwanaA

(O we found *Rama bhagwana*)

Ise dusht ka mukhda na dekhun, jeenvte ne diya vanvaasA

(I won’t look at such an evil face, who ordered for me an exile)

Hey ri koe Rama mile BhagwanalA

(O we found *Rama bhagwana*)

On one hand, *Rama* is referred to as *Bhagwan* (God) throughout the song, and on the other *Sita* denies to see his face by saying that '*ise dusht ka mukhda na dekhun, jeevnte nae diya vanvas*', which means that she calls him an evil for sending her to exile again. So, *Rama* is shown to be both a god and an evil through this song, proving the co-existence of reverence and irreverence in *lok parampara*. He is an evil personality in the eyes of a wife who even after her *agni pariksha* (walking through the fire to prove her purity and loyalty) is considered to be impure and infidel by her husband and the society. Not just in the utterances, but certain customs also prove this idea. There are *Mata* temples at crossroads in Haryana; at one point, one could see a queue of Haryanvi women waiting to wash an already clean temple in order to impress the goddess, but on the other hand, during certain auspicious occasions, the offerings are found in a form of piles, mixed with each other in such a messy way that it seems as if the first way of impressing the goddess has totally slipped from the minds of these same women.

The second argument of this paper is that the divine is presented in these Haryanvi *lok* utterances as human beings. In the epics, the divine incarnates in different avatars to save the humankind from the evils of the society and to restore peace and order. For instance, *Vishnu* incarnates as *Rama* in *TretaYug*, and as *Krishna* in the *Dwapar Yug*. Even in his human avatars, *Vishnu* is referred to as God with all divine attributes by the people and the events of grand importance are presented to us through our epics and religious texts. However, the *lok* consciousness brings in a new way of representing the divine in a humanized form. The ideologies and the social constructs prevalent in the society are applied to gods and goddesses. For instance, there is an utterance, where *Krishna* asks *Radha* to fast on every *Ekadashi* as an act of *Dharma*. It is an auspicious day in Hindu religion which comes twice a month, and goddess *Ekadashi* is worshipped mostly by women.

Radha pyari karlyo ne gyaras ka nem, gyaras ke sa dharam nahiA

(O beloved *Radha*, start fasting on *Ekadashi*, there is no dharma like it)

Parbhu pyare kardyungi ann dhan ka daan, gyaras mere pe na bandiA

(O beloved God, I'll donate food and money as charity, but I cannot fast)

As a normal woman, *Radha* denies fasting as it is hard for her to give up on eating, and instead says that she would donate offerings and take care of the family to equalise the religious merit of fasting on *Ekadashi*. It must seem absurd to those who would try and compare it with the commonly known concept of godliness, that it is the human beings who fast as a way of devotion to their deities and not the deities who are themselves seen as the embodiment of *Dharma*. But *lok* differentiates itself from *shastra* because it brings in with it the cultural and social beliefs of the community and applies it to Gods and Goddesses as well.

The third argument is that in the Haryanvi *lok* consciousness, the deities follow the same gender roles constructed and appropriated by the society. In a patriarchal society, a woman is assigned with a role to take care of the household and the family members of her husband after marriage. For instance, in an utterance, *Parwati* says that

Ho gyi moj ae moj bhole ke gaella byaah karwakeA

(Its so good to marry *Shiva*)

Na bhole ke ma ar babu, seva karan ki chhutti, bhole k gaella byaah karwakeA

(*Shiva* does not have parents, hence, I won't have to take care of them after I get married to *Shiva*)

So, here, goddess *Parvati* is depicted as a common Haryanvi woman who finds privilege and happiness in marrying *Shiva* because he does not have any of the things which a woman is expected to take care of. He doesn't have a family whom *Parvati* should look after and follow the customs; he does not wear the traditional clothes unlike a normal husband, which are required to be washed; nor does he have a castle or home, which should be maintained. On one hand, it is a matter of concern that *Parvati* is marrying someone who has nothing of that sort one looks for in a man before marrying, but on the other, she is lured by the fact that having nothing means she is free from all the responsibilities. In many of these *lok* songs, the deities are shown not in the heaven or any royal palace, but at homes, living like common beings and naturalizing stereotypical gender roles.

The goddesses who sit along with the gods in the mainstream religion are subordinated and objectified in the *lok* utterances. For instance, there is a song where a coppersmith comes to *Rama*, *Lakshmana*, *Krishna*, *Yudhishtira*, and *Arjuna*, and brings an offer to exchange their wives and get their better versions. He would do so by washing them, or drying them, or to inscribe in a glass as a piece of art. The respective goddesses are commoditized so naturally and passed on in the form of these songs from one generation to the other.

Fourth, the fear of the divine is hardly evident in such *lok* utterances. The polarized realm of the divine and the human is dismantled. If the fear was a consideration in the *lok* psyche, there would be no different way of conceptualizing the divine in a *lok parampara*, but only the dominant one presented in the mainstream religion. For instance, there is a *lok* utterance sung during auspicious occasions-

Ho ke dekhe kirshan khadya khadya? ye saare thaath se mereA

(O *Krishna*, what are you looking at? I too live a grand life)

Yo sir pe mukutva tere, yo bharya khandwa mereA

(You have a crown on your head, but I too wear this heavy turban)

Here, a common man challenges god *Krishna* that you are in no way superior than me. If *Krishna* has a crown, he too has a heavy turban, which is a symbol of pride and honour. He compares god's flute with his *hookah*; and goddess *Radha* with his wife, so on and so forth.

Similarly, in another *Radha-Krishna* song, a snake charmer gets ready to take *Radha* as his charges to save *Krishna's* life. The mainstream religion would never allow for such behaviour from a human towards a deity, but it is possible in a *lok parampara*.

Now the question arises if a *lok parampara* aims at defaming the divine? If not, what is the purpose of humanizing God? The ultimate aim of the *lok* is not to defame the divine or put humans above or together on the same pedestal as God, rather its aim is purely based on the emotion. *Lok parampara* opens up an imaginative space for the divine figures for their status mobility. Those who enchant the *lok* utterances are not to be mistaken as singers, but they are *rasikas*. These *rasikas* do not have an audience to perform for, rather, the chanting of these renditions is participatory in nature. On the auspicious occasions, the *rasika* chants these utterances and others who are not audience or spectators, but *Sahrdaya* in the event experiencing *Rasa*. The performer as well as *Sahrdaya* experiences the vicarious satisfaction while chanting these folk songs. V.S. Kulkarni mentions that this satisfaction of experiencing *rasa* is as per

Abhinavagupta purely dominated by pleasure (*sukh pradhanam*). It is not right to categorize *rasa* as same as the permanent emotions (*sthayi bhava*). “*Rasa* is a universalized *sthayi bhava* whereas *sthayi bhava*-s belong to individual person. *Rasa* is always pleasurable whereas a *sthayi bhava* may be pleasurable or painful.” (Kulkarni 9). A *Sahridaya* in *lok* utterances experiences the “*alaukika* state of aesthetic enjoyment” (Kulkarni 9), a form of consciousness which is not bound by the tensions, personal interests, and worldly obstacles. The happiness of the *Sahridaya* is not worldly. *Rasa* pervades and enchants the *Sahridaya*. Hence, the Haryanvi *lok parampara* does not aim at defaming the divine, but its central aim is to let the participators experience this mystical bliss while celebrating their lives. However, it cannot be neglected that these folk songs mirror the social and cultural norms of the community in which they are sung. They are expressions of the self-reflections which are not sung to somebody’s advantage, rather performed to one’s own self to enjoy and celebrate religious and cultural festivities, and everyday life in general. These emotions get universalized and everyone who is a part of the moment shares this “*alaukika*” happiness.

Conclusion

The concept of God and Godliness in Haryanvi everyday life does not aim at reaffirming the pre-dominant concept of divine in the mainstream religion. Reverence and irreverence of the divine go hand in hand in Haryanvi *lok parampara*. The gods and the goddesses are depicted in humanized forms in the *lok* utterances sung not just during certain occasions, but also while doing everyday work. Here, they are shown to naturalize the existing gender roles and other socially constructed ideologies. The *lok* is solely governed by emotion (*bhava*) and follows its own logic, which helps the people of that tradition experience the aesthetic enjoyment called *rasa* in Indian Aesthetics. The performers as well as the spectators play an active role during the auspicious occasions where the *lok* utterances are sung, and everything seems acceptable and *rasa*-oriented. *Lok* psychology should not be assimilated with the literary theories or *shashtras*; otherwise, the *lok* would fail to maintain its authenticity and sensibility. The assimilation would show these folk utterances as a way of defaming the divine in a *lok parampara* by presenting them in human clothes and humanly emotions, but analysing the *lok parampara* through its own logic would show that it just aims at providing the mystical bliss to its practitioners. However, these traditional Haryanvi *lok* songs mirror the social and cultural norms of the society where even the divine is presented as normal Haryanvi person appropriating and naturalizing the stereotypical social roles.

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Empowerment of Rural Women through Microfinance: A Study of Nuh District of Haryana

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ABSTRACT

The empowerment impact of credit-based programmes has been documented in many studies. The present study is an attempt to analyze the impact of group-based microfinance on the socio-economic empowerment of rural women in the Nuh district of Haryana. In this study, a total number of 350 women beneficiaries from 55 self-help groups were selected. To examine the empowerment impact of microfinance, various indicators from the broad categories of empowerment are analyzed. The main broad categories include control over resources, freedom in economic matters, autonomy in decision making, freedom to geographical mobility, and participation in intra-household decisions. The study finds that these SHGs have made a positive impact on the level of empowerment in certain areas and issues related to control, autonomy and mobility need more attention. The study suggests that proactive policies in these areas should be implemented and monitored to get the maximum benefits of the programmes. A comprehensive policy framework is required to make new policies taking into consideration the local social and economic conditions.

Keywords: Microfinance; Self-Help Groups; Empowerment; Development

Introduction

Group-based microfinance programmes have shown tremendous results worldwide in the favour of women members. Financial institutions through self-help groups provide microcredit, especially to rural women to persuade them to enter into entrepreneurial activities, which in turn, improves the status of women and increases involvement in deciding the democratic, economic, social, and cultural spheres of life. The SHGs also forum for a cohesion alliance to empower women by providing them space and voice to negotiate and participate (Fisher and Sriram, 2002). As a multi-dimensional phenomenon, various scholars defined empowerment in various ways. Some argue it as decision-making power (Alkire, et al. 2013), the power to decide at the personal and community level (Rowland, 1998), the equal rights to spatial mobility (Hanson, 2010), and access to finance (Joshi, 2014). The Beijing Declaration of Human Rights, 1995 describes “removing all the obstacles to women’s active participation in all spheres of public and private life through a full and equal share in economic, social, cultural and political decision making”. The empowerment can be measured as an agency- the power of the ability to make and act on their life choice, as resources- the ability to define priorities and enforce claims and achievements, and the potential for living their lives as they want (Kabeer, 2005). Some economists advocate access to financial support

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for women produces more income generation activities which increase bargaining power within households (Guerin, et.al. 2010). United National Population Fund (UNPF) Women Empowerment Report, 1994 elaborates that the empowerment and autonomy of women and the improvement of their political, social, economic, and health status are identified as an important end in itself. However, some researchers argued about the negative impact of microcredit on women's empowerment by saying that women have a low level of control over income or loan, and when the time comes to repay the amount of loan, this poor control neutralizes the impact of lending credit to women (Goetz and Sengupta, 1996).

Review of Literature

Galab and Rao (2003) analyzed the impact of self-help groups on poverty alleviation and women empowerment in the state of Andhra Pradesh. The study found that women's participation in the groups had improved the access women to microcredit and thus helped them in reducing the dependence of households on moneylenders. Due to the availability of loans from institutional sources, the interest rates in the non-institutional sources declined. It also helped women to start new livelihood activities.

Alam and Nizamuddin (2012) attempted to study women's empowerment through self-help groups in the Nuh (Erstwhile Mewat) district of Haryana. The objective of the study was to examine the structure, conduct, and performance of self-help groups. The study further explored the impact of groups on economic and social aspects and found a positive association between groups and women's empowerment. The study suggested that it is required to enhance the capacities of the members and their participation and also the decision-making at the household and group level.

Mula and Sarker (2013) examined the impact of micro-finance on women's empowerment. The study was an empirical work, based on the Cooch Behar district in West Bengal. A total number of 144 members were selected for the study. The study highlighted that a positive change in the economic empowerment of women was observed after joining SHGs in the surveyed area and this carried out progressive changes in the household level in terms of the decision making and control over assets.

Saravanan (2016) in his study assessed the level of women's empowerment and the social-economic development of rural households in Tamil Nadu. The study revealed the change in saving balance, loan dispersed, and loan outstanding allocated for self-help groups working in the field of women empowerment in India. It also explored the impact of the Self Help Group Movement in Tamil Nadu in all districts. The study concluded that positive outcomes had been observed in the empowerment of women.

Ojha and Senapati (2019) in their study examined the socio-economic empowerment of women and the role of micro-entrepreneurial activities. These enterprises contribute to employing both illiterate and educated women and improved the economic condition of women. These enterprises also provided employment opportunities to these members in the agriculture and non-agriculture sector.

Rai and Srivastava (2021) conducted a study to assess the impact of microfinance on women's empowerment. This analysis was done with the help of factor analysis and the partial least square structural model. The study found that women were more empowered in those families where the size of the family was comparatively small. Capacity building and training programmes should be conducted for

women to create confidence among them along with awareness of their rights.

Objectives, Database and Methodology

The specific objectives of the study are to examine the impact of self-help groups on various aspects of women's empowerment such as control over economic resources, freedom in economic matters, autonomy in decision making, involvement in spatial mobility, and participation in intra- household decisions and societal matters. The study is based on the field survey conducted in the most backward district of Haryana named Nuh. A total number of 350 women beneficiaries from 55 self-help groups were selected for the field survey with the help of a stratified random technique. The tabulation of data is based on single or multi responses as per the requirement of information.

Results and Discussion

Empowerment impact of Self-Help Groups

To examine the empowerment impact of microfinance, various indicators from the broad categories of empowerment are analyzed. The main broad categories are control over the resources, freedom in economic matters, autonomy in decision making, freedom to spatial mobility, and participation in intra-household decisions and societal matters.

Control over Economic Resources

The first broad category of empowerment includes 'Control over Economic Resources, which mainly covers, cash deposits, agricultural land, house, shop, and assets registered; like a car, motorcycle, cycle, etc. on the name of the respondent'. Here, it is important to see that 85 percent of women have cash deposits in their name, but this fact can not be seen as an indicator of empowerment as their name is mandatory to open an account for each member of SHG. The amount of money deposited in the name of beneficiaries was very nominal or too small to satisfy one's basic needs. The most important indicator of empowerment is ownership of land and assets. In table 1, we come to know that hardly one percent of women are the owner of the land. In the majority of the cases i.e. 87.3 percent, articles registered in their names were two-wheelers that were purchased on loan in the name of these women but used by their male family members. It is also to be added that 70 percent of respondents belong to the category of landless and marginal farmers owning the land of less than a half hectare.

Table:1. Control over Economic Resources

Issues	Power of Control	Responses (in percentage)	
		No	Yes
Ownership of assets	Cash deposit in the name of the respondent	14.7	85.3
	Land: Agricultural, house, shop etc.	98.8	1.2
	Article or assets registered in your name; like a car, motorcycle, cycle, etc.	87.3	12.7

Source: Primary Survey

Freedom in Economic Matters

This broad category includes control over income, autonomy to purchase and sale of products, and access to utilization of credit. When these women were asked about the freedom to operate the bank accounts, a large number of them stated that they have moderate freedom to access the account. But usually, their husbands or other family members were with them while operating bank accounts. The respondents were of the opinion that the account was opened in their name only because they are being members of SHGs. However, some aged women from the 'Hindu' general caste were found to enjoy a high degree of freedom to operate accounts, but their illiteracy made them dependent on other male family members. In the case of autonomy to purchase and sell products like agriculture, livestock, poultry, and other animal products, 41.6 percent of women reported that they have a low level of economic freedom. Similar questions were asked to the households who were involved in manufacturing the products like carpets, baskets, handloom items, etc. and nearly half of the beneficiaries have reported poor freedom related to the sale and purchase of items required. The majority of women reported that their husbands and other male family members have sole control over the purchase and sale of all items. With respect to access to utilization of credit, a low level of empowerment was observed. In the case of purchasing items for household uses, the respondent reported that they were highly involved in these activities because major of these households belong to low-income groups and a large number of male members of their families are daily wage labourers, who work from early morning to late evening. Under such conditions, mainly in nuclear families, the responsibility lies on women to purchase daily household items. Examining another argument, the freedom to start income generation activity, only 5 percent of respondents claimed that the degree of freedom is high. However, 66 percent stated that have a low level of freedom and nearly 23 percent have reported that they have a moderate level of freedom in the economic matter. Interestingly, the loan amount was used by male members of such respondents. The finding in the field study was substantiated by Unnamalai (2020) in which it was found that only 5 percent of women had autonomous control over money. To buy a gift for parents and relatives; nearly one-third of women beneficiaries reported that they have no right. However, 60 percent of them stated that they have a limited degree of freedom in such matters. In a study conducted by the World Bank in 2003 also, it was found that the majority of women were not able to buy any assets on their own without the permission of male members. Further, investigating the right to give money or provide loan amounts to friends, relatives, etc and to contribute financial help in social events, the picture is not encouraging as nearly 95 percent of women have no right to give money to any person even if she is a member of SHG. Only a few aged women beneficiaries replied that sometimes a very small amount less than one hundred were contributed by them in social events mainly associated with religious activities. As cross-tabulation of data on freedom in economic matters based on caste and religion is prescribed in table 2. It emerges that females from the general caste of the Hindu religion are more empowered than that of scheduled caste and Muslim females.

Table:2. Freedom in Economic Matters

Issues	Control over Resources	Degree of Freedom (Response in Percentage)			
		High	Moderate	Low	No
Control over income	Free to operate the bank account	14.2	42.5	27.1	16.3
Autonomy to purchase and sale of the product	Agriculture, livestock, poultry, and other animal products; crops, milk products, eggs, meat, wool, etc.	4.8	32.2	41.6	21.4
	Household manufacturing products, carpet, bangles, jute baskets, handloom items, food and bakery items, paper bags, woven fabric, etc.	9.6	23.8	47.9	18.7
Access to the utilization of credit	Start new income-generating activities	5.1	22.9	66.0	6.0
	Purchase items for household use	14.5	69.9	14.5	1.2
	Buy a gift for your parents and relatives	1.2	7.2	60.2	31.3
	Right to give money or loan to outside people	1.2	00.0	2.4	96.4
	Contribute financial help to social events organized by villagers	00.0	3.6	10.8	85.5

Source: Primary Survey

Autonomy in Decision Making

The third broad category covers the autonomy in decision-making in personal and family matters. Here, personal matters refer to beautification, self-health care, education, and independence to a selection of dress. The majority of the respondents reported that the degree of autonomy is partial and poor in such matters and the same is the case in listening to and watching audio & videos, songs, television shows, and movies, etc. the percentage increased more in favour of women. In the case of freedom to marry, it was found that such matters are decided by the male head of the household. Similarly (Jensen & Thornton, 2003) also found that generally, women have a very low degree of freedom to decide the age of marriage. While examining the autonomy in decision making of family matters related to education, health, and marriage of children, serving equal nutritional food to male and female members in the family, and giving an opinion on the issues related to households' expenditures on daily consumable items and other household matters, majority of the respondents reported that they have partial autonomy to give an opinion on the matter related to education, health, and marriage of children followed by the poor degree of freedom. In the case of freedom to give equal nutritional food intake to male and female members in the family or kitchen matters, the picture is comparatively good as nearly 17 percent of respondents reported a high degree of freedom. The tradition is so common in patriarchal societies that women or mothers are so acquainted with the system of serving the male members first and letting them have the master share of available resources, that very often they do not look at their female and male children equally rather

prefer the male children over the female ones on many matters, even on sharing of food between them. The master and better share must go to the hands of male children and female one should get the rest (Mohanty and Biswal, 2007). Examining, the freedom to give an opinion on the issues related to households' expenditures like daily consumable items and other household matters, the large number of beneficiaries reported almost the similar as above and only 2.4 percent of respondents reported high autonomy (see table.3). When all the issues are cross-tabulated based on caste and religious groups, the female beneficiaries belonging to the general caste category and by religion belonging to the Hindu community have been found partially more empowered than other caste groups, especially than that of scheduled caste and Muslim women. Covering almost similar indicators of autonomy in decision making on the religious basis of SHGs' the Muslim group members are found less empowered than their Hindu counterparts (Banerjee & Ghosh, 2012).

Table:3. Autonomy in Decision Making

Issues	Autonomy in Decision making	Degree of Freedom (Response in Percentage)			
		High	Partial	Poor	No
Personal matters	Beautification, self-health care, and education	9.3	61.1	15.7	13.9
	Independent to the selection of dress for wearing	12.3	40.1	35.8	11.7
	Independency to listening or watching audio & videos, songs, television shows, and movies, etc.	2.4	36.1	58.1	3.3
	Freedom of marriage	00.0	00.0	3.6	96.4
Family matters	Autonomy to give an opinion on education, health, and marriage of children and other family members	9.0	68.1	22.9	00.0
	Freedom to give equal nutritional food intake to male and female members of the family	17.2	38.9	43.1	0.9
	Freedom to give an opinion on the issues related to households' expenditures, daily consumable items, and other household matters	2.4	40.7	31.0	25.9

Source: Primary Survey

Involvement in Spatial Mobility

The mobility of women is one of the important factors to determine the level of social, economic, and political participation. Here it is hypothesized that mobility and employment are positively related. As far as mobility of women is concerned, the restrictions are common in traditional families and strict restrictions are also imposed even for leaving the family compound or short distances mainly because of safety factors (Unnamalai, 2020). Several other research evidence outcomes also corroborate and find that throughout their lives, the spatial mobility of women is constrained in one way or another by family (Vidal & Huinink, 2019, Guerin et al. 2013, Parveen & Leonhauser 2004, Banerjee & Ghosh, 2012). The spatial mobility in the present study has been observed based on four issues i.e. visiting the local market to purchase household items, visiting health care centers; hospitals, dispensaries, pharmaceuticals shops,

visiting a village fair, and recreation ceremony, and visiting outside the village.

It is clear from the table that the level of mobility of women is very low. Less number of women respondents were allowed to go to these places as mentioned above. The majority of the women were not allowed to visit local markets to purchase household items, to visit health centers or visit village fairs. Age is also one of the factors that affect the mobility of women. Age is directly related to the mobility of women i.e. higher the age of women, the higher the degree of mobility of women. Younger daughters-in-law are often accompanied by child/children of the family. When they go to neighbour's households. In case of visiting markets local of distant places, a family member goes with them. Thus overall, the degree of mobility of women is very low as high to moderate involvement of family members was observed in all cases ranging between 30 to 50 percent

Table:4. Involvement in Spatial Mobility

Issues	Areas or Sites	Degree of Involvement (Response in Percentage)			
		High	Moderate	Low	No
Spatial Mobility (husband or other senior family members permission to visit any place outside your home compound)	To visit the local market to purchase household items etc.	45.2	50.2	2.4	2.4
	To visit the health care center; hospital, dispensary, pharmaceuticals shops, etc.	50.6	29.5	17.5	2.4
	To visit the village fair and recreational ceremony	45.5	31.0	16.3	7.2
	To visit outside the village for any cause	41.6	33.7	16.6	8.1

Source: Primary Survey

Participation in Intra Household Decision and Societal Matter

Here, an attempt is made to investigate the participation of members of self-help groups in important intra-household and the society. To estimate the economic intra-household decisions, women were asked about the freedom to start their businesses and seeking loans from banks or groups. Questions were asked about the freedom to start a business in partnership with other outside people and the availing of loans from banks or groups, and other money risk matters without the interference of husbands and family members, a large number of respondents stated 'no', which means they are not empowered to take such decisions.

To estimate the social and political empowerment, respondents were asked about attending the meetings for the removal of social evils, and participation in the meetings of the gram sabha to discuss the problems of basic infrastructure, drinking water, electricity, education, etc. Nearly 92.8 percent of women did not have the freedom to start any business. Only 1.2 percent of respondents had a moderate degree of freedom in this regard. In the case of seeking loans from banks and groups, 89.2 percent of respondents did not enjoy any freedom. A total of 2.4 percent of respondents have a little more (moderate) freedom in this regard. When asked about the freedom of attending the meetings on social and developmental issues, 83 percent of respondents reported that they had no freedom to attend such meetings. Only 1.2 percent of

respondents had a moderate degree of freedom to attend meetings on developmental issues. Occasionally, some old-age women who have a well social reputation in society are invited to such meetings but the decision of the meeting agenda is eventually finalized by the male members.

Table: 5. Participation in Intra Household Decision and Societal Matter

Issues	Intra Household Matters	Participation in Outside Matters (Response in Percentage)			
		High	Moderate	Low	No
(Economic Matter) Intra Household Decision	Freedom to start a business in partnership with other outside people within or outside the village,	0.00	1.20	6.00	92.8
	Availing of loan from a bank or group, and other money risk matters without the interference of husband and family members	0.00	2.4	8.4	89.2
(Social & Political) Societal Matters	Do you attend meetings for the removal of social evils like as; dowry, remarriage, alcoholism, feticide, old age/widow/ different abled or <i>divyang</i> etc.	0.00	2.4	14.5	83.1
	Do you participate in events related to the problem of basic infrastructure; drinking water, sanitation, electricity, transportation, education etc.	0.00	1.2	15.7	83.1
	Do you attend the Gram Shaba meeting for the village for local political matters	0.00	0.00	25.0	75.0

Source: Primary Survey

Conclusion

In the study, the empowerment of women is measured by examining their control over resources, freedom in socio-economic matters, autonomy in decision making, improvement in personal skills, spatial mobility, etc. It is found that a very limited impact has been observed on the participation in the intra-household decisions and societal matters. Low and moderate level of degree of freedom is experienced in economic issues. Control over cash by these women emerged as a significant achievement of these groups but could happen because of the mandatory rule of the opening of bank accounts in their names. Usually, women are not provided with their rights on land and property and the same pattern was observed with the women of these self-help groups. Regarding spatial mobility, these women are still dependent on male members and even small children as the social norms do not allow them to move freely. Members have experienced limited autonomy in the case of decision-making at the household level. Further, inequality in terms of caste and religion was also found. Women from the general category of the Hindu religion were comparatively found more empowered. It is pertinent to mention that the overall empowerment impact of these self-help groups based on microfinance activities is limited and in some cases, even no improvements were observed.

Based on the findings, it is suggested that a proper policy framework needs to design to achieve the target of women empowerment that must be suitable for local socio-economic conditions. Merely providing financial services can not empower them as it is not the panacea for the same. Community-level mobilization along with the spread of education among rural masses are required to help them to think and act beyond already defined power relations in family and society. The government and non-government agencies should take the responsibility to explore the possibilities to reduce the social gap in society on gender, religion, and caste basesso as to minimize the social, political, and economic gap. Policies should be framed considering the grassroots-level realities related to social, political, and economic aspects. In sum, empowerment must be seen as a collective achievement of the society, not for the individual woman, and concrete efforts should be made in this direction consistently.

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Determinants of Indebtedness among Small and Marginal Farmers in South Haryana: A Field-Level Investigation

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ABSTRACT

The present study is an attempt to identify the determinants of indebtedness among small and marginal farmers in the selected districts of South Haryana. The study covers Gurugram, Rewari, and Mahendergarh districts for the field survey. While applying the econometric model, the study finds that family size, farm size, the ratio of non-institutional to institutional loans, social group, etc. are significant determinants of indebtedness. The study suggests that government should make efforts to persuade farmers to adopt crop diversification. Need-based debt waiver scheme, extended and focussed projects in research and innovation in the agricultural sector, reduction in the cost of cultivation, productive use of subsidies, involvement in non-farm activities along with involvement in self-help groups, and cooperative societies are some other suggestions. Apart from this, the development of irrigation, market orientation, regulation of non-institutional agencies, etc. should be properly implemented to achieve the best results.

Keywords: Farmers; Agriculture; Determinants; Indebtedness; Loan

Introduction

In India, the agriculture sector has been continuously remaining in the central position of academic and policy discourse because of its immense significance in terms of its contribution to gross domestic product and livelihood opportunities. The state of farmers in India has experienced a variety of vulnerable conditions over the last few decades and was found to be the highest in the year 2015 when farmers from a large number of states were found to have committed suicide. The distress of the farmers is being addressed by taking various policies, especially the attention is given to the factors related to the cost of cultivation and enhancement of income. But the problem of indebtedness among various categories of farmers is very serious because of the inability to pay their dues and loans to the money-lenders whether it's the institutional sources, or non-institutional. Research studies showed varying reasons behind the farmer's suicide; such as indebtedness, crop failure, government failure, and even personal issues within the family. Some agricultural regions have suffered the most from the deadly droughts equally and it has been found one of the major factors for the rise in suicide numbers. The data collated over the years by

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the All India Debt and Investment Surveys from 1981 to 2013 show that the indebtedness has increased from 21.69 percent to 45.94 percent among cultivator households. It also shows that an average Indian farmer earns ₹6426 a month, and a major part of this income comes from agriculture while a small portion comes from livestock. Major schemes such as loan waivers, minimum support prices, or even crop insurance are undeniably important to reduce the crisis, but they are most often insufficient to fully address the issue which therefore demands a systematic initiative across the nation.

In the case of Haryana, the level of incidence of indebtedness among rural households in Haryana was 10.48 percent in 1981 which increased to 23.93 percent in 2012. In the case of cultivator households, the level of the incidence of indebtedness was 11.61 percent in 1981 which rose to 32.92 percent in 2012. The share of institutional credit agencies declined from 75.8 percent in 1981 to 69.4 percent in 2013, and the share of non-institutional credit agencies was 24.2 percent in 1981 which increased to 30.6 percent in 2013. All these statistics indicate that indebtedness in Haryana has become a major issue in terms of increasing indebtedness among rural and cultivator households, with a decline in the size of landholding and the increasing share of non-institutional agencies in providing debt. The present study intends to identify the factors responsible for indebtedness among small and marginal farmers of South Haryana.

Review of Literature

Satish (2006) examined various aspects related to suicides, credit, and indebtedness in Punjab. The study explored that the growth rate in borrowers increased 1.31 percent per annum from 1980 to 1995 as a result of an increase in institutional credit. A total of 79.21 percent of farmers preferred to take loans from institutional agencies and the rest 20.79 percent preferred non-institutional sources. The study revealed that with the agricultural growth rate, nationalization of banks increased the demand for credit which led to an increase in indebtedness among farmers. Various other factors such as excess expenditure on social ceremonies, input crisis, crop failures, etc were also responsible for indebtedness. However, the study could not find any direct relationship between institutional credit, indebtedness, and suicides among farmers. However, the study suggested that the use of modern technology and inputs, investment in irrigation and infrastructure as well as access to financial facilities for farmers, etc can help them.

Kumar et.al (2007) examined the determinants which affected the choice of financial sources. The study analyzed the NSSO data of the 48th Round and 59th Round. Using the multinomial logit model, factors affecting the choice of financial sources were identified. It was found that the institutional sources may have been increased but credit taken by non-institutional sources has been a matter of concern as they charged a high rate of interest, and there were multiple factors behind the determination of the choice of credit such as educational levels, land size, and agro-climatic conditions, etc. The study also pointed out that the role of non-institutional sources should be minimized and the use of the Kisan Credit Card scheme must be encouraged, training should be provided to the borrower regarding the documentation and formalities needed in seeking a loan from institutional sources and the procedure related to the disbursement of loan must be simplified.

Vasavi (2009) analyzed the suicides done by agriculturists in India in the states of Andhra Pradesh, Maharashtra, Punjab, Kerala, and Karnataka. The study identified various factors behind farmers' suicides such as neo-liberal economic policies, increasing cost of production, lack of availability of credit, a decline

in wages, indebtedness, unemployment, etc. The study found that most suicide victims were engaged in commercial agricultural activities and faced various problems. The analysis also examined various socio-economic factors behind farmers' suicide and how the green revolution pushed farmers of India into debt which led to agrarian distress in India. The survey suggested that the government needs to focus on the issues related to farmers' suicide.

Sajjad et.al (2016) found that those large farmers who were indebted borrowed loans mainly from Gramin banks, whereas medium and semi-medium indebted farmers borrowed from cooperative societies. Small and marginal farmers borrowed loans from informal sources and were charged higher rates of interest. To identify the factors of indebtedness, multiple regression technique was used, and it was found that level of net returns was a major factor behind indebtedness among farmers. According to the study, to resolve the problem of indebtedness, awareness among the farmers about institutional sources of credit should be spreaded widely.

Jabeen (2019) identified the determinants affecting indebtedness and suicides among farmers of the Nalgonda district of Telangana state. The study found that women's heads were less indebted in comparison to male heads of the households. Indebtedness was positively associated with ownership of land, education, types of crops grown, and income of the household whereas else it was negatively associated with gender and number of family members. To reduce indebtedness and farmers' suicide, the study suggested several measures should be taken such as multiple cropping methods, consolidation of small landholdings, crop insurance policies and alternative sources of income, etc.

Sravanth and Sundaram (2019) examined the causes of the crisis in the agricultural sector and farmers' suicide. The study found that there were several causes behind the agrarian crisis and suicide such as indebtedness, crop failure, poverty, lack of awareness and distress among farmers, etc. The study suggested that the government should focus more on the agricultural sector and formulate short-term and long-term policies.

Thorat et.al. (2020) examined the Incidence of Indebtedness and determinants of indebtedness in Gujarat based on the data of the NSS 70th round. The Incidence of Indebtedness was analyzed based on the size of landholding, social groups, and income of the households. The study found that the Indebtedness was higher in households having large landholdings in comparison to small size landholdings. In the case of the social group, SC/STs were low indebted in comparison to non-SC/STs. It was found that the size of landholding, household size, social group, and households having MGNREGA job cards were significant determinants of indebtedness. The study suggested that the availability of credit facilities should be hassle-free for SC/STs households.

Data Sources and Research Methodology

The present study is based on the field survey obtained from the indebted households collected through a well-structured schedule through an interview process. Multi-stage sampling technique was adopted for the selection of respondents. In the first stage, the State was divided based on agricultural productivity in the form of high productivity regions, middle productivity regions, and low productivity regions (National Centre for Agricultural Economics and Policy Research, 2011). According to the Agricultural Census

(2010-11), the number of operational holdings falling under the category of small and marginal holdings was maximum in low productivity regions. In the study, three districts namely Gurugram, Rewari, and Mahendragarh of low productivity regions were selected. In the second stage, six blocks in all, two blocks from each selected district were chosen randomly. In the third stage, three villages from each block were selected randomly and from these villages, 20 respondents belonging to marginal and small categories were selected equally. Thus, 360 respondents from these villages were selected for the survey.

Regression Model

To identify the factors affecting indebtedness among small and marginal farmers of south Haryana, the Linear Multiple Regression model was used. The analysis was done for all the three districts, separately, identifying the factors responsible for small farmers, and marginal farmers and combining small & marginal farmers as well as in south Haryana as a whole which was a combination of all the three districts.

$$LA_{ij} = \beta_0 + \beta_1 \ln (AGE) + \beta_2 \ln (FAMILYSIZE) + \beta_3 \ln (FARMSIZE) + \beta_4 \ln \left(\frac{NIL}{IL} \right) + \beta_5 EDU \\ + \beta_6 SOG + \beta_7 HTYPE + \beta_8 CAEXP + \beta_9 CUEXP + e_{ij}$$

Here:

LA = Loan Amount (Measured as average amount of total loan institutional & non-institutional borrowed in 2015, 2016, 2017, 2018 & June 2019)

AGE = Age of the farmer

FAMILYSIZE = Size of the family of the farmer

FARMSIZE = Size of the farm of the farmer in Kanal (8 Kanal = 1 Acre)

NIL/IL = Ratio of non-institutional loan to institutional loan

EDU = Education of the farmer measure as a binary/dummy variable 1 = literate and 0 = otherwise where literate means a farmer who has attended a school

SOG = Social group where 1 = general category and 0 = reserved category

HTYPE = Type of house where 1 = pakka house and 0 = otherwise

CAEXP= whether loan spent on capital farm expenditure Yes=1, No=0

CUEXP=whether loan spent on current farm expenditure Yes=1, No=0

Ln = natural log

i = farmer

j = district i.e.

Results and Discussion

Indebtedness among farmers is affected by various economic & non-economic determinants. The several economic determinants significant in the policy framework were subjected to discussion. It was hypothesized that indebtedness is affected by age, family size, farm size, the ratio of non-institutional

loans to institutional loans, education, social group, types of household, capital expenditure in the farm business, and current expenditure in the farm business. The results of the regression function depend on the value of the coefficient of multiple determination i.e. R^2 , the significance of the variables, and the sign of the regression coefficients.

Table 1. Factors responsible for indebtedness among farmers of Gurugram District

Regression Equation of District-I			
Dependent Variable: Loan Amount			
	Small Farmer	Marginal Farmers	Small + Marginal Farmers
<i>CONSTANT</i>	10.2556 (9.20)	7.9432 (7.45)	8.3516 (10.33)
<i>AGE</i>	.0450 (0.20)	.5467** (2.04)	.2539 (1.36)
<i>FAMILY SIZE</i>	.5199* (4.13)	.0365 (0.33)	.3002* (3.06)
<i>FARM SIZE</i>	.2434 (1.54)	.5393* (9.27)	.6770* (21.41)
<i>NIL/IL</i>	.0668* (9.21)	.0761* (11.93)	.0663* (15.44)
<i>EDU</i>	-.0173 (-0.45)	-.0312 (-0.55)	-.0340 (-0.91)
<i>SOG</i>	.0292 (0.66)	.0008 (0.01)	.0254 (0.69)
<i>HTYPE</i>	-.0301 (-0.40)	-	-.1080 (-1.46)
<i>CAEXP</i>	.0062 (0.16)	-.0575 (-0.98)	-.0092 (-0.23)
<i>CUEXP</i>	.0054 (0.14)	-.0720 (-1.33)	-.0025 (-0.07)
f-Statistics	39.09	104.15	278.48
R-Square	0.8903	0.9364	0.9487
N	60	60	120

Source: Field Survey

Note: * significant at 0.01 level, ** significant at 0.05 level, *** significant at 0.10 level

Figures in parentheses indicate t value.

NIL: Non-institutional loan & IL: Institutional loan

The analysis shows that in the case of small and marginal farmers of the Gurugram district, the value of R^2 was found to be 0.9487, indicating that 94.87 percent of the variations in the magnitude of indebtedness were explained by the explanatory variables in the equation. The regression coefficients of family size, farm size, and the ratio of non-institutional loans to institutional loans were significantly positive. This indicates that an increment in these factors leads to a rise in indebtedness among small and marginal farmers. If there was an increment of 10 percent in family size, farm size, and NIL/IL, it would have resulted in an increment of 2.90 percent, 6.67 percent, and 0.63 percent in indebtedness, respectively. The regression coefficients of age and the social group were positive and statistically non-significant. The regression coefficients of education, type of households, capital expenditure, and current expenditure in farm business were negative and statistically non-significant.

Table 2. Factors responsible for indebtedness among farmers of Rewari District

Regression Equation for District – 2			
Dependent Variable: Loan Amount			
	Small Farmer	Marginal Farmers	Small + Marginal Farmers
<i>CONSTANT</i>	11.4828 (7.29)	11.4099 (7.10)	10.6990 (8.27)
<i>AGE</i>	-.3469 (-0.90)	-.2578 (-0.65)	-.3127 (-0.99)
<i>FAMILY SIZE</i>	.4477** (2.12)	-.1990 (-1.41)	.1033 (1.00)
<i>FARM SIZE</i>	.3849*** (1.80)	.5110* (9.24)	.7346* (18.12)
<i>NIL/IL</i>	.0670* (6.18)	.0829* (11.10)	.0622* (9.83)
<i>EDU</i>	-.0658 (-1.21)	-.0257 (-0.60)	-.0467 (-1.24)
<i>SOG</i>	.1281* (2.89)	.0837*** (1.70)	.1306* (3.75)
<i>HTYPE</i>	-.0320 (-0.62)	-	-.0141 (-0.27)
<i>CAEXP</i>	-.0860 (-1.25)	.0599 (1.29)	-.0327 (-0.74)
<i>CUEXP</i>	.0366 (0.46)	.1069*** (1.96)	.0716 (1.35)
f-Statistics	11.41	111.91	265.69
R-Square	0.6151	0.9292	0.9202
N	60	60	120

Source: Field Survey

The enumeration above shows that in the case of small and marginal farmers of the Rewari district, the value of R^2 was 0.9202 which indicates that 92.02 percent of variations in the magnitude of indebtedness were explained by the explanatory variables. The regression coefficients of farm size, NIL/IL were positive and significant at a 1 percent level. If there was an increment of 10 percent in farm size and NIL/IL, then it raised indebtedness among farmers by 7.25 percent and 0.59 percent, respectively. The regression coefficient of the social group was positive and significant at 1 percent which revealed that if a farmer belongs to the general category, the indebtedness of that farmer increased by 10.83 base level to that of reserved category farmers. The regression coefficients of family size and current expenditure in farm business were positive but statistically non-significant. In the case of explanatory variables such as age, education, type of household, and capital expenditure in farm business the regression coefficients were negative and statistically non-significant.

Table 3. Factors responsible for indebtedness among farmers of Mahendragarh District

Regression Equation for District – 3			
Dependent Variable: Loan Amount			
	Small Farmer	Marginal Farmers	Small + Marginal Farmers
<i>CONSTANT</i>	11.8292 (7.58)	9.2513 (3.99)	9.4347 (7.19)
<i>AGE</i>	-.4778 (-1.11)	.1851 (0.34)	.0043 (0.01)
<i>FAMILY SIZE</i>	.2087** (2.47)	.0481 (0.34)	.1862** (2.37)
<i>FARM SIZE</i>	.5690* (3.62)	.6054* (8.10)	.7234* (20.81)
<i>NIL/IL</i>	.0583* (9.79)	.0673* (9.58)	.0594* (13.45)
<i>EDU</i>	.0237 (0.59)	.0087 (0.16)	.0188 (0.49)
<i>SOG</i>	.0493 (1.16)	-.0872 (-1.41)	.0117 (0.34)
<i>HTYPE</i>	-.1109*** (-1.69)	-	-.1218* (-2.78)
<i>CAEXP</i>	-.0538 (-1.30)	.0201 (0.36)	-.02618 (-0.78)
<i>CUEXP</i>	-.0143 (-0.25)	-.12841 (-1.62)	-.0703 (-1.34)
f-Statistics	17.40	101.35	164.81

R-Square	0.8230	0.9281	0.9453
N	60	60	120

Source: Field Survey

It can be seen through the field survey that in the Mahendragarh district, the regression coefficients of family size were positive and significant at 5 percent level in the case of small and marginal categories of farmers, whereas farm size and NIL/IL were positive and significant at 1 percent level. If there was a 10 percent increase in family size, farm size, and NIL/IL then there was an increase in indebtedness of 1.79 percent, 7.15 percent, and 0.57 percent, respectively among farmers. If a farmer had a pucca house, indebtedness increased by 9.56 base level in comparison to not having the same. The regression coefficients of age, education, and the social group were positive and statistically non-significant, whereas the regression coefficients of capital and current expenditure in farm business were negative and statistically non-significant. In the case of small and marginal farmers of the Mahendragarh district, the value of R^2 was 0.9453 which indicates that 94.53 percent of variations in the magnitude of indebtedness were explained by the explanatory variables.

Table 4. Factors responsible for indebtedness among farmers of South Haryana

Regression Equation for South Haryana			
Dependent Variable: Loan Amount			
	Small Farmer	Marginal Farmers	Small + Marginal Farmers
<i>CONSTANT</i>	10.8866 (15.96)	9.1918 (11.58)	9.1272 (16.46)
<i>AGE</i>	-.1700 (-1.01)	.2268 (1.19)	.0733 (0.55)
<i>FAMILY SIZE</i>	.3697* (5.52)	-.0266 (-0.39)	.2058* (4.08)
<i>FARM SIZE</i>	.3961* (4.50)	.5691* (14.93)	.7107* (35.42)
<i>NIL/IL</i>	.0629* (15.82)	.0729* (16.66)	.0624* (22.60)
<i>EDU</i>	-.0104 (-0.44)	-.0134 (-0.45)	-.0164 (-0.81)
<i>SOG</i>	.0671* (2.84)	.0050 (0.16)	.0630* (3.20)
<i>HTYPE</i>	-.0411 (-1.11)	-	-.0886* (-2.71)
<i>CAEXP</i>	-.0354 (-1.29)	.0160 (0.49)	-.0239 (-1.06)

<i>CUEXP</i>	-0.0062 (-0.17)	-0.0264 (-0.62)	-0.0171 (-0.56)
f-Statistics	46.24	237.85	549.43
R-Square	0.7795	0.9212	0.9357
N	180	180	360

Source: Field Survey

The table explained the estimates of regression coefficients among small and marginal farmers of south Haryana which revealed variations in indebtedness to a greater extent and has been explained by family size, farm size, NIL/IL, social group, and type of household. The regression coefficients of family size, farm size, NIL/IL, and the social group were positive and significant at one percent level, but the regression coefficient of type of household was negative and significant at the same level. If there was a 10percent increase in family size, farm size, and NIL/IL, then indebtedness was increased by 1.98 percent, 7.01 percent, and 0.60 percent individually. If a farmer belonged to the general category, then indebtedness was higher by 9.19 base level as compared to reserved category farmers. If a farmer had a pucca house, indebtedness was reduced by 9.22 base level as compared to those who didn't. The regression coefficient of age was positive and statistically non-significant, whereas the regression coefficients of education, capital, and current expenditure in farm business were negative and statistically non-significant. In this case, the value of R^2 was 0.9357 which states that 93.57 percent of variations in indebtedness were explained by the explanatory variables.

Table 5. Comparative Analysis of Significant and Non- Significant Factors in South Haryana

Factors responsible for Indebtedness			
Gurugram (District 1)			
Variables	Small Farmer	Marginal Farmers	Small + Marginal Farmers
<i>AGE</i>	×	✓	×
<i>FAMILYSIZE</i>	✓	×	✓
<i>FARMSIZE</i>	×	✓	✓
<i>NIL/IL</i>	✓	✓	✓
<i>EDU</i>	×	×	×
<i>SOG</i>	×	×	×
<i>HTYPE</i>	×	×	×
<i>CAEXP</i>	×	×	×
<i>CUEXP</i>	×	×	×
Rewari (District 2)			
<i>AGE</i>	×	×	×
<i>FAMILYSIZE</i>	✓	×	×
<i>FARMSIZE</i>	✓	✓	✓
<i>NIL/IL</i>	✓	✓	✓

<i>EDU</i>	×	×	×
<i>SOG</i>	✓	✓	✓
<i>HTYPE</i>	×	×	×
<i>CAEXP</i>	×	×	×
<i>CUEXP</i>	×	✓	×
Mahendragarh (District 3)			
<i>AGE</i>	×	×	×
<i>FAMILYSIZE</i>	✓	×	✓
<i>FARMSIZE</i>	✓	✓	✓
<i>NIL/IL</i>	✓	✓	✓
<i>EDU</i>	×	×	×
<i>SOG</i>	×	×	×
<i>HTYPE</i>	✓	×	✓
<i>CAEXP</i>	×	×	×
<i>CUEXP</i>	×	×	×
Haryana (District 1 + District 2 + District 3)			
<i>AGE</i>	×	×	×
<i>FAMILYSIZE</i>	✓	×	✓
<i>FARMSIZE</i>	✓	✓	✓
<i>NIL/IL</i>	✓	✓	✓
<i>EDU</i>	×	×	×
<i>SOG</i>	✓	×	✓
<i>HTYPE</i>	×	×	✓
<i>CAEXP</i>	×	×	×
<i>CUEXP</i>	×	×	×

Source: Field Survey

Note: ✓ for significant factors & × for

The above index describes the factors responsible for indebtedness among small and marginal farmers of South Haryana. In the Gurugram district, factors such as family size, the ratio of non-institutional loans to institutional loans, farm size, and age were positive and significant. It indicates that if there is an increment in these factors, the level of indebtedness among farmers of the Gurugram district would also increase. In the case of the Rewari district, the significant factors were family size, farm size, the ratio of non-institutional loans to institutional loans, social group, and current expenditure in the farm business, and these factors have a positive relationship with indebtedness. In the case of the Mahendragarh district, the farm size, family size, ratio of non-institutional loans to institutional loans, and type of households were some of the significant factors. If there is an increase in farm size, family size, and NIL/IL, the level of indebtedness would also increase but if a farmer had a *pucca* house, the level of indebtedness would decrease because of the negative relationship between the type of household and indebtedness. In the case

of south Haryana, the significant and positive factors were family size, farm size, NIL/IL, and social group whereas, the types of the household were negative and statistically significant. The discourse surmises that factors such as family size, farm size, a ratio of non-institutional credit loan to institutional loan, and indebtedness are positively related.

Conclusion and Policy Implications

To conclude, farm size, family size, social group, type of household, and the ratio of non-institutional to institutional loans were found to be significant determinants of indebtedness. To solve the problem of indebtedness among farmers, the government should formulate policies so as to encourage farmers for the adoption of crop diversification. More attention should be paid to reduce the cost of cultivation, to promote non-farm activities and cooperative farming. South Haryana has been facing the problem of low irrigation facilities. The development of irrigation projects is a must for the agricultural development in the area. The procedure for obtaining loans from formal institutions should be made easy and accessible for small and marginal farmers. Regulation of non-institutional agencies should be implemented strictly. Above all, monitoring the proper implementation of the policies is of utmost necessity. So as to say, it is required to formulate and implement comprehensive reforms for the well-being of the farmers and the agriculture sector of Haryana.

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Perception towards Cashless Payments in Haryana: A Rift among Rural-Urban Population

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ABSTRACT

The wave of demonetization and pandemic outbreak has inevitably led the Indian economy towards the digitalization. The economy is now featured with online transactions, mobile banking and automation. Government of India is also making numerous efforts to promote cashless transactions. Along with government's initiatives, the attitude and perceptions of public plays a vital role towards the adaptation of technological advancements. The present study aims at exploring various factors determining the level of perception and participation of individuals. It also analysis the awareness level and adaptability in rural population as compared to urban population.

Keywords: Cashless transactions, Covid-19, Rural-Urban rift.

INTRODUCTION

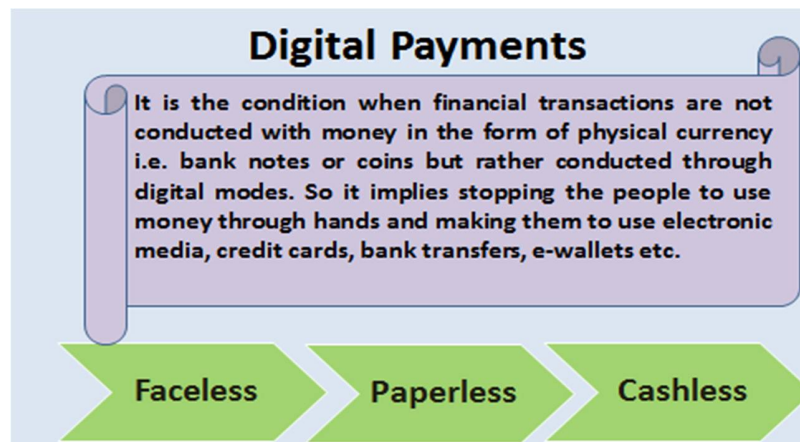
Cashless Economy

Centuries ago, cashless transactions used to prevail in form of barter system where without using physical cash, another medium of exchange were sought. However, the 22nd century is termed as digital age. Technological innovations have led the concept of "Less Cash Economy" into the forefront which is expected to soon turn into "Cashless Economy." (Dhami J K, 2017) Instead of traditional payment methods like cash, cheque, demand draft, NEFT and RTGS, Digital India is adopting Digital Wallets like Bhim App, Paytm App, Jio Money, Airtel Money, Freecharge, State Bank Buddy, Pay Pal App, Google Pay and Phonepe and so many alike modes emerging these days.

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“Cashless economy is that where the most of economic dealings or transfers are done with the amenities like debit cards, credit card, net banking and online transactions by modes of e-wallets and using fund transfer.” (Pandey Ankul, 2019)

The fast growth of virtual offerings and technological alternate has driven the world of monetary transactions to a distinct platform. Better information storage and retrieval mechanism gave scope to the popularity of automation and digitisation.

After effects of Demonetization

The event of demonetisation in Nov 2016 as an economic reform way to cast off setbacks withinside the economic system with the aid of using the Government of India has additionally driven the economy towards cashlesspayment system. This has introduced a brand-new wave of paradigm shift towards the use of digital platform. Technological and telecommunication advancements and easy availability of internet facilities brought in new mechanism for transactions. As a result, payment modes like e-wallets and mobile banking came into existence. Process got the speed due to Centralised banking system, digital banking, Aadhar enabled payments and smart phones. The World Payment Report (2017) indicates that the volume of non-cash transactions has grown by 11.2 percent during 2014-15 reaching 433.1 billion clients. This also signifies the highest growth of the decade. (Roy, Jan 2018)

Current Scenario of Virus Outbreak

The entire world is currently witnessing one of the biggest disease outbreak of the century. The COVID-19 outbreak which has been pronounced as a pandemic by the World Health Organization has affected the lives of individuals, organizations and the society at large. As a result of this crisis, a lot of employees now rely on their mobile phones, laptops and access to the internet to work remotely from home. Moreover, most businesses are now being done online to reduce physical interaction. (Omodunbi B.A., 2020) The global pandemic caused by coronavirus has further led the economy towards online modes of payments. “E-payment is an online technology option for people in the physical distancing period due to Coronavirus outbreak.” (ANI, 2020) The current situation with the Covid-19 pandemic has changed these habits in favour of more frequent cashless payments. (Kulisz, 2021) As per NRF Survey more than 50% of consumers, who normally purchase goods through traditional methods, have ordered products online while 60% have the fear of being infected if they go retail stores. Thus, the pandemic has led to two major

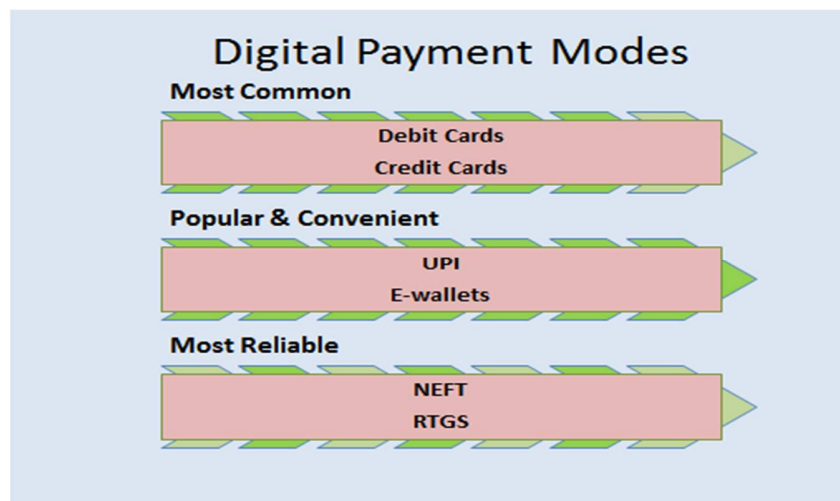
shifts in society:

- a) Following social distancing and
- b) Adopting digital mechanism.

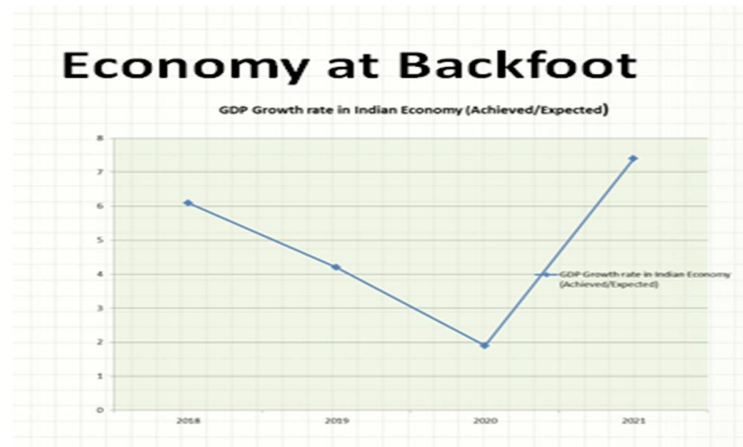
While the coronavirus crisis is all around characterized as a period of uncertainty and danger, at the same time, it can also be seen as a period of diffusion of electronic payments, online learning, digital work submission and e-communication. Use of digital payment system is increasing in India day by day. The reason behind use of Digital payment systems include Government initiative, awareness of digital payment, easy method of payment & discount available on digital payments etc. The pandemic has supported the shift from cash to cashless and forced the payment giants to be active in providing robust digital services. (Allam, 2020)

Cashless Transactions: Need of the hour

Cashless payment is a way of payment in which there is no use of cash or currency. Instead, the Payer and the payee both use digital mode to send and receive money. It can be through Credit card, Debit card, Aadhar enabled payment system, Ru-pay card, digital wallet, Mobile banking, Internet Banking etc. All the transactions in digital payment are completed with the help of Internet.



It is a fast and convenient way to make payments. Payment can be accepted 24x7 by scanning a QR code, contactless credit cards or digital wallets.



While the economic growth rate of India has gone down to 1.9% due to the world wide spread of the epidemic, there is the need to take agile steps to revive the economy and the suggested measure mainly involve to adapt technology and to go digital.

Since the last 3 months, India is amid the coronavirus outbreak. RBI as well as the Union Government both are encouraging cashless transactions. As per the guidelines issued by RBI (Mar 16, 2020), “To stay safe people should give preference to digital payment as currency can be the carrier to the pandemic.”

Thus, it also favours use of digital modes. Ozil Peterson and Thankom Arun (April 2020) specified in their work “Spillover of COVID-19: impact on the Global Economy” the spread of Covid-19, the global spill-over and how its effected various sectors of the economy.

SolmazFilizKarabag (June 2020) “An Unprecedented Global Crisis! The Global, Regional, National, Political, Economic and Commercial Impact of the Coronavirus Pandemic” in Journal of Applied Economics and Business Research JAEBR, 10(1): 1-6 (2020) has stated that “The coronavirus has created a global, regional, national, political, societal, economic and commercial crisis. Also it can be perceived as a period of accelerated diffusion of digital technologies, micro-level initiatives, and a consideration of established resource-intensive forms.”

Only electronic payments can help lessen the evil effect of market deterioration prevailing at a greater pace. Maaik Okano-Heijmans & Wilhelm Vosse (May 2020) in “Digital Connectivity going Global” have remarked, “India had remarkable success with its efforts to enhance digital financial inclusion through digital payment systems with a valuable track record on digitising benefits’ delivery, from implementing data-driven frameworks from governance to farm services, and promoting basic financial literacy using digital communication tools.

Implications of the Institutional Theory during Hard Times

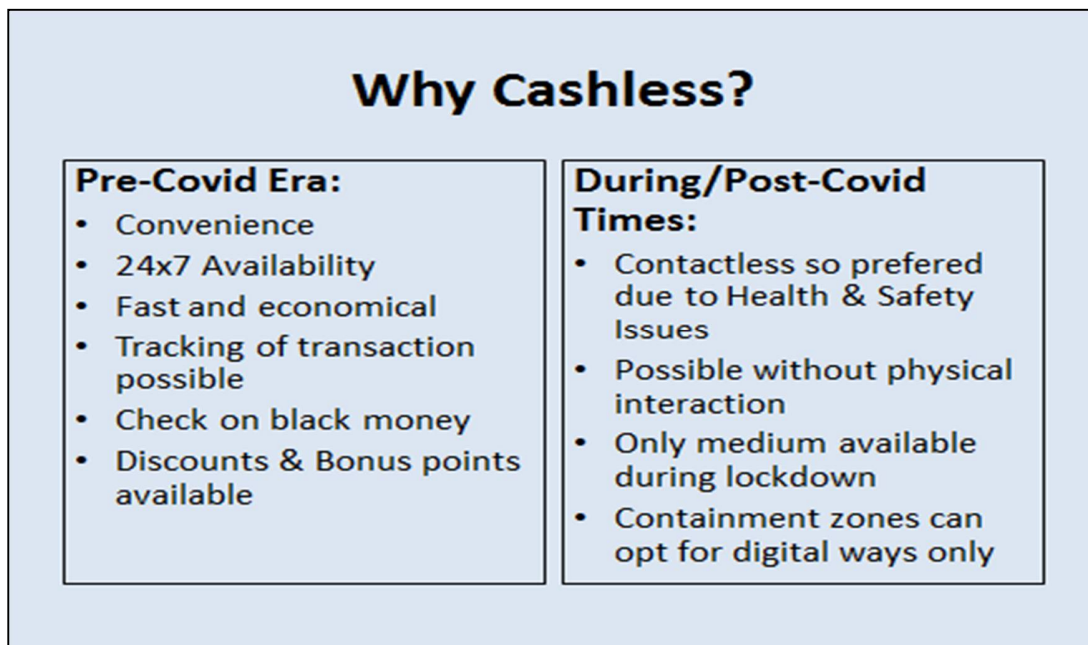
Institution implies such rules or structures of an economy which support in shaping of economic development as well as human behaviours.

Acemoglu, Johnson and Robinson, originated Institutional theory and analysed it into three parts: Economic, culture and political. These all institution perform vital role in determining and shaping economic outcomes. As per the theory, differences in institutions are the reason for growth in long run

whether such growth is economic or political. In case of economic growth, highest production and productivity can be achieved by efficient allocation of resources and selecting the best alternative among all the choices available. The economies with developed property right for a long time, their growth and development can be forecasted. As per the theory Institutions play a significant role in economic development.

Today while the economies are packed with new institutions like **Artificial Intelligence, mobiles with internet connectivity**, the theory still has the due relevance. The country with rapid technological development will stand high in comparison to others. Thus **Technological Transformation** has become imperative institution for build up of this digital era which is known for iteveryday emerging technological innovations.

Why Cashless?



Rural Areas to pull through

The use of e-wallets is affected by the degree of perceived risk, government support and usefulness of the specific cashless payment mode used. Besides there can be many risks associated with online transactions such as performance risks, financial risks, time/convenience risks, and psychological risks. (Aji, 2020) It's evident from the pandemic scenario during the years 2019 and 2020 that in government intervention and support had positive bearing on the use of e-wallets. Indian government strives to promote digital payment methods as a precautionary measure against the Covid-19 outbreak and an essential measure to remove black money. Still, the need was felt to find out the effect of Covid-19 on cashless payments, to analyse the mode of payment used, to compare the respondent's buying behaviour prior and duringnation wide lockdown and to list the problems faced by them. (SUDHA, 2020)

Though the circumstances have been favourable for cashless mode to grow but it suffers certain limitations. People in villages, senior citizens, urban illiterates, special needs customers who form a large

part of population are not familiar with the usage of electronic payment system. Much of India's population lives in rural areas and face plenty of hurdles in using digital platforms. Further, the relentless attitude of people not to use cashless channels has never helped establish digital mode as one of the most important payment processes. Due to globally emerged pandemic, there has been altogether change in market scenario. This transformation and technological advancements in smartphones have opened the Pandora's Box. (Omodunbi B.A., 2020)

Agnishwar Basu (2018) stated that the majority still lacks digital literacy and except a full-fledged financial inclusion is successfully carried out, it will be far from reality to think of a digital economy. The societal aspects of Indian economy should get equal importance and unless infrastructure reaches the poor, we cannot reach a cashless economy.

People in rural regions face problems like limited internet facilities, inadequate communication network, low infrastructure facilities such as Point of sale, ATM etc. Besides digital know-how also prove to be a hurdle. People of villages feel safety in money transactions. Cultural barriers and cyber loot deteriorates the situation even more. (Maravi, 2020)

“Hence, training and educating the masses needs to be undertaken in order to enable them fully understand the features, risks and protection measures. Currently, this has not happened and people have been left to fend for themselves and find out on their own.” (Ajvani-Ramchandani, 2017)

AIM

To discover the extent of participation towards the virtual financial system with special reference to rural areas of Haryana

OBJECTIVES

- To analyse the level of awareness about cashless transactions in rural areas.
- To explore the differences in adoption of cashless methods among rural and urban areas.

RESEARCH METHODOLOGY

Research Design

Descriptive research design is used in this project report in order to study the level of awareness about digital payment modes specifically in rural areas of Haryana. Descriptive research is a research that describes and explains the characteristics of a population, phenomena or a situation. It allows in better understanding of the concepts. This is the most popular and relevant type of research technique generally used in conducting survey research and most useful in designing the characteristics of consumer perception. Furthermore, the study analyses the factors responsible for less adaptation to digital economy.

Participants

The study has been done in randomly selected districts of Haryana State. At first stage the rural areas of Bahadurgarh, Sampla, Meham were undertaken for research according to convenience sampling method. In second stage respondents from Rohtak District, Jhajjar District, Sonapat District and Bhiwani district were selected for understanding the most preferred and most convenient digital payment modes as per

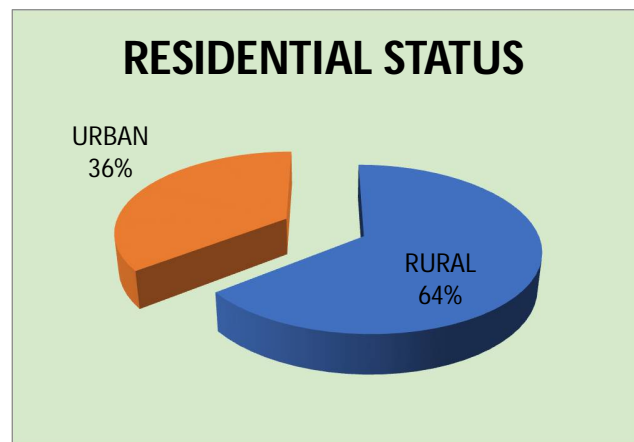
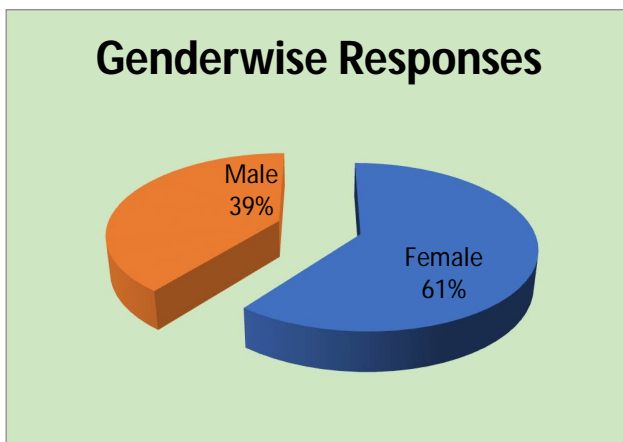
applicability in rural areas and to also understand various cashless payment modes.

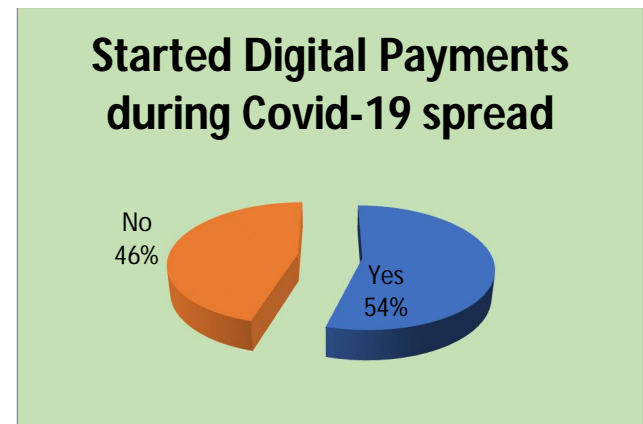
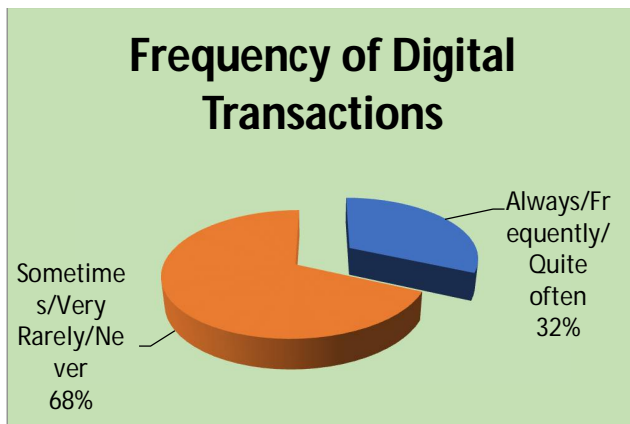
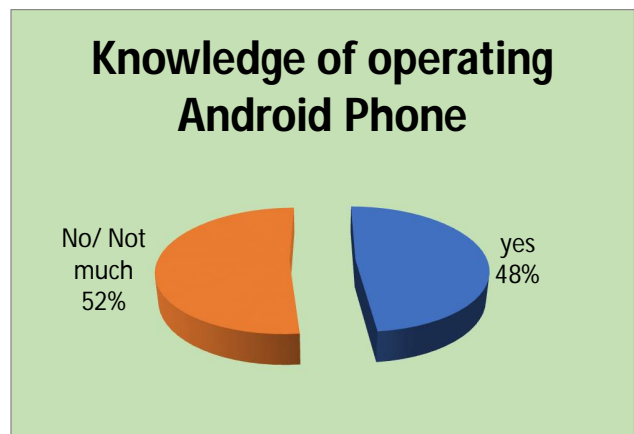
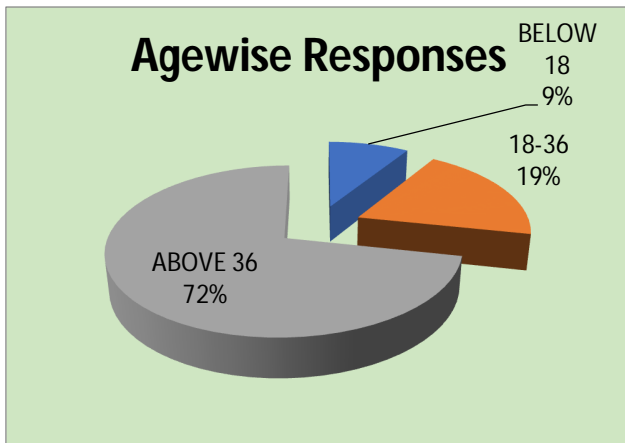
Procedure

The data has been collected in the form of Experiments and Survey (Questionnaire, Interview and Observation). **Primary data collection method** has been used in this project in the form of a survey conducted by the way of an online questionnaire to analyse customer perception towards digital payment modes and to find out the most preferred and most convenient digital payment modes as per applicability in rural areas. The questionnaire for the research was divided into two sections. First section consisted 6 questions related to demographics. Second section consisted of 20 questions which were answered using a seven point Likert scale (where 1= strongly disagree, 2= Disagree, 3= Somewhat Disagree, 4= neither agree nor Disagree, 5= Somewhat Agree, 6= Agree and 7= strongly agree). In addition to primary data, **secondary data collection method** has also been used in this report and the data has been collected from various journals and periodical reports. Different research papers as well as thesis have also been reviewed to study and understand the existing literature.

DATA ANALYSIS

Statistical analytical tools used for the analysis of data collected through questionnaire include histograms, pie charts, percentages and frequency distribution tables. Factor analysis of the data has been using SPSS, Google sheets and MS excel.





Preferences	Male	Female	Total	Rural	Urban	Total
Having knowledge of Android	56	31	87	40	47	87
Started digital payments during Covid-19 spread	39	59	98	69	29	98

Preferences	Male	Female	Total	Rural	Urban	Total
Cash	30	85	115	78	37	116
Cashless	41	24	65	38	27	64
Total	71	109	180	116	64	180

Statistics

		1	2	3	4	5	6	7	8	9	10	11	12	CT13new	CT14new	CT15new	CT16new	CT17new	CT18new	CT19new	CT20new		
N	Valid	180	180	180	180	180	180	180	180	180	180	180	180	180	180	180	180	180	180	180	180	180	
	Missing	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Std. Deviation		1.732	1.555	1.863	1.565	1.572	1.598	1.853	1.829	1.804	1.837	1.673	1.684	1.814	1.741	1.656	1.841	1.775	1.753	1.691	1.774		
Variance		2.998	2.418	3.471	2.449	2.472	2.553	3.432	3.346	3.254	3.375	2.798	2.835	3.289	3.030	2.743	3.389	3.151	3.073	2.858	3.148		
Skewness		.742	.650	.543	.759	.490	.563	.419	.623	.641	.617	.643	.457	.588	.612	.517	.454	.627	.482	.715	.496		
Std. Error of Skewness		.181	.181	.181	.181	.181	.181	.181	.181	.181	.181	.181	.181	.181	.181	.181	.181	.181	.181	.181	.181		
Kurtosis		-.194	.035	-.692	.170	-.297	-.341	-.775	-.557	-.371	-.510	-.231	-.371	-.547	-.584	-.538	-.760	-.423	-.614	-.140	-.638		
Std. Error of Kurtosis		.360	.360	.360	.360	.360	.360	.360	.360	.360	.360	.360	.360	.360	.360	.360	.360	.360	.360	.360	.360		
Range		6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6		

Reliability

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	180	100.0
	Excluded ^a	0	.0
	Total	180	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.813	20

Reliability of the data collected from 180 respondents was tested using the reliability analysis in IBM SPSS. The value for Cronbach's Alpha above and greater than 0.7 is considered to be presenting a reliable data. Hence, in this study, the value of cronbach's alpha came out to be 0.813 which passed the reliability test for the data.

Factor Analysis

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.823
Bartlett's Test of Sphericity	Approx. Chi-Square	610.304
	df	190
	Sig.	.000

KMO (Kaiser-Meyer-Olkin) measure of sample adequacy basically tests the partial correlations among the variables and measures the proportion of variance in the variables that might be caused. Moreover, we use KMO to test the data adequacy for a sample. In this study, the value for KMO was 0.823 which is considered to be good and proves that the sample for the study was sufficient and acceptable. On the other

hand Bartlett’s test of sphericity shows whether the correlation matrix is an identity matrix (the diagonal value is “1” and the off- diagonal values are “0”). The condition means that the variables are completely independent of each other and thus the factor model is inappropriate. Identity matrix can be ruled out if p-value of the test is less than 0.005. Value less than 0.005 means factors that form the variables is satisfactory and there is no high correlation or coefficient among the items.

Anti-image Correlation

	1	2	3	4	5	6	7	8	9	10	11	12	CT13new	CT14new	CT15new	CT16new	CT17new	CT18new	CT19new	CT20new
1	.821 ^a	.043	-.096	-.019	-.067	.052	-.047	.042	.028	-.119	-.036	-.049	-.100	-.194	-.039	-.208	.051	.127	-.132	-.025
2	.043	.863 ^a	-.112	-.017	-.018	-.039	-.120	.009	-.088	-.082	-.177	.006	-.014	-.037	.025	-.078	.001	-.026	.113	-.037
3	-.096	-.112	.836 ^a	-.100	.019	.021	-.080	-.150	-.028	-.157	.047	-.066	-.075	.104	.015	.100	-.112	-.085	-.072	-.162
4	-.019	-.017	-.100	.862 ^a	-.066	-.045	-.073	-.077	.039	-.102	-.081	-.042	.047	.004	-.168	-.122	.112	-.099	-.049	.010
5	-.067	-.018	.019	-.066	.871 ^a	-.097	.008	.071	-.032	-.048	-.030	-.088	-.021	-.022	-.085	-.014	-.112	-.058	-.128	-.202
6	.052	-.039	.021	-.045	-.097	.798 ^a	.042	.017	-.094	-.015	.014	-.173	-.060	-.182	-.073	.018	-.018	-.024	-.006	.085
7	-.047	-.120	-.080	-.073	.008	.042	.797 ^a	.056	-.107	-.070	.003	.085	-.265	.033	-.045	.013	-.106	-.004	.189	-.159
8	.042	.009	-.150	-.077	.071	.017	.056	.831 ^a	-.127	-.221	-.092	.049	-.207	-.083	-.030	.005	.080	-.058	-.038	-.122
9	.028	-.088	-.028	.039	-.032	-.094	-.107	-.127	.864 ^a	-.090	-.040	.062	-.149	-.055	-.054	.069	-.039	-.043	-.099	-.245
10	-.119	-.082	-.157	-.102	-.048	-.015	-.070	-.221	-.090	.796 ^a	.005	-.146	.112	-.111	.033	.013	-.081	.022	-.009	.165
11	-.036	-.177	.047	-.081	-.030	.014	.003	-.092	-.040	.005	.875 ^a	.003	.003	-.026	-.043	-.108	-.091	.004	.032	-.022
12	-.049	.006	-.066	-.042	-.088	-.173	.085	.049	.062	-.146	.003	.783 ^a	-.123	.067	-.120	-.132	-.016	.109	.030	-.074
CT13new	-.100	-.014	-.075	.047	-.021	-.060	-.265	-.207	-.149	.112	.003	-.123	.819 ^a	-.030	-.172	-.086	-.085	-.008	.005	.118
CT14new	-.194	-.037	.104	.004	-.022	-.182	.033	-.083	-.055	-.111	-.026	.067	-.030	.851 ^a	-.058	-.084	-.036	-.129	-.033	-.115
CT15new	-.039	.025	.015	-.168	-.085	-.073	-.045	-.030	-.054	.033	-.043	-.120	-.072	-.058	.875 ^a	-.066	.005	-.122	.141	-.069
CT16new	-.208	-.078	.100	-.122	-.014	.018	.013	.005	.069	.013	-.108	-.132	-.086	-.084	-.066	.829 ^a	-.117	-.206	-.091	-.089
CT17new	.051	.001	-.112	.112	-.112	-.018	-.106	.080	-.039	-.081	-.091	-.016	-.085	-.036	.005	-.117	.809 ^a	.056	-.068	-.002
CT18new	.127	-.026	-.085	-.099	-.058	-.024	-.004	-.058	-.043	.022	.004	.109	-.008	-.129	-.122	-.206	.056	.728 ^a	-.056	.116
CT19new	-.132	.113	-.072	-.049	-.128	-.006	.189	-.038	-.099	-.009	.032	.030	.005	-.033	.141	-.091	-.068	-.056	.821 ^a	-.006
CT20new	-.025	-.037	-.162	.010	-.202	.085	-.159	-.122	-.245	.165	-.022	-.074	.118	-.115	-.069	-.089	-.002	.116	-.006	.776 ^a

Anti-image is nothing but KMO of individual statements. If Anti-image or communalities is less for a statement, the statement is dropped to make the analysis more accurate and reliable. The diagonal value in the above table is more than 0.6, therefore no statement needs to be excluded out for the analysis.

FINDINGS

“Strategy, not technology, drives digital transformation. The power of a digital transformation strategy lies in its scope and objectives.” (Kane, 2015)The cashless transactions are free from risk of carrying money, risk of theft and robbery, involve less efforts and are available 24x7 hours. Transactions in digital mode ensures financial stability of the country as well as check on corruption and black money.

Findings vis-à-vis the level of awareness about cashless transactions in rural areas: The nation has already moved towards the cashless economy after demonetization. Nationwide lockdown due to coronavirus has further accelerated the move. From the study, it is clear that people in villages are not yet well versed with digital payment modes. Although rural areas are lagging behind in adopting cashless mission but the all-round digital transformation is compelling those areas also to stand in equality.

Findings vis-à-vis the differences in adoption of cashless methods among rural and urban areas: No doubt significant differences lie among rural and urban scenario with respect to cashless transactions. From the study it is quite clear that above 67% rural population still prefers cash transactions. There is a need to start awareness camps and campaigns in these areas to accelerate the phase of digitization. **“To stay competitive in this new business and economic environment requires new strategies and practices. COVID-19 crisis has made digital strategies imperative, more urgent than ever.”** (LaBerge, 2020)

SUGGESTIONS AND RECOMMENDATIONS

“To stay competitive in this new business and economic environment requires new strategies and practices. COVID-19 crisis has made digital strategies imperative, more urgent than ever.” (LaBerge, 2020) “Efforts must be made to accelerate the move towards digitally operating world.” (Saarikko, 2020)

There are number of hurdles which rural areas face. The suggestions to overcome the hurdles include:

- Promoting the use of internet through providing laptops, mobiles or data packs free to the winners in various competitions at panchayat, municipal committees, district and state level.
- Connectivity and better accessibility of POS through sound ICT infrastructure must be assured in rural areas.
- Financial Robustness should be ensured through payment banks and Banking companies.
- Promoting panchayat-level digital and economic literacy among rural individuals through NGOs and media channels.
- By offering multi-lingual internet payment platforms, i.e. mobile apps

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Analysis of Rainfall Trends in Semi-arid Hisar District, Haryana

Krishna Devi* Mehtab Singh**

ABSTRACT

One of the most major challenges to socioeconomic survival is declining and erratic rainfall. This paper presents an analysis of rainfall trends in Hisar district of Haryana. Hisar's climate is impacted by its placement on the edge of south-west monsoon coverage area. The monthly and seasonal trends were analysed using data from three meteorological observatories in Hisar District: Hisar, Hansi, and Adampur. The district's rainfall characteristics were determined using historical rainfall data from 1974 to 2018 (Hisar and Hansi Stations) and 2009 to 2018 (Adampur Station). The mean, standard deviation, coefficient of variation and skewness of monthly and annual rainfall were assessed to determine rainfall variability. The average annual rainfall in the district shows an inconsistent pattern, with increases and decreases in different years. Because Hisar's economy is mostly dependent on agriculture, high fluctuation in rainfall and unpredictability poses serious economic challenges for the district.

Key Words: Rainfall, Monsoon, Mean Monthly Rainfall, Trend Analysis, Hisar, Haryana.

Introduction

Weather and climate-related extreme occurrences bring a variety of issues. Water resource challenges are mostly tied to physical environments, with socioeconomic sectors coming in second. It has a direct or indirect impact on our ecosystem, cropping system, people's lives, and society's livelihood (Sharma, et al., 2021). Water is utilised in a variety of industries, including transportation, power, manufacturing, and agriculture, as well as for home consumption. Rainfall is the most essential supply of water in any area, and it has a significant impact on agriculture. The success or failure of a crop in an agricultural country like India is mainly dependent on the country's rainfall pattern. India's agriculture productivity is mainly reliant on monsoon rainfall patterns. In India, the monsoon is the primary source of water (Tiwari and Singh, 2020).

Precipitation is an important aspect of the hydrologic cycle, and variations in its pattern have a direct impact on the region's water resources. The pattern of demands especially from agriculture, the spatial and temporal distribution of drainage, soil moisture and groundwater reserves would all be affected by changes in rainfall quantity and frequency (Dore, 2005).

Monsoon rainfall is very variable and often random over long periods of time, according to most of the studies undertaken in India during the previous four decades, particularly taking into consideration the whole of India (Attri & Tyagi 2010). Monsoon rainfall across India has decreased by 4.5 per cent in recent decades (1979–2006) compared to 1949–1978(Ranade et al. 2008). Rainfall forecast at various temporal

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and spatial scales has become a significant input for planners and policymakers alike, as well as farmers, in order to avoid losses (Singh, Mohandas & Kumar, 2015). In the light of the above discussion, the purpose of this paper is to investigate the rainfall patterns in the Hisar district of Haryana. Haryana's western agro-climatic area and Hot Arid Ecological regions are represented by Hisar. It has a hot summer and a cool winter. Almost every year, the region suffers from lack of moisture. Normally, it extends for eight months of the year, with the exception of the monsoon season (June-September), when potential demand exceeds rainfall.

Materials and Methods

In the present study the rainfall data has been collected for three meteorological observatories located at Hisar, Hansi and Adampur in Hisar District, Haryana. The data has been obtained from Indian Meteorological Center, Chandigarh. For the Hisar and Hansi stations, the data has been obtained from 1974 to 2018. However, due to lack of relevant data for Adampur station the data has been used for 2009 to 2018 time period. The annual rainfall data is evaluated, and statistical parameters have been applied to investigate the annual rainfall trends for the concerned time period. To analyze the relation between monthly and seasonal rainfall, the four statistical parameters involved are: Mean, Standard Deviation, Co-efficient of Variation and Co-efficient of Skewness. Following are the formulas used for the aforementioned statistical parameters:

$$\text{Mean } (X_{\text{avg}}) = \sum X_i/n$$

$$\text{Standard Deviation } (\sigma) = [\sum (X_i - X_{\text{avg}})^2 / (n-1)]^{1/2}$$

$$\text{Co-efficient of Variation } (C_v) = 100 \times (\sigma/X_{\text{avg}})$$

$$\text{Co-efficient of Skewness } (C_s) = (1 / \sigma^3) \times [(N / (N^2-3N+2))] \times \sum (X_i - X_{\text{avg}})^3$$

In the above formulae,

X = Rainfall data (in mm)

i = 1, 2, 3 upto "n"

n = Time period (number of years)

N = Total number of years

Monthly rainfall data was used to calculate yearly and seasonal temporal patterns. In addition, for each month, the excess and deficient years were determined. The probability of seasonal excess/deficient rainfall is determined when each month's rainfall is excess/deficient. Monthly rainfall series are used to identify excess/deficient years for a certain month, and excess/deficient years are counted according to these excess/deficient years.

Results and Discussion

Hisar's climate is impacted by the fact that it is located on the edges of the south-west monsoon zone. It is characterized as an arid zone and has a tropical monsoon climate. The four seasons that the district endures throughout the year are summer, south-west monsoon, post-monsoon and winter. From late June to mid-September, the south-west monsoon, often known as the summer monsoon, brings rain. With the

exception of a few rainy spells generated by westerly depressions (western disturbances), the period from October through next June is mainly dry. The summers have high temperatures and are humid, whilst the winters are cold. The climate of the district is characterised by dryness, temperature oscillations and a lack of rainfall. The South West Monsoon season running from June to September receives 75 to 80 per cent of yearly rainfall, with a 50 per cent coefficient of variation. The average annual rainfall is roughly 450 millimetres, with 133.4 millimetres in July and 116.2 millimetres in August. In September, the average monthly rainfall is 54.5 millimetres, whereas in June, the average monthly rainfall is 49.8 millimetres. The average rainfall during the typical monsoon season is 283 mm. Rainfall tends to rise from the southwest to the northeast in the district.

Monthly and Annual Rainfall Features:

Annual rainfall data and monthly data from three separate stations in the Hisar district, namely Hisar, Hansi, and Adampur, have been evaluated, and the variation in distribution over the area has been studied. Monthly rainfall data for each year between 1974 and 2018 was used to determine the monthly mean for the time period at Hisar and Hansi observatories, whilst rainfall data for each year between 2009 and 2018 was used to calculate the monthly mean data at Adampur observatories. It can be seen that the month of July has the highest average rainfall (Table 1). The rainiest months are July, August, and September, while the driest months are November and December, with the lowest monthly mean rainfall.

Table 1: Rainfall Analysis - Hisar IMD Observatory - Monthly Rainfall (in millimeters) 1974 – 2018

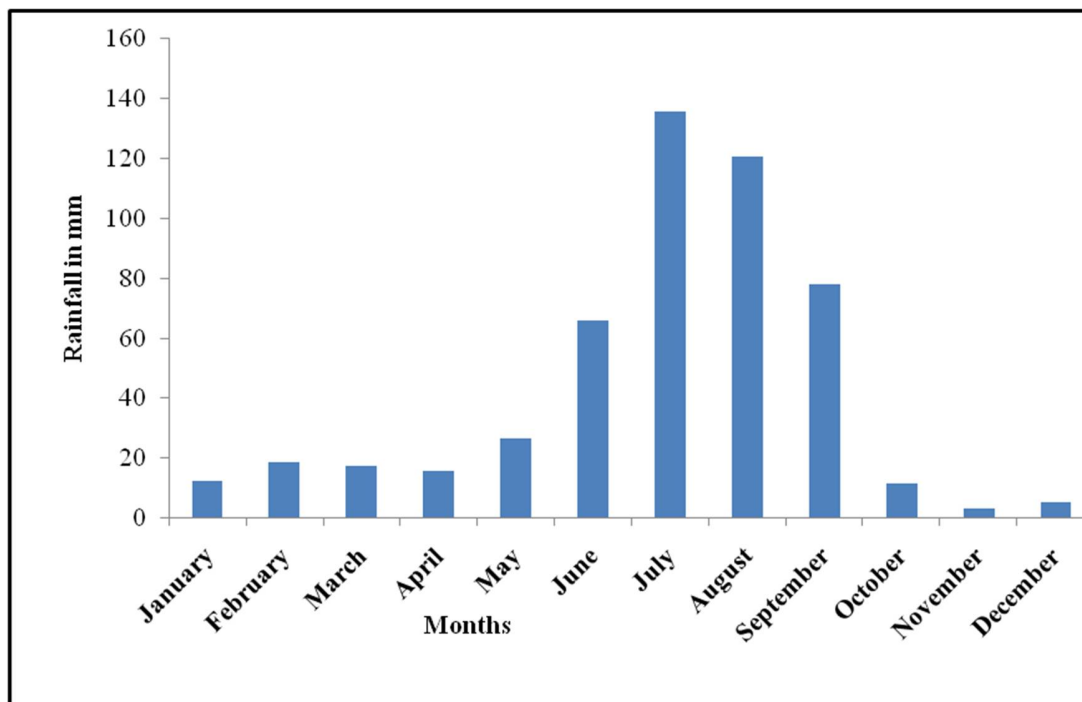
Month	Mean (mm)	Standard Deviation (mm)	Coefficient of Variation	Coefficient of Skewness
January	12.14	12.22	1.00	1.57
February	18.36	21.94	1.19	1.63
March	17.25	21.43	1.24	1.57
April	15.25	26.52	1.73	3.66
May	26.33	25.26	0.95	0.92
June	65.96	353.91	5.36	0.00
July	135.7	87.64	0.64	0.98
August	120.6	81.32	0.67	0.4
September	77.94	75.94	0.97	1.69
October	11.26	29.13	2.58	3.68
November	3.06	8.51	2.78	4.97
December	5.11	8.63	1.68	2.40

Source: India Meteorological Center, Chandigarh

At Hisar IMD Observatory, the month of July has the greatest average monthly rainfall, averaging more than 135 mm. The months of July and August get the maximum average monthly rainfall (Figure 1),

followed by June and September, which mark the start and end of the Monsoon, respectively. The months of October, November and December are the driest in the district, with an average rainfall of less than 20 mm.

Figure.1: Average Monthly Rainfall Recorded at Hisar Observatory (1974-2018)



Source: India Meteorological Center, Chandigarh.

The Hansi observatory in Hisar has documented the months of July and August experiencing the highest average monthly rainfall. Rainfall averages 100 millimetres in July and August, compared to 60 millimetres in June and September (Table 2).

Table 2: Rainfall Analysis - Hansi IMD Observatory - Monthly Rainfall (in millimeters) 1974 – 2018

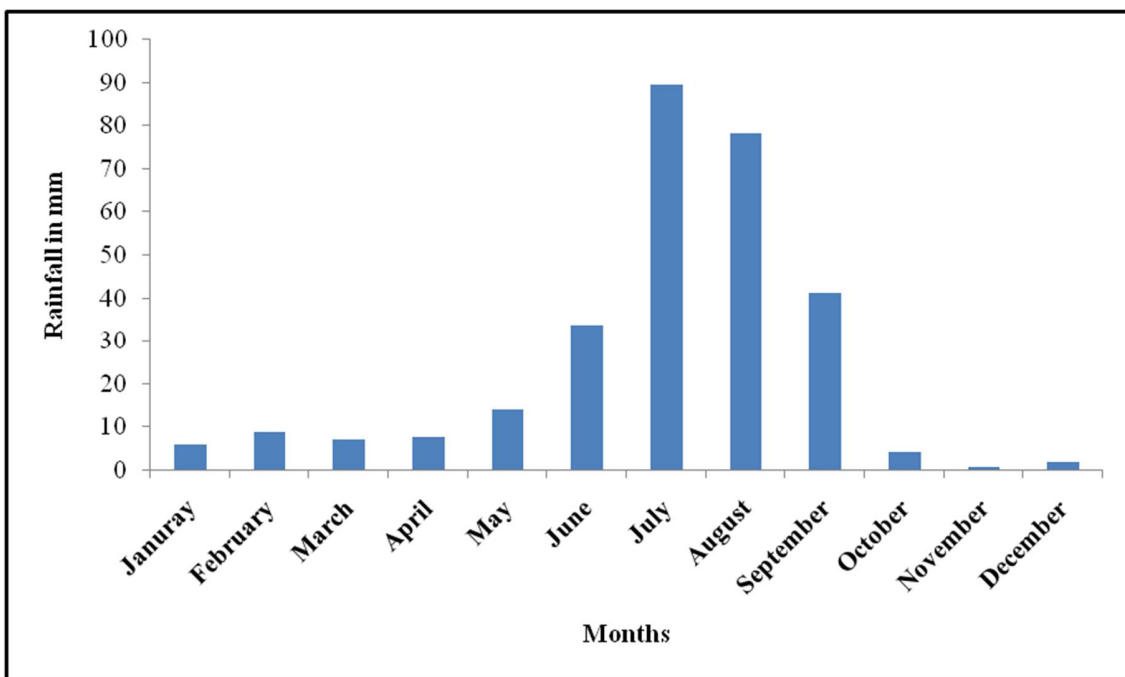
Month	Mean (mm)	Standard Deviation (mm)	Coefficient of Variation	Coefficient of Skewness
January	5.76	7.45	1.29	2.16
February	8.64	12.23	1.41	2.07
March	7.02	11.19	1.59	0.01
April	7.63	12.63	1.65	2.09
May	14.03	24.89	1.77	3.06
June	33.48	35.33	1.05	2.41
July	89.42	63.23	0.70	0.99
August	78.17	64.16	0.82	1.14

September	41.12	45.82	1.11	2.27
October	3.97	11.26	2.83	0.01
November	0.67	1.96	2.93	3.11
December	1.81	4.25	2.353	0.01

Source: India Meteorological Center, Chandigarh.

Figure 2 depicts average monthly rainfall recorded at Hansi Observatory during 1974-2018. It shows that the monthly mean rainfall from June to September was much over 40mm. July and August have received the highest monthly mean rainfall of 89.42mm and 78.17mm respectively. October, November and December are the driest months of the year.

Figure 2: Average Monthly Rainfall Recorded at Hansi Observatory (1974 – 2018)



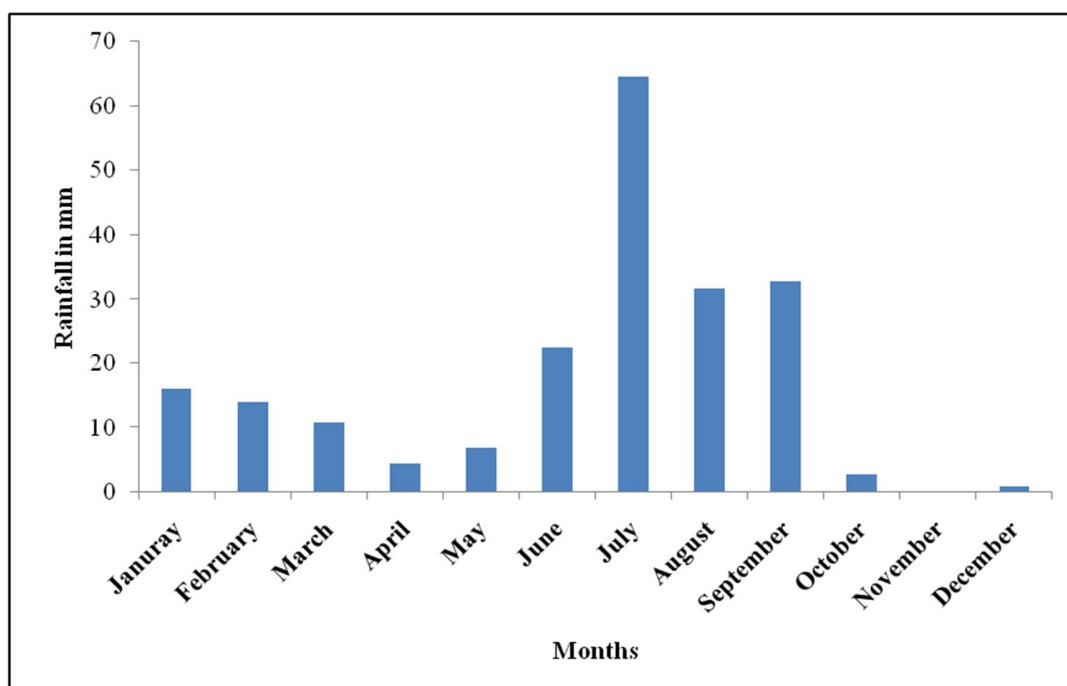
Source: India Meteorological Center, Chandigarh.

According to rainfall data recorded at Adampur Observatory between 2009 and 2018, June to September records the highest mean monthly rainfall (Table 3). July noted the highest monthly mean rainfall of 64.57 mm. At the same time, the data from Adam observatory station also highlights high monthly mean during August and September. November month with a mean monthly rainfall of zero shows complete absence of rainfall making it the driest month.

Table 3: Rainfall Analysis - Adampur IMD Observatory - Monthly Rainfall (in millimeters) 2009 – 2018

Month	Mean (mm)	Standard Deviation (mm)	Coefficient of Variation	Coefficient of Skewness
January	16.1	29.11	1.80	3.21
February	14	29.475	2.10	3.36
March	10.8	10.52	0.97	0.31
April	4.44	6.40	1.44	1.62
May	7	11.52	1.64	1.92
June	22.6	21.29	0.94	1.01
July	64.57	51.53	0.79	2.27
August	31.7	30.72	0.96	1.50
September	32.8	37.62	1.14	2.54
October	2.8	5.36	1.91	3.04
November	0	0	0	0
December	0.87	2.385	2.74	3.65

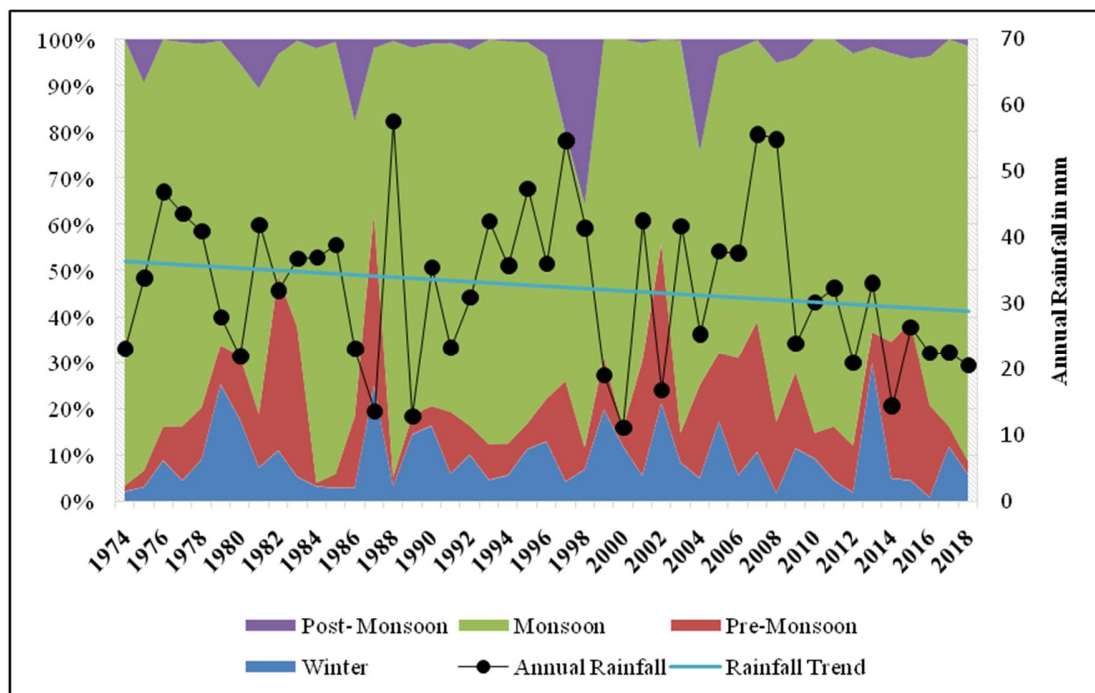
Source: India Meteorological Center, Chandigarh.

Figure 3: Average Monthly Rainfall in Adampur (IMD Observatory) (2009-2018)

Source: India Meteorological Center, Chandigarh.

January to May receive rainfall that is infrequent and highly variable ranging from 0 to 17mm monthly mean rainfall (Fig.3). To summarise, the climate of the Hisar district is characterised by high temperatures with humidity in summers whereas winters are cold, receiving an average annual precipitation of about 450 mm, which is typical of an arid environment. This rainfall is only enough to cover 15-20 per cent of yearly potential evapo-transpiration (PET) demand, resulting in a year-round water deficit (Singh et al., 2010). The rainfall trend over Hisar was examined in this study to determine the direction of change of precipitation over a period of 45 years i.e. 1974-2018.

Figure 4: Rainfall Trend in Hisar District (1974-2018)



Source: India Meteorological Center, Chandigarh.

The annual rainfall data for the last 45 years shows a great deal of fluctuation across time. Monsoon rains made a constant impact throughout the year. Annual rainfall varied substantially over the time, with the overall trend indicating a decrease (Figure 4). Thus implying that in the arid type of climatic conditions that characterize this region, the failure of rainfall in any month is not uncommon.

Seasonal Rainfall

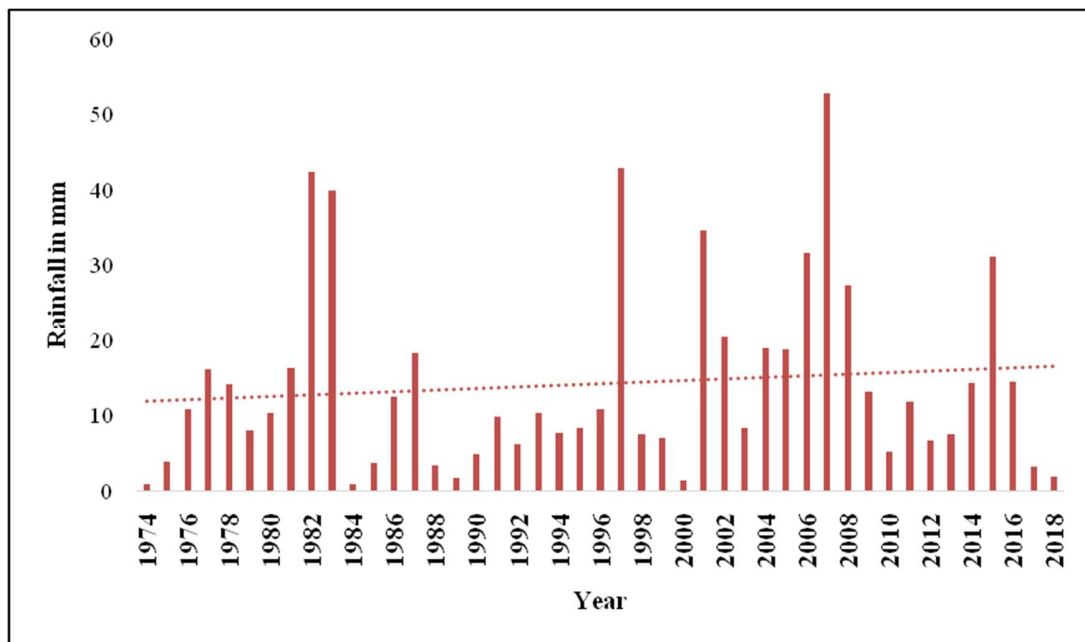
The southwest monsoon, which accounts for nearly 80 per cent of total precipitation, is critical for drinking and irrigation water supplies. Climate change would have a considerable impact on agricultural output, management of water resources and the broader economy eventually, particularly during the southwest monsoon period. Water scarcity occurs in numerous areas during the non-monsoon months due to a lack of rainfall. Over a lengthy period of time, monsoon rainfall has no unified trend and is largely random in nature, especially while assessing it at a national level (Mooley and Parthasarathy, 1984). On the other hand, Kumar et al. (2013) observed pattern occurrence on a geographical scale. Even though the southwest induced monsoon season is the most important precipitation season, other seasons do have a critical

influence in a few locations. The climate of Hisar district is subtropical, semi-arid, continental, and monsoon. The south-west monsoon causes the major rainy season, which lasts from June to September. From late June to mid-September, the south west monsoon (summer monsoon) is the main source of rain in the district; except for a few occasional rains generated by westerly depressions/western disturbances, the period from October until the following June is completely dry. The summers are hot and humid, whilst the winters are moderate. The features of rainfall in the study region during the four seasons are listed below:

Pre Monsoon Season

Kripalani et al. (2003) investigated the inter-annual and decadal variability in summer monsoon rainfall over India using observational data extending from 1971 to 2001. They identified random variations in annual rainfall as well as distinct alternating epochs (lasting about three decades) of above and below normal rainfall in terms of decadal trends. The rainfall pattern through the pre-monsoon season (March to May) is significant because it aids in the planning of crop-related activities. Figure 3.5 shows Hisar district's pre-monsoon rainfall trend over the last 45 years.

Figure 5: Pre Monsoon Rainfall Trend in Hisar District (1974-2018)



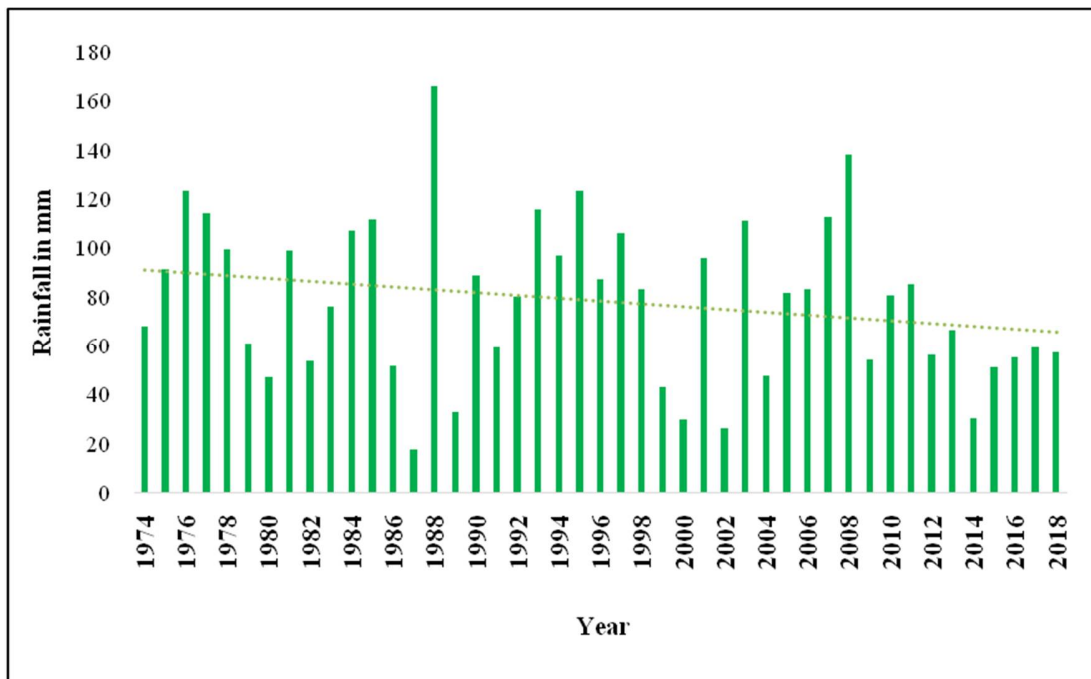
Source: India Meteorological Center, Chandigarh.

The district received 0.85 mm of rainfall during the pre-monsoon season in 1984, which was the lowest ever recorded data. During 2007, the district received 52.73 mm rainfall, was the highest Pre Monsoon Rainfall during the same period. The data further reveals that out of total study period, 10 years have received rainfall more than 15 mm in pre monsoon season in study area. Trend lineshown in Figure.5 suggest that there is increasing trend of pre-monsoon season under the study period.

Monsoon Season

The monsoon is the seasonal onset of strong winds and precipitation in India, commonly known as the south west monsoon. Around 80 per cent of the rainfall falls during the four monsoon months (June, July, August and September), with significant geographical and temporal variations. The frequency of heavy rainfall events during the southwest monsoon is increasing in some regions of the country whereas it is decreasing throughout the winter, pre monsoon and post monsoon months (Sinha & Srivastava, 1999). The monsoon rainfall trend in the study area is depicted in Figure 6.

Figure 6: Monsoon Rainfall Trend in Hisar District (1974-2018)



Source: India Meteorological Center, Chandigarh.

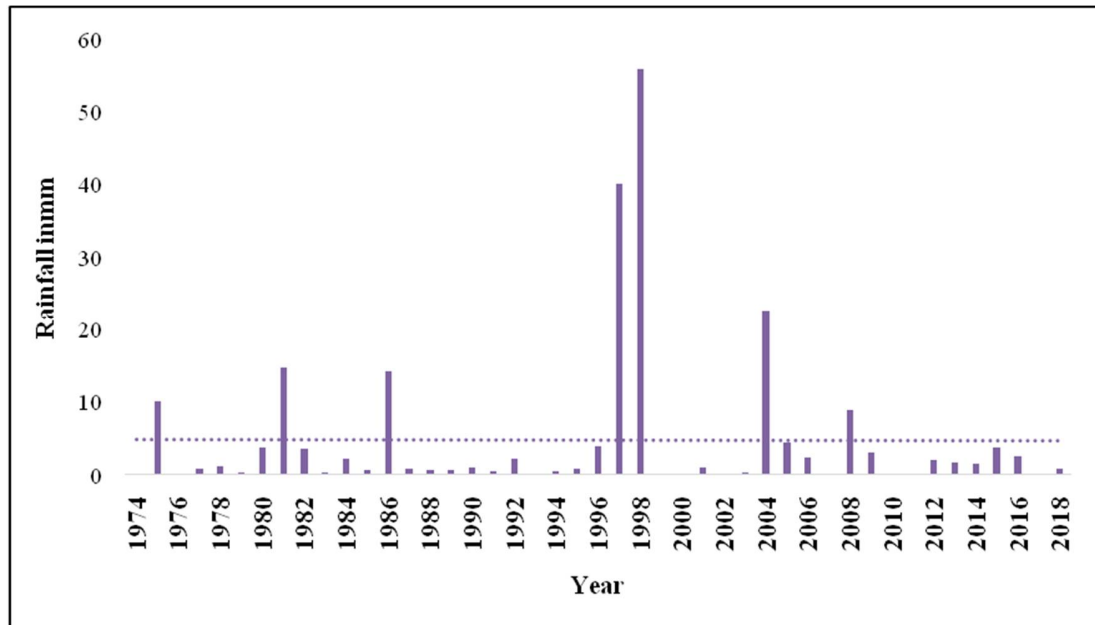
The monsoon period (June to September) receives the majority of rainfall in a year. All the years except 1987 have received rainfall more than 20mm per year with majority of years having rainfall more than 40mm (Figure 6). The year 1987 received only 17mm rainfall which was the lowest rainfall ever received during 45 of study period. During the same period there were three years i.e. 1976, 1995 and 2008 when rainfall received was more than 120mm. During 1988, 165 mm rainfall was received in monsoon season which was the highest during the same study period. However, the trend line as shown in Figure 6 suggest declining trend in receipt of rainfall during the monsoon season.

Post monsoon season

The months from October to December are called as post monsoon season or northern monsoon season. According to Wisser et al. (2008), there has been a large drop in groundwater storage in western Nepal over the decades of 2001–2010 and 1991–2000, owing to a significant post-monsoon desiccation tendency. Irrigation in OND grew by 210 mm mon⁻¹ from 2000 to 2014. This loss of ground water might

be linked to water usage for irrigation in North India.

Figure 7: Post Monsoon Rainfall Trend in Hisar District (1974-2018)



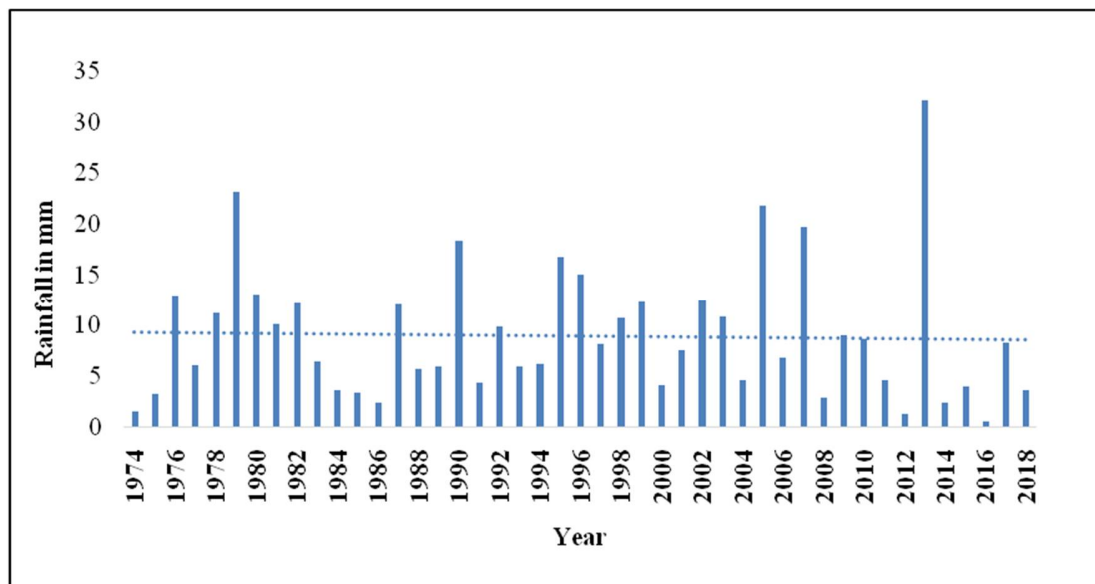
Source: India Meteorological Center, Chandigarh.

Figure 7 depicts the post monsoon rainfall trends over 45 years in study area. The years with the least rainfall during the post-monsoon season are 1974, 1976, 1993, 1999, 2000, 2010, 2011 and 2017 that was less than 1 mm only. During 1998, Hisar district received 55.87 mm rainfall which is indeed highest recorded rainfall in the time period. The data further reveals that out of 45 years, only 7 years have recorded rainfall more than 5 mm and remaining years received rainfall less than 5 mm. The trend line as shown in Figure 7 reveals slight decrease trend in post monsoon rainfall during this period.

According to Chen et al. (2019), the drying of the post-monsoon season corresponds to a quicker shift from the rainy to the dry season, indicating a change in the local circulation over South Asia. Previous study has linked the Arctic Oscillation's (AO) inter-annual fluctuations and decadal trend toward negative phases to winter droughts in North India, resulting in a local mass flux circulation with the descending branch. There is also a decrease in post-monsoon rainfall in the research area.

Winter Season

The Indian winter monsoon is known as the Western Disturbances because they are the primary source of precipitation including snowfall, for the North Indian territory during the winter months. Extratropical storm systems that begin in the Arctic, Mediterranean and Middle East proceed to Afghanistan, Pakistan and India. They are crucial for India's Rabi cropping season because they keep the soil hydrated.

Figure.8: Winter Rainfall Trend in Hisar District (1974-2018)

Source: India Meteorological Center, Chandigarh.

Figure 8 shows the study area's winter rainfall trends over the last 45 years. The driest winter season came in 2016, when the research region received barely 2 millimetres of rain. The research area received 32.02 mm of rain in 2013, the greatest amount ever recorded throughout the study period. The data also shows that rainfall totaled more than 10 mm during the course of the 18-year observation period. The amount of rainfall received per year was less than 10 mm in the majority of years, indicating a decreasing tendency in rainfall throughout the winter season. In the research area, the decreasing trend in winter rainfall has adverse impact on soil moisture for producing Rabi crops.

The above study indicates the wide fluctuations in rainfall distribution throughout the study period. It also draws attention to the region's unusual and unpredictable rainfall patterns. Rainwater availability in the district is limited, and it must be kept in water bodies or in the form of ground water for use during the dry season to ensure that the livelihood and requirements of the rural population are met. Rainfall failure is a disaster for areas with little or insufficient rainfall. Rainfall failure causes ponds and wells to dry up, resulting in a shortage of water for agricultural and domestic use. It also implies a lack of animal fodder and, in many cases, agricultural failure. Droughts and water scarcity are common in the study area due to the significant unpredictability of rainfall.

Rainfall Behavior in Excess and Deficient Years

The protracted dry spell that follows the short rainy season accelerates evaporation, causing soil moisture depletion (Inderjeet, 2005). The amount of rain that falls each year is insufficient to keep the soil hydrated all the years. Droughts happen when the amount of rain received is less than projected. Drought is defined as a drop in rainfall of more than 25 per cent compared to average rainfall in the area (Kumar, 2007). Drought causes crops to begin to shrivel (Rama, 1978). Agricultural drought occurs when soil moisture is insufficient for agricultural growth, while meteorological drought occurs when rainfall is less than 25 per

cent of average. Reservoirs, lakes, streams, and rivers dry up when there is a lack of surface and ground water, resulting in hydrological dryness (Kumar, 2007). In India, severe droughts are caused by a mixture of all three types of droughts (Pangare et al., 2006).

The following rainfall-related criteria have been specified by the Indian Meteorological Department which defines:

- Excess Rainfall : +20 per cent or more than the average of past 70 to 100 years
- Normal Rainfall : +19 per cent to -19 per cent of the average of past 70 to 100 years
- Deficient Rainfall : -20 per cent to -59 per cent of the average of past 70 to 100 years
- Scanty Rainfall : -60 per cent or less than the average of past 70 to 100 years.

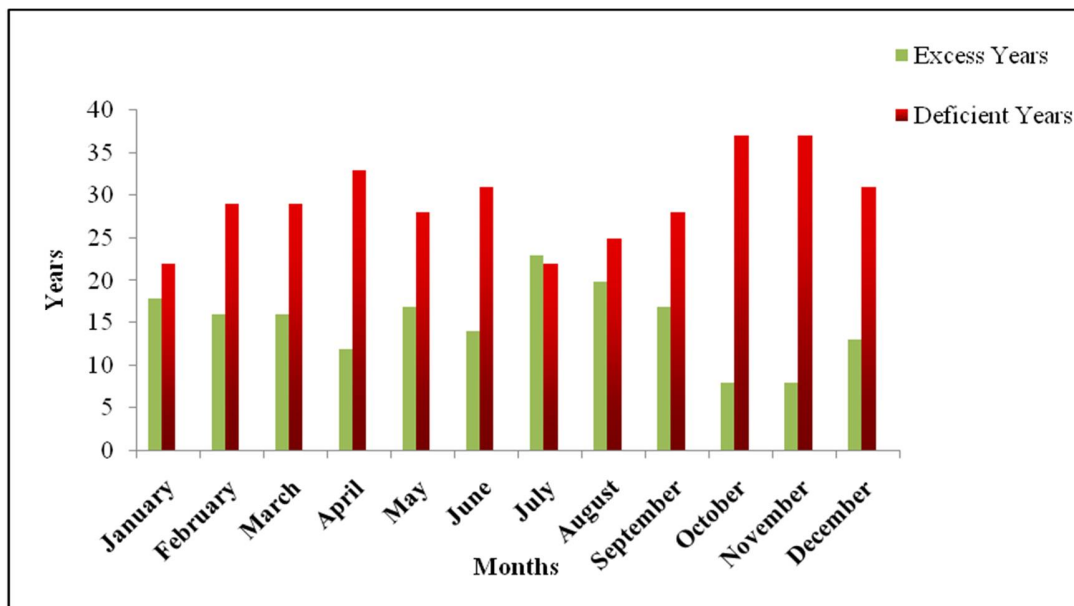
The average rainfall in Hisar district for time period 1974 to 2018 was calculated to be 450 mms. During the monsoon season, the area receives about 85 per cent of its yearly rainfall (Groundwater Management Studies in Hisar district, 2017). Table 4 depicts the rainfall behaviour of the research area in terms of monthly excess and deficient(1974-2018). The month of July and August has the highest excess monthly rainfall years ranging from 123 mm to 408 mm (Table 4).

Table 4: Monthly Deviation in Rainfall Behaviour (1974 – 2018).

Month	Excess Years		Deficient Years	
	No. of Years	Range (mm)	No. of Years	Range (mm)
January	18	14.5 - 51.6	22	0.2 - 10.7
February	16	18.1 - 89.7	29	0.4 - 16.2
March	16	17.9 - 88	29	0.2 - 13.5
April	12	23.2 - 150.3	33	0.7 - 14.2
May	17	34.5 - 88.6	28	0.2 - 26
June	14	69.3 - 296.5	31	11.3 – 64.9
July	23	142.8 - 407.9	22	1 – 132.2
August	20	123- 292.6	25	9.7 – 115.1
September	17	84.9 - 364.2	28	1 – 62.3
October	8	11.7 - 151.4	37	0.3 – 9.4
November	8	3.9 - 52.9	37	0.1 – 2.8
December	13	5.5 - 33.8	31	0.3 – 4.8

Source: India Meteorological Center, Chandigarh.

On the other side, October, November and December have the highest deficient years with rainfall ranging from 0.1mm to 9.4 mm.

Figure 9: Monthly Deviation in Rainfall Behaviour (1974 – 2018).

Source: Based on Table 3.4.

It is observed in Figure 9 that overall the numbers of deficient months are higher than that of excess months, representing the shortfall of rainfall as well as high variability in rainfall in the district. Between 1974 and 2018, the district's average annual rainfall reveals an intermittent behavior, with increase and decrease in different years. The years with excessive rainfalls witnessed rainfall of 600 mm to 800 mm while years with deficient rainfall witnessed rainfall of 100 mm to 300 mm.

Conclusion

The considerable variation of Hisar district's rainfall is its most distinguishing attribute. Hisar's economy is primarily based on agriculture. Because of the district's semi-arid climate and lack of a perennial river, agriculture is heavily reliant on rainfall. As a result of the foregoing analysis, the study area's monthly mean rainfall in June, July, August, and September is considerably over 40 mm. With 89.42 mm and 78.17 mm, respectively, July and August had the highest monthly mean rainfall. October, November and December are the driest months of the year, with monthly mean rainfall of less than 2 mm. Rainfall is limited and highly variable, especially from January to May, with monthly mean rainfall varying from 0 to 17 mm. The month of July has the most precipitation. November, and December are the months with the least rainfall. Overall, the study shows a lack of rainfall throughout months and a considerable degree of variability in the annual rainfall distribution. The absence of rain has a significant impact on groundwater replenishment, which has important implications for the hydrological cycle and agricultural productivity.

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A Critical Analysis of Performance of MGNREGA in Nuh District of Haryana

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ABSTRACT

This article is an attempt to analyze the performance of the most popular, widely dispersed and world's largest rural development scheme-The Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA, 2005) in Nuh district of Haryana employing the secondary data. Nuh is an extremely poverty-stricken district and lags behind the rest of Haryana on almost every yardstick of development. In the year 2018, NITI-Aayog declared Nuh district as the most underdeveloped district in India. With limited livelihood opportunities, the inhabitants are only left with the option to migrate. In this context, MGNREGA is a boon to the locals. It can led to pro-poor growth. The findings of the study revealed that MGNREGA has created significant employment in the district and has been able to put money in the hands of the lowest of the poor on a massive scale. MGNREGA, on an average, gave 63 days of wage employment to rural households in the district and a sum of total Rs. 143.26 crore were directly paid to them as wages. The act has a huge potential in transforming socio-economic status of the district, provided it is implemented with full zeal and administrative competency.

Key Words: MGNREGA, Livelihood Security, Wage Employment, Rural Development.

Introduction

Haryana with Per Capita Income > 2.64 lakhs (rank-5th in 2019-20) is considered as one of the most developed states in the country and it comprises of 22 districts including Nuh, the most underdeveloped district in India. Nuh is an extremely poverty-stricken district and lags behind the rest of Haryana on almost every yardstick of development. Sub-tropical, semi-arid climatic conditions, rain-fed agriculture has made Nuh a resource deficient district with limited alternative livelihood options and hence poverty. Because there are no other options for a living other than the agriculture, the residents have little choice but to migrate. MGNREGA is a boon to the locals in this scenario. It can led to pro-poor growth. MGNREGA legally guarantees, in rural areas of the country, for at least 100 days of wage employment in every financial year to every adult member of the households who wish to do unskilled manual work. Thus, MGNREGA is regarded a 'silver bullet' for alleviating unemployment and poverty in rural areas. MGNREGA can bring a beam of light in the lives of the Nuh's people, especially vulnerable sections of the rural population by providing them livelihood security through wage employment and asset

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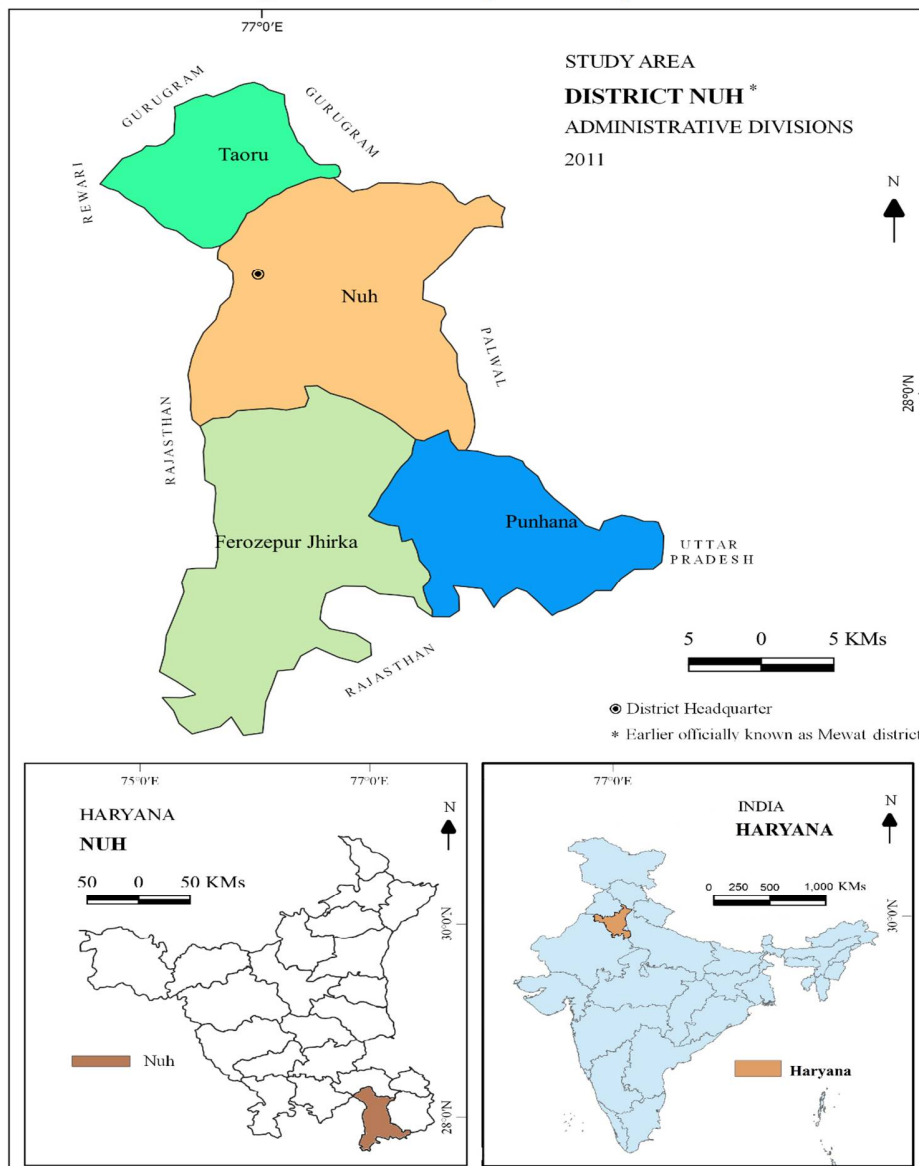
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development. In fact, it has been seen as a valuable and valued property for the rural poor to earn a living wage in a dignified manner. The present study analysed performance of MGNREGA in Nuh district of Haryana.

About the Study Area

Nuh district (erstwhile Mewat) is located in the south-eastern bulge of the state between $26^{\circ}39'00''$ N and $28^{\circ}32'25''$ N latitudes and between $76^{\circ}39'30''$ E and $77^{\circ}20'45''$ E longitudes (Figure-1). Nuh district comprises 4 sub-divisions/tehsils (Taoru, Nuh, Ferozpur Jhirka and Punhana), 2 sub-tehsils (Nagina and Indri), 7 blocks (Taoru, Nuh, Ferozpur Jhirka, Punhana, Nagina, Indri and Pingwan), 8 towns (4 Municipal Corporations and 4 Census Towns) and 439 villages (412 inhabited and 27 uninhabited). Nuh town is Nuh district's headquarter.

Figure 1: Location Map of the Study Area



Source: Census of India, 2011

According to 2011 Census, Nuh district has a total population of 10,89,263 persons of which 5,71,162 (52.44%) comprises males and 5,18,101 (47.56%) comprises females. Nuh is predominantly rural in nature with 88.61% population living in rural areas. The literacy rate recorded in the district is just 54.08% which is the lowest among all the districts of Haryana. It is also significantly lower than the state average of 75.6%. If we see female literacy rate, it is meagre 36.60% while the corresponding figure for male is 69.94%. Nuh district has a sex ratio of just 907 females per thousand males which is well below the country's average of 927.

The district is also deficient in educational infrastructure and in terms of health facilities – the Primary Health Centers (PHCs) cover just 10% of the population. The Work Participation Ratio (WPR) for the district is just 26.6% and nearly 20% of the workforce works as agriculture labourers. Also out of the total cultivable area, only 53% is irrigated, thus, 47% area largely depends on monsoon which is very scanty in the district. The district is characterised by the rain-fed agriculture and is located in the sub-tropical, semi-arid climatic zone. The agro-climatic conditions make Nuh more resource poor leading to subsistence farming and limited alternative livelihoods.

About the MGNREGA

MGNREGA was passed by the Indian Parliament in its monsoon session on 23rd August, 2005 and came into force on 2nd February, 2006. By passing the MGNREGA, Congress led UPA-1 (United Progressive Alliance) government fulfilled one of its pre-election promises regarding measures to strengthen rural India. The act was implemented in a phase-wise manner, with the first phase beginning on 2nd February, 2006 that covered 200 most backward districts of the country, second phase beginning on 1st April, 2007 that covered additional 130 districts and the final phase beginning on 1st April, 2008 that covered the remaining districts. Now, the act covers the entire country.

The act provides for at least 100 days of guaranteed wage employment in every fiscal year to every household whose adult members wish to do unskilled manual work. Thus, the act's first and most important goal is to safeguard the rural poor's livelihood stability. Other goals include: a) building long-lasting rural assets of specified quality and quantity; b) improving the poor's livelihood resource base; c) proactively assuring social inclusion; and d) strengthening Panchayati Raj Institutions (PRIs). MGNREGA is the first-ever law in the world to guarantee wage employment on such a large scale.

Review of Literatures

Prasad K. V. S. (2012) overviewed the performance of MGNREGA and concluded that the act is a humane approach that provide wage employment to India's rural masses. He emphasized that MGNREGA provides an effective safety net for the unemployed, especially in emergencies such as famine and drought. He further revealed that the act has not only enhanced purchasing power of the rural households but has also confined them within their areas by checking the migration to the cities. Wage employment, checking distress urban migration, rural asset building will ultimately lead to sustainable rural development in the long-run.

Panda Santanu and Arup Majumdar (2013) examined rural development programmes in India with special reference to MGNREGA using the secondary data. According to them, MGNREGA is a "Silver

Bullet” for eradicating rural poverty and unemployment in Indian villages. It provides an alternative option of livelihood earning that will have a variety of positive effects, including reducing distress migration, limiting child labour, alleviating poverty, and making villages self-sufficient through the creation of productive assets.

Lalthanmawii (2015) in his research study analysed the socio-economic impacts of MGNREGA on the life of 120 beneficiaries of Serchip block of Mizoram. The study concluded that MGNREGA has brought changes in the quality of life of beneficiaries especially of marginalised communities. Increased days of employment, better employment opportunities improved per capita income has helped them to lead a better standard of life. Further, the study highlighted that minimum wages for agricultural labourers have increased as a result of the implementation of MGNREGA.

Using secondary data, **Chhetri Madam (2017)** conducted a research study on rural poverty alleviation through MGNREGA in the north-eastern state of Sikkim. The study highlighted that MGNREGA dignified labour work and strengthened the Panchayati Raj Institutions (PRIs) by bringing the true democracy to the grass root levels. The study further highlighted that the act has put money in the hands of the lowest of poor, thus, MGNREGA is increasingly becoming lifeline for rural economies giving poor rural households new identities and negotiating power.

Kumar Pradeep and Mukesh Chahal (2020) analysed the physical and financial performance of the MGNREGA in Haryana state during the period 2016-2020 and concluded that the act has a positive effect on rural employment generation and rural development. They observed that the number of households seeking employment and women participation is increasing over the years and MGNREGA has been successful in providing supplementary employment to rural households in the state. Besides this, the percentage of expenditure to total funds availability is also showing an increasing trend.

Natesan D. Sarabjeet and Rahul R. Marathe (2021) examined the implementation of MGNREGA in Salem and Panchetti districts of Tamilnadu and highlighted that the act has negative impacts too. Many small farmers and marginal land owners are exiting farming altogether as they are unable to pay farm wages rising because of the MGNREGA. They also exposed that most of the policy initiatives emanate from the top, thereby, not allowing locals to participate in the decision-making process.

Objectives of the Research Study

The primary purpose of this study is to analyse the performance of MGNREGA in Nuh district of Haryana.

Research Methodology

The present research study is based on the secondary data collected from the official website of MGNREGA during the FY 2020-21. For the analysis purpose, simple tabulation, average, and percentage methods have been used.

Data Analysis and Interpretation

MGNREGA is widely considered as one of the most powerful policy measures to transform rural livelihoods. It is the world’s first-ever law that legally guarantee wage employment on a huge scale. It provides employment where and when it is needed the most. In Nuh district, MGNREGA has been

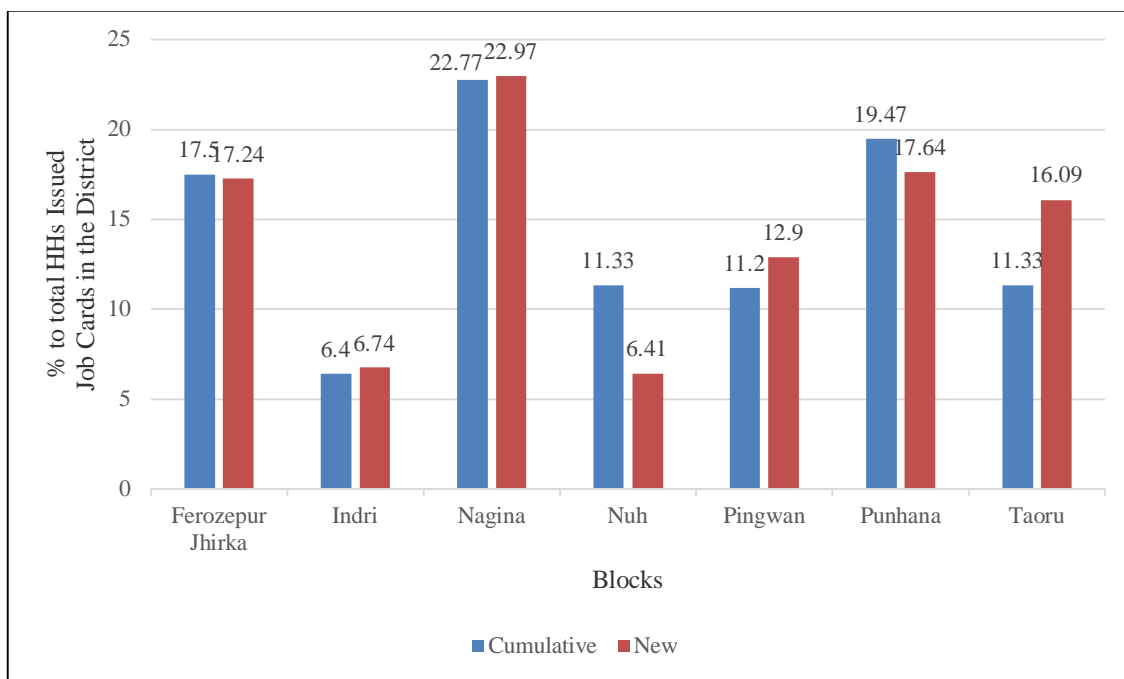
working since 1st April, 2007 under the name of Haryana Rural Employment Guarantee Scheme (HREGS, 2007). Till 2021, the MGNREGA has successfully completed 14 years of implementation in the district. The performance of MGNREGA in Nuh district can be analysed under the following heads:

Households Issued Job Cards

In order to get the work under MGNREGA, job seekers are required to give their photo, name, age and address to the Gram Panchayat. The Gram Panchayat, then, registers such persons after making enquiry and issue a job card (with a validity of 5 years) containing the details of adult members enrolled with their photographs.

There are 1,39,975 rural households in the district of which 1,35,721 households (i.e., 96.96%) have been issued MGNREGA job cards. This accounted for 11.75% of the total MGNREGA job cards issued in the state.

Figure 2: Households Issued MGNREGA Job Cards



Nagina block alone accounted for the 22.77% of the total job cards issued in the district followed by Punhana (19.47%) and Ferozpur Jhirka (17.50%) blocks. These three blocks taken together accounted for nearly 3/5th (59.74%) of the total job cards issued in the district. On the contrary, Indri block accounted for the lowest (6.40%) number of job cards issued in the district followed by Pingwan (11.20%), Taoru (11.33%) and Nuh (11.33%) blocks.

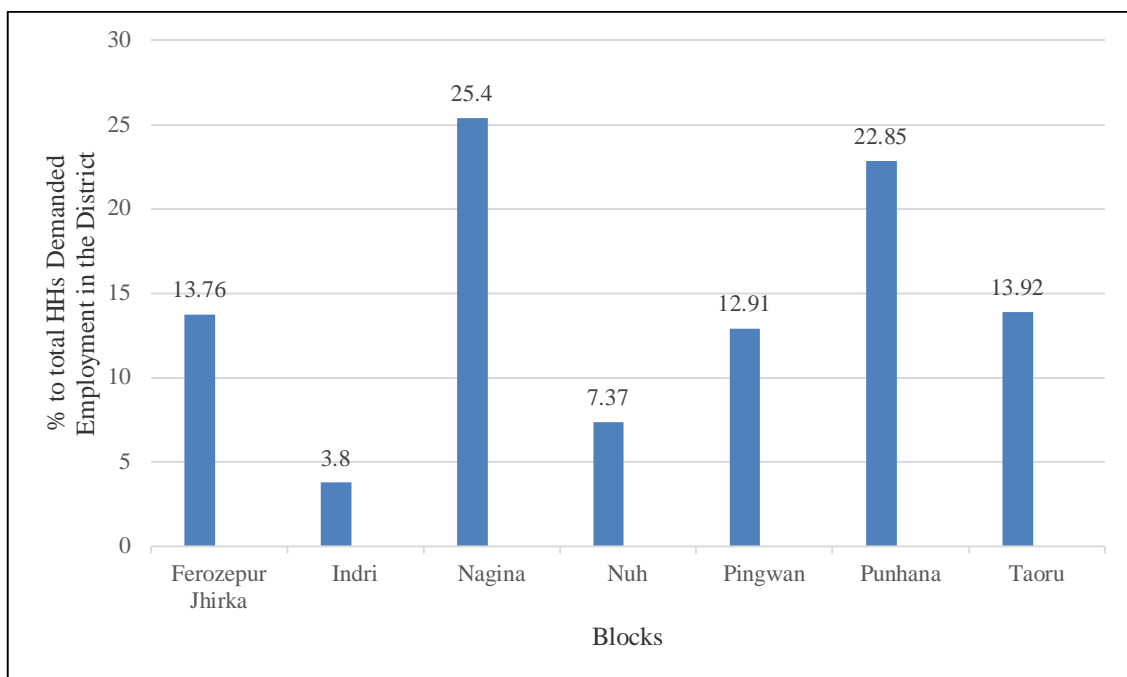
With regard to the households issued fresh MGNREGA job cards, Nuh district accounted for 32.32% of the total fresh job cards issued in the state. Nagina, Punhana and Ferozpur Jhirka blocks taken together accounted for 57.85% of the total fresh job cards issued in the state while Nuh (6.41%) block reported the lowest number of new job cards issued followed by Indri (6.74%) and Pingwan (12.90%) blocks.

Such a good percentage of issuance of job cards, especially fresh job cards, for Nuh district alone indicates that households in the district are seeing MGNREGA as a very attractive option for their livelihood.

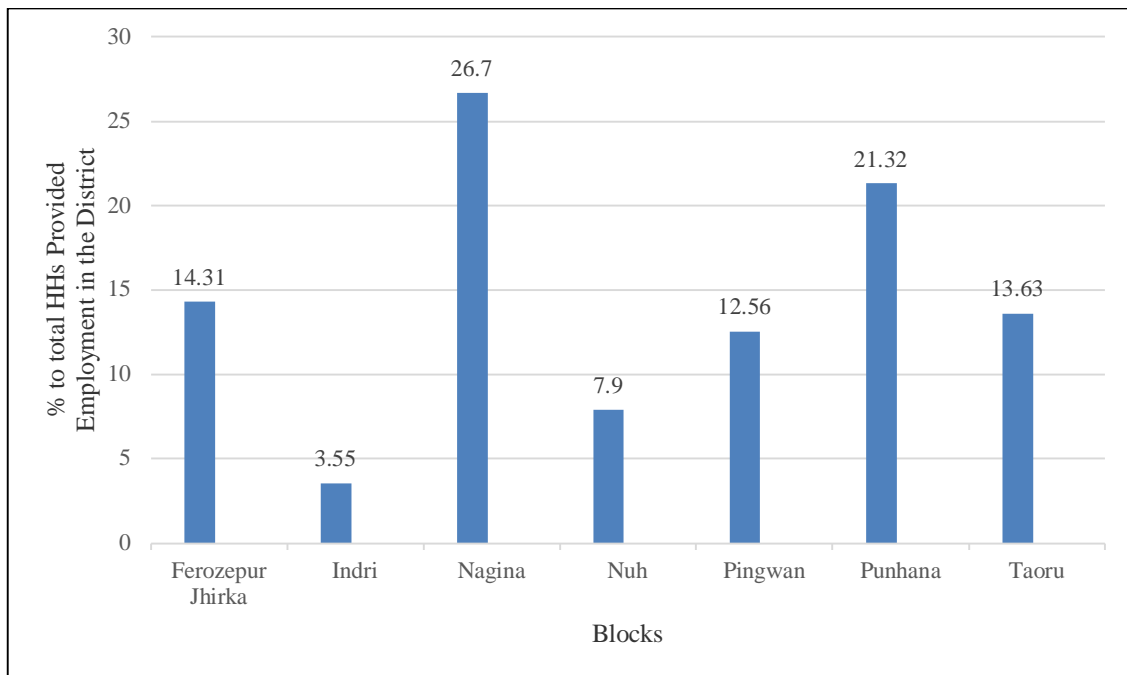
Households Demanded Employment and Provided Employment

Registered households/individuals can submit an application demanding work to the Programme Officer or the Gram Panchayat after getting job cards. The valid application is accepted by the Programme Officer/Gram Panchayat, and a letter with work details is sent to the job card holder. The employment is offered within a 15-day period and, to the extent practicable, within a 5-kilometer radius of the applicant's residence.

Figure 3: Households Demanded Employment



During the FY 2020-21, Nuh district with 87,675 households demanding employment accounted for 16.78% of the total households demanded employment in the state with the highest demand for work coming from Nagina block (25.4%) followed by Punhana (22.85%), Taoru (13.92%) and Ferozepur Jhirka (13.76%) blocks. This indicates that Nuh district has limited employment avenues and people are looking forward towards MGNREGA to provide them better employment opportunities for their livelihood.

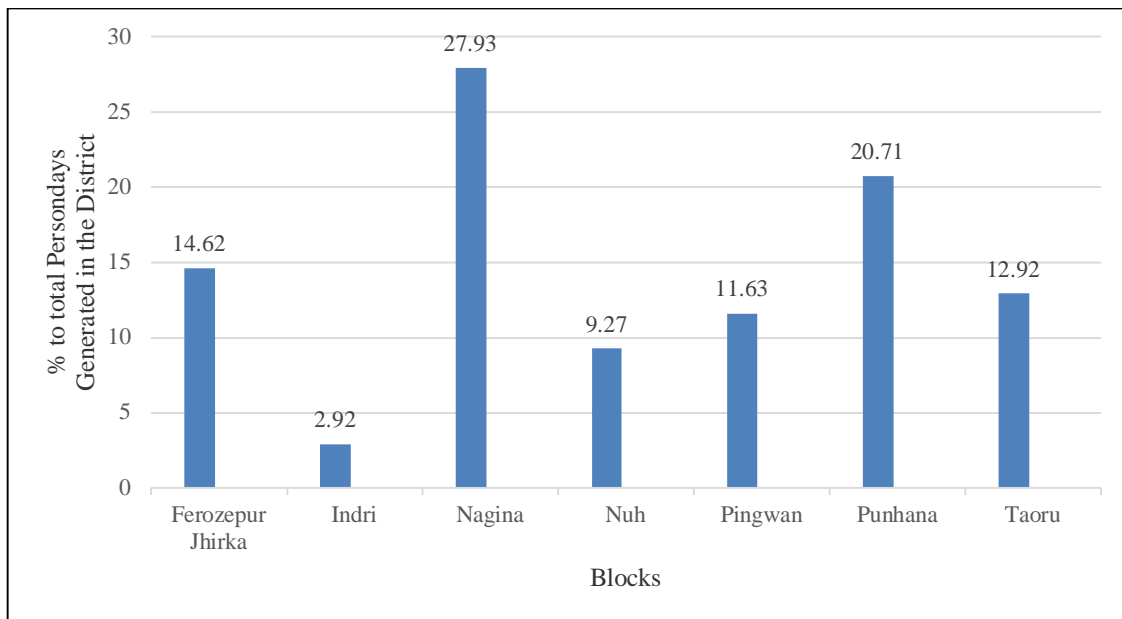
Figure 4: Households Provided Employment

During the FY 2020-21, Nuh district accounted for 86.49% of the total households provided employment having valid MGNREGA job cards. This also accounted for 16.59% of the total households provided employment in the state. The highest employment was created in Nagina (26.70%) block followed by Punhana (21.32%), Ferozepur Jhirka (14.31%) and Taoru (13.63%) blocks (13.63%). Category-wise distribution of MGNREGA beneficiary households revealed that of the total households provided employment, 1.30% were SC households and rest 98.70% were 'other' category households. ST population being negligible in the district, none of the beneficiary households were reported belonging to this category.

The fact that Nuh district accounted for 86.49% of the total households provided employment having valid MGNREGA job cards indicates inability on the part of government to provide for employment to remaining 13.51% eligible households. Thus, MGNREGA in Nuh district provided wage employment to substantially a large number of households, however, it has not been able to provide employment to 100% households who have valid job cards and wish to work.

Persondays Generated

The number of persons working per day multiplied by the number of days worked equals the number of person days. Till the FY 2020-21, MGNREGA jobs generated 47,77,006 person days of employment in Nuh district which accounted for 2.66% of the total person days generated in the state.

Figure 5: Persondays Generated

Since the households in Nagina and Indri blocks were provided the highest and lowest employment respectively these blocks generated the highest and the lowest person days respectively. While Nagina block accounted for 27.93%, Indri block accounted for 2.92% of the total person days generated in the district.

Average Number of Day's Employment Provided Per Household

MGNREGA act guarantees 100 days of wage employment in rural areas, however, it provided, on an average, 63 days of employment in Nuh district as against the state average of meagre 39.31 days.

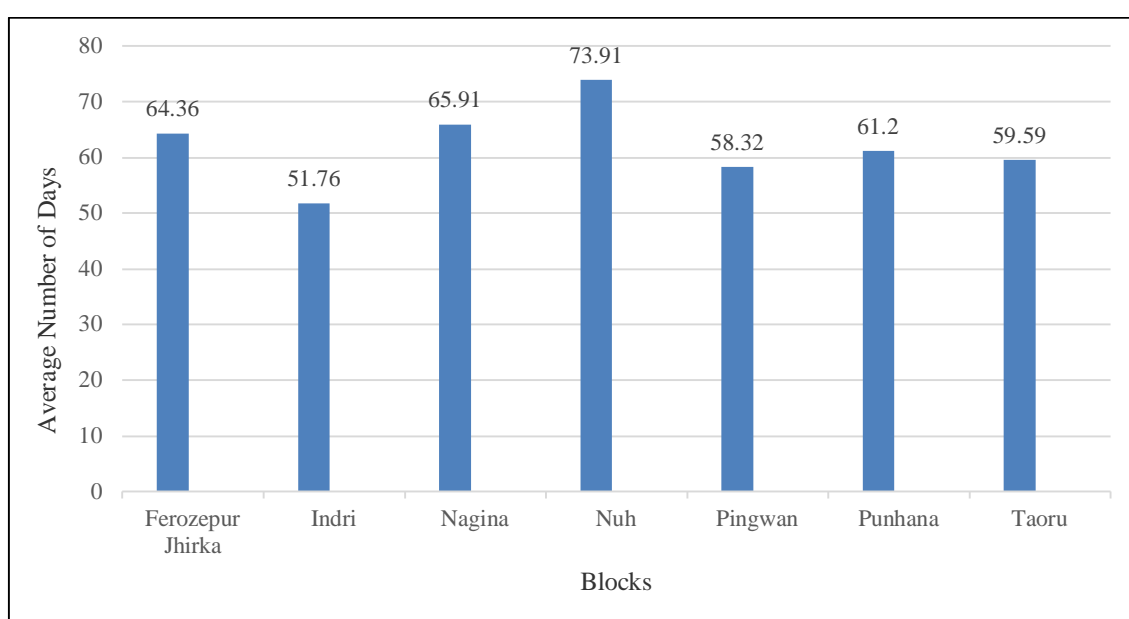
Figure 6: Average Number of Day's Employment Provided Per Household

Figure 6 clearly reveals that all seven blocks of the district provided significantly higher average number of day’s employment compared to the state’s figure. While the three blocks viz., Nuh (73.91 days), Nagina (65.91 days) and Ferozpur Jhirka (64.36 days) provided average number of days’s employment higher than the district’s average, four blocks viz., Punhana (61.2 days), Taoru (59.59 days), Pingwan (58.32 days), and Indri (51.76 days) provided average number of days’s employment lower than the district’s average.

The fact that, MGNREGA jobs in Nuh, although, gave more number of average day’s employment compared to the state as a whole, it has not been able to provide complete 100 days of wage employment as guaranteed in the act.

Age-wise Persons Provided Employment

As per the act’s guidelines, any individual having attained age 18 years or above can seek the wage employment at the wage rate determined by the government from time to time (Rs. 309 per day for the FY 2020-21 and Rs. 315 per day for the FY 2021-22).

Figure 7: Age-wise Persons Provided Employment

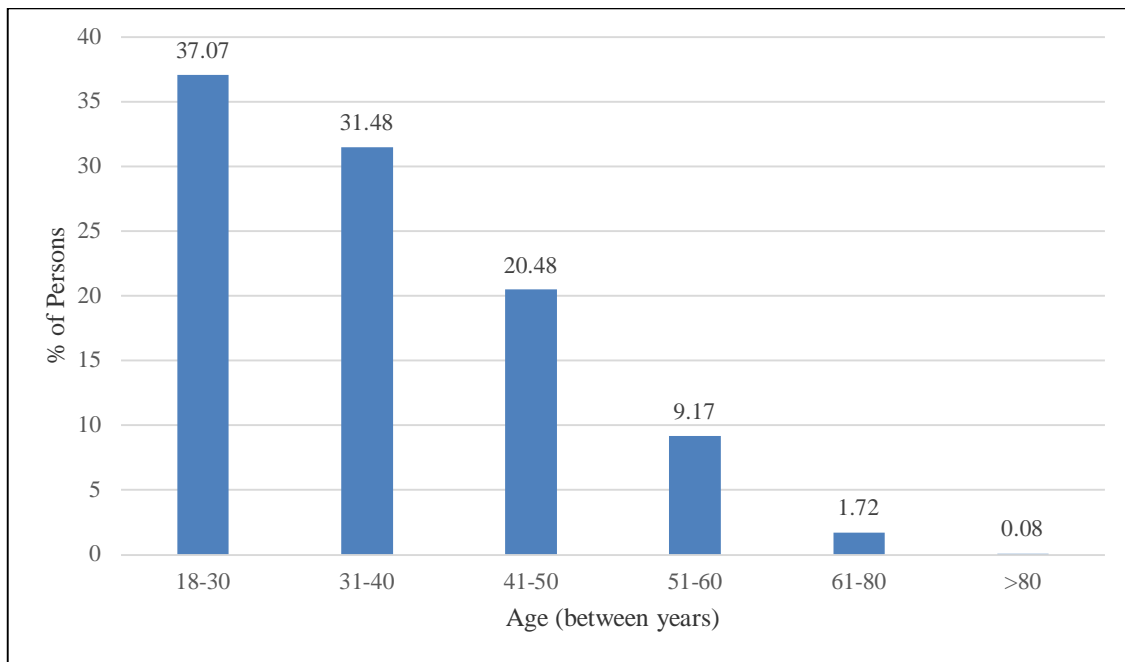


Figure 7 reveals that 37.07% of the total individuals provided employment in Nuh district were between 18 and 31 years of age, 31.48% were between 31 and 40 age group and 20.48% were between 41 and 50 age group. However, persons between 51-60 and 61-80 age group accounted merely for 9.17% and 1.72% respectively of the total individuals provided employment in the district. Thus, we see that a majority of the persons who undertook MGNREGA jobs were between 18-30 and 31-40 years of age group.

Period-wise Households Provided Employment

MGNREGA provides for not less than 100 days of guaranteed wage employment in every fiscal year to every adult member of the households who are willing to do unskilled manual work.

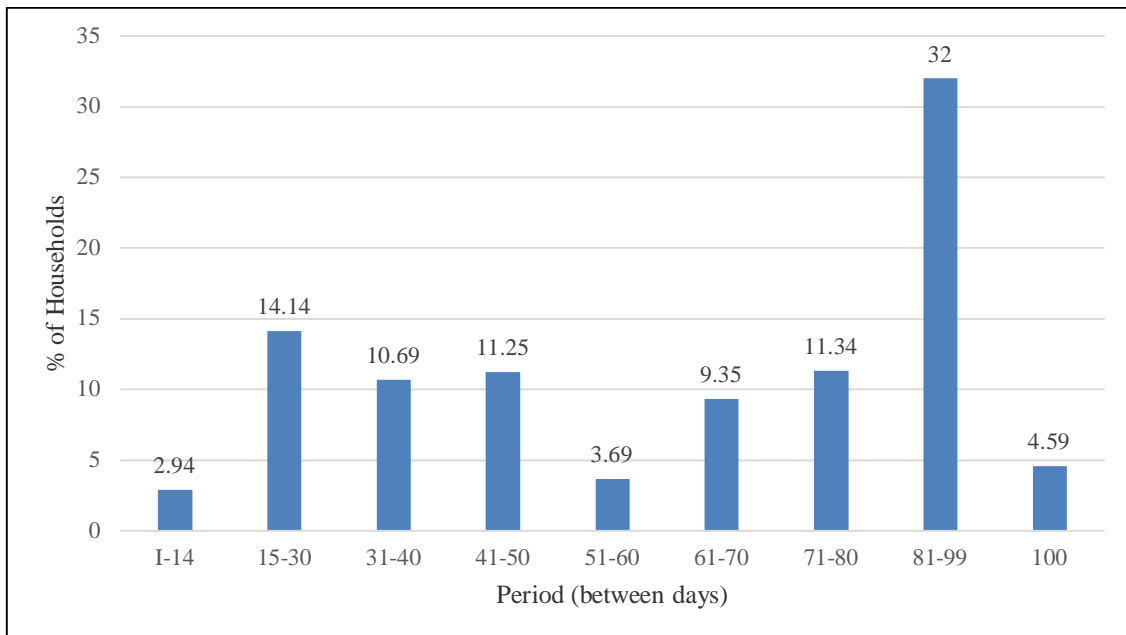
Figure 8: Period-wise Households Provided Employment

Figure 8 clearly reveals that of the total households provided employment, 2.94% participated for a period of 1-14 days, 14.14% for 15-30 days, 10.69% for 31-40 days, 11.25% for 41-50 days, 3.69% for 51-60 days, 9.35% for 61-70 days, 11.34% for 71-80 days, 32% for 81-99 days and only 4.59% participated for full as guaranteed 100 days.

Number of households completed 100 days of employment in Nuh district accounted for 24.72% of the total households completed 100 days of employment in the state.

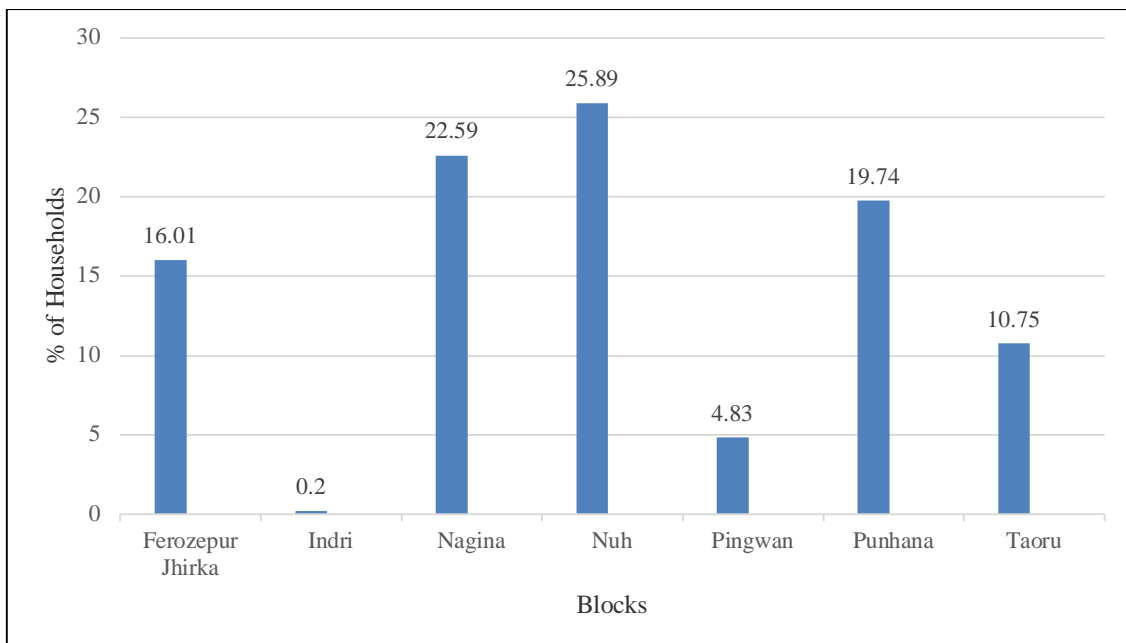
Figure 9: Households Completed 100 Days of Employment

Figure 9 reveals that Nuh block with 901 households accounted for 25.89% of the total households completed 100 days of employment in the district followed by Nagina (22.59%), Punhana (19.74%), and Ferozepur Jhirka (16.01%) blocks. On the contrary, Indri block with meagre 7 households reported the lowest number of households completed 100 days of employment.

Women Provided Employment

It is stipulated in the act that at least one-third of the beneficiaries shall be women. Women beneficiaries, in Nuh district, accounted for 41.55% of the total individuals provided employment. This also accounted for 10.81% of the total women beneficiaries in the state. Thus, the target of MGNREGA of having at least one-third beneficiaries as women has been achieved in the district.

Figure 10: Women Provided Employment

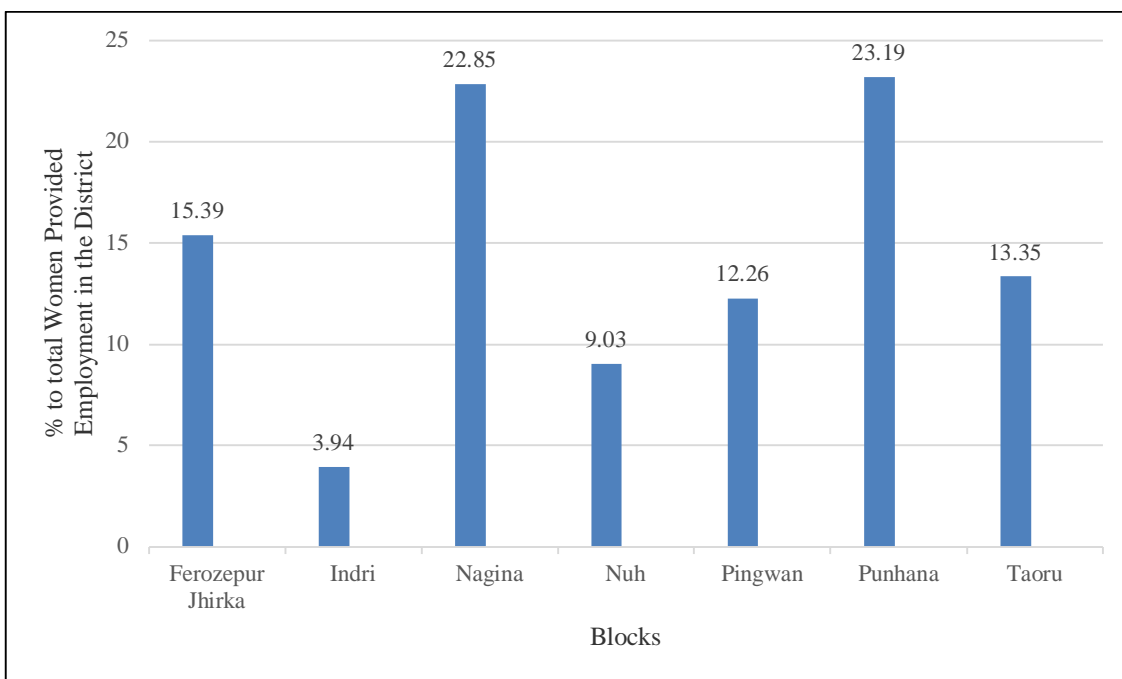
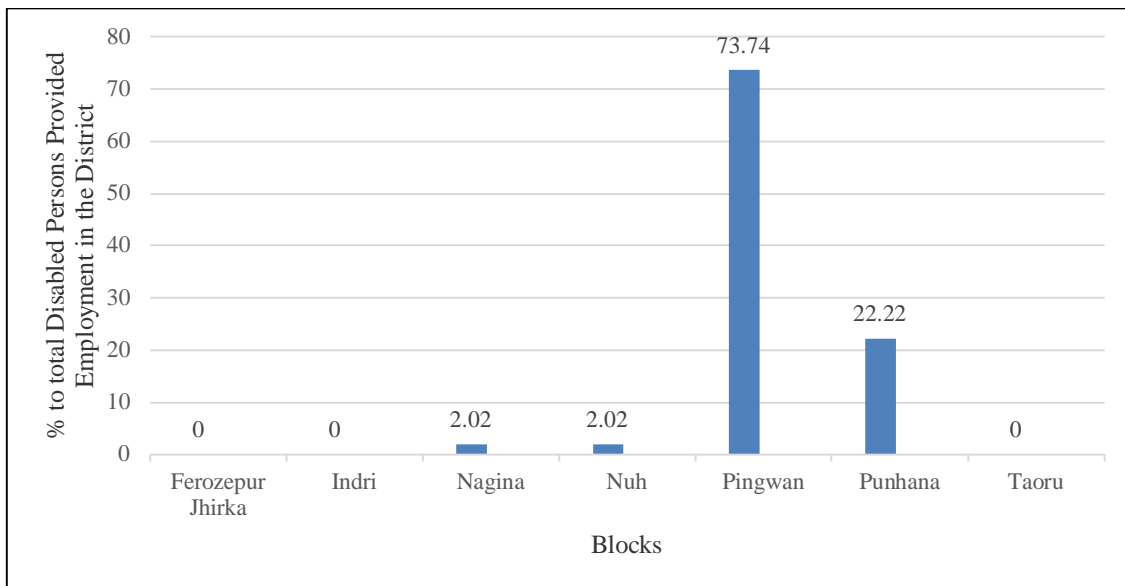


Figure 10 reveals that Punhana block accounted for the highest women participation (23.19%) followed by Nagina (22.85%), Ferozepur Jhirka (15.39%) and Taoru (13.35%) blocks. Women participation in the Indri (3.94%) block remained the lowest followed by Nuh (9.03%) and Pingwan (12.26%) blocks.

Disabled Persons Provided Employment

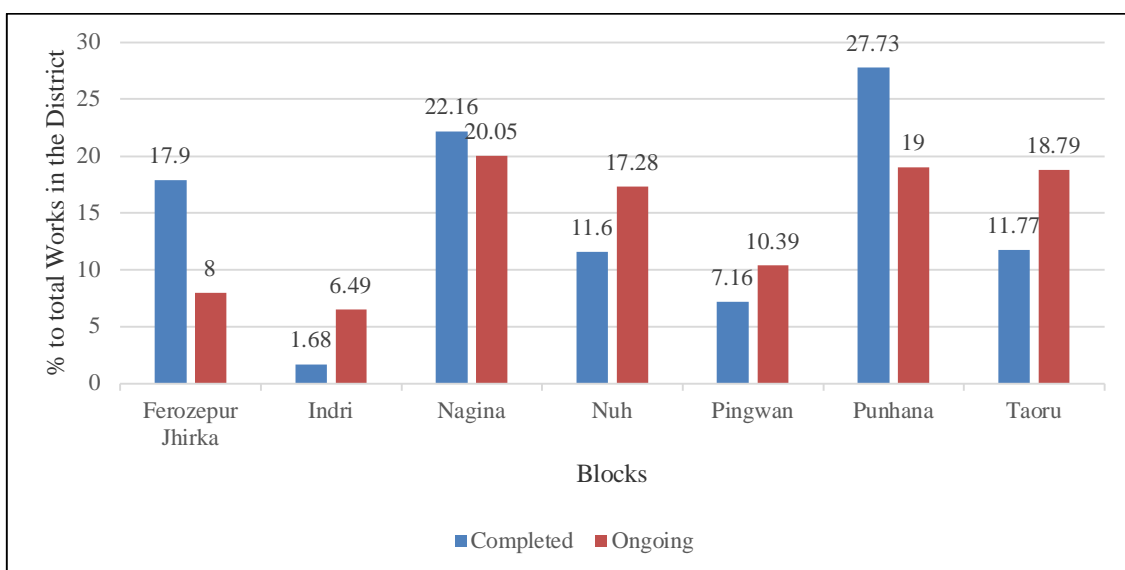
One of the unique features of MGNREGA is that disabled persons can also seek employment under it without any wage discrimination. During the FY 2020-21, 99 disabled persons also participated in the programme. This accounted for 13.2% of the total disabled persons undertaking the MGNREGA jobs in the state. This indicates that there is a huge scope for humanity as well in the act.

Figure 11: Disabled Persons Provided Employment

Pingwan block reported the maximum participation of disabled persons followed by Punhana, and Nagina blocks. On the contrary, the participation of disabled persons in blocks such as Ferozepur Jhirka, indri and Taoru were reported to be nil.

Work Progress

On the basis of collected data from the official website of MGNREGA, it has been observed that three major categories of work viz., rural sanitation, drinking water and land development are being carried out in the district. The type of work included are rural infrastructure, drought proofing, land development, flood control, micro-irrigation works, renovation of traditional water bodies, works on individuals land, rural connectivity, rural sanitation and water conservation and water harvesting.

Figure 12: Work Progress

Till now, a total of 2,319 works have been completed in the district with the maximum and minimum number of works completed in Punhana (27.73%) and Indri (1.68%) blocks respectively. The number of works completed in the district accounted for 11.37% of the total works completed in the Haryana state during the same time period.

Besides this, a total of 3,311 works have been ongoing in the district with the maximum and minimum of ongoing works in Nagina (20.05%) and Indri (6.09%) blocks respectively. The number of ongoing works in the district accounted for 14.45% of the total ongoing works in the state.

Fund Availability and Utilisation

During the FY 2020-21, Nuh district had a total fund availability of Rs. 259.80 crore as against the state's total fund availability of Rs. 802.58 crore, thereby, accounting for 32.37% of the total state's fund availability. Of the total fund's availability, total expenditure (both labour and material cost) incurred amounted to Rs. 259.69 crore (99.96%).

Wages Provided to Labourers

Wages provided to labourers constitute the most important part of the MGNREGA. Government statistics reveals that households in the district were paid unskilled wages to the tune of Rs. 143.26 crore. This indicates that MGNREGA put money in the hands of the poor rural households on a massive scale, thereby, creating multiplier effect and stimulating the rural economy.

Figure 13: Wages Provided to Labourers

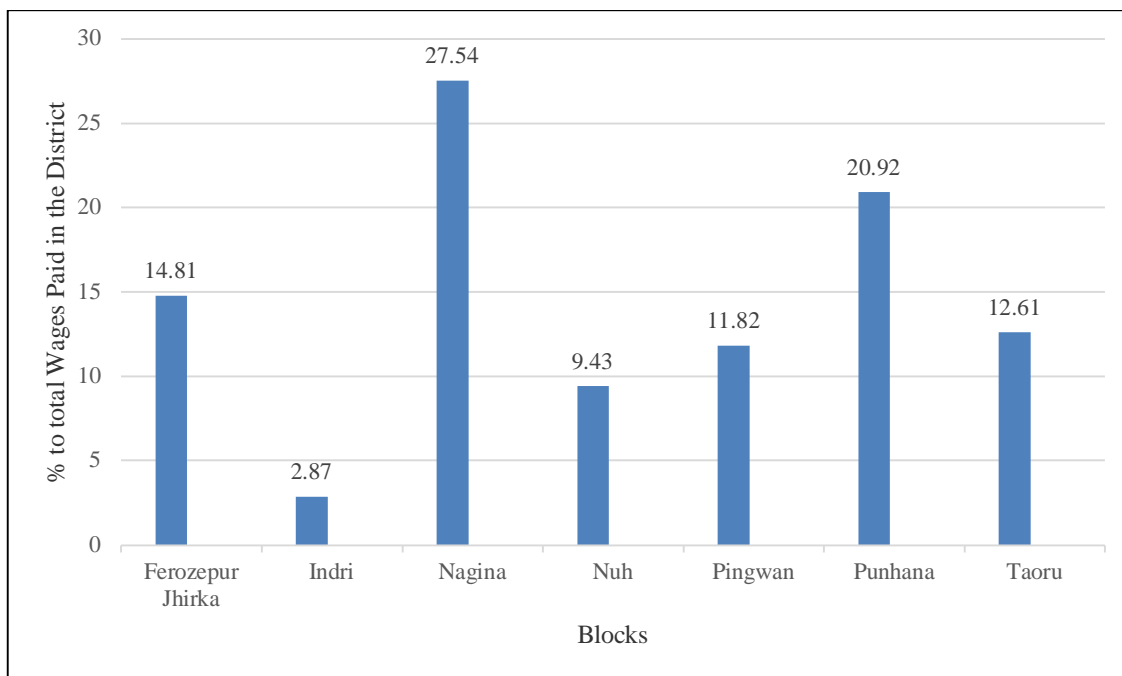


Figure 13 reveals that maximum wages were paid to households in Nagina block (27.54%) followed by Punhana (20.92%) and Ferozepur Jhirka (14.81%) blocks. These three blocks, taken together, accounted for more than 3/5th of the total unskilled wages paid to the labourers in the district. Indri block with meagre

Rs. 4.11 crore accounted for minimum (2.87%) amount of wages paid to labourers followed by Nuh (9.43%) and Pingwan (11.82%) blocks.

Conclusions

To conclude we can say that Nuh district, owing to its resource deficiency, poor socio-economic conditions and consequent backwardness, has limited employment avenues and people are looking forward towards Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) to provide them better employment opportunities for their livelihood. In fact, they found MGNREGA as a very attractive option for their livelihood as is evident in the fact that 96.96% of the rural households in the district have a valid MGNREGA job card and this is further augmented by the fact that Nuh district accounted for 32.32% of the fresh MGNREGA job cards issued in the state during the FY 2020-21.

Given the fact that Nuh district accounted for 86.49% of the total households provided employment (FY 2020-21) having valid MGNREGA job cards, it can be concluded that MGNREGA provided wage employment to substantially a large number of households, however, it has not been able to provide wage employment to 100% of the households having valid MGNREGA job cards. This shows inability on the part of the government to safeguard the right of eligible individuals or households of getting guaranteed wage employment as stipulated in the act.

MGNREGA, on an average, gave 63 days of wage employment to rural households in the district as against the state's average of meagre 39.31 days (FY 2020-21). This leads us to conclude that, although, MGNREGA gave more number of average day's employment compared to the state as a whole, it has not been able to provide complete 100 days of wage employment as guaranteed in the act.

Nuh district performed pretty well compared to the state in the sense also that number of households completed full 100 days of employment accounted for 24.72% of the total households completed 100 days of employment in the state. Further, with 41.55% of the total beneficiaries being women, the target of MGNREGA having at least one-third of the beneficiaries women has also been achieved in the district. Further, with more than 10% of the individuals employed under the act being aged above 51 and an increasing participation of disabled persons indicates that there is a huge scope for humanity as well in the act. Thus, MGNREGA enjoys a great respectability in the eyes of district's households be it women, old aged persons or disables.

Under the act, a total of 2,319 works have been completed till the FY 2020-21 in Nuh district accounting for 11.37% of the total works completed in the Haryana state and a total of 3,311 works have been ongoing accounting for 14.45% of the total ongoing works in the state.

During the FY 2020-21, a total fund of Rs. 259.80 crore was made available under the act of which Rs. 143.26 crore (55.16%) were directly paid to labourers as wages. Thus, it can be safely concluded that MGNREGA put money in the hands of the poor households on a massive scale creating multiplier effect and stimulating the rural economy.

Appendix
Table A1: Block-wise Performance of MGNREGA in Nuh District (FY 2020-21)

Items	Blocks										Nuh District	Haryana
	Ferozpur Jhirka	Indri	Nagina	Nuh	Pingwan	Punhana	Taoru	Nuh District	Haryana			
Cumulative households issued job cards	23,756	8,682	30,901	15,381	15,199	26,427	15,375	1,35,721	11,55,331			
New households issued job cards	9,580	3,747	12,760	3,563	7,167	9,799	8,940	55,556	1,71,907			
Households demanded employment	12,060	3,334	22,266	6,460	11,316	20,034	12,205	87,675	5,22,630			
Households provided employment	10,851	2,691	20,246	5,993	9,525	16,168	10,355	75,829	4,56,989			
Persondays generated	6,98,354	1,39,299	13,34,384	4,42,962	5,55,496	9,89,468	6,17,043	47,77,006	1,79,62,919			
Average days employment provided	64.36	51.76	65.91	73.91	58.32	61.2	59.59	63	39.31			
Households completed 100 days of employment	557	7	786	901	168	687	374	3,480	14,078			
Women provided employment	5,439	1,392	8,075	3,190	4,332	8,193	4,716	35,337	3,26,880			
Disabled persons provided employment	0	0	2	2	73	22	0	99	750			
Number of works completed	415	39	514	269	166	643	273	2,319	20,397			
Number of works ongoing	265	215	664	572	344	629	622	3,311	22,921			
Wages paid (Rs. Crore)	21.21	4.11	39.46	13.51	16.93	29.97	18.06	143.26	549.07			

Source: MGNREGA Website, Accessed in August, 2021

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Hijras/Transgender: A Marginalized Community

Kiran Bedi* Supriti**

ABSTRACT

There is a need to better understand the issues and problems faced by Hijras/Transgender in heteronormative society, which identifies only two sexes: male and female. The people who fall out of this sexual dimorphism, neither men nor women or both are often shunned and abandoned. Society stigmatizes and discriminates them because of their identity. The objectives of this paper are to briefly explore the social and economic conditions of Hijras/Transgender and problems related specifically to their health, violence and harassment. Indian Constitution recognised Hijras/Transgender as Third gender but they are still struggling for their survival because of this ambiguous sexual identity. It is important to create awareness and understanding about the unmet needs of this marginalized community. Hijras/Transgender people face many issues such as shame, fear, health issues like HIV, stress, depression which leads to consumption of alcohol or substance. They are socially rejected and in most of the time abandoned by their family, bullied and harassed in schools, sexually abused, face violence and deprivation of human rights.

Keywords: Hijras/Transgender, Identity crisis, Stigma, Marginalisation, Discrimination.

Introduction

When a child is born, according to external genitalia get a gender category, male or female in a heteronormative society. But not always, according to Fausto-Sterling (1992) because of chromosomal variation child with range of intersex condition born. This results in gender identity and sexual orientation which is may or may not be in congruence with sex assigned at birth. Hijras/Transgender communities are very much part of all the existing societies of world and they have their customs and rituals and known by local identity of the place they belong. For example, in South Asia they are known by various names like hijras, jogappas, shiv-shaktis, jogtas, and aravanis; in Africa known as 'serrers'; 'Xaniths' in Oman; 'baklas' in Philippines and 'berdaches' in America (Nanda,1999).

Hijra word is of Urdu origin and the most widely used English translation is eunuch or hermaphrodite they are also called intersex and impotence is the main characteristic of them. Eunuch is emasculated male and intersex is the one who have ambiguous genitals. UN Office of the High Commissioner for Human Rights defines intersex as who does not fit the typical definitions for male or female bodies. The term 'Transgender' has long history which goes back to the mid 1960s. During 1970s and 1980s Transgender meant a person who wants to cross dress temporarily (Transvestite) and who wants to undergo surgery to

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change their genitals permanently (Transsexual). In 1990, Transgender word got extensively used for all kinds of variation in gender like genderqueer, gender nonconforming and non binary (Stryker, 2017).

According to the Transgender Persons (Protection of Rights) Bill (2019), “A Transgender person as one whose gender does not match the gender assigned at birth. It includes trans-men and trans-women, persons with intersex variations, gender-queers, and persons with socio-cultural identities, such as kinnar and hijra. Intersex variations are defined to mean a person who at birth shows variations in his or her primary sexual characteristics, external genitalia, chromosomes, or hormones from the normative standard of male or female body.”

Hijras/Transgender has had a recorded history of thousands of years. In the Vedas (1500 B.C-500 B.C) individuals belong to one among three categories, according to one’s nature. These are Purush Prakriti (male), Stri Prakriti (female) and Tritiya Prakriti (other), Hijras belong to trityaprakriti. They are described as males who have feminine traits referring to as homosexual or feminine males in ancient Vedic texts. “Hermaphrodite” or people born with range of Intersex condition are recognised by almost every religion Islam, Judaism, Christianity. They had revered and sanctioned place in Indian culture. It is believed that they bring luck and have power to bless people with fertility. According to Nanda (1999), “The most important and best known traditional role for hijras in Indian society is that of performing at homes where a male child has been born. So, they are cultural or ritual performers.”

Hijras/Transgender and Colonialism

As Gayatri Reddy cited in her book, regarding Criminal Tribes Act (Act 27) of 1871, “registration, surveillance and control of certain tribes and eunuchs,” in which Nats, Kanjars and Banjaras along with Hijras are involved. As per the act, the term eunuch was “deemed to include all persons of the male sex who admit themselves, or on medical inspection clearly appear to be impotent,” following are the categories they fall in (a) “are reasonably suspected of kidnapping or castrating children, or of committing offenses under section 377 of the Indian Penal Code, or of abetting the commission of any of the said offenses”; (b) “appear, dressed or ornamented like a women, in a public street or place, or in any other place, with the intention of being seen from a public street or place”; (c) “dance or play music, or take part in any public exhibition, in a public street or place or for hire in a private house” (Hincy, 2019).

Criminals Tribes Act, introduced in British colonial period and downfall of Hijras started in Indian society. According to Turner (2019), section 377 was specifically designed to target them; it criminalized them as group and had serious implications for the community. After this law, they lost their prestige and position. They have been ostracized and pushed to the margin of society economically, politically, culturally and socially because their gender identity, sexual orientation and gender expression is not according to conventional society. They don’t fit into the biological binary which makes them stigmatized section of society. Hijras/Transgender has been non-citizens until recently, they were not legally recognized and do not have any official identification. And because of that they cannot take part in any political and socio-economic process and cannot access socio-economic benefits.

Social Stigma and Marginalisation

Stigma is a Greek word which signifies unusual characteristics which are bad for moral status of person. Goffman, in 1963 wrote a book with the same name stigma which elaborates it as an attribute which disgrace or tarnish the whole personality of a person. The individual then disapproved full social acceptance. Homosexuality is also depicted as stigmatic characteristic of an individual's personality in his book. Social stigma includes being looked down upon, labelling and negative/generalized attitude of hatred.

Developmental psychologist Erik Erikson (1968) coined the term, "identity crisis" and believed that the formation of identity was one of the most important part of person's life. Heterosexuality is taken as somewhat natural trait of both sexes and the individuals who deviate from sexual dimorphism is quite unacceptable in heteronormative society. Hijras/Transgender deviates from this binary due to identity crisis and faces social stigma.

As (Daniel; Fletcher; Linder; 2002) defined, "To be marginalized is to be distanced from power and resources that enable self determination in economic, political and social settings." Hijras/Transgender face verbal, mental and physical abuse in their lives and firstly, their families do such type of behaviour with them they do not understand the issues they are facing. In school, in their peer group or in public place, people make fun of them, by calling them khusra or hijra. Even their brother and sister in family don't like them; they use abusive language and beat them. Hijras are subject of mockery and bullying for people; they are not treated and accepted as normal anywhere. Lack of adequate education and lack of employment opportunities force them into begging and prostitution. That is how stigma leads to their marginalization in society.

Constitutional and Legal Provisions

In 2015, The Right for Transgender Bill got drafted and in 2016 this bill is passed. It has been an important step taken for protection of the Hijra/Transgender community. Supreme Court of India on 15th April 2014, to exterminate the discrimination against Hijra/Transgender, gave the recognition as Third Gender. The judgement came in the case of National Legal Service Authority vs Union of India, was a turning point for them. Now, they have all constitutional and legal rights under the Article 14, 15, 16, 19 and 21. Section 377 was decriminalized on 6th September, 2018 by Supreme Court and declared that homosexuality is not deviation but variation of sexuality. Sexual orientation is integral part of self-identity, if Hijras/Transgender discriminated on the basis of sexual orientation, it is a violation of right to equality and privacy, as declared by Supreme Court. (Kanjilal & Nishar, 2021)

Objectives

- 1) To briefly explore the social and economic condition of Hijras/Transgender.
- 2) To understand the problems related to health, harassment and violence.

Methodology

This paper is based on secondary data collected through books, articles, journals, census reports, newspaper and internet sources.

Transgender: Interstate variations

Census (2011), yielded first count of Transgender people, it is 4,87,803, out of which 3,23,120 live in urban area and 1,64,683 live in rural area. Transgender population is very high in the Uttar Pradesh with 28.18 percent, Andhra Pradesh with 8.97 percent, Bihar with 8.37 percent, West Bengal with 6.22 percent, and Tamil Nadu with 4.58 percent. Transgender population aged (0-6), highest in Uttar Pradesh with 34.15 percent, Bihar 10.89 percent, Maharashtra with 7.48 percent, Andhra Pradesh with 7.44 percent, and Madhya Pradesh with 6.21 percent. Highest population of Scheduled Caste Transgender is observed in Uttar Pradesh with 33.50 percent, West Bengal with 8.21 percent, Bihar with 7.99 percent, and Andhra Pradesh with 7.90 percent. Highest population of Scheduled Tribe Transgender is observed in Madhya Pradesh with 15.80 percent, Orissa with 13.68 percent, Jharkhand with 11.22 percent, Maharashtra with 10.60 percent, and Andhra Pradesh with 9.69 percent. They have low literacy level of 46 percent in comparison to general population having 74 percent. The employment level is 38 percent in comparison of general population which is 46 percent.

Transgender: Issues and Concerns

Transgender people face multiple form of oppression; some of the mental health issues reported is depression, suicidal tendencies because of societal stigma, lack of support by family and society. Young people feel it very frustrating that how to except and come out with their gender identity which is not in congruence with their biological sex. If they accept and come out publicly with their gender identity, then they have to face many issues like shame, fear, transphobia, loss of family and their support. These issues compel them to go for alcohol and substance use to forget stress and depression. (UNDP, 2010).

Hijras/Transgender is at high risk of sexually transmitted diseases. They do not have enough access to safe sex talks and practices that is why rate of HIV is very high among Hijras. There is high prevalence of HIV, syphilis and one or the other sexually transmitted infections among them (NACO, 2011). Suicide rate and suicidal tendencies are also very high among them compared to general population. The discrimination based on gender has stopped them from obtaining education; lack of education force them to live in slums and do begging and prostitution. These stressful conditions break them mentally and physically and they want to end their life in suicide. (Virupaksha, et al., 2016).

Hijras/Transgender is at high risk of sexually transmitted diseases. Medical professionals are not well aware of the problems they are facing and also not sensitive towards them because of transphobia which is deep-rooted or their HIV status. Hijras/transgender face multiple form of problems in healthcare settings; they have to stand in male queue, registered as male, called by male pronouns and sent to male-wards. Hospital staff and co-patients verbally harass them.

They face identity crisis which led to deprivation of rights, 96 percent of Transgender people are forced to take low paying jobs or undignified work, 92 percent face hardships in taking part in economic activities, 89 percent said that there are no jobs for even qualified ones, 50 percent to 60 percent did not attend schools and those who did get harassed by fellow students and teachers, physical abuse is faced by 18 percent, verbal abuse is done with 62 percent and 15 percent bullied and harassed by both teachers and students, 57 percent are sure to take surgery for sex-alignment, but they cannot afford the treatment. Because of unavailability of accommodation, around 53 percent Transgender live under Guru-Chela

system (NHRC, 2017). The comprehensive report by International Commission for Jurists (2017), conducted 150 interviews of individual having marginalised gender identities and sexual orientation across nine cities of India. This study comprises gays, lesbian, bisexual, transgender, intersex and gender queer and others gender variants who did not fit in heteronormative categorisation. It was notified that queer people face extensive abuse in family, in institutions such as schools, hospitals and workplace. They face hostility and discrimination in police stations, verbal abuse, forced sex, custodial rape and extortion of money. They face every kind of abuse and discrimination. The report notes that India is still lacking in protecting human rights of queer persons.

Some concrete or specific steps should be taken for the betterment of this community. All governmental and non-governmental forms must have three categories Man/Woman/other. Training programmes for healthcare providers to make them sensitive towards the need of Hijras/Transgender people, separate wards and lavatories in hospitals are required. Curriculum should be more inclusive and there must be teacher training programmes to make them understand the needs of such students. Implementation of stigma and discrimination reduction measures through various platforms in different ways like mass media to sensitize people. Focused training programme for police and also hiring of Hijras/Transgender people in police. Formulation of specific welfare schemes for Hijras/Transgender to address their basic needs and protection of their rights.

Conclusion

This paper examine and investigates the problems faced by Hijras/Transgender in the society because of their gender nonconformity which makes them marginalized in the society. According to the constitution, Hijras/Transgender are entitled to have basic rights but they are still facing range of difficulties in their day to day life. They are also human beings and it is important to accept them as they recognise themselves. Their needs should be understood and also support of government, health care providers, society and their family members are needed. If everybody has right to live with dignity, so do they, but it will be possible only when citizens and civil society help in promoting and protecting the human rights for sexual minorities.

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Implications of Land Acquisition on Agrarian Community in Haryana: A Sociological Analysis

Yudhvir*

ABSTRACT

In the current scenario, the land acquisition process has become a burning issue in India. The Centre as well as State Government has been acquiring a huge chunk of land to meet the strategic and developmental needs. The land acquisition process has both positive as well as negative impacts on farmers. Conversion of agricultural land for non-agrarian purposes has changed the lifestyle as well as the livelihood of rural households. Therefore, land acquisition has an inordinate impact on agrarian society. The present paper deals with the implications of land acquisition on the agrarian community.

Keywords: - Land Acquisition, Eminent Domain, Depeasantization, Compensation, Agrarian Relations, and Political Affinity.

Introduction

Since the beginning of humankind, the relationship between humans and land is sacrosanct as land provided livelihood as well as shelter to mankind. With the evolution of the societies, the form of 'land ownership' also goes under changed. Eventually, the notion of 'private property' came into existence. There is a bundle of rights associated with 'private property, which would include the right to enjoy, the right of possession, the right to retain, and the right to alienate. Therefore, private property can be purchased or sold, which means the ownership is transferable. Since independence, the Government has forcefully acquired this private property under eminent domain for 'public purpose' to establish various developmental projects like dams, transport facilities, power plants, etc.

Land acquisition refers to "the process by which the union or a state Government of India acquires private land for industrialization and development of infrastructural facilities. In return, Government provides compensation to the affected landowners and also facilitates their rehabilitation and resettlement." Land acquisition in India is governed by the Land Acquisition Act of 1894 (the 1894 Act), Land Acquisition, Rehabilitation, and Resettlement Bill of 2013 (the 2013 Act), and Land Acquisition, Rehabilitation, and Resettlement Ordinance, 2015 (the 2015 Bill). There is more than one method to acquire land for projects such as purchase, easement, land donation, lease, land readjustment, and expropriation. Land acquisition is not a new phenomenon as ancient kings, as well as Britishers, acquired land for one or other purposes. There was no major land acquisition in British India for industry and infrastructure development except for public utilities such as railways.

Land acquisition was not a controversial issue in early independent India because the extent of the acquisition was narrowed by the capability of the Government to invest in infrastructure and

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developmental projects as economic growth was less diversified. Since the 1990s, after the take-off from the "Hindu Growth Rate," the demand for the land increased exponentially both from the Private sector as well as for the "Public Purpose" in the Government sector. In the era of the Welfare State, the Indian Government needs land for providing infrastructure facilities like townships, railway lines, drinking water, health, education, irrigation, etc. These demands caused huge acquisitions, which lead to enormous litigation in the courts of India for just compensation and social security. It is commonly observed that the owners are not satisfied with the proportion of compensation appreciated and paid. Private agencies are also purchasing land for their commercial purpose. "These agencies are not governed by any policy package on rehabilitation, adopt unethical and coercive arm tactics to take possession of land with the Government machinery looking the other way and are beyond the light of accountability (Chakravorty, 2013)."

Due to an increase in a community's needs, services that are expected from the state are also rapidly diversified. Therefore, there is a rapid increase in the requirements of public institutions for land, technology, qualified staff, and funding. Land acquisition has assumed critical importance in the framework of neo-liberal economic thought in developing countries. Public and authorized private institutions are bent upon large-scale land acquisitions for industry and infrastructure investments (Khan, 2014).

There are various studies available in the present study but some important studies are such as Jodhka (1998), Harvey (2006), Habib (1963), Guha and Das (1989), Sharma (2008), Ghatak and Ghosh (2011), Salman and Asif (2012), Narain (2009), Majumdar (2014), Roy (2016), Gouldner (1973), Gadgil (1986), Desai (1976), Dhanagare (1983), Gough (1955), Alvi (1990), Nandal (2017) and Ahlawat (1988), Chakravorty (2013), Kumar (2017), etc. These above-mentioned studies mainly deal with rural agrarian structure, rural economy, agrarian relations, and green revolution but a very rare study is directly linked with the process of land acquisition and its various impacts on rural life, therefore, this topic has great relevance in this current scenario. The main objective of the present study is to know the implications of land acquisition on the agrarian community in Haryana State.

Field of Study and Methodology

For the present study, we have selected the village named 'Jharli' in the Jhajjar district of Haryana State. This village is well-known for its thermal power plant. This power plant was established in the year 2009 and its first unit became operational in 2012. This thermal plant is operated by China Light and Power Ltd., NTPC Company, and HPGCL Company. The thermal power plant is situated in between Khanpur Khurd and Jharli Villages of Jhajjar district.

The population of Jharli village is around 5,000. This village has a higher literacy rate as compared to the average literacy rate of the State. In 2011, its' literacy rate was 76.32% compared to 75.55% of Haryana out of which male literacy stands at 86.83% while female literacy rate was 64.96%. There are 12 panchayat members are in the Gram Panchayat. There is a total of 920 households which are divided into different caste groups such as Jat, Chamar, Dhanak, Balmiki, Gawaria, Nai (Barber), Kumhar, Khati (Carpenter), Brahmin, and Bania (Vaish). Jat Community is in a dominant position in this village. If we look at the facilities in the village, there is one Government primary school, one Government middle school, three

Anganwari Kendra, and five community halls for different castes groups. The village is led by a female sarpanch who is an elected representative of the village panchayat.

The most important aspect of research work is its methodology. It is a part of the planning or scheme which is needed at each step of the research work. When we start our research work, it is necessary to follow an approved and scientific methodology for authentic data collection, data analysis, and preparation of an authentic research report to be drawn out of the research work. The present study is qualitative as well as quantitative in nature. For the present study, we collected the desired information from a total of 67 respondents. We selected only those farmers whose land was acquired by the Government and any other private agencies. The Snowball sampling technique was used for the data collection because not everyone's land was acquired by the companies and Government. Focused groups discussion was also employed during the research. Besides the primary sources of information, we also used secondary sources of information which are collected from various journals, books, newspapers, official reports, etc.

Data Interpretation

Based on the socio-economic background of the respondents, we find out that out of a total of 67 respondents 51 (76.11 percent) respondents were male, and the rest 16 respondents (23.88 percent) were female. Caste wise distribution of the respondents the data shows that 77.61 percent of respondents were from the Jat community and the remaining 22.38 respondents were from the Brahmin community. Data related to the education qualification of the respondents shows that an enormous number of the respondents (96.99 Percent) were literate. Out of the total of 67 respondents, 29 (43.28 percent) respondents were matric passed, 26.86 percent of respondents studied till senior secondary level while 11 respondents (16.41percent) were graduate and rest 7 (10.44 percent) respondents were post-graduate.

Age-wise distribution of the respondents, the data shows that a noticeable number of the respondents i.e. 80.58 percent were between the 25 to 55 age group and only 12 (17.91 percent) respondents were above 56 years old. Only one respondent was below 25 years of age. All the respondents were married. Annual family income of the respondents, the data shows that 18 respondents (26.86 percent) have up to 1.5 lakhs Rupees per annum, another 29 (43.28 percent) respondents have an annual income between 150001 to 300000 Rupees per annum and a noticeable number of the respondents i.e. 20 (29.85 percent) have above 3 lakhs Rupees per annum.

Based on the field visits the researcher find out that most of the land was barren and considered useless in terms of crop production. Most of the villagers sell their land to NTPC and China (CLP).

The majority of the respondents (67.16 percent) sell their land to Government and the rest 22 (32.83 percent) respondents sell their land to private companies. Most of the respondents reported that private companies had paid the compensation money approximately at the market price of that land. That is why they were happy to sell their land only to the private companies for better compensation. If we talk about the quantity of land acquired in acres, the data shows that the majority of the respondents (73.13 percent) up to 2 acres of land was acquired, and 11 respondents (16.41 percent) between 2.1 to 4 acres of land was acquired and 7 respondents (10.44 percent) above 4 acres land was acquired.

Regarding compensation received against land acquisition, the data shows that 28 (41.79 percent)

respondents received compensation up to 30 lakhs Rupees, another 9 (13.43 percent) respondents received compensation between 31 to 50 lakhs Rupees while 17 (25.37 percent) respondents had received compensation between 51 to 70 lakhs Rupees and a significant number of the respondents (19.40 percent) also received huge money i.e. above 70 lakhs Rupees as compensation.

But the majority of the respondents i.e. 45 (67.16 percent) reported that inadequate compensation was paid to them, as the market price of their agricultural land was higher than the amount of compensation given by the Government. Regarding the procedure of land acquisition, the majority of the respondents said that the Government process was too long and time-consuming. During the interaction, most of the villagers said that there were forced to sell their land to Government under the provision of 'Eminent Domain'.

Whereas private companies purchased land for a very short duration and they had paid compensation amounts to the farmers within two or four months. Moreover, private companies paid the compensation money approximately at the market price of that land. Therefore, the majority of the respondents were happy to sell their land to only the private companies.

It is interesting to know that in Indian society 'land' is closely associated with the status of people. The land is not only a livelihood source for the family but it is also a prestige symbol of the family. Therefore, vending the land to other local people is treated as a social stigma in Hindu society. But the acquisition of land by the Government is not considered a social stigma by the local people because Government acquired the land forcefully. Therefore, people want to sell their land to the Government via acquisition to escape from social stigma in the society.

A noticeable number of the respondents, i.e., 20 (29.85 percent) had utilized their compensation money for purchasing agricultural land and residential plots in different areas. These respondents purchased agricultural land in the nearby village or in states like Madhya Pradesh, Chhattisgarh, Rajasthan, etc. where the price of agricultural land was low. They purchased more agricultural land than acquired once with the compensation money.

After the land was acquired, a huge number of the respondents (67.16 percent) had purchased SUVs cars, and bikes and reconstructed/ renovated their houses with all the modern facilities like floors with marble and tiles, modern furniture, A.C., Dish T.V., etc. The majority of respondents extravagantly spent on personal and domestic items i.e. purchasing branded clothes, dining in restaurants, buying expensive mobile phones; laptops, etc.

It is interesting to know that in rural areas people replace their old houses with new attractive houses locally called '*KOTHI*' (i.e. houses having almost all modern amenities). During the group discussion with villagers, the researcher noticed that these new attractive *KOTHIS* can catch the attention of the girl's parents, who are searching for a good marriage proposal for their daughters so that daughter can live happily after the marriage. So constructions (*CHENNAI*) work and new houses are symbols of identity that these families had sold their land.

With an increase in liquid money, villagers are spending huge amounts of money on marriages, birthday parties, and other functions for show-off purposes. They are also spending lots of money on religious activities and festivals for showing their better economic status in society. Now they are much more

familiar with both online and offline modes of shopping.

There is an increase in political aspiration among youth in the community. As it is observed that after land acquisition youth participation in politics at local and state levels is also increasing rapidly. Youth has started wearing white Kurta –Pajama i.e. a symbol of political leaders and high economic status. There is evidence that after the land acquisition, the expenditure in PRIs elections has increased ten times due to the political competition.

With regards to women's share in compensation, the data shows that out of a total of 67 respondents, the majority of the respondents (68.65 percent) told that they were not given any kind of share to their sisters and married daughters because socially it is not appreciable that any sister and married daughter claim their rights from parental property although she can claim it legally. They said that "*Pahle hi Zameen Kum h Ashe me agar Betiyan Bhi Apna Hissa/ Haq manege gee to bête khan jayege*". (Average landholding is decreasing, in this scenario, if the daughter also asks for their share then the sons will be left with nothing.)

But 21 respondents (31.34 percent) said that they gave a share to their sisters and married daughters from compensation money. Some of the respondents want to give a share to their married sisters and daughters only in compensation money received from land acquisition but not in unsold parental property.

Based on the impact of land acquisition on families, the data highlighted that majority of the respondents (73.13 percent) told that after land acquisition they faced problems in utilizing compensation money due to family disputes. Moreover, they said that their relations with close relatives and friends have broken because they do not lend money to them. An old person give his comment on disputes between kins "*Aaj Kal Kaun Kiska Ristedaar hai?, sabhi lalchi hai*" (Of late all relatives are selfish). Whereas, another 18 (26.86 percent) respondents told that they have not faced any family dispute after land acquisition.

After the land acquisition, people are facing problems due to the fragmentation of agricultural landholding. One of the biggest problems faced by people is that though they got compensation money yet they were unable to purchase land in the same village due to the scarcity of land and high prices. Apart from that, the productivity of agricultural land has also decreased after the land acquisition. The village people are also facing an irrigation problem because after land acquisition they were not getting canal water for their agricultural land. This problem is arising because the route of canal water is cut off and there is no alternative route provided by the authorities (Nandal, 2017).

During the field visit, the researcher observed that the farmers were also worried about their children's future because they have left with no property after the land acquisition. The small farmers are working on others' land for their livelihood after the acquisition as landholdings have decreased. The land acquisition has converted them from landowners to agricultural laborers. The land acquisition affected negatively small farmers. Whereas big farmers were more benefited by the policy of land acquisition because they (Big farmers; whose land was acquired in more acres by the Government or agency) got more compensation, therefore they were able to purchase more acres of land with the handsome compensation.

Conclusion

In the last, we can conclude that most of the respondents reported that they got less compensation from the Government and that the process of land acquisition by the Government is too long and time-consuming. Whereas the private companies purchased land in a very short duration and paid the compensation money approximately at the market price. That is why, they were happy to sell their land only to the private companies for better compensation.

In Indian society, the land is not only a livelihood source for the family but is also a prestige symbol of the family. Therefore, vending the land to other local people is treated as a social stigma in Hindu society. But the acquisition of land by the Government is not considered a social stigma because it is a compulsory acquisition under the provision of 'Eminent Domain'. Therefore, villagers want to sell their land to Government, but they also want better compensation.

It is also observed that after land acquisition youth participation in politics at local and state levels is also increasing rapidly. Youth has started wearing white Kurta –Pajama i.e. a symbol of political leaders and high economic status. There is evidence that after land acquisition expenditure in PRIs election has increased ten times due to the political competition. Due to the Land acquisition process; de-peasantization, modernization, westernization, Political Affinity, and criminalization processes emerged rapidly in the rural agrarian community.

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Assessing the Awareness about Food Safety among Working Professionals in Gurugram City

Monika Sehrawat*

ABSTRACT

In the present times, food safety has become an important issue for the people around the world. Contaminated food can cause many diseases. With increasing awareness consumers today are demanding safe and hygienic food. The Food Safety and Standards Authority of India (FSSAI) is accountable for the active enforcement of food laws and regulations in the country. Food policy ensures the safety of food products, by enforcing rules and regulations for food processing, food technology and food distributing companies. At the same time Consumer Protection Act (CPA) safeguards the interest of consumers of food products and other articles as well. Food labels may also help consumers in making a safe choice. It is mandatory that every package of food shall carry a label that bears all the information required under Food Safety and Standard Regulations (FSSR). The present study tries to analyze the consumer awareness towards food safety among working professionals in Gurugram city.

Keywords: Food Safety, Consumer Protection, FSSAI, Food Label

Introduction

Food safety is an essential health priority for every modern society. While food contains all that the human body requires and benefits from it can also be a carrier of substances and microorganisms which cause harm to the human body. Unsafe food is responsible for many disease and malnutrition and affecting all. Therefore, it is imperative that through all the stages of producing, handling, storage, preparation and serving, food is kept safe from such contamination. Increased economic power has changed the eating habits of people especially in the metro cities. Increase in packaged food eating, outside eating are becoming popular.

With increasing outside eating food safety has become an important issue for consumers.

State and Food Policy

The Food Safety & Standards Authority of India (FSSAI) is in charge of active enforcement of food-related laws and regulations. The FSSAI is established under the Ministry of Health & Family Welfare, Government of India. It is established under the Food Safety and Standards Act, 2006. It is the duty of FSSAI to protect public health through various rules and regulation. FSSAI sets down scientific standards for manufacturing, storing, distributing, sale and import of food products. It ensures the availability and accessibility of safe and wholesome food for human consumption. According to regulations of FSSAI each restaurant will require to have a license to ensure food safety. All restaurants and other eating outlets need to follow a series of guidelines. The FSSAI combines different acts & orders that have handled food-

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related issues in various Ministries and Departments. Many central Acts like "Prevention of Food Adulteration Act, 1954, Meat Food Products Order, 1973, Fruit Products Order, 1955, Edible Oils Packaging (Regulation) Order 1988, Solvent Extracted Oil, De- Oiled Meal and Edible Flour (Control) Order, 1967, Vegetable Oil Products (Control) Order, 1947, Milk and Milk Products Order, 1992" etc. have been repealed after commencement of FSS Act, 2006. Additionally, the National Food Authority of India also ensures the national food security in the country and stabilize the supply of cereals both in the farm and the consumer levels and also regulates their prices.

Food labelling

Food labelling lays down the requirements for the labelling of prepackaged foods. It is mandatory that every package of food shall carry a label that bears all the information required under Food Safety and Standard Regulations (FSSR). The label must contain important details like, name of the food; List of ingredients; Nutritional information; Net content ; Lot no/Batch identification; Date of Manufacturing/ Packing; Best Before Date; Veg/Non-Veg logo etc.

Apart from FSSAI we also have the Consumer Protection Act, which safeguards the interest of consumers of food products and other articles as well. The Consumer Protection Act, 1986 (COPRA), an Act of the Parliament of India was enacted in 1986 to ensure the protection of the consumers in the country. This Act was enacted with a very clear objective to protect consumers. To settle down consumer disputes it also makes provision of Consumer Councils. Unlike other laws, which are mostly preventive, the provisions of the CPA Act are compensatory. The consumer protection act includes right to safety, right to information, right to be heard, right to choose, right to seek Redressal, right to consumer education and right to clean and healthy environment.

Table 1

Penalties For Violation of Food Standard

Section	Offence	Persons Covered	Imprisonment	Fine (Rs)	Petty Manufacture
50	Food not of quality demanded by purchaser: -Not in compliance with the Act	Seller	-	25 lakh	Penalty < Rs. 25,000
51	Substandard Food	Manufacturer, Seller, Storage, Distributor, Importer	-	5 lakh	-
52	Misbranded food	do	-	3 lakh	-
53	Misleading advertisement: -False description; or - Nature or quality or	Publisher or any person involved in publishing	-	10 lakh	

	substance				
54	Food contains extraneous matter	Manufacturer, Seller, Storage, Distributor, Importer	-	1 lakh	-
55	Failure to comply with FSO direction	Food business operator or importer	-	2 lakh	-
56	Unhygienic or unsanitary: -Processing; or -Manufacture	Manufacturer or processor	-	1 lakh	-
57	Food posses adulterant	Manufacturer, Seller, Storage, Distributor, Importer	-	Injuries to health -10 Lakh; Non-injurious to health- 2 lakh	-
58	Where no specific Penalty provided	Any person Contravening	-	2 lakh	-

Source: <https://www.fssai.gov.in> accessed on February 3, 2021

Objectives

- To find out the awareness about food safety among working professionals of Guru gram city
- To know the role of food labels in food safety
- To know how food outlets keeps food safe for consumers.

Materials and Methods

Participants

The study is based in the Gurugram city. The city Gurugram comes under district Gurugram of the state Haryana and is located near the National Capital Region (NCR) of India. With speedy urbanization, Gurugram city has become a leading financial and industrial hub. The Gurugram city where all the people around the country come for employment and where the influence of urbanization, globalization and liberalization is leading to change in people's lifestyles would be perfect to study the food safety concerns among people. For the present study, four food markets in the Gurugram city were selected by random sampling method for the collection of data. This study involved 164 participants aged between 25 and 65 years. The study also involves 47 managers/owners of food outlets.

Material

Interview schedule has been used for the collection of data. In the first section of the interview schedule, detailed information about respondents socio-demographic is collected on the various parameters such as

age, gender education, employment and marital status, monthly income etc. The second section of interview schedule deals with the views of respondents towards the safety of food and the State policy on food. One separate interview schedule was prepared for the managers or owners of the food outlets.

Procedure

All the qualitative responses are coded numerically for the statistical analysis of data. Level of importance or awareness is recorded by using, 5-point Likert scale to reflect the level of importance, or concern for different perceived attributes. Data is submitted to descriptive analysis and at the same time, the frequency procedure that provides a statistics and graphical display is used for describing many types of different variables. Cross-tables are also made to show the relationship between the variables.

Results and Discussion

Table -2

Socio- Economic Profile of Respondents

Socio-Economic Characteristics	Number of Respondents
Gender	
Male	85 (51.8)
Female	79 (48.2)
Total	164 (100)
Age Group (In Years)	
25-35	89 (54.3)
36-45	61 (37.2)
46-55	9 (5.5)
56-65	5 (3.0)
Total	164 (100)
Caste	
General caste	91 (55.5)
Backward caste	69 (42.1)
Scheduled caste	4 (2.4)
Total	164 (100)
Religion	
Hindu	149 (90.9)
Sikhs	6 (3.7)
Christian	9 (5.5)
Total	164 (100)

Marital Status	
Married	90 (54.9)
Unmarried	74 (45.1)
Total	164 (100)
Educational Status	
Up to secondary level	5 (3.0)
Graduation	70 (42.7)
Post-graduation	84 (51.2)
Doctor of Philosophy	5 (3.0)
Total	164 (100)
Occupation	
Run own business	29 (17.7)
Doctor	23 (14.0)
Engineer/ Manager working in MNC	72 (43.9)
Nurse	9 (5.5)
Teaching Profession	14 (8.5)
Housewife	6 (3.7)
Others (Police Inspector, Tax officer, Bank PO,)	11 (6.7)
Total	164 (100)
Monthly Income (In Rupees)	
Less than 1 Lakh	88 (53.7)
1-3 Lakhs	56 (34.1)
3-5 Lakhs	18 (11.0)
More than 5 lakhs	2 (1.2)
Total	164 (100)

Figures in bracket represent percentage.

Socio-economic background of respondents

Here our main objective is to understand the social and economic background of respondents, we have tried to analyze their social background in terms of caste, religion, occupation, social class, sex age, marital status and education. Out of the sample, there are 85 males and 79 females. The age group of the respondents range from 25-65. Among them, 89 respondents are under the age of 35 years which is more than 50 per cent and 61 respondents are under the age of 45 years, only 5 respondents are above 55 years old, so more than 90 per cent of our respondents are under 45 years of age. Among them, 90 respondents

are married and 74 respondent are unmarried, as more than 50 per cent of our respondent is from the age group of 25-35 and age of marriage has increased these days due to higher education and job orientation among young people. In our study, almost ninety-one per cent of respondents are from the Hindu religion, who forms the 79.80 per cent of the population of India according to the 2011 census report. Hinduism is the dominant religion in the study area i.e. Gurugram (93.03 per cent of the total population), there is a large number of Hindus in the sample. There are few Christians and few Sikhs. There are no Muslims in the sample, although they constitute 7.03 per cent of the population of Haryana state, a very low per cent (4.68 per cent) of Muslims population lives in Gurugram (Census of India, 2011).

If we look at the caste background of our respondents, 91 respondents are from General caste, while 69 (42.1 per cent) respondents are from other backward caste and 4 respondents are from scheduled caste background. Education brings change to society. It forms a social group based on achievement which represents a social class. Therefore, we shall analyze the educational structure of society which opens new avenues for mobility in the occupational structure of the society. Gurugram has the highest literacy rate in the whole state i.e. 80.08 per cent (Census of India, 2011). This is also evident from our sample as all our respondents have obtained a secondary level of education and nearly half of them are postgraduate. To understand the social class, it is necessary to analyze the occupational background of respondents. We found that our respondents are engaged in different types of occupation, almost 18 per cent respondents are running their own business, 14 per cent are doctors, nearly 44 per cent are engineers and managers working in Multi-National Companies (MNC), 8.5 per cent are in teaching profession, 5.5 per cent are nurse and 3.7 per cent are housewife, 11 respondents reported to work in different government departments like tax and income department, police department etc. It is clear that all are respondents are working and engaged in some types of profession except for 6 respondents who are housewives. Almost half of the respondent are earning more than Rs. 1 lakhs per month. Gurugram, with the highest per capita income in the state, is the richest district of Haryana. Gurugram has per capita income of Rs. 316,512 (Government of Haryana, 2014). This is also evident from our sample.

Food Safety and Consumer

We move to find out the extent of food safety perception of food consumers. Safety perception refers to a feeling of comfort related to the possible positive consequences regarding the purchase and consumption of food production. In regards to consumption of food, risks perception ranges from the risk of getting sick after eating a particular food product, from the feeling of potentially harmful effects, the consumption might have on one's long-term personal health (Warde, 2016).

Table 3

Concern about Food Safety

Level of Concern about Food Safety	Number of Respondents
Very concerned	54 (32.9)
Fairly concerned	79 (48.2)
Not much concerned	28 (17.1)

Not at all concerned	3 (1.8)
Total	164 (100.0)

Figures in bracket represent the percentage

Food safety is a big concern among food consumers. Table 3 shows that 54 (32.9 percent) respondents are very much concerned about the food safety issue, 79 respondents (48.2 percent) are fairly concerned about food safety and 17.1 percent are not very much concerned. Only 1.8 percent are not at all concerned about food safety.

Table 4

Views about Food Safety and Consumption

Views about Food Safety and Consumption	Number of Respondents
Available food is safe for consumption	48 (29.3)
All the Food products are not safe for consumption	75 (45.7)
Not sure about the safety of food available in the market	41 (25.0)
Total	164 (100.0)

Figures in the bracket represent the percentage

Food safety is an important concern in food consumption. The food chain is very large starting from the production level. After production, it passes through packaging, storing etc. The distribution level is also important. Again, it is disheartening to know that almost 46 per cent respondents think that all the food products available in the market are not safe for consumption, however, 29.3 per cent respondents feel that all the products available are safe for consumption and 25 per cent respondent are not sure about the safety of food products available in the market.

Table 5

Views Regarding the Quality of Food in Restaurants

Views regarding Quality of Food in Restaurants	Number of Respondents
Quality of food is checked regularly	28 (17.1)
Quality of food is not checked regularly	49 (29.9)
Quality of food is not at all checked	4 (2.4)
Not sure about the checking of quality of food	83 (50.6)
Total	164 (100.0)

Figures in bracket represent the percentage

Table 5 shows respondents' views about the food served to the outside are regulated by officials. 50.6 percent of respondents are not sure about the frequent monitoring of food safety officials. At the same time nearly 30 per cent think that food is not checked regularly. 28 respondents (17.1 per cent) feel that

food is checked by officials regularly and only 4 (2.4 per cent) respondents reported that food is not checked at all.

Table 6

Role of State in the maintenance of Quality of Food Products

Role of State in maintaining Quality of Food Products,	Number of Respondents
Yes, state maintain the quality of food products	84 (51.2)
Role of the state is not satisfactory	53 (32.3)
Not sure about the state's role in the maintenance of food quality	27 (16.5)
Total	164 (100.0)

Figures in bracket represent the percentage

In table 6 we asked our respondents about their views regarding the role of State in maintaining the quality of food products. 51.2 per cent of respondents think that the State maintains the quality of food products, however, 53 (32.3 percent) respondents think that the role of State in maintaining and providing safe food is not satisfactory. They find that the State should be more strict in following rules and regulations when it comes to the safety of food and at the same time, 27 respondents (16.5 percent) are not sure about the role of State in maintaining the quality of food. Leading online food delivery services like Zomato, Swiggy, and Food Panda have delisted 10,500 restaurants from their website as these restaurants were not registered under FSSAI and did not have the food safety licence. FSSAI asked all online delivery platforms to remove all non-registered restaurants from their listings. FSSAI found that Zamato has delisted 2,500, Swiggy 4,000, Foodpanda 1800, UberEats 2000 partner hotels (Times of India 10/10/2018).

Table 7

Knowledge about Food Safety and Standard Act 2006

Knowledge about Food Safety and Standard Act 2006	Number of Respondents
Yes I know about it	31 (18.9)
I have heard about it, but don't know much about it	72 (43.9)
I don't know anything about it	61 (37.2)
Total	164 (100)

Figures in bracket represent the percentage

Table 7 shows that 43.9 per cent respondents have heard about the Food Safety and Standard Act 2006, but they do not know much about it. Many of them said they have read about it in a newspaper or magazine. 61 respondents (37.2 per cent) reported that they don't know anything about it and only 31 respondents i.e. 18.9 per cent reported that know about the Food Safety and Standard Act 2006.

Table 8*Knowledge about the Consumer Protection Act 1986*

Knowledge about the Consumer Protection Act 1986	Number of Respondents
Yes I know about it	86 (52.4)
I have heard about it, but don't know much about it	57 (34.8)
I don't know anything about it	21 (12.8)
Total	164 (100)

Figures in bracket represent the percentage

Table 8 reveals that almost half of the respondent reported to know about the Consumer Protection Act 1986 and 34.8 per cent respondents have heard about it, many of them have seen the advertisement on television about it and read it in the newspaper. Only 21 (12.8 percent) respondents reported that they don't know anything about the Consumer Protection Act, 1986.

Table 9*Experiences of Food Problems in Restaurant/Street Vendor Food*

Experiences of Food Problems in Restaurants/ Street Vendor Food	Number of Respondents
Yes	87 (53.0)
No	77 (47.0)
Total	164 (100.0)

Figures in bracket represent the percentage

Table 9 shows whether the respondents have faced any problem with food in the restaurant/street vendor. 87 respondents (53 per cent) reported they have encountered some problems however, 77 respondents (47 per cent) reported that they have never faced any problem with food served outside. Food problems faced by respondents are related to freshness, hygiene, taste and too much oil etc. Many of the respondents reported that they complain about these problems to the manager or owner of the restaurant and asked for a replacement.

In this context some respondents shared their experiences:

"once there was hair in my food, I complaint about it and then they replaced my food"

"My dosa was completely burnt, I complaint to the manager of restaurant and they replaced it"

"Food was not fresh, it was not hygienic, was too oily, I returned and asked to cook it again and gave my feedback to staff"

"At dominoes, I ordered pizza with extra cheese, but they forgot to put the cheese, I complaint and then they said we will give you another pizza with extra cheese free of cost. I liked their service"

Table 10*Knowledge about Food Adulteration*

Knowledge about Food Adulteration	Number of Respondents
Yes I know what I suppose to do	77 (47.0)
I know a few things, but don't know much	69 (42.0)
I don't know anything about it	18 (11.0)
Total	164 (100.0)

Figures in bracket represent the percentage

Table 10 reveals that nearly half of the respondent reported that they know what they supposed to do if they find adulteration or any other problem in food products. 69 respondents (42 percent) reported that they know few things, but do not know much about it. 18 respondents (11 percent) reported that they don't know what they supposed to do after finding adulteration in food.

In this context one respondent replied:

"I have not faced any problem till now, so I don't know, But If I will face any problem in the future I will find out what I suppose to do"

Table 11*Suggestions were given by Respondents for Better Food Safety*

Suggestions given by Respondents for Better Food Safety	Number of Respondents
	(164)*
I feel the quality of food should be checked more frequently	86 (52.4)
Control on the use of pesticide	42 (25.6)
Promote organic agriculture	33 (20.1)
Strict fine on offenders	78 (47.6)

*Multiple Responses

Figures in bracket represent the percentage

Table 11 depicts that 52.4 per cent of respondents feel the quality of food should be checked more frequently and nearly 48 per cent of them want strict fine on offenders. At the same time 25.6 per cent of respondents reveal that they want strict control on the use of pesticide in the food products and 20.1 per cent respondents say that organic agriculture should be promoted.

Food Labelling

The panel under FSSAI has advised that all pre-packaged food should carry detailed labels with specific information about the energy value of food in kcal; the amounts of protein, carbohydrates, and fat in grams

and they should also mention the number of other nutrients for which they are making a health claim. If necessary, the labels should also specify the type of fatty acids or amount of saturated fatty acids and monounsaturated fatty acids used in the product. The FSSAI is also trying to enforce a long-standing order that requires food production companies to ensure that the daily calorie requirement of all products derived from fat should not be more than 5 per cent (The Hindu:10 May 2017).

Table 12

Reading of Food labels by Respondents

Reading food labels by Respondents	Number of Respondents
Most of the time read the label	57 (34.7)
Sometimes read label	39 (23.8)
Rarely read labels	29 (17.7)
Never read labels	11 (6.7)
Read-only first time when they purchase a food product	38 (23.1)
Total	164 (100.0)

Figures in bracket represent the percentage

Table 12 analyzes the reading of food labels. 57 (34.7 percent) respondents reported that they read food labels most of the time, 39 respondents (23.8 per cent) read food labels sometimes, 29 respondents (17.7 per cent) read rarely. On the other hand 11 (6.7 per cent) respondents never read the label and 38 respondents (23.1 percent) read food labels only when they first time purchase any food product. In a similar study done by Azzurra and Paola (2009), find that 25 per cent read food labels always and 18 per cent read only first time of purchase and 11 per cent never read food labels.

Table 13

Gender and Reading of Food Labels

Gender	Reading of Food Labels					
	Most of the times	sometimes	Rarely	Never	Read-only at the first time of purchase	Total
Male	21 (24.7)	13 (15.2)	17 (20)	9 (10.5)	25 (29.4)	85 (100)
Female	36 (45.6)	16 (20.3)	12 (15.2)	2 (2.5)	13 (16.5)	79 (100)
Total	57(34.7)	39 (23.8)	29(17.7)	11 (6.7)	38 (23.1)	164(100)

Figures in bracket represent the percentage

When we look at the relationship between gender and reading of food labels, the data of table 13 depicts that as many as 36 (45.6 per cent) females view food labels most of the times as compared to males 21 (24.7 per cent). It is interesting to note that more males i.e. 25 (29.4 per cent) read the labels only first

time when they purchase any food products as compared to 13 (16.5 per cent) females.

Table 14

Reasons for not Reading Food Labels

Reasons for not reading food labels	Number of Respondents
Don't have time	43 (26.2)
Don't feel the need to read the label	23 (14.0)
It is difficult to read the label	17 (10.4)
I always read food labels	81 (49.4)
Total	164 (100)

Figures in bracket represent the percentage

Further, we asked the respondents the reasons for not reading food labels. 49.4 per cent of respondents always read food labels. 26.2 per cent of respondents replied they don't have time to read labels. 14 per cent of respondents doesn't feel it necessary to read the label and 10.4 per cent of respondents say it is difficult to read the label.

Further, in table 15 we asked the 17 respondents who find it difficult to read food labels, that what type of difficulty they face in using the label.

Table 15

Type of Difficulty in Reading Food Labels

Type of difficulty in reading Food Labels	Number of Respondents*
I cannot read English that well	7 (41.2)
I don't know what to look for even if I read the label	2 (11.8)
The print on the label is too small	8 (47.0)
Total	17 (100)

*17 respondents who find difficulty in reading the label

Figures in the bracket represent the percentage

Table 15 depicts that 8 (47 percent) respondents feel that the print on the label is too small and they find it difficult to read it. 7 (41.2 per cent) respondents could not read English and 2 (11.8 percent) respondents don't know what they should read. In terms of difficulty in reading the label of the food products, the small print was major problem reported by respondents followed by inability to read English and few are not sure what they should look for in reading the label.

Table 16*Type of Information on Food Labels*

Reading of Type of Information on Food Labels	Number of Respondents 164*
Expiry date	151 (92.1)
Date of manufacture	105 (64.0)
Fat content	53 (32.3)
Sugar content	50 (30.5)
Ingredient list	25 (15.2)
Serving size and amount per container	24 (14.6)
Calorie and other nutritional information	30 (18.3)
Brand name	74 (45.1)
Cooking instruction/preparation time	16 (9.8)
Statement about nutritional benefits	18 (10.9)
Country of origin	10 (6.1)
Statement about health benefits	20 (12.2)
Statement about the absence of certain food ingredients	6 (3.7)
I don't read labels	11 (6.7)

* Multiple Responses

Figures in bracket represent the percentage

Table 16 shows the reading of food labels information by the respondents. 92.1 per cent of respondents read expiry date, and 105 respondents (64 per cent) read the date of manufacture on food labels. 45.1 per cent of respondents read the brand name, 32.3 per cent of respondents read fat content, 30.5 per cent read sugar content, and 15.2 per cent read the ingredient list and 18.3 per cent respondents read calorie and other nutritional information. Only 14.6 per cent of respondents read about serving size and amount per container. Few (10.9 per cent) respondents also read health information and 11 respondent don't read the food labels. Thus, as the table reveals expiry date and date of manufacture are the two important informations that respondents usually reads, however a growing number of people are also looking for information about fat content and sugar content due to increase in health and weight consciousness among people in recent time.

Food Safety and Managers/Owners of Food Outlet**Table 17***Management of the Quality of Food Served in Restaurant reported by Managers*

Management of Food Quality	Number of Respondents (47)*
We have our labs to check the quality of food	4 (8.5)
We use only frozen and packaged food provided by the company	18 (38.3)
Buy fresh dairy products and vegetables from local vendors every day	22 (46.8)
Make only small quantity fresh food based on orders	27 (57.4)

*Multiple Responses

Figures in bracket represent the percentage

Table 17 shows that 57.4 per cent managers/owner noted that they make only small quantity that too is based on orders, 46.8 percent managers/owners noted that they buy fresh dairy products and vegetables from local shop every day to maintain the quality of food, and 38.3 per cent managers/owner replied that they only use frozen and packaged food provided by company (in many national and International fast food outlets the raw material is provided by the concerned company in form of frozen or packaged raw material, and managers don't buy the food themselves) and 8.5 per cent claimed that they use their labs to check the quality of their food products.

In this context following are the views of Restaurant Managers/Owners :

"Maintaining the quality of food is very important for us, as there is lot of competition in the food market here, If we don't provide good quality food we will lose our customers. Sometimes we have to raise the price of the food as well, but we never compromise with the quality of food. "

"We have a small menu with limited items in it and we prepare everything from the scratch when an order comes"

"We are given the raw packaged material/frozen food and we prepare from packaged food. We don't buy any food ourselves, the food with expiry date is thrown in a separate compound and is taken away by the company itself"

Table 18*Management of the Leftover Food Reported by Restaurant managers/Owners*

Management of the Leftover Food	Number of Respondents (47)*
Dump it	1 (2.1)
Give back to the company	12 (25.5)
Give to the beggars	4 (8.5)
Take it home with themselves	3 (6.4)
Don't make extra food and reuse the raw material	24 (51.1)
Sell it at a cheaper price	9 (19.1)
Give it to <i>the goshala</i>	2 (4.2)
Give it to the food bank	5 (10.6)

*Multiple Responses

Figures in bracket represent the percentage

Table 18 depicts that almost fifty per cent of managers noted that they don't make extra food. They always use raw material so they hardly have any leftover food. At the same time 25.5 per cent of managers reported that they give leftover food back to their food chain. Nearly 20 per cent sell the food at a cheaper price before it gets stale. Some other noted that they give leftover food to Food Banks (10.6percent), and few (6.4 per cent) take the food to their home. Food is given to beggars by 8.5 per cent, while 4.2 per cent gives leftover food to *goshala* and 2.1 per cent respondents reported that they dump the leftover food.

In this context two managers replied that:

"We sell our bakery items at 50 percent discount after 11 pm as few items have only one-day self-life and we prepare fresh item every day."

"The Bengali sweets have only one-day shelf life so we sell it at a 15 percent discount in the evening, we sell all Bengali sweets in one day"

Table 19*Visit of Food Safety Officer to Restaurants viewed by Managers/Owners of Restaurant*

Visit of Food Inspector	Number of respondents
Once in 2-3 months	3 (6.3)
Once in 6-8 months	9 (19.1)
Once in a year	24 (51.1)
Once in 2-3 year	5 (10.6)
Never came till now	6 (12.8)
Total	47 (100)

Figure in bracket represents the percentage

We also asked the Managers/Owners of different food outlets, about the food Safety Officer's visits for food inspection. 51.1 per cent managers noted that food inspector visits once in a year, 19.1 per cent managers/owners noted that food inspector visits once in 6-8 months. Interestingly 12.8 per cent reported that the food inspector has not paid any visit to their restaurant till now. The reason for that is food safety officer randomly picks the eating outlets for inspection every month, so the chances are that these restaurants have not been picked till now. At the same time 10.6 per cent managers/owners said that officials come to their food outlets for inspection only once in 2-3 years. 6.3 per cent noted that their eating outlets are visited by officials for inspection once in every 2-3 months. The Gurugram food safety department raided a Reliance Smart store at DT Mega Mall on Golf Course Road after receiving complaints regarding the sale of substandard vegetables (Times of India, 2 April 2019).

Conclusion

Food safety is also equally important from producer to the consumer level. There are laws and agencies which regulate food safety. FSSAI is a comprehensive body which looks after food safety issues. Generally, people read food labels and especially check the expiry date and date of manufacture, however female respondents read food labels more frequently than male respondents. Product label and internet are reported as the most popular source of information about food products. People are very much concerned about the safety of the food they consume and they believe that all food products available in the market are not safe for consumption. With increasing awareness food safety has become the first priority of consumers. With increase in availability and consumption of outside food and packaged food has also placed new challenges for food safety. The conventional approach to food safety is not adequate to meet these new food safety challenges. Therefore there is need to modernise the food safety policy according to modern challenges.

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bl h çdkj efgykva dh fLFkr ij eky dky o fcfV'k dky ea Hkh vud ,š sv/; ; u o I k{; feyrsgð ftl I s l elekt ea efgykva dh vfr n; uh; fLFkr dk irk pyr k gA 18oha I s 19oha I nh ds e/; cš/h dk tle gkuk , d vki nk ½dfBukb½ ekuk tkrk Fkk ml sfdl h çdkj ds vf/kdkj çktr ugha gkrs FkA bl I e; I elekt ea cky&fookg I rh&çFkk i nk&çFkk L=h fuj {kjrk} cg&i Ruh fookg ; k&u 'kkSk.k dh nðnk I h çFkk ngst çFkk fo/kokj i qfobkg fu"ksk} tkšj çFkk vkfn dgj hfr; ka 0; klr FkA vr% efgyk, a ifjokj] cPpka ds fy, oLrq: i ea FkA bl h nkšku 19oha o 20oha 'krkcnh ds e/; I elekt ea 0; klr bu dgj hfr; ka dks nj djus ds fy, ub&ubz fopkj/kkj, a i ui h] j ud k; i hfj; M ½pruk dky½ Hkh bl nkšku 'kq gqk} ftl es vud I elekt I ðkkj dka ds ç; kl ka I s vud dgj hfrvka dk vr gqk o vaxst ka us Hkh efgykva ds fy, dN dkuu cuk; s o I el; kvka I s futkr fnykb] tš s & I rh çFkk vf/kfu; e ¼1829½ fglnw o fo/kok i qfobkg vf/kfu; e ¼1856½ efgyk etnj & QDVh o çl fir vodk'k I fo/kk ¼1928½ o; Ld erkf/kdkj ¼1928½ cky&fookg fujkškd vf/kfu; e ¼1929½ fglnw fL=; ka dks I Eifr dk vf/kdkj ¼1937½ vkfn I ðkkj gqA bl fy, efgykva dh fLFkr ea FkkMk I ðkkj gqkA ¼1 jekj] 'kðkkz 2015½

Lorærk ds ckn efgykva dh fLFkr

I mškkfud fuekz k ds ckn efgykva dh fLFkr dks Åpk mBkus ds fy, efgyk o i # "kka dks I eku vf/kdkj fn, x, gA I e; & I e; ij efgykva ds mRFkku I Ecá/kr dkuu ikfjr fd; s x, gð tš s 1948 ea eš/jfuVh yho dk vf/kdkj] 1956 ea fglnw mÜkjf/kdkj vf/kfu; e ds rgr efgyk I Eifr dk vf/kdkj] 1961 ea ngst fujkškd vf/kfu; e] 1971 ea xHkkzLFkk I Ecá/kr vf/kfu; e ikfjr fd; A ½xks y] 2009½

bl hfy, efgykva dh fLFkr ea FkkMk I ðkkj gqk 1986 ds cky&fookg vf/kfu; e ea 1998 ea I á kšku djds yMelh dh 'kknh dh mez 18 I ky dj nh xb] ftl I s l s 'kkj hfjd mRi hMtu ea deh vkbA ngst I s l Ecá/kr fgd k dks jkodus ds fy, ngst vf/kfu; e 1961 ikfjr fd; k x; k] yšdu bl ds 0; ogkj d rš ij I dkj kRed ifj. kke utj ugha vk; A I Eifr ds vf/kdkj ea efgyk dks I Eifr ds [kj hnu&cpus I Ecú/kh vf/kdkj feyA

vkt fofHkuu I keftd] vkfFkb] I ka—frd] 'kškf.kd {ks=ka ea dN I dkj kRed I ðkkj rks utj vkrs gð fdUr qfQj Hkh efgykva ds I kFk vR; kpkj] 'kkSk.k Li"V utj vkrk gA ijUr qefgyk f'k{k} jktuhfrd] dyk] I ok {ks=} foKku] çkš] kšx dh] fefM; k vkfn ea os I eku : i I s l fØ; Hkfredk fuHkkrs gðz nš k ds fodkl ea vx] j gA Hkkjr ds I fo/kku ea Hkh *vuðNn 14* ea I Hkh Hkkj rh; efgykva dks I ekurk dk vf/kdkj gA *vuðNn 15* ea I Hkh /ke] tkfr] fyax ds vk/kkj ij dkuu ds I keus I c I eku gkaxA *vuðNn 29* ea efgykva dks I eku dk; Z ds fy, I eku oru dh 0; oLFkk gð fdUr q 0; Okgj ea ; s l c dkuu /kney gkrs ik, tkrš gA buds 0; kokgfjd rš ij ykxq gkus ij cMk varj nš kus dks feyrk gS tš s &

'kš{k.k {ks= ea

I jdkj us I e; & I e; ij fofHkuu f'k{k} I fevr; ka ; k uhfr; ka cukbz gð tš & jk"Vh; efgyk f'k{k} I fevr ¼1958&59½ gá k egÜkk I fevr ¼1964&65½ dLrjck xk/kh f'k{k} ; kst uk ¼1997½ dLrjck xk/kh fo | ky; ; kst uk ¼2004½ fo'kš fo | ky; vkokl h; ; kst uk ¼2005&06½ bdykš h du; k Nk=orh; ; kst uk ¼2006&08½ cš/h cpkvs cš/h

i <lvks 1/2015% vr% Lorark dsckn L=h f'k{kk dsfy, vud l dkkjRed ç; kl fd; s x, A L=h f'k{kk l Ecl/k ea çFke vk; kx jk/kk —.k deh'ku^ 1/ft l sfo'ofok | ky; vk; kx1/2 dgrs gA

L=h o i#kadh l k{krk nj

	fyx	
o'kz	iq 'k 1/2 e1/2	efgyk 1/2 e1/2
2001	75-26	53-67
2011	82-14	65-46

uk/ %tux.kuk 2001 o 2011

2001 o 2011 dh L=h l k{krk nj dks tc ge yrs gA rks 2001 ea i#kadh l k{krk nj 75-26 çfr'kr] tçfd efgyk l k{krk nj 53-67 çfr'kr o 2011 ea i#k l k{krk nj 82-14 çfr'kr o efgyk l k{krk nj 65-46 çfr'kr FkhA bl rjg 2001 ,oa 2011 tux.kuk ds vud kj efgykvka dh l k{krk nj i#kadh se dkcys dkQh de gA os vkt Hkh f'k{kk -f"V l s dkQh fi NMh gDZ gA

LokLF; {ks= ea

gkykfd LokLF; {ks= ea l jdkj usefgykvka ds LokLF; l dkkj gsrqfofHku ; kst uk, a pykbl gA tS & jk"Vh; ekrRo ykHk ; kst uk 1/9971/2 i kskgj fe'ku ; kst uk 1/20011/2 tuuh l j{kk ; kst uk 1/20031/2 jk"Vh; xteh.k LokLF; fe'ku 1/20051/2 bñjk xk/kh ekrRo ykHk ; kst uk 1/20101/2 fdUrq budk okLrfod ykHk nçkk tk, rkç ; kfu 0; kgokfjd rkç l snçkk tk, rks buds cktm Hkh budk ykHk efgykvka dks çkr ugha gks i krkA

tc ge bñM; k ea 2001 l s 2011 rd ds fyakud kr ij utj Mkyrs gA rks 2001 ea 1000 i#k 933 efgyk, a o 2011 ea 1000 i#k 940 efgyk, agD tçfd gfj; k.kk ea 2001 l s 2011 rd 1000 i#k o 861 efgyk, a rFk 2011 dh tux.kuk ds vud kj ; g vktMh 1000 i#k dh ds l kFk 877 efgykvka dk gA 1/2 tux.kuk] 2001] 20111/2

jktufrd {ks= ea

l fio/kku ea 73oa o 74oa l akksku dsckn efgykvka dsfy, i pk; rh jkt l l.FkKvka , oa uxj ikfydk ea , d frgkbl vkj{k.k feyk gA vkt efgyk, a jktuifr ea l 'kfdrdj.k ds : i ea mHkjH gD tS s & bñjk xk/kh] l kfu; k xk/kh] l qkek Lojkt] 'khyk nhf{kr] çfrHk i kVY] fdj.k pkSjH] eudk xk/kh vkfnA 2014 ds vke puko ea i#k ernku 67-09 çfr'kr o efgyk ernku 65-53 çfr'kr FkH Hkjr ds 29 jkT; ka ea l s 16 jkT; ka dh efgyk, a i#kadh rgyuk ea T; knk ernku djrh gA 1/2 o?kj] 20131/2

fdarqvud rF; ka ds v/; ; ukal s irk pyr k gSfd 0; kogkfd rkç ij efgykvka ea viuserk/kdkj dks yd j vf/kd pruk ugha gA vud xteh.k bykdk ea i pk; rh 0; oLFk ds 1/2 efgyk vkj{k.k 1/2 rgr efgyk l j i p rks curh gD fdrqbl dk okLrfod dk; bkgd rks efgyk dk ifr 1/2 fjokj ds i#k çed 1/2 gh i k; k tkrk gA ; kfu os viusin dk mi ; kx Hkh viuh etH l s ugha dj i krhA vr% vkh dkuu 0; oLFk o 0; ogkj ea dkQh varj gA

?kjsywfgd k dh vo/kj.kk

Cybl y, fMD'kujh ds vud kj & ^?kjsywfgd k dk eryc gSfd , d ?kj ds l nL; ka ds chp fgd k ; k nq; bkgj vkç , d nñ js ds f[kyQ , d gh ?kj ds l nL; }kj fd; s x, geys; k vU; fgd d -R; 'kkfey gA ; g vkerkç ij

ifr }kjk iRuh ij dh tkrh gA^

• ufnrk 'kkg ds vuq kj & ^efgyk ds fudV fj' rnkjka t\$ s ekrk&fi rkj Hkkb&cgu] I kl &I I gj] nqj&ulln] ifjokj ds ; k vL; 0; fDr; ka }kjk fd; k tkusokyk fgd kRed 0; ogkj ; k mRi hMte tksukjh dks 'kkjhfd o ekufi d vk?kkr i gpprk g\$?kjsywfgd k gA^

Hkkjr ea vudkaefgyk, a?kjsywfgd k dh f'kd kj gsrh jgh gA fofHkUu vkadMka ds vuq kj Hkkjr ea yxHkx 70 çfr'kr efgyk, a?kjsywfgd k dk f'kd kj gA o"lz 2000 rd dh I jdkj dh fj i kZ/crkrh gSfd gj 90 feuV ea , d ngst gR; k gsrh gA jk"Vh; vij/k fj d,MZC; jks }kjk 2011 ea çLrç cykRdkj vkadMka ij -f"V Mkyar k; g pks tkus okys vkadMka gA & gj 25 feuV ea ea , d cykRdkj o gj 14 feuV ea , d NMANKM+dh ?kVuk ?kVrh gA 2010&11 ea bl ea 9-2 çfr'kr dh of) ntZ dh x; h g\$ bl ds I kFk&I kFk çfrnu ?kjsywfgd k ds 160 dd ntZ gkrs gA I a ðr jk"Va tul ð; k dsk dh 2005 dh fj i kZ/ea mYy[k fd; k x; k gSfd Hkkjr ea 15 I s 49 vk; q I eeg dh 70 çfr'kr fookgr efgyk, a fdl h u fdl h : i ea ?kjsywfgd k I s i hfMf gA çfrnu 22 efgyk, a ifr@ifjtuka dh Øjrk ds gkFka eR; qdk f'kd kj gks tkrh gA jk"Vh; Økbe fj d,MZC; jks 2015½

I kgr; I eh{k

fi Nys rhu n'kdka ea ?kjsywfgd k dks fofHkUu -f"Vdks kka I s I e>us dk ç; kl fd; k x; kA fo'kSk rkj ij efgykvka ds fo#) ?kjsywfgd k dk I ekt'kkL=h; v/; ; u] fofHkUu I ekt'kkfL=; ka o ukjhoknh 'kkskdrkZ/ka }kjk fofHkUu eqka dks ydj fo'ySk.k fd; k x; k gA

feJk 12000½ us vi uh i ðrd "Women and Human Rights" ea fy[kk gSfd efgyk nsk fd vkcknh dk vk/kk fgLI k gkrs gq Hkh ml ds I kFk detkj o vl gk; : i ea crkb fd; k tkrk gA i ðrd ea ukjh dh okLrfod fLFkr o ml I s I Ecã/kr ekuo vf/kdkj ka dk o. kZ fd; k x; k gA efgyk, a vkt Hkh nkqjh ekufi drk okys I ekt ea th jgh gA vkt ukjh ds fo#) gkus okyh fgd k us fofo/k : i /kkj.k fd; s gq g\$ ftl es 'kkjhfd o ekufi d fgd k eq; : i I s i kbZ tkrh gA

fo'o LokF; I æBu 12013½ ea ^ynu Ldny v,Q gkbtu o I kÅFk vYhdu esMdy fj l pZ dkmd fyak^ us crk; k fd 15 o"lz vlg ml I s vf/kd vk; qea 30 çfr'kr efgyk; a 'kkjhfd o ; k mRi hMte dk f'kd kj gA ; g 'kSk.k muds I kFk o utnhdh I nL; }kjk fd; k tkrk gA 'kSk.k ds çdkj o çfr'kr 0; ki d : i I s fHkUu&fHkUu ik, tkrk gA mnkgj.k ds fy,) e/; vYhdk ds I gkj ea 21-3 çfr'kr efgyk, s 'kkjhfd fgd k I s i hfMf gA mUkjh vesjdk ea gj ikp ea I s, d efgyk vius vrjx I kFkh] ifr] çeh }kjk 'kkjhfd : i I s {kfrxLr gsrh gA

uskuy Økbe fj d,MZC; jks 12015½ ds vuq kj] ^efgykvka ea f'k{kk ds çl kj I 'kDr dj.k dh vlg vxZ j gkus ds cktm vl ð; efgyk, a?kjsywfgd k I s i hfMf gA mudk vi gj.k djds muds I kFk cykRdkj fd; k tkrk g\$ mudk tyk fn; k tkrk g\$; k vkRegR; k ds fy, etcj fd; k tkrk gA uskuy Økbe fj d,MZC; jks 2015 ds vkadMka crkrs gS fd jk"Va Hkj ea yfxd vij/k/ka ea 2010 ds ckn 7-1 çfr'kr dh of) ntZ gpZ o 2013 ds ckn , d s vij/k/ka ea 34 QhI nh of) ntZ dh x; h gA

jkVh; ifjokj vlg LokLFk; I o&3 1/4 N.F.H.S 1/2 12005&06½ us efgykvka ij gkus okys vR; kpkj ka dks tkuus ds fy, 28 jkT; ka o dæ 'kfl r çns kka ea 1-25 yk[k efgykvka dk I k{kkRdkj fd; k x; k ftl es I s 1@3 efgykvka us 'kknh ds ckn 'kkjhfd fgd k t\$ s fd /kDdk nsk] FkI M+ekjuk dks I gk o 10 ea I s de I s de , d efgyk us

oðkfgd cykrRdkj tŞ h ; k&u fğd k dks l gu fd; k g& HkkoukRed 'kksk.k ea %vi ektur djuk] xkfy; ka nsuk vkŞ pfj= vkpj.k ij vkjki yxkuk] yMek u gksus ij çrkfMf djuk] uk&ljh u djus ; k NkM&us ds fy, etcij djuk] vius eu l sfookg u djus nsuk ; k fdl h 0; fDr fo' ksk l sfookg ds fy, etcij djuk] vkRegR; k dh /kedh nsuk bR; kfn½ 'kkfey g&

d&kj ½2014½us vi uk v/; ; u gfj; k.kk ea jkgrd] j&okMh] >Ttj ftysdk 0; fDrxr v/; ; u i) fr }kjk fd; kj ftl es ml&gkas crk; k fd ?kjsywfğd k gfj; k.kk ea fodjky : i /kkj.k djrh tk jgh gŞ ftl es ?kj&ifjokj ds l nL;] ifr & fj'rnkjka dh Hk&iedk gS rFkk ftl es vusd dkj dka ds ckjs ea crk; kj tŞ & çkphu eku; rkvk& vkfFk&d raxh] f'k(kk ea deh ; k u'ks vkfn ds dkj.k g& vf/kdrj ifr ds }kjk viuh i Ruh ds l kFk ekuf l d o Hkkoukred fğd k ikbz tkrh g&

va kjh ½2006½us viuh i &rd 'ukjh thou ds l yxrsç'u e& ^ukjh thou ds cgyk; keh l &'kk& ij çdk'k Mkyk gS vkŞ ml ij fofHkuu dfBukb; ka dk o.k&u fd; k g& ukjh l s tMh vl ekurkj fir l ÜkkRedrk 0; oLFkk ds dkj.k efgyk ds nks e nt& dk o.k&u ftl ds dkj.k og rkmez vusd ; krukva dks l gu djrh gŞ dk o.k&u g&^

Hk hu ½1993½us viuh i &rd "What is Patriarchy" ea efgykvka ij gks jgh ?kjsywfğd k ij l e> fodfl r dh gS rFkk efgyk ds vkfFk&d] ekuf l d] y&xd] 'kkjhfd fğd k ea fir l ÜkkRedrk ç.kkyh dks vge-; ksnku nsus dh Hk&iedk dks ekuk gSo i h<h nj i h<h ; g ç.kkyh i &"k ç/kku l ekt ea i &"k dks çHk&o dh fLFkr o efgyk dks v/khuLr cukrh g& bl h l sefgyk fnuk&fnu egur djus ds çkotm vkfFk&d : i l s i &"k ij fuHkj jgrh g&

vusdka o"kk& l s efgykvka ds fo#) gks jgs vR; kpkj o ?kjsywfğd k l s l Ec&/kr fofHkuu l ekt' kkl=; k& ekuo 'kkl=; ka rFkk vl; 'kks&drk&/ka us ?kjsywfğd k ds fofHkuu i gyy&/ka dks vi ukrs gq T; knkrj 'kgjh {ks=ka ea vusdka 'kks& fd; s g& ge ; gka fo' ksk : i l s gfj; k.kk ds l UnHkz ea xkeh.k {ks=ka ea efgykvka ds fo#) ?kjsywfğd k ds fofHkuu i gyy&/ka dks y&dj v/; ; u dj& or&ku 'kks& ea efgykvka ds fo#) gks jgh fğd k dk l ekt' kkl=h; fo'y&sk.k djus dk ç; kl fd; k x; k g& ftl ds fy, fofHkuu m&ş; ka dk fu/kk&.k fd; k x; k g&

'W&k dsm&ş;

- ml&jnkrkvka dh l kekf&t d&vkfFk&d i "Bhk&ie dk v/; ; u djuka
- ?kjsywfğd k dh ç—fr o ç l kj dk v/; ; u djuka
- ?kjsywfğd k ds dkj.k vkŞ çHkkoka dk v/; ; u djuka

'W&k dh fof/k ,oaçk: i

vud&dkku fMtkbu , d v/; ; u dh #ij&kk ; k v/; ; u ds <kps dk l &{klr fp=.k çLr& djrk g& v/; ; u ds m&ş; ka dks /; ku ea j [krsgq v/; ; u ea geus vlo&sk.kkRed 'kks& i) fr dk ç; k& fd; k g& vkt l ekt ea çR; d {ks= ea efgyk, a tkx: d g& fQj Hkh ?kjsywfğd k dk f'kd&j g& vlo&sk.kkRed 'kks& i) fr ds }kjk ?kjsywfğd k ds dkj.k 'k&f&d Lrj o eç; el ya dks l e>us dk ij&t&j ç; kl fd; k x; k g& or&ku 'kks& ea geus ?kjsywfğd k ds Lo: i vkŞ ç—fr dks tkuus ds fy, vl Hk&for fun'k&u ½Non-Probability Sampling½ dks vi uk; kj pfid ?kjsywfğd k , d tfVy l eL; k g& bl fy, ml&jnkrkvka dk p; u djus ds fy, geus Luks c,y fof/k ½snow Ball Sampling½ dk ç; k& fd; k g& l cl s igys ?kjsywfğd k dh f'kd&j efgykvka dk irk yxkus ds fy, x& ea dk; j r vk&uokMh od&j l s l gk; rk y&rs gq fofHkuu ?kjsywfğd k dh f'kd&j efgykvka rd i gpus ea l Qyrk gkl y dh

x; hA Luks c,y ç.kkyh dks mi ; lxx ea ykrs gq 'kkkdrkz dks 80 mÛkjnrkvka I s vkadMs-çklr djus ea I Qyrk feyhA

vkadMsI adyu dh fof/k

orðku v/; ; u dsfy, geusçkFkfed o f}rh; d I ksrka }kjk I eL; k I sI Ecã/kr vkadMs-çklr fd; A geusçkFkfed rF; ka dsfy, I k{kkRdkj vuq ðph }kjk ?kjsywfga k I s tðlh I kexh o vkadMs-çklr fd; sgð tksd çkl ãxd ç'uka dks I udj tkudkj çklr dh x; h gð çkFkfed rF; ka dks v/; ; u {ks= ea tkdj mÛkjnrk }kjk vkeu&I keus mÛkjnrk I sckrphr o I h/ksçfrfØ; k }kjk çklr fd; k x; k gð ftI dsfy, mÍs; dsvuq i I k{kkRdkj vuq ðph ea I jfpr o vl jfpr ç'uka dks j [kk x; k gð I jfpr ç'uka I seç; ; i I scw; knh tkudkj bdéh dh x; h gS tS svk; ð 'kknh ds I e; vk; ð f'k{kk} tkfr] vk;] 0; ol k; vkfn bl ds bykok ni js Hkkx ea efgyk mÛkjnrkvka I s ?kfVr ?kjsywfga k] çdkj] vU; dkjdks I Ecl/kh tkudkj dsfy, I jfpr o vl jfpr nksuka çdkj ds ç'uka dks 'kkfey fd; k x; k gS rFkk rhl js Hkkx ea ?kjsywfga k ds dkj. kka o çHkkokð ç—fr o ?kjsywfga k I Ecl/kh dkunukð I æBuka o mi pkj I Ecl/kh tkudkj ds vl jfpr ç'uka dks 'kkfey djds I eL; k dh xgurk tkuus dh dks'k'k dh gð bl ds ckn vkadMka dh dksMax ½Coding½ djrs gq I kjf.k; ka ds }kjk foLr fo'ySk.k fd; k x; k gð

vkadMak fo'ySk.k

tkfr

I keftd I ælka dh , d ç.kkyh ds : i ea tkfr dbZ I fn; ka I sfglnw I ekt ea , d dæ fcinq dh rjg jgh gð I keftd&vkfFkd v/; ; uka dsfy, tkfr , d egROIwZ pj.k gð

I kj.kh& 1

tkfr ds v/kj ij mÛkjnrkvadk oxhZj.k

tkfr	mÛkjnrkvadh I ã; k	Afr''kr
I keLU; tkfr*	38	47-50
vuq ðpr tkfr**	22	27-50
vU; fi NMh tkfr; ka***	20	25-00
dy I ã; k	80	100-00

*I keLU; tkfr & tkV] dã.k] **vuq ðpr tkfr & pekj] /kkud] gMh@uk; d] ***vU; fi NMh tkfr; ka& ukb] d[çkj] rsh] [kkrh] yçkjA

vr% mi jkðr I kj.kh I sgea Kkr gqk fd dy efgyk mÛknrkvka ea I s 47-50 çfr'kr efgyk, a oks gð tks I keLU; tkfr I s I Ecl/k j [krh gð 27-50 çfr'kr efgyk, a oks gð tks vuq ðpr tkfr I s I Ecl/k j [krh gð tçfd dy dk 25-00 çfr'kr efgyk mÛkjnrk vU; fi NMh tkfr; ka I s gð vr% bl I kj.kh ds vkadMka I sges; g Kkr gqk fd dy 80 efgyk mÛkjnrkvka ea I s vf/kdkã k I ã; k 47-50 çfr'kr] I keLU; tkfr I s I Ecl/k j [krh gð

ifjokj dk Lo: i

çLrç 'kkk v/; ; u ds fy, ifjokjd Lo: i dks tkuuk vko'; d Fkk] bl ds fy, geus mÛkjnrka I s feyh tkudkj dks I kj.kh) fd; k gS&

I kj.kh & 2

ifjokj dsçdkj dsvk/kj ij mùkijnkrkvædk oxhðlj.k

ifjokj dk Ádkj	mùkijnkrkvædh l ð; k	Áfr''kr
l ; ðrk ifjokj	36	45-00
, dy ifjokj	44	55-00
dy l ð; k	80	100-00

mi jkðr l kj.kh l s feysvkæðMka l sgeaKkr gþk fd dy efgyk mùkijnkrkvæka ea l s45-00 çfr'kr efgyk mùkijnkrkvæka gh , ð h Fkh tksd l a ðr ifjokj l s l ædk j [krh gð tçfd dy dk 55-00 çfr'kr efgyk, a, dy ifjokj eajgrh gð xteh.k {ks=ka ea Hkh l a ðr ifjokj dh çtk; , dy ifjokj T; knk gð bl l sirk pyk gsfð l a ðr ifjokj dk LFkku , dy ifjokjka usysfy; k gð vr% ifj.kkeLo: i dy efgyk mùkijnkrkvæka ea l s vf/kdrj efgyk, a, dy ifjokj l s feyhA

'kkk.k dsçdkj

vr% xteh.k {ks=ka ea ?kjsywfgd k dks l e>us dsfy, orðku v/; ; u ea dbz l gyyka dks l e>us dh t: jr gð xteh.k {ks=ka ea ?kjsywfgd k dh ç—fr o dkj.k tkuusdsfy, fofhklúu l gyyka dks tkuusdh t: jr gð

I kj.kh& 3

'kkk.k dsçdkj dsvk/kj ij mùkijnkrkvædk oxhðlj.k

'kkk.k ds Ádkj	mùkijnkrkvædh l ð; k	Áfr''kr
ekuf l d "kkk.k	40	50-00
; kðu "kkk.k	08	10-00
"kkjhfd "kkk.k	25	31-75
vkfFkd "kkk.k	07	8-75
dy l ð; k	80	100-00

l kj.kh l s feysvkæðMka ds vuð kj ; g dgk tk l drk gsfð 50-00 çfr'kr efgyk , ð h Fkh tks ekuf l d fgð k dk f'kd kj FkhA bl ea xkyh nsuk] çPpk i ðk u gkus ij rkus nsuk] çh i ðk gkus ij dkð uk bR; kfn 'kkfey gð dy ea l s 31-75 çfr'kr efgyk, a 'kkjhfd 'kkk.k dk f'kd kj jgh] tçfd 10-00 çfr'kr efgyk ; kðu 'kkk.k dk f'kd kj FkhA mudk mudsgh ifr ds }kj k ; kðu 'kkk.k gkrk jgk gð dy ea l s 8-75 çfr'kr efgyk, a oks Hkh Fkh ftluga vkfFkd rks ij 'kkk'kr fd; k tkrk jgk gð vr% dy mùkijnkrkvæka ea l s cl sT; knk 50-00 çfr'kr mùkijnkrkvæka vi usgh ifr ; k ifjokj dsykska ds }kj k 'kkk'kr gðZ gð

?kjsywfga k dh ç—fr

çLrç I kj.kh ds }kjk geus ; g tkuusdh dks'k'k dh gsfed ?kjsywfga k dh ç—fr ds h gksh gð

I kj.kh&4

?kjsywfga k dh ç—fr ds v/kj ij mükjnrkvkædk oxtblj.k

fga k dh Ádfr	mükjnrkvkædh I ð ; k	Áfr"kr
fi VkbZ o Fkli M+	06	7-50
ykr ekjuk	01	1-25
/kDdk ekjuk	12	15-00
xkyh xykþ	32	40-00
tcju I Ecl/k cukuk	01	1-25
?kj ds [kpZ dsfy, iS sugh nsuk	08	10-00
?kj dsckgj dke u tkusnsuk	12	15-00
cPpka dh Qhl dsfy, iS su nsuk	08	10-00
dy I ð ; k	80	100-00

bl I kj.kh ds vkaðMka ds v/ ; ; u I s ; g irk pyrkd gsfed dy mükjnrkvka ea I s 40-00 çfr'kr efgykva dk dguk gsfed muds I kfk muds ifr o I kl & I j xkyh&xykþ djrs jgrsgð 15-00 çfr'kr efgykva dk dguk Fkk fd Nk/h&Nk/h ckrka ij muds ifr muds /kDdk ekj dj ?kj I sckgj fudy nrs gð 15-00 çfr'kr vlg rka dk dguk Fkk fd muds ifr [kþ rks dñ dke djrs ugha o ?kj I sckgj tkus ij xUnh&xUnh xkfy ; ka nrs gð tcfð 10-00 çfr'kr efgykva dk dguk Fkk fd muds ifr 'kjkc ihrs gð vlg muds ?kj ds [kpZ dsfy, iS s ugha nrs gð o vU ; 10-00 çfr'kr dk ; g Hkh dguk Fkk fd cPpka dh Qhl ds iS sekaxus ij Hkh ugha feyrsgð 7-50 çfr'kr efgykva dk dguk gsfed muds ifr mudh Fkli Mka I s fi VkbZ djrs gð vr%bl v/ ; ; u I sfl) gþk gsfed vf/kdkæk efgyk mükjnrk xkyh&xykþ dk f'kdj gksh gð

?kjsywfga k dsdkj.k o çHko

xkeh.k {ks= dh efgyk, a vkt Hkh thou thus dh i kjEifjd rjhdkæ ea T ; knk fo'okl j [krh gð xkeh.k {ks= ea gks jgh ?kjsywfga k dk çfr: i I e>us dsfy, gesorðku v/ ; ; u ea igyþka dks I e>us dh vko' ; drk gð ukjh f'k{kk dh mi {kk} foUkh ; ekeyka ea I ðnughurk] I gu'khyrk] fi r I ðkkRedrk] ngst & çFkk] i nkZ çFkk] u'kk] : f<ðknh I kp o dçFkk, þ vijk/kh ds çfr fu ; ð= ; rk] byDVksud feM ; k dk çHko vkfn vud , ð s dkj.k gð ftudh otg I s ?kjsywfga k gksh gð bl v/ ; ; u I s efgyk mükjnrkvka I s ; g tkuusdh dks'k'k dh x ; h gð fd muds I kfk ?kjsywfga k gkws ds çedk dkj.k dks&dks I s gð

I kj.kh& 5

nq; D; gj dsdkj.kædsvk/kj ij mÛjnkrvkædk oxhbj.k

nq; D; ogkj dsdkj.k	mÛjnkrvkædh l Æ; k	Áfr"kr
ifr dk "kjc ihuk	26	32-50
l e; ij dke u dj ikuk	14	17-50
c\h ds tle ij	03	3-75
ifr dk dguk u ekuuk	08	10-00
tehu	12	15-00
ikfjokjd l ædksearuko	03	3-75
ifr dsuktk; t l EclU/k	08	10-00
pfj= ij "kd djuk	06	7-5
dy l Æ; k	80	100-00

çLrç I kj.kh ds vuç kj Kkr gÿk fd dy mÛjnkrvkæus vius Åij gksjgh fgð k ds çgrç l s tokn fn, gæ 32-5 çfr'kr efgykvæus ; g ekuk fd muds ifr dk 'kjcch gkuk muds l kfk gksjgh fgð k dk eç; dkj.k gæ vxj og 'kjc ugha i hrs rc rls l gh jgrs gæ 17-50 çfr'kr usekuk fd l e; ij dke ijk u dj ikus ds dkj.k fgð k gkrh gæ 3-75 çfr'kr efgyk, a, d h Hkh gÿ tks c\h ds tle gksus ij fgð k dk f'kdj gkrh gæ 10-00 çfr'kr efgyk, a vius ifr dk dguk uk ekuus ij fgð k dk f'kdj gkrh gæ 15-00 çfr'kr efgykvæus tehu tk; nkn vçj l Eifr ds ekeys dks yçj fgð k dk l keuk fd; k gæ 3-75 çfr'kr efgyk og Hkh gÿ ftuds >xMs ikfjokjd l ædkæ ds eíçtj gksrs gæ oræku 'kksk ea ; g rF; çkj&çkj l keus vk; k fd vR; f/kd e | i ku ds dkj.k efgykvæ dks fgð k dk f'kdj gkuk i Mæ gæ

fu"d'æ

?kjsywfgd k ds dkj.kæa ea , d dkj.k gSgekjs l ekt ea i# "kka dk opLo gkukæ efgykvæ dk dguk gSfd i# "k dk opLo gksus dh otg l s og efgykvæ ij viuk vf/kdkj l e>dj ekj&ihV o yMkæ&>xMæ djrs jgrs gæ gekjs l ekt ea ngst çFkk Hkh , d l keftd çjkbz gæ dN efgyk, æ ekurh gæ fd ngst dh otg l s Hkh og çrkfMæ gÿz gæ vf/kdrj efgykvæ dk ; g Hkh ekuuk gSfd fir l ÛkkRed ifjokj gksus ds dkj.k Hkh ge efgykvæ dks iç dh t\rh l e>dj ?kjsywfgd k dk f'kdj cuk; k tkrk gæ dy ea l s dN efgykvæus ; g ekuk fd ?kjsywfgd k ds çHkko ds dkj.k mudk thou fujk'kkoknh gks x; k gæ og vius vki ea vanj gh vanj ?k\ /rh jgrh gæ dN efgyk, æ kkjhçjd : i l s detkj gks x; h gÿ ?kjsywfgd k dk muds LokLF; ij çgrç gh udkj kRed çHkko i Mæ

'kksk l s ; g Hkh Kkr gÿk fd T; knkrj ?kjsywfgd k de i<æfy [k] de vk; okys ifjokjka ea l cl s T; knk gkrh gæ vKkurk o i s s ds vHkko dks Hkh ge eç; dkjd ekurs gæ T; knkrj bl h rjg ds rcdsea eí i ku t s h l keftd çjkbz Hkh T; knk i kbz tkrh gÿ tks vius vki ea ?kjsywfgd k dk , d eç; pj gæ xkeh.k {ks= ea rks ; g pje l hek ij gæ

v/; ; u ea ; g Hkh ik; k x; k fd efgykva ds l kfk tks 'kksk.k o fga k gksrh gß ml ds fofok : i ka dk
dkj .k i # "koknh ekufi drk gß 'kkjhfd fga kj ngst çrkMækj vl eat l okyh ekufi d fLFkr] 'kkfCnd frjLdkj]
I ðnughurk dk 0; Ogkj] fujarj mi {kk efgykva ds fy, pæksrh gß efgykva ds l kfk vR; kpkj o fga k bu l Hkh
ds ihNs l keftd 0; oLFkk ijEijkxr l kp vls : f<ækh l ldkj ftEenkj gß vkt Hkh efgyk, aLo; aea ijskku]
ç'ufplg cudj jg x; h gârFkk vHkh Hkh mlga 'kkjhfd o ekufi d : i l çrkfMæ fd; k tkrk gß bl fy, ?kjsyw
fga k dks vkt Hkh furkar 0; fDrxr vls ikfjokjd ekeyk l e>k tkrk gß

ge vkt Hkh efgykva ds fo#) gksjgh fga k dks dkuuh o l keftd Lrj ij jkd ugha ik, gß bl fy,
?kjsywfga k dks vkt Hkh furkar 0; fDrxr vls ikfjokjd ekeyk l e>k tkrk gß , s okrkoj .k ea efgykva dk
mRihMæ] 'kksk.k vls mudh mi {kk pje l hek ij jgh gß ikfjokjd thou ds VWus ij L=h dks gh vf/kd nskh
Bgjk; k tkrk gß i # "ka dks deA i # "ka dks l gt gh ekQ dj fn; k tkrk gß tcfD L=h dks {kek ; kpuk dk
vol j Hkh ugha fn; k tkrk gß vkt Hkh efgykva ea fujarj vf/kdkjka ds çfr mnkl hurk] ijEijk vls : f<æ ka l s
cdkh nkl rki wkZ ekufi drk] HkkX; okfnrk] l Hkh ifjLFkr; ka ea thou thuß ekû jgus dh vknr tS h l el; k, a
deksk #i l soS h gh cuh gpZ gß fir l ðkkRedrk] i # "k ç/kkurk vls ml dh LokFkã jdrk] dkuu dh <hyh&<kyh
pky] l jdkjka dh l ðnughurk vls l cl segROI wkZ efgykva dh vf/kdkjka ds çfr mi {kk tS s dkj .k ?kjsywfga k
ds fy, ftEenkj gß gkykfd efgyk, aorëku ea fookg ds ckn ijk/khurk] nks e ntë dh gß l ; r vls eerk dh
e; kñk tS h ijEijkvks fuj{kjrk] ?kV tS h ijEijkvka dk [kys vke [kM/ u djus yxh gß i # "ka dks Lohdkjuk
gksk fd efgyk, a i # "ka dh l Eifr ugha gß vr% efgykva ds mRFkku dh Hkkouk dks l ðskkfud i ksk.k nsak t#jh
gksx; k gß mlga vkfFkZd o jktufrd : i l sl 'kDr cukus dh vko'; drk gß

I UnHxifk I ph

- vå kjh] , e0, 0 1/2006] *uljh thou ds l yxrsç'u* t; i g] T; ksr i fcyds ka
- dækj] , eå 1/2014] *bEiBV v,Q eDkQuld bu dVyl v,Q MæLVd ok; yd vxhV olesu bu gfj; k.kk %,
ds LVllh v,Q jomll >Ttj , M jgrd mMLVDV* bñjuskuy tuÿ v,Q bQ, eFVo , M Q; fjlLVd
fj l p] o, Y; æ & 1 b' ; wt 1/2
- xks y] çfr çHk 1/2009] *Hkjr; uljh fodkl dh vls* tskig] jktLFkkuh xFkkxkjA
tux.kuk 2001] 2011 Hkjr l jdkj] ubZfnYyhA
- ijekj] 'kHk 1/2015] *uljholnh fl)lr vls 0; ogkj* ubZfnYyh] vksj , ð cydLoku çkboV fyfeVM i fcyds kuA
Hkl hu] deyk 1/1993] *iSV; kdlZD; k gS ubZfnYyh* dkyh Q, j ohesu i fcyds ku
- feJk] T; krl uk 1/2000] *olesu , M åesu jlbVA* ubZfnYyh] dyi kZt i fcyds ka
- jk"Vh; i fjokj LokLF; l o{k.k 1&3] 2005&2006] gfj; k.k] bñM; kA
- jk"Vh; vij/kk fjD.M] 2015] bñM; kA
- o?kj] Vhå, pã 1/2013] *Hkjr ea efgykva ds vf/kdkj o dkuu 0; oLFk* t; i g] ij kMkbt i fcyds kuA

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