A Study Employee Welfare Schemes Adopted At MP Power Management Company Ltd., Jabalpur

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Various Welfare Schemes Runs By M.P.P.M.C.L. : Employee benefits paid to employees means that all the services, amenities and facilities are bring improvement in their working conditions and living standards .Employee welfare is a broad concept in itself in other words, it is not possible. With regard to employee welfare by many scholars/thinkers and scribes society have different opinions and definitions. But anyone definition/an opinion on not/have not consented. However it can be said that roughly. Provided that such services employee welfare staff, resources and facilities functions in the continuous improvement. There by their quality of life, functioning, gradually, work position and may increase their economic development.

MPPKVVCL carried out many welfare facilities for the betterment of the employees and for Community Development. MPPKVVCL continued to follow & upgrade its efforts at promoting welfare of employees. In this direction various welfare activities are done with addition to basic pay.

Institute of employee welfare in general we can divide in to these groups.

A. Institute ambient interior Welfare.
B. Institute ambient external welfare.
C. Fast Tract Action Committee
D. Women Complain Committee
E. Corruption Complain Committee

A. Institute ambient interior welfare activities :

Under these welfare activities mainly- medical support staff, Canteen, clean drinking water, restroom/lounge area, reading room, uniforms, safety equipment , etc. Providing facilities according to certain standards, etc may be inserted.

M.P. PKVVCL. Under the following welfare activities are :

01.   **Medical Facilities :** The Company employed within the field, retired employees and their dependents are provided medical facilities as per rules. Best in hospital patients examined by doctors, medicines and other solutions are made available in accordance with the opinion of doctors. If medical facilities is not available in the hospital so doctor are refer to patient other hospital for advance treatment. If medicines are not available in the hospital so bills of medicines are reimbursed by the company. The company enrolled under cadre officer/staff is the provision of medical aid allowance.

One in house medical officer is available in the organization for 24 hours. One external doctor and staff nurse sit in company on regular basis. One dispensary and ambulance is also available in organization to provide medical facility to its employees. In serious cases company refer the patient to the big hospitals.

02.   Accident during work provided free medical facilities to the staff and the decline in their physical capacity is used for the payment of compensation ass per rules. If it not possible to treat the patient in hospital so patient will refer to better hospital for advance treatment. Accidental employee to treats maximum of Rs. 1, 50,000/-as advance amount is also given to and above reimbursement facility is being spent. Departmental working for treatment on injuries

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during the assault or by Rush Rs. 25,000/-more than the sum of the Managing Director (E.R.) is approved.

03. Female employees in the office term infants whose age is less than 06years crèches for better supervision is provided.

04. The company employed within the field staff for the company's administrative building refreshment facilities provided on the premises Canteen. Snacks and meals at reasonable prices to the employee and other food ingredients are provided with high quality.

05. Company employees in each office Provision of clean water for drinking/facility is provided. In summer season refrigerator provide to employees for cold water/mud poetical so provided.

06. According to their eligibility, eligible employees are provided uniforms and warmer clothes in winter. IV and III category of employees provide raincoat in rainy season as per his/her eligibility. In addition to the technical staff torches and other safety equipment is provided using the equipment.

07. Provide library and rest room to employees in the mid-day lunch break for entertainment.

08. The company regular and contract an employee working within the field of high-level qualifier fully equipped accommodation is provided in theres identical colony.

09. Employees' cultural and social familial, religious and other activity to facilitate the smooth and orderly functioning of the labor welfare center is provided. Under which the employee his or rooms, recently frozen ground etc. are made available to the prescribed fee. Staff to promote healthy recreation and sports in the interest of the company on various occasions, religious and cultural events in view of the various programs and outdoor/indoor games held/are run.

10. Allow an employee is provided on the terms set for higher education.

11. A year ago in the hometown of retired employee of the facility has been posted.

12. Husband and wife at the same location of the facility have been posted.

13. Company employees employed in domestic electricity bill is given a discount of 50 percent in power consumption.

14. Physically and mentally handicapped employees have been allowed to withdraw from work.

15. Compassionate appointment scheme is in effective.

16. Employees Cooperative Credit committee and membership, contribution, loan and interest are deducted to determine the conditions provided.

17. A Labour Colony campus organization to conduct activities has been facilitated by his office.

18. The children of staff employed within the field of corporate governance recognized for academic development Bal Mandir, the former is the mean and higher secondary schools are being run. Located away from the colony for employees children study in educational institutions in order to determine them in imum fee for the children at the bus(vehicle) is provided.

19. Officers/employees flame for entertainment club, swimming pool, tennis court, etc. have been provided.

20. Notice boards/notice boards have been provided.

Statutory Welfare Schemes : The statutory welfare schemes include the following provisions:

1. **Drinking Water :** At all the working places safe hygienic drinking water should be provided.

2. **Facilities for sitting :** In every organization, especially factories, suitable seating arrangements are to be provided.

3. **First aid appliances :** First aid appliances are to be provided and should be readily assessable so that in case of any minor accident initial medication can be provided to the needed employee.

4. **Latrines and Urinals :** A sufficient number of latrines and urinals are to be provided in the office and factory premises and are also to be maintained in neat and clean condition.

5. **Canteen facilities :** Cafeteria or canteens are to be provided by the employer so as to provide hygienic and nutritious food to the employees.

6. **Spittoons:** IN every work place, such as ware houses, store places, in the dock area and office premises spittoons are to be provided in convenient places and same are to be maintained in a hygienic condition.

7. **Lighting :** Proper and sufficient lights are to be provided for employees so that they can work safely during the night shifts.

8. **Washing places :** Adequate washing places such as bathrooms, wash basins with tap and tap on the stand pipe are provided in the port area in the vicinity of the work places.

9. **Changing rooms :** Adequate changing rooms are to be provided for workers to change their cloth in the factory area and office premises. Adequate lockers are also provided to the workers to keep their clothes and belongings.

10. **Rest rooms :** Adequate numbers of restrooms are provided to the workers with provisions of water supply, wash basins, toilets, bathrooms, etc.

B. Institute of external welfare activities in the surroundings : Under external welfare activities of the Institute staff accommodation, facilities, labor welfare center for entertainment, to promote cooperative credit, cooperatives committees, conduct educational institutions, employees received terminal benefits, such as pension, gratuity, insurance amount, Vacation Cashing, and other facilities such as bonus , provident fund loan amount, and the activities of employee organizations to operate smoothly facilitate the opening of the organization's office, etc. can be included.

The company follows the staff allowance /facilities are also provided as under:

1. **RESIDENTIAL ACCOMMODATION** : MPPKVVCL have two colonies to accommodate his employees one is inside the area. Rooms are allotted to workmen for which Colony maintenance charges deducted for colony maintenance. Free electricity & water supply is also provided by company to its employees in colony.

2. **STAFF RESIDENTIAL ACCOMODATION** : Company constructed one colony for staff persons inside the plant. Furnished accommodation and bachelor hostel is available in colony including a subsidize mess. Accommodation in staff colony is allotted on the basis of requirement and necessarily. Cost of accommodation is included in the CTC of employees. It is fixed at the time of joining.

3. **HEALTH & MEDICAL CARE** : One in house medical officer is available in the organization for 24 hours. One external doctor and staff nurse sit in company on regular basis. One dispensary and ambulance is also available in organization to provide medical facility to its employees. In serious cases company refer the patient to the big hospitals.

4. **TRANSPORT FACILITIES** : Transport facility is provided in the Organization to its employees to bring them at duty places and drop them back. MPPKVVCL have a own Bus facility for the employees and workers.

5. **LOANS AND ADVANCES :** The employees of Organization are entitling to various types of loans & advances As per the Rule. The Organization may

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grant Advance, subject to necessity of employees. The sanction of advance can be for purpose of emergency and other needful requirement. A.V.P. (H.R.) is competent authority to sanction conveyance advance and loan.

6.   AWARDS AND INCENTIVES : Awards and increments are providing to the employees time to time. Basically the awards and incentive is based on attendance system and performance of employees. Special policy is made for awards and incentive. These awards are given to employees on various occasions like 26th January, 15 August etc.

7. LEAVES RULES :

1. Sanctioning authority: Immediate Supervisor, then Deptt. Head then Personnel head.

2. Basically there are three types of leave :
(a) Casual leave (C.L.)
(b) Earned Leave (E.L.)
(c) Special Sick Leave (S.L.)

(A) CASUAL LEAVE :

- Maximum 13 C.L. in a calendar year with full pay and allowance.
- Give on the basis of working days.
- Max of 2 C.L. at a time.
- Will lapse at the end of calendar year.
- Can be prefixed, suffixed & sandwiched with public holidays / weekly offs.
- Cannot be combined with any other type of leave.

(B) EARNED LEAVE :

- Total of 30 earned leave in a year
- 240 days working is required in calendar year to eligible for earn leave.
- Earned after each completed working year of service.
- Not granted more than 4 times in a year. ENCASHMENT OF E.L.:

- All E.L. can be enchased at the time of Death / Resignation / Retirement.
- EL enchased = BP

(C) SICK LEAVE (S.L.)

- Total of 10 in a year.
- No ceiling on accumulation.
- Can be availed up to 2 days without medical certificate.
- For > 2 days S.L. medical certificate has to be given.

(D) Study leave :

(i)   Study leave can be availed by a confirmed Employee who have served the Company for minimum of 3 years and has performance rating of B and above in the last two performance reviews.
(ii)   This leave shall be sanctioned as per the Company's Higher Education policy. This is an exclusive leave and subject to approval from Competent Authority.

(E) Maternity Leave

(i) A female employee with less than two surviving children may be granted maternity leave
(ii)   Maternity Leave can be availed by female Employees 180 days from the date of commencement for each instance of maternity. It can be combined with all other types of leave except CL.
(iii) In case of a miscarriage or abortion, leave may be granted to a female employee with less than two surviving children up to a maximum of 45 days and such a case does not count towards an instance of maternity leave.
(iv) Medical certificate shall be required for availing this leave. Sick Leave in continuation of Maternity leave can be availed in case of illness of new born child that requires mother's attention (subject to provision of relevant medical certificate). This leave needs prior approval from the Competent Authority.

(F) Paternity Leave

(i)   Paternity leave can be availed by male Employees 15 days during the period of child birth. It can be combined with any other kind of leave other than Casual Leave.

(ii) It can be availed up to 15 days before or up to 6 months from date of delivery of child.

(iii) Medical certificate shall not be required for availing this leave. This leave needs prior approval from the Competent Authority.

(G) Optional Holiday

(i) An employee shall be entitled for 3 optional holiday of his/ her choice from the list of optional holidays as declared for the calendar year.

(ii) Optional Holiday prefixed or suffixed to earned leave, sick leave and casual leave.

(H) Special Disability Leave (SDL)

(i) As SDL, number of days granted shall be to the extent certified by a medical authority. This leave can be combined with any other leave and may be sanctioned more than once (if required)

(ii) This leave is applicable if disability manifests itself within 3 months of occurrence of injury to which it is attributed and the individual promptly brings it to the notice of the Competent Authority. If the disability manifests itself after 3 months, Competent Authority approval is required.

(iii) The special disability leave period shall be counted as duty for calculation purposes for terminal benefits.

8. FACILITIES FOR OWN SECURITY : MPPKVVCL have own security guards.

9. INSURANCE SCHEMES, GRATUITY, PROVIDENT FUND & OTHER BENEFITS : All employees of MPPKVVCL are covered under Insurance policy as purchased by the company. No any charges of premium are deducted from employee's salary. Except this company is also covered under the provision of Employee Deposit Link Insurance Scheme (EDLI Scheme).

10. GRATUITY & COMPASSIONATE GRATUITY : The provisions of the said Act cover employees under the payment of Gratuity Act, 1972. All employees are entitled to payment of gratuity under the provision of the company's Gratuity scheme.

11. PROVIDENT FUND : The eligible employee is required to contribute at the rate of 12% of their basic pay and the company pays DA & matching contribution. Interest is payable on the accumulation at the rate prescribed from time to time. At present the rate of interest is 9.5%. Member employees are allowed refundable & non-refundable loans in certain given contingencies. PF accumulation standing to the credit of the member up to a maximum limit of 90% of such accumulations as on the date of making the request is permissible in case of member retiring from the service of the Organization on Super Annotating within next 12 calendar months or after completion of 54 years of age, whichever is later.

Non Statutory Schemes : Many non-statutory welfare schemes may include the following schemes:

I. **Personal Health Care (Regular medical check-ups):** Some of the companies provide the facility for extensive health check-up.

2. **Flexi-time :** The main objective of the flextime policy is to provide opportunity to employees to work with flexible working schedules. Flexible work schedules are initiated by employees and approved by management to meet business commitments while supporting employee personal life needs

3. **Employee Assistance Programs :** Various assistant programs are arranged
like external counseling service so that employees or members of their immediate family can get counseling on various matters.

4. **Harassment Policy :** To protect an employee from harassments of any kind,
Guidelines are provided for proper action and also for protecting the aggrieved employee.

5. **Maternity & Adoption Leave :** Employees can avail maternity or adoption
Leaves. Paternity leave policies have also been introduced by various companies.

6. **Medi-claim Insurance Scheme** : This insurance scheme provides adequate
Insurance coverage of employees for expenses related to hospitalization due to Illness, disease or injury or pregnancy.

7. **Employee Referral Scheme** : In several companies employee referral scheme is implemented to encourage employees to refer friends and relatives for employment in the organization.

8. **Transportation** : The Committee on Labour Welfare, 1969, recommended the provision of transport facilities to workers so that they can reach the workplace punctually and comfortably. Most employers have, however, recognized the workers' need for transport services and therefore responded. MAHAGENCO also had provided the facility to its employee at Parli TPS (New) for the hassle free to & fro transport.

9. **Canteen, restrooms and lunchroom** : Canteens established inside factories
Generally offer food at subsidized rates. In modem organizations, food courts offering a variety of continental and inter-continental cuisine have become quite popular in recent times. Washing facilities, medical aid, leave travel concessions: Most factories have first-aid facilities to take care of minor injuries. Reimbursement of medical expenses actually incurred is also increasingly favored nowadays.

As we can see from the results of survey, most of the employees are not happy with the kind of canteens provided at the power stations. Trade unions were found constantly raising this issue with the H.O. One such subsidized canteen is recently been inaugurated at CSTPS on trial basis. Employees seem to be very happy with such kind of move by the management. Employees from other power station are expecting the same sort of facility to be extended to them also.

10. **Conswner cooperative stores** : The Indian Labour Conference in 1963 Recommended the setting up of consumer cooperative stores in all industrial Establishments including plantations and mines employing 300 or more workers. The employer is expected to extend help in the form of share capital, Working capital, loans at concessive rates etc. The Industrial Truce Resolution, 1962 aimed at keeping prices of essential items low by opening a sufficient owner of fair price shops for workers.

1. House Rent Allowance(district /division/headquarterslevelrates are per rules)
2. Urban compensation allowance(district /division/headquarters level rates are per rules)
3. DearnessAllowanceontour
4. First Class Vehicle Allowance. Rs.400, Second Class-Rs.300, III and class IV Rs.200.
5. Night duty allowance according to post.
6. Uniform Allowance Rs. 750, Washing allowances Rs.40.
7. Cash Allowance is sewing.
8. In case of death25, 000/-help (as a favor) amounts provided immediately.
9. Employees after retirement administration allowance3000, officersof5000is given.
10. According eligibility bonus.
11. Leave in casement facilities after retirement.
12. Pension, gratuity, insurance amount, facilities etc.
13. Medicare re imbursement allowance
14. Travel Allowance
15. The periodic technical and accounting staffs are given training facility.
16. Sexual harassment of women employees at the work site during office hours committees was formed to rescue the woman's complaint.

17. Scheduled castes and tribes to address the grievances of the employees of the cadre fast tract action committee have been formed.

18. An employee on personal and official grievances ll has been formed to eliminate dispute.

19. Dispute matters of employees are solved by the association with the discussion between the employees.

20. The trade union official's seminar/ discussion are held special casual leave for attending the facility is provided.

21. The facility has been granted maternity leave for women employees.

22. Holiday's compensation to be present at official functions is provided leave facilities.

23. Family Welfare Programmer under the provision of leave facilities to employees for T.T. operation.

24. Risk allowance of the technical staff. 150/-is given.

C. Fast Track Action Committee : National Scheduled Tribe Commission meeting with the Government of India, New Delhi in light of the stipulated judgment and suggestions East region, working within the field of SC ST officers /employees for quick solution to grievances of M.P.P.K.V.V.C.L. by Jabalpur order no.1745 dated 03.25.10 Jabalpur under his command at the company level action of 5-member committee has been formed .The committee setup by the company acted in accordance with the following principles to guide the occasion:

01. M.P.P.K.V.V.C.L., all serving in the office of the officer/employee complaints do not follow the rules by now comes under the jurisdiction of the committee.

02. M.P.P.K.V.V.C.L., First Class/Deputy Secretary level officer and one of the Scheduled Castes and Scheduled Tribes shall be a representative committee member. Deputy Secretary of the nomination shall be made by the concerned office. A representative of SC

and ST enrollment Additional Secretary (E.R) shall be for a period of maximum one year.

03. The Committee Chief Relationship officer will convener of Fast Track Action Committee.

04. Committee meeting held on Monday of the second week will be made per month.

05. Officers / staff to investigate complaints received from the Coordinator will forward the complaint to the concerned office. Related office prescribed time limit (maximum 30days) will be transmitted to the Committee in its report on the complaint. Work status report to the Committee not received within the stipulated time, the company head office of the concerned office/Company Secretary (E.R.) will request for the quick action.

06. Upon receiving the report of the Committee is not satisfied, the episode pointing the company in addition to the Committee Secretary (E.R.) Submitted will be made for necessary action.

07. Committee on action taken on complaints received will be conveyed to the complainant. If required, the complainant wills be given the opportunity for a personal hearing at own expense.

08. Receipt of notice of action taken on the committee's recommendation, the complaints hall is delete das being abrogated.

09. Pending the recommendations of the review committee report, Additional Secretary (E.R.) shall be submitted every three months.

The Committee chief relationship officer in the other three members nominated/are nominated.

D. Women complain committee : M.P.P.K.V.V.C.L., Jabalpur on the field of work place sexual harassment of women employees working to eliminate complaints related to the 09-member women's complaints committee has been formed. To prevent the sexual harassment of women dis

mangling of sexual harassment and gender based justice policy has also been formulated. The Grievance Committee consists of the Managing Director of the company's patrons. By the company for sexual harassment by its Circular No. 36908:09:05 date has been set and gender based justice policy.

E.   Corruption   complaint   committee   : M.P.P.K.V.V.C.L, Jabalpur order number/E.R. /VIP/297-11/11749dated19:01:12According to the Secretariat authorized to investigate complaints of corruption related to faculty officer has been appointed. Box in each office of the company under which the complaint is made. Corruption can be put on the complaint letter Integrated investigation of the complaint by the rules are the rules of proceedings.

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Inhibitions Experienced by Users and Non Users of Internet Banking

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1 INTRODUCTION OF THE STUDY : Banking environment has become highly competitive today. Internet banking is changing and developing with technology every day. Bank customers began to deal with internet banking together with the increasing usage of the internet and social media. Advances in electronic banking technology have created novel ways of handling daily banking affairs, especially via the online banking channel. Online banking is the newest and least understood delivery channel for retail banking services. Today's generation is showing a keen interest in adopting all such technology enabled banking facility.

The advent of the internet and the popularity of personal computers presented both an opportunity and a challenge for the banking industry. For years, financial institutions have used powerful computer networks to automate millions of daily transactions; today, often the only paper record is the customer's receipt at the point of sale. Now that their customers are connected to the Internet via personal computers, banks envision similar advantages by adopting those same internal electronic processes to home use. Banks view online banking as a powerful "value added" tool to attract and retain new customers while helping to eliminate costly paper handling and teller interactions in an increasingly competitive banking environment. In India first one to move into this area was ICICI Bank. They started web based banking as early as august 1997.

The study focuses on why people are hesitant to use internet banking services even after digitalization. During the last 41 years since 1969, tremendous changes have taken place in the banking industry. The banks have shed their traditional functions and have been innovating,

improving and coming out with new types of the services to cater to the emerging needs of their customers. Online access also reduces physical visits to the bank, which saves customers' time.

From the customers' perspective, Online Banking provides a convenient and effective way to manage finances that is easily accessible 24 hours a day, seven days a week. In addition, information is up to date. Nevertheless, Online Banking has disadvantages for banks like how to work the technology, set-up cost, legal issues, and lack of personal contact with customers. And for customers there are security and privacy issues. The advantages of Online Banking outweigh the disadvantages for both banks and their customers.

1.1 IMPORTANCE OF THE STUDY

*   The importance of the study focuses on the internet banking and perception of customers towards it. With the advancement of digitalization in the economy, people are aware of the new technologies that are available.
*   This study shall focus on why people are hesitant to adopt internet banking.
*   The importance of this paper comes in the attempt to better predict and explain the inhibitions experienced by users' and non-users' of Online Banking services.

1.2 OBJECTIVES OF THE STUDY : The objectives of the study are:

*   To study how internet banking has become easier with the span of time and its usefulness.
*   To know about the current and future prospects of internet banking to the customers and their perception.

- To find out the major problems faced by the customers while using internet banking services.

1.3 SCOPE OF THE STUDY

- Area of the study is restricted only to 100 respondents.
- All the classes irrespective of age are taken into consideration.
- Users and non-users are considered while collecting information

1.4 Research Methodology : The Research design is Descriptive in nature, which is concerned with describing the characteristics of a particular individual or group or situation. It is a theoretical type of researcher design based on the collection, designing and presentation of the collected data. For the purpose of this study, the secondary data is collected from journals, reference books and internet websites. A structured questionnaire has been used with different types of questions such as closed ended and open ended. The survey is conducted through questionnaire. With a view to arrive at the sample population for the study, a purposive cum-convenient sampling is followed through Random sampling. The sample size is of 100 respondents who are students of St. Ann's college and they consist of both users and non-users of internet banking.

1.5 LIMITATIONS OF THE STUDY

1.Survey is conducted on students and many of them had not even attempted the questionnaire at all because they haven't opened their bank accounts yet.
2. It was quite time consuming to search for those respondents who:
 a) uses mobile phone and have bank accounts but have not activated internet banking services.
 b) uses mobile phone, have bank accounts and have activated internet banking services.
3. There may be lack of accuracy.
4. The size of sample was small so therefore generalization is being done.

1.6 LITERATURE REVIEW

Avinandan Mukherjee, Prithwiraj Nath, (21/1, 2003) in his study he aims at conceptualizing trust in online relationship banking and explores the relationship between trust and its key antecedents and consequence. The study shows that shared value and privacy is the most important determinant of trust. They discussed in their study that reputation and online security are aspects to create trust. They concluded by saying that the future commitment of the customers to online banking depends on perceived trust.

Minna Mattila, Heikki Karjaluoto, Tapio Pento (2003) his study reveals that mature customers are late adopters of internet banking. People are with the misconception that internet banking costs are more than paying bills over the counter. So, the study found out that pre-education in the use of Internet banking web pages should be emphasized as it will help in improving the efficiency of their buying behavior.

Patrick Y.K. Chau, Vincent S.K. Lai, (2003) his study focuses on investigating the user technology acceptance issue in the context of Internet banking. The study shows that perceived ease of use is a significant determinant of users' acceptance of Internet banking. The study further states that the easier Internet banking is to use, the greater will be a user's feeling of self-competence and determination. The study suggested that rather than making Internet banking easier to use, the manager should focus on making it more useful.

Bomil Suh, Ingoo Han (2003) focuses on the impact of a new belief i.e., trust, on customer acceptance of Internet banking. The study uses Technology Acceptance Model (TAM) and Structural Equation Model. The study discusses and investigates the factors that have an influence on customer acceptance of Internet banking. Lastly, they concluded that trust is one of the most important beliefs in explaining a customer's attitude towards using Internet banking. The study further reveals that behavioral intention to use Internet banking is highly related to attitude, perceived usefulness and trust.

Margaret Tan, Thompson S.H. Teo (July 2000) focuses on identifying and understanding the attitudinal, social and behavioral control factors that are significant in explaining intentions to adopt Internet banking services in Singapore. According to the study, the three factors that determines a person's intention to adopt Internet banking are attitude, subjective norms and perceived behavioral control. The findings show that intention to adopt Internet banking services can be predicted by attitudinal and perceived behavioral control factors but not by subjective norms. The study gave suggestions that future studies should be carried out on non-internet users to investigate their adoption intentions of such services.

Mohammed Sadique Khan, Siba Sankar Mahaptra (2008) study aims at evaluating the service quality of internet banking services in India from customer's perspective. The study focuses on identifying the important parameters affecting the service quality of internet banking. The study found out that customers are satisfied with the reliability of the services provided by the banks are not very much satisfied with the dimension "user-friendliness".

Kenneth B.Yap, David H. Wong, Claire Loh and Randall Bak (2010) in their study focuses on overcoming lack of trust by better understanding factors that can boost customers' trust for e-banking. The study proposes that this trust can be developed by combining traditional and online measures. The study also tested the relationship between traditional bank attributes and trust in banking as well as the moderating effect of service quality. The study reveals that traditional service quality plays a more important role in influencing trust in e-banking than does the size of the bank. The results of the study show that bank size only comes into play when customers assess the reliability of the service before trusting the e-banking website.

Pallab Sikdar, Amresh Kumar and Munish Makkad (2015) their study emphasizes upon diverse set of determinants which lead to appreciation of e-commerce transactions. Their study considers a five-factor model comprising of Trust, ease of use (EOU), intention to use (ITU), usage constraints (USD) and accessibility (ACCESS) as factors for online banking adoption by banking customers with the objective of online customer satisfaction. The positive effect of accessibility, intention to use and usage constraints on overall customer satisfaction whereas trust and ease to use are considered as a negative effect on overall customer satisfaction are also revealed.

Ankit Kesharwani, Shailendra Singh Bisht (2012) their study aims at extending the technology acceptance model (TAM) in the context of internet banking adoption in India under security and privacy threat. The study attempts at integrating perceived risk with TAM. The model of the study has the addition of consumer evaluation of perceived risk with respect to bank website and trust as determinants of the intention of the people to use internet banking services. The study attempts to develop a new theory by grounding new variables in a well-accepted general model (TRA) and applying them to a new context. The study suggested that internet banking institutions gain a better understanding of consumers' trust towards e-banking and helps build a positive image in the mind of both existing, as well as potential customers.

Lisa J. Servon and Robert Kaestner (2008) the study analyses whether the low and moderate income individuals could be benefitted in accessing information and communications technologies (ICT) by combining with financial literacy training and training on how to use the internet. The study is applicable to the electronic banking literature, the financial literacy literature and the digital divide literature. The aim of the study is to increase the financial literacy of participants to obtain assets and help bridge the digital divide. The study found out that without appropriate financial literacy and ITC training, internet banking will remain confined to only financially literate, well educated, high income customers.

1.7 HISTORY OF E- BANKING : The precursor for the modern home online banking services were the

distance banking services over electronic media from the early '80s. The term online became popular in the late '80s and refers to the use of a terminal, keyboard and TV (or monitor) to access the banking system using a phone line. 'Home banking' can also refer to the use of a numeric keypad to send tones down a phone line with instructions to the bank. Online services started in New York in 1981 when four of the city's major banks (Citibank, Chase Manhattan, Chemical and Manufacturers Hanover) offered home banking services using the videotex system. Because of the commercial failure of videotex these banking services never became popular except in France where the use of videotex (Minitel) was subsidized by the telecom provider and the UK, where the Prestel system was used.

The UK's first home online banking services were set up by the Nottingham Building Society (NBS) in 1983 ("History of the Nottingham" Retrieved on 2007-12-14.). The system used was based on the UK's Prestel system and used a computer, such as the BBC Micro, or keyboard (Tandata Td1400) connected to the telephone system and television set. The system (known as 'Homelink') allowed on-line viewing of statements, bank transfers and bill payments. In order to make bank transfers and bill payments, a written instruction giving details of the intended recipient had to be sent to the NBS who set the details up on the Home link system. Typical recipients were gas, electricity and telephone companies and accounts with other banks. Details of payments to be made were input into the NBS system by the account holder via Prestel. A cheque was then sent by NBS to the payee and an advice giving details of the payment was sent to the account holder. BACS was later used to transfer the payment directly. Stanford Federal Credit Union was the first financial institution to offer online internet banking services to all of its members in Oct, 1994.

1.8 EVOLUTION OF E-BANKING : The story of technology in banking started with the use of punched card machines like Accounting Machines or Ledger Posting Machines. The use of technology, at that time, was limited to keeping books of the bank. It further developed with the birth of online real time system and vast improvement in telecommunications during late1970's and 1980's.it resulted in a revolution in the field of banking with "convenience banking" as a buzzword. Through Convenience banking, the bank is carried to the doorstep of the customer.

The 1990's saw the birth of distributed computing technologies and Relational Data Base Management System. The banking industry was simply waiting for these technologies. Now with distribution technologies, one could configure dedicated machines called front-end machines for customer service and risk control while communication in the batch mode without hampering the response time on the front-end machine.

Traditional banking	Virtual or E-banking
Gunpowder	Nuclear charged
Personalized services, time consuming	Real time transactions, integrated platform,
limited access	all time access,

Intense competition has forced banks to rethink the way they operated their business. They had to reinvent and improve their products and services to make them more beneficial and cost effective. Technology in the form of E-banking has made it possible to find alternate banking practices at lower costs. More and more people are using electronic banking products and services because large section of the banks future customer base will be made up of computer literate customer, the banks must be able to offer these customer products and services that allow them to do their banking by electronic means. New products and services are emerging that are set to change the way we look at money and the monetary system.

1.9 NEED FOR E-BANKING : One has to approach the branch in person, to withdraw cash or deposit a cheque or request a statement of accounts. In true Internet banking, any inquiry or transaction is processed online without any reference to the

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branch (anywhere banking) at any time. Providing Internet banking is increasingly becoming a "need to have" than a "nice to have" service. The net banking, thus, now is more of a norm rather than an exception in many developed countries due to the fact that it is the cheapest way of providing banking services. Banks have traditionally been in the forefront of harnessing technology to improve their products, services and efficiency. They have, over a long time, been using electronic and telecommunication networks for delivering a wide range of value added products and services. The delivery channels include direct dial – up connections, private networks, public networks etc and the devices include telephone, Personal Computers including the Automated Teller Machines, etc. With the popularity of PCs, easy access to Internet and World Wide Web (WWW), internet is increasingly used by banks as a channel for receiving instructions and delivering their products and services to their customers. This form of banking is generally referred to as Internet Banking, although the range of products and services offered by different banks vary widely both in their content and sophistication.

1.10 USAGE OF E-BANKING : The enhanced online security of transactions and sensitive information has been the core reason for the penetration of online banking in everyday life. According to the latest official figures from the office of National Statistics (ONS 2007) indicate that subscriptions to the internet has grown more than 50% from 25 million in 2005 to 45million in 2007 in India. It has also been estimated that 60% of the population in India use internet in their daily lives. The fundamental shift towards the involvement of the customer in the financial service provision with the help of the technology especially internet has helped to reduce the costs of financial institutions as well as helped client to use the service at anytime and from virtually anywhere with access to an internet connection. The use of electronic banking has removed personnel that facilitate the transactions and has placed additional responsibilities on the customers to transact with the service. The computerization of the banking operations has made maximum impact on :-

1) Internal Accounting System
2) Customer service
3) Diversification of system

1.11 THE INDIAN SCENARIO : DRIVERS OF CHANGE: Advantages previously held by large financial institutions have shrunk considerably. The Internet has leveled the playing field and afforded open access to customers in the global marketplace. Internet banking is a cost-effective delivery channel for financial institutions. Consumers are embracing them any benefits of Internet banking. Access to one's accounts at anytime and from any location via the World Wide Web is a convenience unknown a short time ago. Thus, a bank's Internet presence transforms from 'brouchreware' status to 'Internet banking' status once the bank goes through a technology integration effort to enable the customer to access information about his or her specific account relationship. The six primary drivers of Internet banking include, in order of primacy are:

•Improve customer access
•Facilitate the offering of more services
•Increase customer loyalty
•Attract new customers
•Provide services offered by competitors
•Reduce customer attrition

All the major Banks in India are trying to promote online transactions in the country including the rural parts of the country. Being a huge fan of e-Governance, Indian Prime Minister – Mr. Narendra Modi has initiated a project estimated at INR 20,000 crores to build a broadband highway connecting 2.5 lakh panchayats across the country. Once fully set up, this infrastructure would help the rural India connect with the urban India while boosting the rate of online transactions in the country.

Despite the rosy predictions and increased corporate activity, the Indian Internet banking system is facing many hurdles. The problems include operational risks, security risks, system architecture risks, reputational risks and legal risks. Apart from the security issues, there are a host of other problems like:

• PC user base in India is extremely low compared to global standards.

• The Internet user base is limited.

• Lack of infrastructure to advanced technology based banking services.

• The absence of a regulatory framework for Internet banking transactions in India.

• The mindset of the Indian consumer, who prefers personal interactions and is not very comfortable, doing transactions through the Internet. However, banks are working towards addressing these problems. The security issues can be tackled by having the bank's systems technologically equipped to evade operational and security risks. Reputational risks can be prevented by testing of the system before implementation, developing contingency plans (to handle system disruptions, system hackers, security lapses and virus attacks) and creating back-up facilities. Legal and cross-border risks can be avoided through proper customer identification devices, information screening techniques, periodic reviews on compliance with various laws, and gaining knowledge of various national laws (applicable) and guide the customers through their cross-border dealings.

1.12 INDIAN BANKS ON WEB : The banking industry in India is facing unprecedented competition from non-traditional banking institutions, which now offer banking and financial services over the Internet. The deregulation of the banking industry coupled with the emergence of new technologies, are enabling new competitors to enter the financial services market quickly and efficiently. Indian banks are going for the retail banking in a big way. However, much is still to be achieved. This study that was conducted by students of IIML shows some interesting facts:

• Throughout the country, the Internet Banking is in the nascent stage of development (more than 50 banks are offering varied kind of Internet banking services).

• In general, these Internet sites offer only the most basic services. 55% are so called 'entry level' sites, offering little more than company information and basic marketing materials. Only 8% offer 'advanced transactions' such as

online funds transfer, transactions & cash management services.

• Foreign & Private banks are much advanced in terms of the number of sites & their level of development

1.13 SWOT ANALYSIS OF SBI‟S INTERNET BANKING

STRENGTHS

• Greater reach to customers.

• Quicker time to market.

• Ability to introduce new products and services quickly and successfully.

• Ability to understand its customers' needs.

• Customers are given access to information easily across any location.

• Greater customer loyalty.

• Easy online application for all accounts, including personal loans and mortgage.

• 24 hours account.

• Quality customer service with personal attention.

WEAKNESSES

• Lack of awareness among the existing customers regarding internet banking.

• Obsolesce of technology take place very soon specially in terms of security on internet.

• Procedure for applying for id and password for using services related to internet banking takes time. Lack of knowledge is found regarding internet banking in employees of SBI.

• Implementation of newer technology is little bit complicated.

• Employees need training to obtain knowledge regarding I-banking.

OPPORTUNITIES

• Approximately 95% of customers are not using internet banking.

• Core competency can be achieved in terms of banking if focus is made on awareness of internet banking.

• Can become 1st virtual bank of India.

- Concentration of various services should be made using internet banking.

CHALLENGES

- Maintaining Business Edge over competitors in the context of sameness in IT infrastructure.
- Multiple vendor support is necessary for working of highly complex technology.
- Maintaining secured IT infrastructure for business operations.
- Alternative must be there in case of failure of system.

1.14 EMERGING CHALLENGE

1) Customer Satisfaction : Today in sector customers are more value oriented in their services because they have alternative choices in it. So that each and every bank have to take care about fulfill of our customer's satisfaction.

2) To provide several personnel services : The preset times demanded that banks are to provide several services for which they have to expanse in service, social banking with financial possibilities, selective up gradation, computerization and innovative mechanization, better customer services, effective managerial culture, internal supervision and control, adequate profitability, strong organization culture etc. Therefore, banks must be able to provide complete personal service to the customers who come with expectations.

3) Nonperforming assets (N.P.A) : Nonperforming assets are another challenge to the banking sector. Vehicle loans and unsecured loans increases N.P.A. which terms 50% of banks retail portfolio was also hit due to upward movement in interest rates, restrictions on collection practices and soaring real estate prices. So that every bank has to take care about regular repayment of loans.

4) Competition : The nationalized banks and commercial banks have the competition from foreign and new private sector banks. Competition in banking sector brings various challenges before the banks such as product positioning, innovative ideas and channels, new market trends, cross selling ad at managerial and organizational part

this system needs to be manage, assets and contain risk. Banks are restricting their administrative folio by converting manpower into machine power i.e. banks are decreasing manual powers and getting maximum work done through machine power. Skilled and specialized man power is to be utilized and result oriented targeted staff will be appointed.

5) Managing Technology : Developing or acquiring the right technology, deploying it optimally and then leveraging it to the maximum extent is essential to achieve and maintain high service and efficiency standards while remaining cost effective and delivering sustainable return to shareholders. Early adopters of technology acquire significant competitive advances Managing technology is therefore, a key challenge for the Indian banking sector.

6) Other Challenges :

a) Coping with regulatory reforms.
b) Development of skill of bank personnel.
c) Customer awareness and satisfaction.
d) Corporate governance.
e) Changing needs of customers.
f) Keeping space with technology up gradation.
g) Lack of common technology standards for mobile banking.
h) Sustaining healthy bottom lines and increasing shareholders value.
i) Structural changes.
j) Man power planning.

1.15 DATA ANALYSIS AND INTERPRETATION : There has been an increasing trend of using online services due to demonetization and the economy converting into a cashless economy. Internet banking is one such online services that people have adopted. Despite this, there are still many who has not still activated this service even if they are aware of it. To know why people are still hesitant towards adopting it and the various pros and cons of internet banking service, this survey was conducted. The data analysis and interpretation is done with the help of Questionnaire.

The source help for data analysis was done using question pro through tables, charts, bar diagrams, mean and cross tabulation. Findings are: Out of the total respondents 66% have activated internet banking services for their bank account. The remaining 34% have not yet activated internet banking services. The reasons for increase in number of users might be because of various services provided through internet banking services. The number of users is expected to rise further. Among those who have not yet activated, around 48% of them reveal that their main reason for not activating internet banking services is due to security concerns. 36% of them feel that there is lack of awareness and the remaining 16% are reluctant to change. They will adapt to changes when there is more awareness about the security and various other features. Around 54% have started using the internet banking service in the last 1 year. 36% of them have started using in the last 1-5 years, 6.67% in 5-10 years. Only 2% have started above 15 years. This might be due to technological advancement and various other changes that are taking place. Many more would start using in the future if there is proper awareness about its advantages to the various sections of the society.Almost 48% of the respondents feel that they have activated the internet banking service because of its easiness to maintain banking transactions.26% of them feels that it saves time as compared to traditional banking.20% of them feels that it is safe and secure and only 4% of them feels that it has low service charge. Regarding the familiarity of the internet banking services it is clear from the data that 49% of the respondents have average knowledge and 21% have adequate knowledge. 25% are just beginners and only 5% of them do not have any knowledge. The reason for not having any knowledge is might be due to their own lack of knowledge or exaggerated fears in their minds. Not many of the respondents use the internet banking services frequently or everyday i.e. 26% or 2% respectively. 44% of them use the services sometimes. And only 23% of them use once in a while. As many of the respondents are students, they hardly use it every day. From the table, it is found that a large part of the respondents i.e. 60% are satisfied with technology based internet banking services on getting accounts status and balance enquiry within a fraction of second along with statement request and due installments enquiry, followed by 40% of satisfaction on e-payments and account to account transfer. The greater number of the respondents i.e. 60% faces problems regarding the information provided by the internet banking services. They also feel that there are security issues and the response after every transaction takes very long time. As a result, there is no fast response. Another part of the respondents i.e. 40% faces delay in getting OTP messages and they also feel that there are too many steps in processing transaction. Large number of the respondent's i.e.83% feels that the process of OTP doesn't take a very long time while only 17% of them feels so. The reason for majority of them not facing problem in the processing of OTP might due to improved services provided by the bank. Sometimes there might be technical error or server problems of the bank due to which few of them said yes. The greater number of the respondent's i.e. 89% thinks that banks can improve their relationship with customers through the internet banking services. On the other hand, 11% doesn't think so. The reason for the greater number of positive responses is due to the fact that the services offered through the internet banking have satisfied majority of the users and only few of them are not satisfied.

A large part of the respondents i.e. 73% agrees to the fact that service efficiency is maintained due to computerized banking/online banking and 22% of them strongly agrees to it. As opposed to this, 3% disagree and 1% strongly disagrees to it. This is because transparency is maintained. According to the data, majority of the users i.e. 82% are satisfied with their bank's internet banking services while 13% are highly satisfied. The dissatisfaction levels of the respondents are very low. This clearly shows that banks are providing better facilities. The large percentage of the respondents i.e. 84% agrees to the fact that the internet banking services has become more convenient and safe through the use of online banking application. Only 16% disagrees to it. The reason might be due to the fact that all the necessary information are available at

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International Journal of Social Science & Management Studies (Peer Reviewed & Refereed Research Journal) I.J.S.S.M.S.

ISSN : 2454 - 4655, Vol. - 4, No. – 5   June 2018

our fingertips and when we pay through the app, the payee's information is retained and this helps in easy access.

Majority of the respondents feel that their personal data is protected and convenient to use through the internet banking services. They feel that it is more effective than branch banking as it is simple and easier to access. Another part feels that it is less costly. As banks provide support it is quick to complete a transaction. According to the data, majority of the respondents use the internet banking services for checking balances online, to transfer money from one account to another and paying bills online. The remaining use it to download transaction activity and paying rent and so on.Major part of the respondents i.e. 41% believe that internet banking services has played a good and average role during demonetization. 13% believe its role to be excellent. Only 4% believe their role to be poor.

The reason might be due to note ban which compelled people to use online transactions. It has given rise to a cashless economy to a certain extent. Equal part of the respondents i.e. 50% feel that their bank's website standout from other bank's website in visual appearance, organization/lay out and ease of finding information. Other half i.e. 50% feel that their bank's website is more simple, gives up to date information and convenient to use compared to other bank's website. Majority of the respondents i.e. 59% have been using it sometimes in the last 1 year, 44% since the last 1 to 5 years. Only 2% have been using every day since the last 1 year and only 4% since the last 1 to 5 years. Since internet banking cannot be done on everyday basis, they may be using it sometimes at the time of need. Large part of the respondent's i.e. 75% have average knowledge and their main reason for activating the internet banking is due to low service charge and 52% because it saves time. 11% who doesn't have any knowledge have activated due to its safety and security feature and 13% because it saves time.

1.16 FINDINGS

- Out of the total population, who have activated the internet banking services. Majority of them i.e. 48% feels that it is easy to maintain banking transactions activity.21% feels it to be safe and secure while 26% feels it saves time as compared to traditional banking.

- Among those who have not activated a large part of it i.e. 48% did not activate due to security concerns. 36% feels that there is lack of awareness and 16% are reluctant to change.

- It is found from the sample that many have started using internet banking services in the last 1 year. 49% have average knowledge while 25% are just beginners.

- Major part of the population are satisfied with the account information and balance enquiry and statement request provided by the bank's site. On the other hand, some of them feels that there is delay in getting OTP message and there are too many steps in processing a transaction.

- A large part of the population agrees that banks can improve their relationship with customers through internet banking services. 82% of them are satisfied and 13% of them are highly satisfied while only 4% are dissatisfied.

- Majority of the population feels that internet banking transaction procedures are simple an easier to access and their personal data is protected during the process. They also feel that it is more effective and convenient than branch banking.

- Most of the population use internet banking either to check balances online or transfer money from one account to another. A certain part of the population also download personal transaction activity, pay bills online and pay rent etc.

- 42% of the population thinks that Internet banking services has played a major role during demonetization. 12% feels their role to be excellent.

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1.17 SUGGESTIONS : Online banking design must create a 'quick in and out' experience, ensure success in transactions users undertake, arouse curiosity and attract the customer to explore. Studying users, defining user types, benchmarking designs and testing for ease of use are critical for this. Specific needs therefore are: clear task flows, brevity and clarity of language and terms, basic functions made obvious to average users and support available at all times. Besides short-term solutions, the long-term strategy needed is to not just create but also measure user performance with the design to ensure it is self-evident and transactions are truly self-controlled.

It is clearly in the interest of banks to encourage their customer base to use online banking. Current designs of online banking systems do not address users' needs and expectations of online banking. User-centered design methods can achieve this. Internet, phone, paper, statements, ATM and visit to the branch all need to appear as one holistic experience for the customer who is 'anybody.In India, banking, like several other transactions, continues to be relation-based and in need of human assurance and intervention, technology notwithstanding. Hence this is particularly significant. True benefits will be seen when banks use this technology to offload customer service costs and increase sales by maximizing self-service. As 21st century banking users entrust the care of one of their most important assets to cyber space, a seamless, stress free and successful experience is essential. Design with users' success as focus, content understandable by 'anybody', supported with demos and help to reduce intimidation, will justify investment in online through increased usage by satisfied customers.

- Better navigation that highlights and presents relevant information in context and at the right time needed.
- Better content partitioning according to popularity and priority of action.
- Concerns about the security of their banking information should be fully addressed.
- Additional security gateways should be present.

- More services should be available online.
- Better and faster customer support channels like online chat to solve banking hurdles.
- Innovative and intuitive interface.
- Banks should organize seminar and conference to educate the customer regarding uses of online banking as well as security and privacy of their accounts.
- Banks should provide him useful tips to use banks website and operational procedure by which customer can enhance their level of trust in online banking. And they can increase their uses in future.
- People are innovative in nature. They are easily ready to adopt online banking if bank motivates them. Organization should segment the market and focus on their needs and preference.
- Customers are very much aware about security and privacy concern. They believe that online banking is not secure for conducting financial operations. Banks should increase the level of awareness and should kept their promises and commitment.

1.18 CONCLUSION : The banking today is re-defined and re-engineered with the use of Information Technology and it is sure that the future of banking will offer more sophisticated services to the customers with the continuous product and process innovations. Thus, there is a paradigm shift from the seller's market to buyer's market in the industry and finally it affected at the banker's level to change their approach from "conventional banking to convenience banking" and "mass banking to class banking".

Many banks have now understood that online banking is here to stay and that they need to upgrade and enhance their offerings for simple solutions and desired security to retain and attract customers. They also need to recognize that they must offer the same convenience and service that people have come to expect at the branch as well as in other areas of their life like shopping online. Payment for shopping too requires users to invariably go through the online banking portals. Banks need to also understand that transition of a new user to an advanced one is a gradual process

that needs to be supported by encouraging users to explore with confidence by offering intuitive processes and user-friendly nomenclature. Only when users feel confident with the system, will it be easy for them to explore new services through cross-sell banners and other means that are popular and successful in banking.

An Online Banking user is expected to perform at least one of the following transactions online:

 1. Checking account balance and transaction history
 2. Paying bills
 3. Transferring funds between accounts
 4. Requesting credit card advances
 5. Ordering checks
 6. Managing investments and stocks trading

There is a wide variety and large numbers of novice users among Indian online banking customers today. Their view goes beyond the novelty of online banking. They expect their experience to be similar to what they get at a service counter. The fact that people have positive perceptions about online banking should be treated with great value. This is because one bad experience can result in customer discontinuation of the E-banking service.

The cashless transition is not only safer than the cash transaction but is less time consuming and not a trouble of carrying and trouble of wear and tear like paper money. But on the other hand, the risk of cyber-crime is very much higher as almost all the cashless transactions are done over internet. So proper and complete awareness must be made to the people to keep their debit and credit cards safe and to use the internet banking and the digital wallet in a most secure way. In order to punish the cyber criminals, the properly structured cyber police force with high end forensic labs and technology must be created. Users and non-users expect online banking to be further simplified than what they see today.

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माध्यमिक स्तर के छात्र व छात्राओं के जीवन मूल्यों का तुलनात्मक अध्ययन

श्वेता गुप्ता

शोधार्थी, शिक्षा संकाय, बरकतउल्ला विश्वविद्यालय, भोपाल

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प्राध्यापक, शिक्षा संकाय, बरकतउल्ला विश्वविद्यालय, भोपाल

प्रस्तुत शोध पत्र में माध्यमिक स्तर के छात्र व छात्राओं के जीवन मूल्यों का तुलनात्मक अध्ययन किया गया है। न्यादर्श के रूप में खण्डवा जिले के माध्यमिक स्तर के विद्यालयों की कक्षा 10वीं मे अध्ययनरत 50 छात्र व 50 छात्राओं का चयन साधारण यादृच्छित विधि से कर उन पर व्यक्तिगत मूल्य मापनी का प्रशासन किया गया। प्राप्त परिणामों के अनुसार छात्र व छात्राओं के मध्य जीवन मूल्य ईमानदारी, मददगारिता, साहस, शिष्टाचार व स्वच्छता में सार्थक अंतर पाया गया जबकि जीवन मूल्य प्रेम, विश्वसनीयता व अनुशासन में सार्थक अंतर नहीं पाया गया।

हमारी सभ्यता व संस्कृति में वैदिक काल से लेकर वर्तमान समय तक अनेक परिवर्तन हुए है और इन परिवर्तनों के परिणामस्वरूप हमारे विभिन्न मूल्यों में भी बदलाव आए हैं। आधुनिकीकरण के परिणामस्वरूप मनुष्य में उपभोग की प्रवृत्ति अत्यधिक विकसित हुई है और अपनी आवश्यकताओं की पूर्ति हेतु मनुष्य अनेक अनैतिक कृत्यों को करने मे भी संकोच नही करता। समाज मे चोरी, डकैती, आपसी मन–मुटाव, एक दूसरे की मदद न करना, हिंसा, घृणा जैसे अवमूल्यों मे नित्य बढ़ोतरी हो रही है, जहाँ प्राचीन समय में हमारा देश सभ्यता और संस्कृति के लिए पहचाना जाता रहा है वहीं आज हमारे देश में भी अनेक अमानवीय घटनाएँ घट रही है और जिनका मुख्य कारण विभिन्न जीवन मूल्यों में आ रही कमी है। पाश्चात्य संस्कृति से आज हमारे देश की युवा पीढ़ी प्रभावित हो रही है, जिसके कारण हमारी संस्कृति के मूल स्वरूप में भी परिवर्तन दृष्टिगोचर हो रहा है। अतः इसलिए आवश्यक है कि हमारे देश की सभ्यता और संस्कृति को मूल्यों के माध्यम से संरक्षित किया जाए और इस हेतु शिक्षा का विशेष महत्व है।

देश मे शिक्षा हेतु विभिन्न औपचारिक, अनौपचारिक व औपचारिकेत्तर उपागम कार्यरत है जिनमें प्रत्यक्ष व अप्रत्यक्ष रूप से अनेक विद्यार्थी शिक्षा प्राप्त करते है और यह शिक्षा उन्हें जीवन के लिए उचित मार्गदर्शन प्रदान करती है साथ ही मूल्य प्रधान शिक्षा के माध्यम से वह उचित जीवन जीने की कला प्राप्त करते है जिससे उनके जीवन मे विभिन्न मूल्यों का समावेश होता है।

जीवन मूल्यों से आशय – जीवन मूल्य व्यक्ति का वह आन्तरिक गुण है जो उसे विकास की ओर ले जाते हुए उसके जीवन को संरक्षित रखते हैं। जीवन मूल्यों के अंतर्गत संस्कृति, समाज, दर्शन व मनोविज्ञान आदि को सम्मिलित किया जाता है । डॉ. देवराजन का कथन है कि – ''संस्कृति जीवन–मूल्यों के प्रति एक भावात्मक दृष्टिकोण है।'' इसलिए जीवन मूल्यों के संदर्भ में संस्कृति की व्याख्या अपेक्षित है क्योंकि किसी राष्ट्र अथवा देश की संस्कृति बोध से ही जीवन मूल्यों का पता लगाया जा सकता है तथा मूल्यों का मुख्य स्त्रोत संस्कृति ही है साथ ही जीवन–मूल्यों मे मुख्य रूप से धर्म, अर्थ, काम और मोक्ष का भी उल्लेख किया जाता है। मनुष्य के जीवन जिन जीवन मूल्यों का महत्व है वे निम्नांकित है– सच्चाई, सहयोग, साहस, दृढ़निश्चय, आत्मविश्वास, ईमानदारी, देशभक्ति, कर्तव्यपरायणता, समाज सेवा की भावना, श्रम मे निष्ठा, त्याग की भावना विश्व–बंधुत्व, परोपकार, विनम्रता, अहिंसा, प्रेम, सहनुभूति, धैर्य, सहिष्णुता, दया, क्षमा, दूसरों का आदर, दान, तत्परता, मित्रता, दूसरों के गुणों की प्रशंसा, निर्भीकता, स्वावलंबन, आवश्यकता से अधिक संग्रह न करना, फिजूलखर्ची न करना, अनुशासन, सादगी आदि।

समस्या का औचित्य – सामान्यतः आज युवा पीढ़ी में संस्कारों में शिथिलता दिखाई पड़ती है। प्रतिदिन विभिन्न असामाजिक घटनाएँ घटित हो रही हैं जो आज प्रत्येक मनुष्य के लिए चिंता का विषय बनी हुई है और ऐसी स्थिति में युवा पीढ़ी का विकास भी बाधित हो रहा है जो कि देश के विकास को भी प्रभावित करता है।

वर्तमान समय में समाज मे व्याप्त इन सभी स्थितियों को देखकर विद्यार्थियों के जीवन मूल्यों को जानने हेतु यह शोध कार्य किया गया।

शोध से संबंधित पूर्व अध्ययन – वास्तव में संबंधित साहित्य शोध कार्य के लिए अत्यंत महत्वपूर्ण हैं क्योंकि इसके अभाव में शोधकर्ता उचित दिशा में एक भी कदम

आगे नहीं बढ़ सकता। अतः निम्नलिखित शोधकार्य पूर्व में हुए हैं –

श्रीवास्तव, पी. (2017) के अध्ययन से ज्ञात हुआ कि किशोरियों में नैतिक निर्णय, किशोरो की तुलना में अधिक उच्च पाए गए।

कुमार, अजय (2017) के अध्ययन से ज्ञात हुआ कि माध्यमिक स्तर के छात्र एवं छात्राओं की राष्ट्रप्रेम, भाईचारा, एकता, न्याय और प्रजातांत्रिकता, सामाजिक, धार्मिक, आर्थिक और क्षेत्रीय समानता, सामाजिकता, सांस्कृतिक विरासत और राष्ट्रीयता की भावना के स्तर में कोई सार्थक अन्तर नहीं पाया गया और दोनों के स्तर एक समान हैं।

शर्मा, तृषा (2016) के अध्ययन से ज्ञात हुआ कि विद्यार्थियों के वैयक्तिक मूल्य के आयाम धार्मिक मूल्य प्राप्तांकों पर लिंग का सार्थक प्रभाव पाया गया। छात्राओं के वैयक्तिक मूल्य के आयाम धार्मिक मूल्य का प्राप्तांक छात्रों के वैयक्तिक मूल्य के आयाम धार्मिक मूल्य प्राप्तांक की अपेक्षा निम्न पाया गया। उपर्युक्त निष्कर्ष यह दर्शाते हैं कि विद्यार्थियों के वैयक्तिक मूल्य के आयाम धार्मिक मूल्य प्राप्तांको पर लिंग का सार्थक प्रभाव पड़ता है।

कैथेल्लकपम, बिदयालक्ष्मी (2016) के अध्ययन से ज्ञात हुआ कि बालकों व बालिकाओं के नैतिक मूल्यों में भिन्नता पाई गई और यह भिन्नता उनके विद्यालयीन परिवेश, घर के वातावरण व उनके साथियों के आधार पर पाई गई। जिन घरों का तथा विद्यालय परिवेश का वातावरण अच्छा पाया गया उन विद्यार्थियों में उच्च नैतिक मूल्य पाए गए तथा साथ में साथी समूहो का प्रभाव भी पाया गय

तिवारी, महेन्द्र कुमार (2014) के अध्ययन से ज्ञात हुआ कि सरस्वती विद्यामंदिर में अध्ययनरत छात्रों में उच्च सामाजिक मूल्य, छात्राओं में अति उच्च सामाजिक मूल्य जबकि विद्यार्थियों में उच्च सामाजिक

मूल्य पाये गये। छात्राओं में छात्रों से अधिक सामाजिक मूल्य पाये गये।

बोहरा, सुनीता (2012) के शोध के निष्कर्ष में पाया गया कि बालक एवं बालिकाओं के सौन्दर्यात्मक, आर्थिक व ज्ञानात्मक मूल्यों के मध्य सार्थक अंतर नहीं है। जिसका प्रमुख कारण है कि अधिकांश अभिभावक अपने बच्चों को समान शिक्षा देने का प्रयत्न करते, है उनके पालन पोषण में कोई कमी नही करते साथ ही उन्हें समान अधिकार भी प्रदान किए जाते है जिसके परिणामस्वरूप बालक एवं बालिकाओं दोनों में ही मूल्य के प्रति आसक्ति का भाव समान रूप से निहित है।

उद्देश्य – माध्यमिक स्तर के छात्र व छात्राओं के जीवन मूल्यों का तुलनात्मक अध्ययन करना।

परिकल्पना – माध्यमिक स्तर के छात्र व छात्राओं के विभिन्न जीवन–मूल्यों में सार्थक अंतर नही है।

उपकरण – प्रस्तुत शोध कार्य में जीवन मूल्यों के मापन के लिए डॉ. मधुलिका वर्मा एवं विंध्येश्वरी पॉवार द्वारा निर्मित व्यक्तिगत मूल्य मापनी का उपयोग किया गया है।

विधि – सर्वप्रथम खण्डवा जिले के माध्यमिक स्तर के विद्यालयों की सूची प्राप्त कर इस सूची में से यादृच्छिक प्रतिचयन विधि द्वारा 4 विद्यालयों का चयन कर इन विद्यालयों की कक्षा 10वीं में अध्ययनरत 100 विद्यार्थियों (50 छात्र +50 छात्राएँ) का चयन कर इन विद्यार्थियों पर 'व्यक्तिगत मूल्य मापनी' का प्रशासन किया गया । इस मापनी में दिए गए सभी आठ मूल्यों का अलग–अलग फलांकन किया गया तथा प्राप्तांकों के आधार पर मास्टर शीट तैयार की गई। मध्यमान, मानक विचलन एवं क्रांतिक अनुपात परीक्षण के द्वारा आकड़ों का विश्लेषण किया गया तथा प्राप्त परिणामों के आधार पर निष्कर्ष प्राप्त किए गए।

परिणामों का विश्लेषण –

परिकल्पना : माध्यमिक स्तर के छात्र व छात्राओं के विभिन्न जीवन–मूल्यों में सार्थक अंतर नही है।

तालिका
माध्यमिक स्तर के छात्र व छात्राओं के विभिन्न जीवन मूल्यों संबंधी   तुलनात्मक परिणाम

मूल्य	टेलीविजन का प्रभाव	संख्या	मध्यमान	मानक विचलन	क्रांतिक अनुपात मान	सार्थकता
ईमानदारी	सकारात्मक	50	13.78	3.07	2.78	0.01 स्तर पर सार्थक
	नकारात्मक	50	15.42	2.79		
प्रेम	सकारात्मक	50	14.86	2.67	1.65	0.05 स्तर पर असार्थक
	नकारात्मक	50	13.92	3.09		
मददगारिता	सकारात्मक	50	15.64	2.35	2.57	0.05 स्तर पर सार्थक
	नकारात्मक	50	14.28	2.93		
साहस	सकारात्मक	50	15.16	2.66	3.18	0.01 स्तर पर सार्थक
	नकारात्मक	50	13.38	2.91		
शिष्टाचार	सकारात्मक	50	14.22	2.31	2.98	0.01 स्तर पर सार्थक
	नकारात्मक	50	15.68	2.59		
विश्वसनीयता	सकारात्मक	50	18.04	2.81	0.78	0.05 स्तर पर असार्थक
	नकारात्मक	50	17.58	3.11		
अनुशासन	सकारात्मक	50	14.08	2.95	1.41	0.05 स्तर पर असार्थक
	नकारात्मक	50	13.22	3.17		
स्वच्छता	सकारात्मक	50	13.94	2.87	2.27	0.05 स्तर पर सार्थक
	नकारात्मक	50	12.58	3.19		

स्वतंत्रता के अंश – 98   0.05 स्तर के लिये निधारिंत न्यूनतम मान – 1.98
                          0.01 स्तर के लिये निधारिंत न्यूनतम मान – 2.63

उपरोक्त सारणी में प्रदर्शित परिणामों से स्पष्ट है कि माध्यमिक स्तर के छात्र व छात्राओं के मध्य जीवन मूल्य ईमानदारी, मददगारिता, साहस, शिष्टाचार व स्वच्छता में सांख्यिकीय दृष्टिकोण से सार्थक अंतर है क्योंकि इन जीवन मूल्यों के लिए प्राप्त क्रांतिक अनुपात के मान क्रमशः 2.78, 2.57, 3.18, 2.98, 2.27 स्वतंत्रता के अंश 98 पर सार्थकता के 0.01, 0.05 स्तर के लिए निधारिंत न्यूनतम मान 2.63, 1.98 से अधिक हैं जबकि जीवन मूल्य प्रेम, विश्वसनीयता, अनुशासन में माध्यमिक स्तर के छात्र व छात्राओं के मध्य सांख्यिकीय दृष्टिकोण से सार्थक अंतर नहीं है क्योंकि इन जीवन मूल्यों के लिए प्राप्त क्रांतिक अनुपात के मान क्रमशः 1.65, 0.78, 1.41 स्वतंत्रता के अंश 98 पर सार्थकता के 0.05 स्तर के लिए निधारिंत न्यूनतम मान 1.98 से कम हैं।

अतः उपरोक्त परिणामों के आधार पर निष्कर्षतः कहा जा सकता है कि माध्यमिक स्तर के छात्र व छात्राओं के मध्य जीवन मूल्य ईमानदारी, मददगारिता, साहस, शिष्टाचार व स्वच्छता में सार्थक अंतर पाया गया तथा छात्राओं में जीवन मूल्य ईमानदारी, शिष्टाचार छात्रों की तुलना में उच्च पाए गए परन्तु छात्रों में जीवन मूल्य मददगारिता, साहस,

स्वच्छता छात्राओं की तुलना में उच्च पाए गए। छात्र व छात्राओं के मध्य जीवन मूल्य प्रेम, विश्वसनीयता, अनुशासन में सार्थक अंतर नहीं पाया गया।

निष्कर्ष – माध्यमिक स्तर के छात्र व छात्राओं के मध्य जीवन मूल्य ईमानदारी, मददगारिता, साहस, शिष्टाचार व स्वच्छता में सार्थक अंतर पाया गया तथा छात्राओं में जीवन मूल्य ईमानदारी, शिष्टाचार छात्रों की तुलना में उच्च पाए गए परन्तु छात्रों में जीवन मूल्य मददगारिता, साहस, स्वच्छता छात्राओं की तुलना में उच्च पाए गए। छात्र व छात्राओं के मध्य जीवन मूल्य प्रेम, विश्वसनीयता, अनुशासन में सार्थक अंतर नहीं पाया गया।

शैक्षिक निहितार्थ –

1. प्रस्तुत शोध के माध्यम से विद्यार्थी अध्ययन के परिणामो से अवगत होकर मूल्यों के उन्नयन हेतु प्रयास कर सकते हैं।

2. प्रस्तुत शोध के माध्यम से अभिभावक अपने बच्चों में आ रही मूल्यों की कमी को जानकर उन्हें उचित मूल्यों की शिक्षा प्रदान कर सकते हैं।

3. इस शोध से शिक्षक अपने विद्यार्थियों में आ रही मूल्यों की कमी को जान सकेंगे और साथ ही उनके मूल्यों में उन्नयन हेतु शिक्षा प्रदान कर सकते हैं।

4. प्रस्तुत शोध के माध्यम से विभिन्न शिक्षा विशेषज्ञो के द्वारा शिक्षा व्यवस्था में आवश्यक सुधार किए जा सकते है।

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Government Reports on Tribal Education in India

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Introduction : Government is giving various incentives to the tribal students to induce the tribal parents to send their children to school. Despite the manifold expansion of tribal education the Scheduled Tribes are not utilizing the educational interventions. This has necessitated a few reinforcements to ward off their educational backwardness. As an alternative approach, the Government of India is providing the incentives directly in the form of Ashram School to wean them away form their homes and thus popularize education among them.

Tracing the development of education of Scheduled Tribes, The Secondary Education Commission, 1952-53 headed by A.L. Mudaliar recommended more residential schools in the rural areas. It said "A number of residential schools should be established, more particularly, in certain rural areas, to provide proper opportunities for the education and particularly to meet the needs of children whose education suffers at present owing to the exigencies of services of their parents".

The Commissioner for the SCs and STs has analyzed the problems of tribal education in his Report of 1995 and had recommended opening of Ashram schools in following words, 'special type of education is to be thought for the tribals as they live in inaccessible areas. They have not yet realized the value of education, having been cut off from the outer world for centuries. Boarding schools or Ashram schools, which are being tried in Orissa, Bombay, Bihar and Madhya Pradesh have proved successful and holdout promise of creating leadership among the tribals.

The Elwin Committee on Special Multi Purpose Tribal Blocks (1958) deliberated on education for STs and suggested two lines of development. The first was to provide a type of education to produce young tribal men and women as leaders, professionals, administrators, agriculturists, etc. for tribal areas as well as outside. The second was to provide a type of education for the masses of the people likely to continue to live by agriculture in the hills and forests and for whom a simple and practical type of teaching is required.

The Scheduled Areas and Scheduled Tribes commission popularly known as Dhebar commission (1960) dealt with the problems of scheduled areas and STs comprehensively and recommended that as far as possible the idea of a residential school should be encouraged.

The Study Team on Tribal Development programmers (Shilu Ao Team, 1969) discerned marked imbalanced development among the tribal communities a large number of whom continued to be extremely backward. They reiterated the view of the Dhebar Commission (1960) that the lowest layer needed the utmost consideration and should be made the special concern of the State Governments. Some of the recommendations of the Shilu to team include broadening in graduated doses of the worldview and outlook of the members of these groups through liberal instruction and education. Moreover this team has considered primary education and adult literacy as the primary sectors.

Considering the suggestions of various Reports and Committees, the decision-makers have launched the Ashram school programme.

Accordingly, during the second five year plan the Ashram schools were started in the different parts of the country. But it was only in the fifth five year plan that it secured a special importance and greater resources mobilized for this purpose. In India the institution of Ashram school is making a slow but steady progress. In Karnataka the Ashram Schools were started during 1961-62. Here too, one can witness the same

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scenario. From sixty two Ashram schools with a sanctioned strength of 3,410 students in 1982-83 it rose to seventy-nine with a sanctioned strength of 4,400 in 1994-95. At present there are 122 Ashram Schools benefiting 9,125 (Scheduled Tribe children).

Research Studies on Tribal Education : Research studies on tribal education and Ashram schools have been undertaken by various scholars. Some of them are Tribal Education: Ashram Schools in Madhya Pradesh, Bihar, Gujarat, Maharashtra, Andhra Pradesh (1990) by research team G.D. Sharma and there offers an indepth analysis of Ashram schools. Educational Planning; Scheduled Tribes; Andhra Pradesh (1991) by K. Sujatha, V.P.S. Rajan and B.V. Ravi Prasad examines the effectiveness of the strategy undertaken for educational development of tribes. A study of single teacher schools in tribal areas in Andhra Pradesh (1993) by K. Sujatha, Rama K. Rohini examines the extent of increase of access of education, to study the enrolment, wastage and stagnation and examine teacher's recruitment procedure and their problems. A national study on Management of Utilization of Poor Metric Scholarship Scheme (1983) by Moonis Raza, S.M. Dubey attempts to understand the vertical and horizontal linkages and coordination among different departments concerned with poor metric scholarship and management pattern of the poor metric scholarship scheme. Scheduled Castes, Scheduled Tribes-Technical Education (1983) by Kusum K. Premi and others is an evaluative study of various incentives and facilities available to Scheduled Castes and Scheduled Tribes. Bijoy Kumar Panda's study of Ashram Schools in Orissa (1996) attempts to study the existing pattern and status of Ashram Schools in Orissa. Tribal Education (2000) by N. Sridhar analyses the socio economic status of the Ashramites, to examine the life and functional importance of Ashram school. P. Sudhakara Reddy (2002) has wrked on the functioning of Ashram schools in tribal areas of Andhra Pradesh and Maharashtra. A stuby has been done on the evaluation Ashram schools in Madhya Pradesh by Khem Raj Sharma (1998). Desai B. and Patel A. (1981) have done an evaluate study on Ashram schools of Gujarat. Malli Gandhi

has done extensive work on tribal studies. Some of them are development of culture specific co-curricular activities for tribal children in residential schools of Andhra Pradesh (2002); Monitoring of Learning achievement in tribal schools of Andhra Pradesh (2004); preparation of a glossary of Savara tribal dialect (2005); A study of factors affecting student achievements in primary schools of nomadis, denotified tribal settlements in Andhra Pradesh. An assessment of utility and usage of Soliga Siddhi Text Books developed for Soliga Tribal Ashram Shalas of Chamarajanagar district, Karnataka (2005) was undertaken by Padma Sarangapani and Indira.

Conclusion : The foreign studies were conducted on culturally disadvantaged, backwards, socially disadvantaged and psychosocially disadvantaged. The Indian studies depicted the precarious multi-dimensional educational problems. The studies, on the variables of achievement coincide with the evidences of foreign studies, pointing to the tribals about the low scholastic achievement low level of intelligence, weak aspiration level and adverse personality pattern. Studies are very few which speak about their superiority. The other Indian studies stated their education in schools despite their deplorable socio economic and educational status. Some studies speak about the benefit of Ashram schools. Since independence several Ashram schools have been opened in different states. There are no systematic studies on these schools to verify their achievement in educating the tribal children. The present study aims at filling this research gap by way of studying the functioning of Ashram schools in tribal areas of Karnataka.

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वाल्मीकी जाति महिलाओं की शैक्षणिक स्थिति : एक अध्ययन
(छिन्दवाड़ा नगर के विशेष संदर्भ में)

डॉ. श्रीमती सुनीता कटारिया
प्राध्यापक एवं विभागाध्यक्ष समाजशास्त्र विभाग, गीतांजली शासकीय
स्वशासी कन्या स्नातकोत्तर महाविद्यालय भोपाल (म.प्र.)
प्रताप सिंह गोदरे
शोधार्थी, समाजशास्त्र विभाग, बरकतउल्ला विश्वविद्यालय, भोपाल (म.प्र.)

प्रस्तुत शोधकार्य वाल्मीकि जाति महिलाओं की शैक्षणिक स्थिति का अध्ययन छिन्दवाड़ा नगर के विशेष संदर्भ में किया गया है। महिला विकास की दिशा में भारत के साथ–साथ अंतर्राष्ट्रीय स्तर पर विचार करने की शुरूआत 1970 से 1980 के दशक के बीच हुई, क्रमानुसार वर्ष 1975 को अंतर्राष्ट्रीय महिला वर्ष घोषित किया गया। अशिक्षा के कारण ही महिलाएँ सरकार द्वारा चलायी जा रही योजनाओं तथा अपने अधिकारों को समझने में असमर्थ होती हैं। वर्तमान समय में शिक्षा के प्रसार के चलते समाज में पर्दाप्रथा के प्रचलन में काफी परिवर्तन दृष्टिगोचर होता है। वाल्मीकी समाज में महिलाएँ शिक्षा के प्रति जागरूक हो रही हैं। साथ ही परिवार के मुखिया अपने बच्चों को उच्च शिक्षा दिलवाने के प्रति सकारात्मक सोच रख रहें हैं समाज में आंशिक रूप से लड़कियों को शिक्षा व नौकरी के प्रति नकारात्मकता दिखती है।

कुंजी शब्द :– महिला शिक्षा, महिला अधिकार।

शिक्षा से अभिप्राय :– अल्तेकर के अनुसार, शिक्षा प्रकाश व शक्ति का ऐसा स्रोत मानी जाती थी जो हमारे शारीरिक, मानसिक,बौद्धिक तथा आध्यात्मिक शक्तियों के प्रगतिशील और सुसंगत विकास द्वारा हमारी प्रकृति को ही बदल देती है तथा उसे और उदात्त बनाती है।

प्राचीन शिक्षा विद्यार्थियों में आत्मसम्मान, आत्मविश्वास, आत्मसंयम और विवेक जैसे गुणों का विकास करती थी। सादा भोजन, सादा तपस्वी जीवन एवं ब्रह्मचर्य अध्ययन करके उसके व्यक्तित्व का विकास होता था, वाद–विवाद करना, तर्क–वितर्क विधि, दर्शन आदि का अध्ययन करना व विभिन्न विचारधाराओं का अध्ययन करना भी उसके व्यक्तित्व के विकास के अंग थें।

पूर्व में किये गये शोध :– चंदेल अमिताः इंदौर जिले में निवासरत वाल्मिकी जाति का अध्ययन करके यह पाया की पुरुषों की तुलना में महिला निरक्षरों की संख्या अधिक है पुरुषों में यह प्रतिशत 4.09 जबकि महिलाओं में 9.09 प्रतिशत था। प्राथमिक स्तर पर महिलाओं का शैक्षणिक स्तर 34.55 माध्यमिक स्तर 14.55 हाईस्कूल व हायर सेकेण्डरी में 23.67 प्रतिशत स्नातक स्तर पर 12. 73 प्रतिशत है। आंकलन से स्पष्ट होता है कि वाल्मिकी समाज की महिलाओं का शैक्षणिक स्तर संतोष जनक नहीं है।

शोध उपकल्पना :– छिन्दवाड़ा नगर में वाल्मिकी जाति की महिलाओं की शैक्षणिक स्थिति संतोषजनक होगी।

शोध के उद्देश्य :–

1– वाल्मीकि जाति महिलाओं की शैक्षणिक स्थिति को ज्ञात करना।
2– महिलाओं के शिक्षा न ग्रहण करने के कारणों का पता लगाना।
3– वाल्मीकि जाति की महिलाओं में शिक्षा के प्रति जागरूकता का विकास करना।
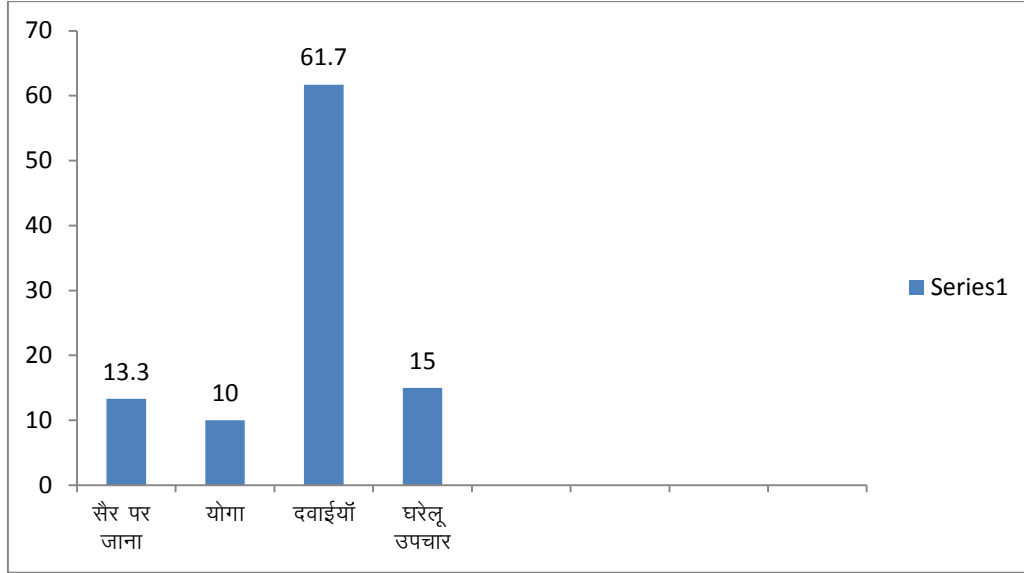
अध्ययन क्षेत्र व विधि :– छिन्दवाड़ा नगर के 48 वर्षों में निवासरत वाल्मीकि जाति के परिवारों में 300 महिलाओं से साक्षात्कार, अनुसूची व अवलोकन के माध्यम से महिलाओं की शैक्षणिक स्थिति से संबंधित तथ्यों का संकलन किया गया है।

तालिका
महिलाओं का शैक्षणिक स्तर

क्र.	महिलाओं की शिक्षा	संख्या	प्रतिशत
1	निरक्षर	0	0
2	प्राथमिक	60	20

3	माध्यमिक	69	23
4	हाईस्कूल	57	19
5	हायर सेकेंडरी	46	15.3
6	स्नातक	44	14.7
7	स्नातकोत्तर	22	7.3
8	तकनीकी	2	0.7
	योग	300	100

विश्लेषण :– छिन्दवाड़ा नगर के वाल्मीकि परिवार में महिलाओं की शिक्षा से संबंधित तथ्यों का विश्लेषण उपरोक्त तालिका के आधार पर किया गया है ।

1. **निरक्षर :–** वाल्मीकि परिवार की महिलाएँ निरक्षर नहीं है ।
2. **प्राथमिक शिक्षा :–** वाल्मीकि परिवार की 60 (20%) महिलाओं ने प्राथमिक शिक्षा अर्जित की है ।
3. **माध्यमिक शिक्षा :–** वाल्मीकि परिवार की 69(23%) महिलाओं ने माध्यमिक शिक्षा अर्जित की है।
4. **हाईस्कूल :–** वाल्मीकि परिवार की 57(19%) महिलाओं ने हाईस्कूल शिक्षा अर्जित की है।
5. **हायर सेकेंडरी :–** वाल्मीकि परिवार की 46 (15.3%) महिलाओं ने हायर सेकेंडरी शिक्षा अर्जित की है।
6. **स्नातक :–** वाल्मीकि परिवार की 44(14.7%) महिलाओं ने स्नातक शिक्षा अर्जित की है।
7. **स्नातकोत्तर :–** वाल्मीकि परिवार की 22(7.3%)महिलाओं ने स्नातकोत्तर शिक्षा अर्जित की है।
8. **तकनीकी शिक्षा :–** वाल्मीकि परिवार की 2 (0.7%) महिलाओं ने तकनीकी शिक्षा अर्जित की है।

उपरोक्त तालिका के आधार पर ज्ञात होता है कि वाल्मीकि परिवार में महिलाओं की शैक्षणिक स्थिति संतोषजनक नहीं है उन्हें शिक्षा के प्रति जागरूकता की आवश्यकता है ।

छिन्दवाड़ा नगर में निवासरत् वाल्मीकि जाति की 300 महिलाओं के साक्षात्कार, अनुसूची एवं अवलोकन पद्धति के माध्यम से संबंधित तथ्यों का आंकलन कर यह पाया गया कि आर्थिक अभाव और शिक्षा के प्रति जागरूकता में कमी यह मुख्य कारण है जो कि महिलाओं की शिक्षा में बाधा है क्योंकि 90 प्रतिशत महिलाएँ स्वयं व अपने परिवार प्रमुख की छोटी–छोटी नौंकरियों पर आश्रित है तथा आर्थिक संकट के कारण जीवन–यापन के अतिरिक्त उच्च शिक्षा प्राप्त करना इनके लिए संभव नही हो पाता है।

सुझाव :–

1. महिलाओं को अपनी आर्थिक स्थिति में सुधार करना चाहिये।
2. महिलाओं को शिक्षा के प्रति जागरूक होना चाहिए।
3. महिलाओं को शासन द्वारा दी जा रही योजनाओं की जानकारी एवं लाभ लेना चाहिए।

4. महिलाओं को अपने तथा परिवार के सदस्यों को शिक्षा के लिए प्रेरित करना चाहिये।

5. महिलाओं को अपने संवैधानिक अधिकारों व कर्तव्यों के प्रति जागरुक होना चाहिए।

निष्कर्ष :– वाल्मीकि परिवार की महिलाएँ शिक्षा के प्रति जागरूक नहीं है और उनकी शैक्षणिक स्थिति भी संतोषजनक नहीं है। महिलाओं को शिक्षा के प्रति जागरूक होना नितांत आवश्यक है तभी वे अपने तथा परिवार के उज्जवल भविष्य की कामना कर सकते हैं। वाल्मीकि परिवारों में महिलाओं निरक्षर नहीं है यह बात अच्छी है परंतु उन्हें अपने शिक्षा का स्तर उठाना होगा।

छिन्दवाड़ा नगर में वाल्मीकि जाति महिलाओं की शिक्षा से संबंधित तथ्य विश्लेषण के आधार पर हम इस निष्कर्ष पर पहुँचते है कि समाज में शिक्षा की स्थिति संतोषजनक नही है, शिक्षा के प्रति जागरूकता का आभाव है, कुछ शिक्षित उत्तरदाताओं की संख्या अपेक्षाकृत कम है । व्यक्ति की प्रस्थिति व सकारात्मक गतिशीलता में शिक्षा की महत्वपूर्ण भूमिका होती है । शिक्षा प्राप्त व्यक्ति को रोजगार, व्यवसाय एवं सम्मानजनक नाकरी प्राप्त होती है जिसमें उनकी आर्थिक स्थिति सकारात्मक रूप से प्रभावित होती है वाल्मीकि समाज अब धीरे–धीरे शिक्षा के महत्व को समझ रहे हैं तथा अपनी संतानों को शिक्षित कर रहे है ।

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Sustainable Economic Growth of Tribes (With Special Reference to Madhya Pradesh & Chhattisgarh) Agriculture and Rural Development

Dr. Anu Jain

Abstract :- Madhya Pradesh has been recognized & divided into two states i.e. Madhya Pradesh and Chhattisgarh on 1.11.2000. The remaining State of Madhya Pradesh still has the largest concentration of tribal Population in the country. . Very high proportion of the population in these two states is dependent on agriculture. These states have a high proportion of tribal population (23 percent of total tribal population in the country) which has the lowest human development programmes. These states are highly dependent on agriculture for their food security and income. For a variety of reasons, agricultural development has been constrained in the tribal areas. The Government of Madhya Pradesh and Chhattisgarh have undertaken a number of initiatives to improve the agricultural and poverty situation. Government of Madhya Pradesh wishes to understand and assess the impact of interventions programmed on the livelihoods of the farmers in tribal areas.

The objective of the study is to understand the impact of agricultural development programmes and provide recommendations for improving agricultural development programmes focused on tribal areas in the state.

Introduction :- A Tribe is defined as "a social group with a definite area, dialects, cultural homogeneity, and unifying social organization. Tribal have specific characteristics, which make them a society based upon kinship, where social stratification is absent. In spite of favorable resource conditions, tribal regions perform poorly in terms of infrastructure, returns from agriculture and almost all human development indicators.

As compared to other sections of the Indian society, the tribal population has the lowest Human Development Index (HDI). Among the social groups, scheduled tribes (STs) have the highest proportion of the poor (54 percent), followed by scheduled castes (SCs, 50 percent).

While the tribal population accounts for only about 8 percent of the total population, it constitutes 40 percent of the displaced population. The literacy rate among STs is only 24 percent, compared to 52 percent in the general population in 1991. Among the rural women of the tribal population, the literacy rate is only 13 percent. Madhya Pradesh, where most of the tribal population resides in the state.

Historical Background :- Madhya Pradesh, in its present form, came into existence on 1st November 2000 when a new state of Chhatisgarh was carved out of erstwhile state of M.P under the provisions of "Madhya Pradesh Reorganization Act2000". The erstwhile state of Madhya Pradesh, with Bhopal as capital, was created on 1st November 1956 because of reorganization of Indian states consisting Madhya Bharat, Bhopal and Vindhya Pradesh and part of Central Provinces and Berar. At the time of its formation, the state had largest geographical area in the country. The new State of Madhya Pradesh came into existence with 45 districts. Three new districts were created in the year 2002 and two more districts were created in the Year 2008 raising the total number of districts to 50.

Agriculture Production in MP and Chhattisgarh :- Schemes under agriculture production group mainly aims at increasing production and productivity of food grains (cereals/pulses), oilseeds, cotton and sugarcane and other cash crops through dissemination of latest technology by use of organic farming, increasing the seed replacement, use of balanced dose of fertilizer and increasing the use of irrigation potential to minimize the dependence on monsoon to compete in international market. For this purpose, centrally sponsored schemes like. Macro management plan (6 Schemes),

1. ISOPOM (National Pulse Development Programme,
2. Oilseeds Production Programme,
3. Intensive Cotton Development Programme,
4. ATMA and Central sector schemes like Agrisnet,
5. Seed village programme,
6. Organic farming,
7. Demonstration of improved agriculture implements.

National food security mission and Rashtriya Krishi Vikas Yojana are being implemented in this group. Important state sector schemes like Surajdhara and Annapurna scheme, Schemes for Training and Extension, Biogas Development, National Crop Insurance Scheme, Participation of women in agriculture, Special training program of SC/ST farmers for skill development and employment generation, are also included in this group.

Minor Irrigation :- With a view to enhance productivity and production of holdings with S.C. and S.T. families, the scheme for

1. Boring of tube wells on cultivator's field
2. Efficient utilization of irrigation water,
3. Sprinkler sets and drip units are also being subsidized under different centrally sponsored schemes.

National level Developmental Programme which contribute towards Agriculture Development :- Rural employment guarantee scheme (NREGS) in terms of preparation of Job cards reached up the mostly rural households of the MP. Bio fuel mission intends to contribute in tribal economy and MP government has established state level MP Bio Fuel mission. In the Tribal area in the state, Jatropha wild variety is available and large potential exist for community to cultivate this on own farmers land. It is proposed to setup the oil expelling units through Self Help Groups of poor & marginalised so that it serves the dual purpose of wasteland development as well as sustainable livelihood generation for rural poor. Rajiv Gandhi Mission on Watershed Development (started in October, 1994) presently covers 249 micro watersheds under the schemes of EAS, DPAP,

IWDP and IJRY. Total of 1, 47,066 Ha. has been taken under integrated watershed development with an estimated project cost of Rs 5277.00 lakhs.

Tribal Development :- The National Tribal Policy has provided special plans and institutional arrangements for overcoming the challenges faced in tribal welfare. The Tribal Sub Plan (TSP) as originally conceived had a two-pronged strategy:

• Promotion of developmental activities to raise the living standards of Scheduled Tribes;
• Protection of their interest through legal and administrative support.

The TSP mechanism has, however, become routine and humdrum in most of the States with little awareness of its original objectives. For the **Scheduled V areas** the Government has passed an Act called "The Provisions of the Panchayats (Extension to the Scheduled Areas) Act, 1996" (popularly known as PESA Act .The Act is meant to enable tribal society to assume control over their own destiny to preserve and conserve their traditional rights over natural resources. PESA requires the State Governments to change their existing laws, wherever these are inconsistent with the central legislation.

The **Sixth Schedule of the Constitution** was designed to devolve autonomy of a wide magnitude on the district and regional councils. So much so, that the Schedule has been described as **"a Constitution within the Constitution"**. A wide range of legislative, judicial, executive and financial powers have been conferred on the Autonomous Councils. Although the Sixth Schedule envisages considerable autonomy for its District Councils/Regional Councils and is much more powerful than the administration envisaged for the Fifth Scheduled Areas, a major drawback is that there is no democratic set up below the District level. Presumably this gap was to be filled by traditional heads.

Status of Tribal Agriculture :- Historically, tribal communities were characterized by a lifestyle distinct from agrarian communities. They subsisted on different combinations of shifting

cultivation, hunting and gathering of forest products: all activities closely linked with forests. Their cultures celebrated and fostered this close bond with nature while also emphasizing communal ownership and consumption, closely-knit kinship structures, and minimal hierarchies.

Today, the tribal majority areas, which overlap with the country's major forest areas, are also areas with the highest concentrations of poverty. Agriculture is predominantly rain fed and monocropped.

1. Horticulture is marginally developed in the tribal areas with the present area under fruits, vegetables, and spices accounting for only about 2.5 percent of the cultivated area15.
2. Vegetable cultivation is picking up very fast. These are preferably grown on Bari land (homestead).
3. Women participate in all agricultural operations excepting ploughing and sowing of rice seed, contributing between 70 to 80 percent of the total labour.

In spite of favorable resource conditions, tribal regions perform poorly in terms of infrastructure, returns from agriculture and almost all human development indicators.

NABARD :- NABARD has been closely associated with tribal development through

1. Concessional rates of refinance.
2. General line of credit for tribal development agencies such as Girijan Cooperative Corporation.
3. Sustainable livelihoods through orchard based farming systems for Tribals .
4. Providing support for holistic development of tribal communities with orchard cultivation as the core element.

Nabard With Adivasi Development Programme :- Adivasi Development programme provided several insights for NABARD in framing strategies for holistic development of tribal regions. The Adivasi Devlopment Programmes were externally supported by German bank, KfW who have chosen NABARD as Indian partner and project implementation at ground level was taken up by

BAIF, one of the renowned non governmental organization in natural resource management sector.

The central focus of the ADPs is "wadi" (small orchard) together with

1. Suitable soil conservation,
2. Water resource development measures
3. Improving the quality of tribal life
4. Community health & sanitation,
5. Women development,
6. Institutional development, etc.

The wadi model has been acclaimed worldwide as a sustainable and replicable model for poverty alleviation and Tribal development programmes for agriculture side.
NABARD provide no. of projects for Madhya Pradesh and Chhattisgarh given in Table below
State wise project sanctions

Tribal Development Fund – an ambitious initiative from NABARD :- Based on the successful experience of Adivasi Development Programmes, NABARD embarked upon an ambitious program of replicating the wadi model across the country. In this direction, NABARD created a **Tribal Development Fund (TDF)** with a corpus of Rs. 50 crore, out of its profits for 2003-04. The corpus has now grown to Rs. 575 crore.All projects under TDF are implemented by partnering with State Governments, Government of India, NGOs and Corporates,

1. Project design
2. Status of implementation
3. Positive features in implementation strategy
4. Good project interventions

Project Design :- The TDF projects aim to provide sustainable livelihoods to tribal families through orchard based farming systems. The characteristic features of TDF projects are Shift in focus from farmer centric to family centric

1. Project size of 500 to 1000 families covering approximately 500 - 1000 acre of orchard plantation in a 2-3 clusters
2. Support for one acre per family

3. Project duration of 5-7 years.
4. The project funding is done on grant/ loan basis or blend of both as found appropriate. Generally, the project cost is met as a grant and it is ensured that the participants contribute at least 25% of the labour component. To inculcate good credit habits among the participants, a small loan component (around 10% of the project cost) is provided as loan to Project Implementing Agency (PIA) for on lending. The loan period and interest rate for on lending to the project participants would be decided at the time of sanction of the project.

Status of implementation of TDF projects

1. 136 projects have been sanctioned in 22 States by NABARD.
2. The projects are targeted to benefit 1.13 lakh tribal families
3. Implemented by 90 NGOs.
4. Involving a total TDF assistance of Rs 380.57 crore of which the grant support is Rs. 356.58 and loan is 23.99 crore.
5. These projects would directly benefit about 1.13 lakh tribal families from those states/ UT.

136 projects have been sanctioned in 22 States by NABARD

State	No. of Project	State	No. of Project
Rajasthan	22	Gujrat	3
Chhattisgarh	16	Mizoram	2
Andhra Pradesh	20	Maharashtra	2
Orissa	19	Nagaland	2
Madhyapradesh	11	Jharkhand	2
West Bengal	8	Uttar Pradesh	3
Karnatka	6	Manipur	1
Assam	3	Arunachal Pradesh	1
Bihar	6	Uttarakhand	1
Meghalay	3	Dadra	1

The state wise and district wise number of projects is indicated for Madhya Pradesh and Chhattigarh. In given Table below

TDF District wise Project

S.No	State	District	No. of Project	Total
1	Chhattisgarh	Raigarh	3	
		Bastar	1	
		Raipur	1	
		Jashpur	1	
		Korba	2	
		Kawardha	1	
		Dhamtari	1	
		Sarguj	1	
		Rajnandgaon	1	
		Mahasamund	2	
		Kanker	1	
		Bilaspur	1	16
2	Madhya pradesh	Jhabua	3	
		Mandla	2	

		Barhanpur	1	
		Sagar	1	
		Chindwada	1	
		Betul	1	
		Ratlam	2	11

State wise project sanctions

S No.	State	Project (No.)	Families (No.)	Total outlay	Gvt	NGO	Grant	Loan	Total Support
1	Madhya Pradesh	11	10209	3924.06	320.98	7	3138.21	130.17	3268.37
2	Chhattisgarh	16	12500	4888.68	0	118.44	4043.37	237.37	4280.74

Conclusion :- Schedule castes were integral part of our society but because of their engagement in unclean or impure occupation, they were treated as untouchables. They were deprived of their rights and freedom. They suffered from a number of social disabilities. As compared to other sections of the Indian society, the tribal population has the lowest Human Development Index (HDI). Among the social groups, scheduled tribes (STs) have the highest proportion of the poor (54 percent), followed by scheduled castes (SCs, 50 percent). While the tribal population accounts for only about 8 percent of the total population, it constitutes 40 percent of the displaced population. The literacy rate among STs is only 24 percent, compared to 52 percent in the general population in 1991. Among the rural women of the tribal population, the literacy rate is only 13 percent. Madhya Pradesh, where most of the tribal population resides in the state.

The Government of M.P. and Chhattisgarh provide sustainable Economic Development of Tribes by the Agricultural and Rural Development Programmes. They focused upon. Sustainable Development of Rural employment in Tribal Areas. Provide help from the development programmes for availability of finance and capacity building for agricultural enhancement programme.

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