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The main object of the survey is to determine the value of the land and the value of the buildings and the value of the improvements on the land. The survey is made by a person who is qualified to make such a survey and who is appointed by the court.

Calhoun

NOTICE



# DR. AMBEDKAR SOCIO - ECONOMIC VIEWS FOR RECONSTRUCTION OF INDIAN SOCIETY

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Dr. Ambedkar was amongst the prime thinkers and philosophers of modern India. His philosophy was mainly associated with freedom, human equality, democracy and socio-political freedom (self reliance). He is a renowned philosopher who dealt with extreme insult, poverty and social stigma since childhood. He managed to be a personality of prime academic and philosopher. He was a revolutionary social reformer who possessed firm belief in democracy and presented the moral base of society. He was the pioneer of various civil and political institutions of India and criticized those ideologies and institutions which advocated inequality and slavery. He voraciously and critically studied economy, social institutions, law and constitution, history and religion. He was appointed as chairman of drafting committee for Constitution of India where he advocated its major sections with rational clarity and firmly represented his prudent facts regarding constitution. He accepted Buddhism and gave reformative insistence through modern and social techniques along with his numerous followers, gave it a new form and paved the way for its rejuvenation in modern India.

Dr. Ambedkar holds the viewpoint of modern age where there was victory of human discretion over myths, folkways - traditions and superstitions. He holds that world and human society could be better explained from human discretion and efforts. There is no need to summon supernatural powers to sought one's objectives, in fact the truth about

these supernatural powers is that they exhibit the feeble human abilities and under developed stage of human development. Thus, he was of firm opinion that expression of human discretion lies positively in science and modern technology.

Major work arena of Dr. Ambedkar was Constitutional Democracy, he was specialist of several constitutions especially of those which had exhibited wide accreditation of Movements. He was of the opinion that in order to bind every citizen in threads of unity and to provide equal opportunity in social tasks, regime of law is very much vital. He was very much sensitive regarding the interrelation among law and popular beliefs. His inclination towards law and democracy also exerted pressure over autonomy of State. He further adds that State is in grave need to leave those orthodox and narrow mentality wide spread in society which use State as an instrument to satisfy their specific needs.

Ambedkar was the first theorist in India who firmly believed that if state is bound to preserve the rights then state ought to think over the constitutional basis of "have nots". He developed a typical standard to identify the needy or have nots. Untouchability is one of the biggest social loss and it is highly unacceptable and should be condemned at first place. Dr. Ambedkar exerted pressure on unique options based on the conception of rights over the goodwill wellbeing and benefit of backwards.

## RESEARCH METHODOLOGY

Presented research work throws light on various aspects of his life philosophy. The first part of the paper is the brief introduction of life of Dr. Ambedkar, second part describes his ideological philosophy, religious philosophy and social philosophy. Observation method is used to collect the data about Dr. Ambedkar

### Life Introduction:

Dr. Ambedkar (1891-1956) was born on 14<sup>th</sup> april 1891 in Mahu in an Untouchable Mahaar caste. He experienced various forms of social insult because of untouchability. At school he was not allowed to sit equally with fellow students, he was not allowed to drink water from the common water pot for student, he was prohibited to learn Sanskrit, after all these hurdles, he completed his graduation from University of Mumbai and went to United States of America to complete his Post Graduate degree and Ph.D. he was deeply attached and affected by deep rooted untouchability and caste system in Indian society. He also voraciously studied effect of colonialism on Indian Economics, Politics, and social life of India. After completing his Ph.D. degree he peddled back to Baroda Highness to serve in his administration, who sponsored him in USA. But after having prime qualities and eligibilities, he felt the pain of untouchability in Baroda Administration. He left his job and for some time he joined Sidenham college of commerce and economics in Bombay as Professor of Political Economics. Before Montesque chensford reforms, he gave a representation in front of southboro committee in

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which he formulated a separate representation for Dalits, which at that time were considered as untouchable and untouchable caste. In January 1910 he started a reading paper called MISHN NAYAN in Marathi and played an important role in the KATHI BILASTYA DALIT VARG SAMITHI under the leadership of Shri. Mahadev of Kolhapur. After completing his B.A. degree, he took admission in London School of Economics which he later on completed in the year 1922. Thereafter in 1923 in Mumbai he started his practice of Law and played a vital role in representing and strengthening the untouchables and Dalits. In the year 1924, he formed a SAMITHI (Society) in the year 1927 he was nominated in the Bombay Legislative Assembly. He successfully represented the famous SATYAGRAH in Chavdar Taluk in Malwad. He demanded equal rights for untouchables to consume the water from the Ponds from which they were forbidden. In continuation to that, a copy of Manusmriti was also burnt. He started a reading paper titled BAHISHKARI BHARAT and in the year 1927 established two organizations namely SAMAJ SAMTA SANGH and SAMTA SAMIN by the way of which the demand for equality of Dalits was raised strongly. He also established DALIT VARG SHIKSHA SAMITHI in the year 1928 along with the publication of reading paper SAMTA. In these years, Dr. Ambedkar was active as Professor of Law. He presented a representation in front of Simon Commission and demanded the abolition of constitutional reforms. In the year 1930, he led the famous Satyagrah of KALRAM TEMPLE Nashik and demanded the entry of untouchables in the temple. In the year 1930, he presided the Depressed Classes Congress held at Nagpur. In the year 1936, Dr. Ambedkar established a new political party named as the Independent Labour Party in the year 1937 which contested on 17 seats and won 15 out of them in General elections. In the year 1942 he founded another political party named as All India Scheduled Caste Federation and was inducted in the Viceroy's Executive Council as Labour Member. Dr. Ambedkar was elected for constituent assembly in Bengal where he put forward his opinion of United India along with Muslim League and Congress. He was appointed as the Chairman of constitution framing committee and in August 1947, he was appointed as Law Minister in Nehru's Union Council of Ministers. While holding these positions he voraciously pondered, created and nurtured the independent and socialist structure regarding social life in India and demanded for self-sufficiency for the religious minority groups and linguistic cultural groups along with protection of rights for the backward classes.

In the year 1951, Dr. Ambedkar gave resignation from the Nehru Council of Ministers and deliberately worked to strengthen the social and economic democracy along with solving the loopholes in constitutional democracy. Further he opted for Buddhism and proposed for the establishment of Indian Republic Party. On the day of 6<sup>th</sup> December 1956, he left his mortal body leaving behind an immortal philosophy of equality among all the sections of society.

There are several aspects of Dr. Ambedkar's philosophy. There is a very rare chance that any subject which was not discussed by him. He boldly put forward his opinion on several burning topics of the then Indian society. His versatile personality is evident in his thoughts over socio-political philosophy, economic thoughts and legal-constitutional ideologies.

#### Dr. Ambedkar's Philosophy

Dr. Ambedkar had inculcated situations very closely and according to threshold boundary with reference to liberalists and Marxists people, he sometimes called himself as progressive extremist and sometimes progressive traditionalist/ orthodox. He was strong supporter of freedom. He looked upon freedom as a positive power and encouraged people to take decisions by unshackling the ties of economic exploitation, social institutions, religious orthodox, fear and presumptions. He was of firm belief that liberalism supports a mean outlook of freedom which give all the resources into the hands of few which causes the exploitation. He was of the opinion that liberalism is non sensitive towards social and political institutions which promotes formal equality along with deepening the differences rooted in economic social and cultural areas. He advocated that in every liberal system there is extreme inequality rooted for minorities. For example, condition of blacks in U.S.A and Jews in Europe. He further stated that liberalism is mere a tool to justify colonial exploitation and illegalities. A perfect society always demands for equal opportunity over means of production for every member of society so that everyone could get equal opportunity to develop. He was a strong critic of Brahminism in Indian society, according to him, it was the most influential thought process in Indian society. he further stated that Brahminism had established again by its full force by uprooting the ideology established by Buddha. It advocated the categorical differences among the social institutions and system of relations, overlooked the concept of ability, promoted the concept of ascribed status by birth, promoted karmkanda and priesthood. Brahminism had constantly pushed shudras and untouchables towards lower grade works and defamation. It promoted the unequal and unlawful distribution of posts and resources in society and provided religious acceptance to this unacceptable practice. It accepted that physical labor is lower than mental labor. Brahminism does not possess any sympathy towards backward and downtrodden classes. It had divided society into many closed groups because of this community feeling and we feeling of equality was never developed. It created a drift among different sections of society and for that reasons they never shared their life experiences, and were never able to nurture feeling of equality. In the nutshell, Brahminism never had any morality or is associated value in itself.

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Dr. Ambedkar was voracious critic of Gandhism. He negatively criticised the Gandhian approach of eradication of untouchability by Gandhi because it negated the restriction regarding untouchability in religious texts and asked higher castes (varnas) to drop untouchability by their own. Dr. Ambedkar felt that rights and humanitarian behavior for Dalits can not be left at mercy and prejudice of higher castes. Unlike Gandhi, he never tried to marginalize caste system but insinuated the categorical differentiation in one frame of theory. If untouchability could have been eradicated by efforts of Gandhi, which in the opinion of Ambedkar was impossible, then also shudras would have been on the lowest status in the social structure.

### Religious Philosophy

The viewpoint of Dr. Ambedkar regarding religion was always a mixed one. He never supported the concept of faith in individualistic God. He was of opinion that just like mortality, religion provides a basis for coercion and enable group life to extend the tasks of improved life. Such type of religion lifts the same, glorification and more feeling among the members of society, such religion motivates humans and take stand against exploitation, exploitation and struggle against unjust practices. Dr. Ambedkar believed that for a good life, it is important to have independence, equality and brotherhood and for that a separate system of rights should be created for not only understood rights in specified lights of liberal individualism but also understood in reference of human being and group rights. He advocated both individual rights and group rights in the discussions of constituent assembly. Apart from this he also put out strongly opinions regarding citizen and political rights, social and economic rights. He never saw these rights as opposite to each other but as a mutual complement. Further in his view, if there is some dialect among the rights, then it should be discussed through citizen and political stages. He also supported the rights of cultural groups and minorities so that they could be able to retain and conserve their identity and beliefs along with developing a favorable environment to get justified place in the common matters open to society.

Although Dr. Ambedkar had written about several religions of the world but about most he had written about Buddhism he was of the view that several religious texts as Vedas and Upanishads in Hindu religion are not in coordination with each other and follows with countless other disparity within themselves. Dr. Ambedkar gave a new definition of Buddhism and found it associated with social life. Buddhism gave consolation to poor and backwards and it is associated with world's happiness and sorrow. It does not believe in the existence of separate God neither in the concept of immortality of spirit. It supports discretion and reasoning and existence of the world, advocated moral system and science. For freedom equality in society he found Buddhism vital.

### Social Philosophy

Regarding caste and caste system Dr. Ambedkar's philosophy assumed several changes. Initially he felt that caste is that homogenous concept which is imposed over heterogeneity. He felt that Sati, child marriage traditions and widow suppression were the outcome of this imposition. When one caste closed its boundaries, others also started the same. It was due to mean mentality of Brahmins, castes originated. Dr. Ambedkar rigorously pointed towards the homogenous characteristics of caste but seldom discussed other characteristics like division of labor, eating together, absence of the concept of birth etc. Dr. Ambedkar was of the opinion that caste is essential characteristics of Hindu religion. He argued that without managing community restrictions and without encouraging freedom and equality, eradication of caste system is almost impossible. For this purpose, he suggested the practice of intercaste marriages and intercaste eating.

Dr. Ambedkar believed that untouchability is different from caste although untouchability possess the same mark of categorical discrimination. Untouchability is the extreme form of caste insult, it marginalized untouchables and polluted the idea of social interaction. He argued that apart from several differences all the untouchables are facing the same discomfort and upper caste Hindus are not behaving properly with them. Untouchables are forced to live outside the boundary of village, they are always insulted and are kept away from human contact and human society. Regarding untouchability and discrimination practices Dr. Ambedkar holds the opinion that there is no permanent solution to this problem. To get rid of untouchability, entire society needs to be changed. Respect and right for every person should not just be constitutional, but behavioral too. He felt that there is not much expected from others due to deep rooted differences regarding untouchability, it is the untouchables only that holds the responsibility to free themselves. For such self-help, not only struggle is important, but education and organization are also needed. Other than this constitutional democracy is also helpful in this regard.

### CONCLUSION

Dr. Ambedkar had been projected as a politician who worked hard for the welfare of backwards and untouchables. He was a true nationalist who religiously supported the lower and have not class of India. He was a voracious supporter of democracy but he was of the opinion that democracy could not be controlled by any ruling system but should be made a life system. He was a rigorous critic of caste system and untouchability and tried a lot to eradicate that. He strongly admitted that social justice is the essential characteristics of good governance and suggested very effective measures. His philosophy was entirely different from his





contemporary philosophers and for that reason he is still relevant in every walk of social thinking holds a very respectable place among the citizen of every section of society.

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DISSEMINATES IN LITERACY RATE IN JOHNPUR DISTRICT OF  
RAJASTHAN

*The Department of Education*

## ABSTRACT

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The following information was obtained from the records of the Department of the Interior, Bureau of Land Management, regarding the land owned by the United States in the State of California, and the same is being furnished to you for your information.

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**Table 1 Area and Gender Wise literates and illiterates population in Jodhpur Districts**

Area	Gender	Total*	Literates	Illiterates	Rural*	Literates	Difference	Urban*	Literates	Illiterates
Jodhpur District	Persons	3079191	2078079	1004162	1979646	1187943	791724	1694215	887097	212438
	Male	1603305	1205000	307693	1026640	786133	240518	876955	599178	67177
	Female	1475886	779129	696467	953026	401820	551206	823570	377999	145261
Phuloch	Persons	451406	267763	183643	409063	236443	172620	42343	11329	10923
	Male	236814	175433	61361	214813	156957	57856	22001	18096	1605
	Female	214592	92310	122282	194250	79486	114764	20342	12824	7518
Osian	Persons	377007	221972	155035	377007	221972	155035	0	0	0
	Male	195367	147662	47705	195367	147662	47705	0	0	0
	Female	181640	74310	107330	181640	74310	107330	0	0	0
Bhopalgarh	Persons	271013	159052	111961	271013	159052	111961	0	0	0
	Male	139066	106523	32543	139066	106523	32543	0	0	0
	Female	131947	52529	79418	131947	52529	79418	0	0	0
Jodhpur	Persons	1189699	934902	254797	198411	127169	71242	991288	807733	183555
	Male	624300	544936	79364	102558	82797	19761	521742	462139	59603
	Female	565399	389966	175433	95853	44372	51481	469546	345594	123952
Shergarh	Persons	363519	216191	147328	363519	216191	147328	0	0	0
	Male	190657	146293	44364	190657	146293	44364	0	0	0
	Female	172862	69898	102964	172862	69898	102964	0	0	0
Luni	Persons	184064	119414	64650	184064	119414	64650	0	0	0
	Male	94462	75534	18928	94462	75534	18928	0	0	0
	Female	89602	43880	45722	89602	43880	45722	0	0	0
Bilara	Persons	242483	155735	86748	176589	107701	68888	65894	48034	17860
	Male	122929	99499	23430	89717	70356	19361	33212	29143	4069
	Female	119554	56236	63318	86872	37345	49527	32682	18891	13791

Source- District Census Handbook Jodhpur, Census of India 2011

\*0-6 age group population is not included.

The total population, rural population and urban population (\*) columns of table 1 do not include children in the age group of 0-6 as they have not attained the age to be literate. In the total population of Jodhpur district, the total number of children in the age group of 0-6 was 604990 in Indian census 2011, out of which 320731 are boys and 285759 are girls. Out of 606490 total populations of these children, 441955 children reside in rural area and 164535 children reside in urban area. Despite the literacy rate being higher in urban areas than in rural areas, the sex ratio in the age group of 0-6 in urban area is 888 as compared to 892 in rural areas. In the 4 tehsils of Jodhpur district, Osian, Bhopalgarh, Shergarh and Luni, the entire

population is rural i.e. there is no urban population. In Jodhpur district, the total population is 3089191, except for the age group of 0-6, out of which 1004165 persons are illiterate. The illiterate population in the rural area of Jodhpur district is 793724, whereas in the urban area it is inhabited by 212438, thus the rural area has three times more illiterate population than the urban area. If we see the status of illiterate men, then there are 240518 illiterate men in rural areas and only 67177 illiterate people in urban areas. Under Jodhpur tehsil, majority of the population lives in urban areas. Despite this, the number of illiterate women among the urban population of Jodhpur tehsil is 123952. In addition, even after 75 years



of independence in tehsils like Luni and Bilara half the population of rural women being illiterate raises a question mark over the system. We are not making it clear here that it is not improving; rather we are saying that the pace of this improvement is very slow which is negligible and unable to generate the benefits of literacy. And in this table, showing the estimation of population in addition to the

literacy rate was synonymous with the fact that this illiteracy is not in the hundreds or thousands but in millions which is affecting the development of our country and its quality of life. It is also being shown from this population that a large number of women are illiterate compared to men, due to which families are not able to make so much progress in education and literacy.

**Table 2 Status of Disparity in literacy rate in Jodhpur District**

Area	Gender	Total	Rural	Urban	Difference
Jodhpur	Person	67.39	60.01	80.68	20.67
	Male	80.81	76.57	88.36	11.78
	Female	52.80	42.16	72.20	30.04
	Difference	28.01	34.41	16.15	
Phalodi	Person	59.32	57.80	73.97	16.17
	Male	74.09	73.07	84.07	11.00
	Female	43.02	40.92	63.04	22.12
	Difference	31.07	32.15	21.03	
Osian	Person	58.88	58.88	0	0
	Male	75.58	75.58	0	0
	Female	40.91	40.91	0	0
	Difference	34.67	34.67	0	
Bhopalgarh	Person	58.69	58.69	0	0
	Male	76.60	76.60	0	0
	Female	39.81	39.81	0	
	Difference	36.79	36.79	0	
Jodhpur	Person	78.58	64.09	81.48	17.39
	Male	87.29	80.73	88.58	7.84
	Female	68.97	46.29	73.60	27.31
	Difference	18.32	34.44	14.97	
Shergarh	Person	59.47	59.47	0	0
	Male	76.73	76.73	0	0
	Female	40.44	40.44	0	
	Difference	36.30	36.30	0	
Luni	Person	64.88	64.88	0	0
	Male	79.96	79.96	0	0
	Female	48.97	48.97	0	
	Differences	30.99	30.99	0	
Bilara	Person	64.23	60.99	72.90	11.91
	Male	80.94	78.42	87.75	9.33
	Female	47.04	42.99	57.80	14.81
	Difference	33.90	35.43	29.95	

Source: Calculated by researcher from table 1 data.



Based on the population shown in Table 1, we have calculated the literacy rate in Table 2, based on which the situation is clear that women are far behind men in literacy rate whereas rural area is far behind in literacy rate compared to urban area. The percentage of female literacy in the female population of Jodhpur is only 52.8 i.e. half of the women are being deprived of education even in the year 2011. These women also have a lot of abnormality on the basis of urban and rural areas. Among women in Jodhpur district, rural women are about 30 percent less literate than urban women. While three-fourths of urban women in Jodhpur district were literate, less than half of rural women were found to be literate. In Jodhpur district, there is a gap of 34.41 percent in the literacy rate of women and men in rural areas, while there is a gap of 16.15 percent in the literacy rate of women and men in urban areas. In Jodhpur district, the highest literacy rate gap between women and men in rural areas was found in Shergarh and Bhopalgarh tehsil, which is about 36 percent. Except for Jodhpur district and Jodhpur tehsil, there is a very small literacy gap between rural urban women and men. This is only about 30 percent in the entire Jodhpur district and Jodhpur tehsil. This makes the assumption clear that inequality between rural and urban areas is high in Jodhpur district. While in other tehsils it is less. The reason for this is that literacy in other tehsils is also much lower than in urban area Jodhpur. For this reason, the gap between the male to female and rural to urban is less. The disparity in literacy rate on regional and gender basis can be seen in detail in table 2.

### Conclusion

On the basis of the above research study, we can conclude that there is a very high similarity in literacy rate in Jodhpur between urban and rural areas and between women and men. Under this also, the inequality of female male literacy rate in rural area is higher than the inequality of female male literacy rate in urban area. And serially, rural areas compared to urban areas, men compared to women, rural women

compared to urban men, rural men compared to urban men are backward compared to urban men. Therefore, women are backward in literacy status in all areas. One fact is also evident from this study that not only rural women but rural men also lag behind urban women. Consequently, people in rural areas appear less serious in education than people in urban areas. Education is very important factor for upliftment of a country, society or class. Without it, imagining the development of that country, society and citizen is like a fruitless endeavor. Therefore, to bring awareness in the field of education, the government needs to make more efforts for rural areas especially women.

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## STUDY OF INDUSTRIALIZATION IN RAJASTHAN ON THE BASIS OF SOCIAL AND ECONOMIC DEVELOPMENT

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### Abstract

Rajasthan has been pitiable on numerous social issues like femininity and baby marriage. The authorities' has goals to test all social threat through schooling, developing more jobs and building many competencies for the people. Industrialization will help improve money for the poor and ignorant. They'll sharpen their abilities and learn greater. Awareness would now not be possible without the spread of industrialization. If the humans have cash in wallet, they will go for training. If they were knowledgeable they could no longer observe non-sense social menace and superstitions.

Industrialization has been quite a success in regarding the agricultural people and bringing a exchange of their livelihood. So the authorities are encouraging commercial improvement to deliver a vast trade in their livelihood. Present problems of energy shortages, the scarcity of sure uncooked substances, and deficiencies of infrastructure must be triumph over in time. The study additionally considers the governmental function in setting up and promoting business improvement, and the patterns with the intention to emerge if the Indian authorities' coverage of balanced nearby improvement.

Discount in poverty and unemployment within the nation is the middle of examine. The paper has proven the perspectives of rural habitants concerning getting industrialized at the side of the inconveniences confronted with the aid of them. They have a look at is essentially analytical in nature, and the collection of records has been made through secondary assets.

**Keywords:** Industrialization, femininity, unemployment reduction, rural

Social and monetary changes are ramifications of industrialization. Effects of industrialization incorporate monetary development, efficient work, and utilizing innovation for checking reliance and tackling issues, which are not in the control of individual. The working gets simpler than prior on the grounds that the machines would additionally accomplish the work,

which was finished by individuals. It is a framework, which has emerged from the logical information. During the time spent industrialization crucial and methodological changes happen. In non-industrial nations like India industrialization assumes a significant job in the monetary turn of events. It is the way to deal with development of development units.







modern change are the significant pieces of the paper.

### Research Methodology

The examination is scientific in nature where realities and data effectively accessible are utilized. Which are broke down to make a basic assessment of the material?

### Industrial Policy

It's an essential exertion for the development of assembling units just as different areas of the economy. Advancement of primary change, propelling seriousness and possibilities are supported through it. Telecom, transportation and energy ventures are significant piece of the data strategy. The arrangement of modern approach is the first prerequisite of fast monetary turn of events. The strategy visualizes the appealing bundles of motivators to enterprises which incorporates, House Tax exclusion, Direct Grade appropriation, sponsorship for agro based units, impetus for quality confirmation, decrease in stamp obligation, exceptional plan including revenue endowment and so on The need of the time and enterprises, are the reason for the arrangements to be made appropriately. Approaches have an intension to advance not just.

Kevil jolts in year 2008 expressed that helpless industrialization decreases the productivity of current areas. Consequently industrialization has its importance in monetary development.

Arachnid Agawam and Nags' Kumar expressed in the section named Structural

Change, Industrialization, and Poverty Reduction if there should be an occurrence of India. The segment has inspected the example of development and primary change in GDP. Other area centers on assembling area and analyzes the development and underlying change in both worth added and work inside the area.

An audit and correlation of creating and industrialized nations made by Sarah Schemers and Bettina Matador in February 2013 recognizes research cover among creating and industrialized nations.

Arrangements have an intension to advance not only the modern speculation, yet in addition administration area ventures. Extraordinary accentuation is laid on framework and ability advancement to meet out the issues of joblessness. As the arrangements have a ton to provide for the zone it needs reserve which are given through the organization. The inside and out advancement of the state and the success of its kin rely upon industrialization.

Government Endeavor's for Promotion of Industrialization the Government of Rajasthan has focused on bring on the openings for ventures and speeding up of exhaustive monetary development and the production of enormous work openings for habitants. Making the steady approaches has for making a fitting institutional climate, adjusted provincial advancement just as the framework that encourages the private area endeavors.

Motivating flying duplications of the areas in which Rajasthan has natural delights. The state organization means to improve the



business atmosphere, advancement of high-class foundation, upgrading expertise levels and work accessibility, confirmation for simple methodology for accomplishment of terrains for projects and trying of MSMEs. The targets are being decided and accomplished by receiving procedures.

The assignment of improving the foundations keeps the most noteworthy need. Extraordinary accentuation lay on push areas for the development of potential for business age. Freedom in guidelines and guidelines and ideal movement of administrations, human asset prerequisites has the best need to be met out the mechanical necessities. The main methodology is to expand the more prominent interest of private ventures for monetary development of the Rajasthan state. The revelation of a region to be industrialized one has numerous commitments to be filled.

arrangement of mechanical regions in modern municipalities, improvement of incorporated modern parks, decrease of the restricted territory from 10 km to 5 km for the foundation territories, the freedom in transformation of horticulture land in the modern land, continuous inventory of forces, decrease in agreement requests, and arrangement of diminishing the advances are the significant advances taken by the Government of the state to advance industrialization.

Associations Indulged in Industrial Development Rajasthan is giving prime worry to improvement of ventures with a rationale to change the agribusiness based economy in regularly updated modern

economy. Rajasthan State Industrial Development and Investment Corporation or RIICO is a highest level association of Government of Rajasthan that is assuming a significant job in the modern advancement of Rajasthan. Site choice, procurement of land, monetary guide to little medium and huge scope projects, value commitment in gigantic tasks, specialized directing for project acknowledgment and specialized tie ups, protector administrations, help for government tear-downs, shipper banking, broadening motivators and making concessions are the significant efforts the RIICO is occupied with.

- a) Providing with advances office.
- b) Contribution in offer capital of organizations c) Interest free advances.
- d) Extends advance office in relationship with RFC.
- e) Distribution of capital venture awards for setting up new units.
- f) Providing with seed capital.
- g) Promotion of mechanical endeavors.
- h) Software Zone: A product premises was created with the Cooperation of Rajasthan Electronics and Instrumentation Limited. It is proposed to set up a gold gems zone and a fare advancement zone for painstaking work and articles of printing of different clothing, close to Jaipur air terminal soon.
- i) Campaigning towards modern turn of events: The Business Promotion Units of Corporation, in relationship with the RFC and Directorate of Industries, has started a



mission for mechanical advancement in the state. This has inspired the first occupants of Rajasthan and Non-Resident Indians to set up enterprises in Rajasthan.

j) Providing with specialized and administrative administrations.

k) Merchant banking administrations.

l) Rehabilitation of debilitated units.

m) Special concessions to business people in allocation of grounds:

n) Industrial Area and Other Schemes for Development.

Rajasthan Financial Corporation-Rajasthan Financial Corporation (RFC) is the term loaning improvement monetary organization in Rajasthan state in India. It gives money to little and medium scale ventures. Rajasthan Financial Corporation speeds up the advancement cycle in modern approaches and needs of the Central and the State Governments and encourages them by giving quick help with the arranged and adjusted improvement of ventures in the State, especially in the little and minuscule areas. Rajasthan Financial Corporation working for the satisfaction of its excellent goal to circulate credit plans for the little, little and medium scale enterprises, a large number of them customized for explicit pioneering classes. RFC arranged to embrace just as to adjust to the changing modern requirements; RFC has over the period, extended its organization, increased its various plans and added multifold to its strategies and motivating forces, changing them with the need of great importance.

**RFC principle credit plans for Professionals.**

a) General Term of Loan Scheme

b) Scheme for Service Sector-Hospital and Nursing Home, Tourism Sector, Information Technology.

c) Schemes for Textile Industry.

d) Saral Scheme for SME Sector.

e) Single Window Schemes.

f) Scheme for financing against resources.

g) Scheme for CRE Projects.

h) Scheme for Qualified Professionals.

I) Top-Up advance plan for existing borrowers.

j) Loan to Units Intending to Switch Over Their Loan Accounts from Banks and other Financial Institution to RFC.

k) Schemes for Good Borrowers.

l) Special Loan Scheme for marble Processing Units having import permit.

Financial Development through Industrialization Employment development and neediness decrease are the depending factors on modern turn of events. Incompetent works fundamentally discover the business opportunity where livelihoods are very low which prompts an unimportant commitment to the development of economy. Where as in the assembling areas of laborers take hands on preparing.

Which increment the capability of the work and some place destroys the destitution and



joblessness. In contrast with agrarian economy the mechanical one has more openings for work searchers. The pay gains related with industrialization can assume a significant part in hauling critical extents of the populace out of destitution. Notwithstanding these immediate impacts, industrialization can likewise be critical in decreasing destitution by implication through the economy-wide sure work impact of monetary development (Lavaca and Sarema 2009, Weiss 2009). Industrialization can possibly be an amazing power for work age and destitution decrease. Industrialization can conceivably have a solid constructive outcome on occupation creation and thus, neediness decrease, under the fitting approach climate.

Effects of Industrialization over State-in the zone of the Rajasthan a district called Helot is confronting serious troubles on the expense of industrialization. Accessibility of business and essential conveniences has become a fantasy for the habitants of this territory; more over a large portion of the region of the locale has been seized by RIICO. A gigantic zone has been involved by this goliath association for the foundation of businesses, which has made the individuals living over yonder like criminals.

A report by Rajesh Adam, Shahjhapur states that the individuals named Prabhu ram hastidan, Armful Sampat Ram, Poona Pinch Sheerings have announced that the primary association submitted them that it would repay the individuals of that zone by means of giving them essential assets in lieu of taking their territories yet nothing happened

such. Instead of satisfying this responsibility they left a solitary street commutable for town. Zone of town encompassed by Aravali and RIICO is tormenting the individuals living in that.

A limit divider made by RIICO has detained the residents and abolishment of the Government school arranged over yonder has made a question mark on the eventual fate of the students.

The courses of action made by MNREGA for assortment of downpour water has wrecked by RIICO which has left the townspeople in the problematic circumstance and the gathered water in the town territory has become a major issue for the residents.

The creation of land regions by RIICO isn't as per the antiquated surface of the towns. The development of streets has been made higher by 7 to 8 feet and the seepage frameworks are not as indicated by the prerequisites of the individuals, which have caused the blockage of germy water close by homes.

Grounds made for funeral homes have additionally been involved by RIICO and have been converged with mechanical regions. The activities taken by townspeople have kept an eye on the structure of limit dividers yet the partnership has caught the space left for social exercises and ceremonies.

Serpent of gram panchayat despot has uncovered that the RIICO has overwhelmed the entire territory of the town for filling its own needs and didn't give any office to the



habitants. No legitimate activity is being productive for serving a ruling for families.

Shish ram Parapet a resident and instructor has told that RIICO has made anxiety for provincial individuals as opposed to encouraging them with solaces and conveniences. Terrains are being distributed for modern reason. The fate of provincial individuals is by all accounts in dim because of such inconveniences Another negative effect of industrialization is, Bandy River has been influenced by mechanical well-off released. The examples gathered from locales uncovers that territory of neighborhood is generally influenced because of this.

The Great Balwant Singh speaker in Government schools has calls attention to the significance of play justification for provincial children, which isn't encouraged to them in light of catching area by RIICO.

The petitions made by town habitants will before long be presented with legitimate arrangements subsequent to conveying those states Ravi Kumar Sharma an official of RIICO territory Helot.

### Conclusion

Industrialization is a lot of fundamental for non-industrial countries. Tropical issues, for example, neediness and joblessness are making an open test to economies of these countries. Ventures make number of chances for the individuals. Ideal restored mechanical strategies have an incredible estimating for brilliant future. Production of an ever increasing number of brilliant chances can lead the economy on the way of

achievement. Be that as it may, each perspective has its two folds, as industrialization is the shelter for the economy, it may not turn into the all revile for the individuals living there in. issues looked by the habitants who are unskilled and country ought to be presented with the answer for their issues. As the examination features the issue of specific territory of Rajasthan named Helot, large numbers of the territories will confront same circumstances because of industrialization.

Checking neediness and decreasing joblessness will anyway assist the economy with getting steady, yet alongside a dream made for the future, the difficulties coming in present ought to be cared for.

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## COVID-19 Rapidly Revamps Consumer Behaviour: An Online Survey

Beetha and Hemlata Joshi

### ABSTRACT

The Coronavirus (COVID-19) pandemic hit India a year ago, and the ensuing turmoil is putting the country's economic and psychological resilience to the test. At least 1.36 million people in 19 states are said to be staying at home to avoid the pandemic. Meanwhile, the effect of COVID-19 on consumers and, as a result, the consumption community has received little attention. A macro-level study was established to assess the direct effect of household income, savings, and consumption behaviour in order to quantify the socio-economic impact of the pandemic in particular. During a lockdown, consumer behaviour has drastically shifted. This paper looked at how people's behaviour changed during the COVID-19 crisis and afterward. The present research focuses primarily on the COVID-19 pandemic and how buyer buying behaviour has changed as a result of it. The findings indicate that it would cause a significant economic shock to the system.

**Keywords:** Consumer, Impact, COVID-19, Pandemic

### INTRODUCTION

The virus is without a doubt one of humanity's biggest problems in the last 100 years, and it has affected consumer behaviour. Leading economists have already identified COVID-19 as having a significant impact on both consumption and GDP. The Indian economy is expected to enter recession in 2020, with the Federal Reserve Bank of India recently forecasting a 7.5% contraction within the year, compared to its previous forecast of a 4.5% decrease. Some have forecast that this would be the most significant recession since the Great Depression, with global implications (Rappeport, A., & Smudek, J. 2020). Consumer behaviour is also characterised as "the complex interaction of affect and cognition, behaviour, and environmental events through which citizenry perceives

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### Survey Form

The study was carried out by dividing the questionnaire into three sections in order to get a better picture. On the primary tab, they learned about the character and intent of the survey. They were then directed to the next page (first part) of the questionnaire if they were interested in participating. The questionnaire's primary purpose was to collect socio-demographic data. The second section of the survey consists of standard economic questions. This section consisted of ten questions about living standards. The third section of the survey asks about changes in customer behaviour from COVID-pre, COVID-Pre, during, and post time. For an in-depth review of effect analysis, primary data is crucial. The data gathered through an online survey was analysed and interpreted using the statistical tabulation process, which included the use of average, percentage, mean, pivot table, and variance. The majority of the study was conducted during the third extended duration (3.0), which ran from April 4th to May 31st, 2020. The primary data was gathered using a Google Form-based questionnaire. Government documents, published studies, academic papers, periodicals, journals, and surveys related to COVID-19 were used to gather secondary data.

## RESULTS AND DISCUSSIONS

### Characteristics of Survey Respondents

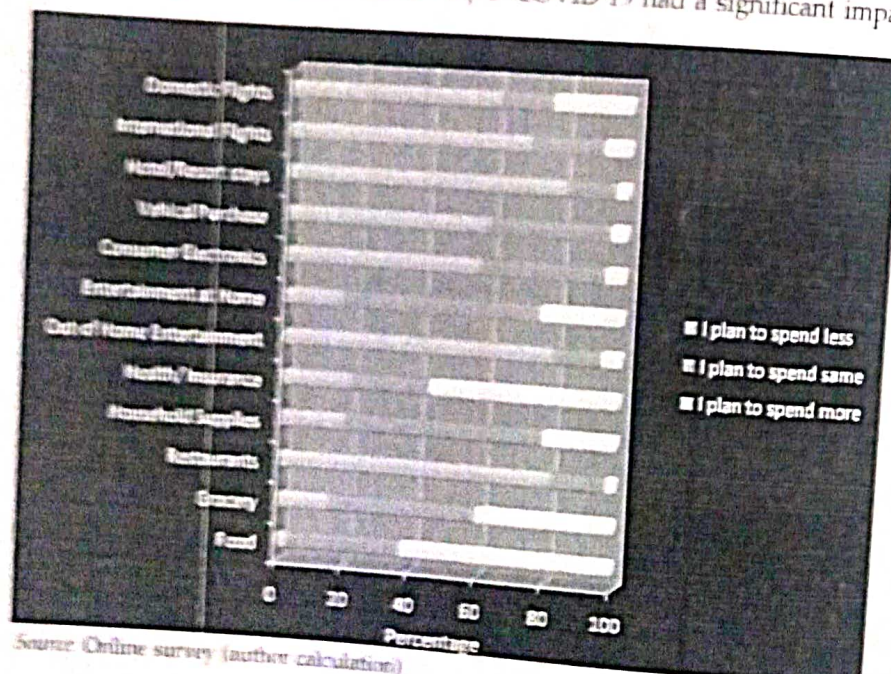
The research looks at Indian consumers and, as a result, the established trends in consumer behaviour prior to the COVID-19 crisis, which may be a combination of several megatrends. The aim of this research is to determine the effect of such changes on consumer behaviour in the short and medium term. The study indicated the gender-wise distribution of the respondents within the study area. Since 78% of the 221 survey respondents were male, the remaining 22% were female. With a p-value of 0.0045 indicating a significant impact on the age group of 31 to 50, 71% of the total samples of respondents are between the ages of 31 and 50. The minimum and maximum ages of the respondents were 18 years and 61 years respectively, with the mean age of 43.08 (SD = 11.45) at the time of data collection. The survey includes 92% of married respondents, with the majority (61.3%) belonging to a nuclear family, indicating that late salary or salary cuts up to a certain percentage of salary have an effect on paying off loan payments, repayment of loans, and tuition fees of the wards. It demonstrates that the impact of COVID-19 is greater on private employees than on government employees. The results also showed that the lower income class suffered more than the higher class. COVID-19 situation also appeared to change the buyer behaviour of individuals concerned with homes. People showed more inclination towards having their own homes instead of rented houses. The rationale might be the experience of inability to pay rent on time due to lost income within the pandemic situation. Around



only 9.4% of the respondents agreed that they paid rent on time, the remainder all disagreed with having paid rent. Within the survey, it has been seen that there are both social and economic impacts, but the economic impact is more on unorganized sectors as compared to the organized ones.

### The Impact of COVID-19 on End-Users

Buying locally made goods, as well as shopping at local/regional retailers and supermarkets, was seen as a growing trend among consumers. During the crisis, 70% of respondents reported shopping at local stores, with more than 90% saying they would sustain or even increase their consumption of locally produced goods. Respondents left their homes during the lockdown, some of the reasons being that 48.4% went to the market, 39.8% went to work. All are frontline warriors. Of all the respondents who intended to increase their consumption, health and the support of local manufacturing are the two dominant reasons they gave for buying local products in the future. 69% of respondents did not pay their EMI on time due to the pandemic situation, with 42.5% reporting an inability to pay their previous month's EMI; the majority of them citing not receiving their salary on time as the reason. Another reason, though not very prominent, is the loss of a job. COVID-19 had a significant impact on



Source: Online survey (author calculation)

Figure 1: Reductions in spending due to COVID-19 by End-Users

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1. The first step in the process of creating a new product is to identify a market need. This involves conducting market research to determine what consumers want and what problems they are trying to solve. Once a need is identified, the next step is to develop a concept that addresses this need. This is often done through brainstorming sessions and the creation of a prototype. The third step is to conduct a feasibility study to determine if the concept is viable. This involves assessing the technical, financial, and market aspects of the idea. If the study is positive, the next step is to develop a business plan. This plan outlines the company's goals, strategies, and financial projections. Finally, the product is launched into the market, and the company monitors its performance and makes adjustments as needed.

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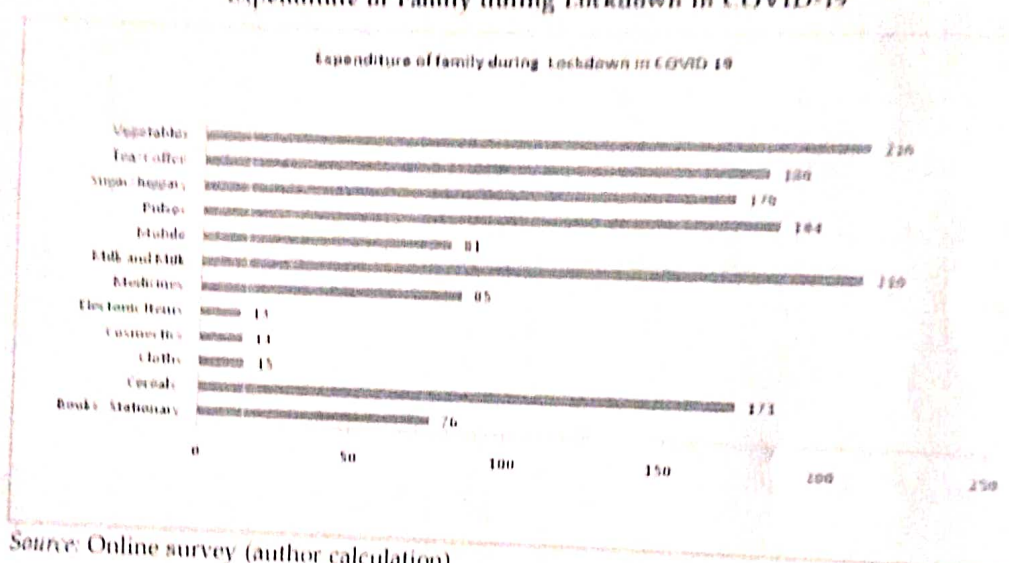


items, and cosmetics. The consumer behaviour before lockdown with non-essential or luxury goods is in main preference like cosmetics, clothes, mobile electronic items, but the pandemic changes the scenario shown in Table 1.

Table 2 shows the shift of Consumer behaviour from non-essential products to essential products during COVID-19, which is, to vegetables, milk products, cereals, tea, and pulses from the non-essential products like clothes (6.8%), electronic items (5.9%), and cosmetic items (6.3%). Post lockdown again there was a shift towards expenditure on good food, health and children's education on top priority and clothes, renovations, and jewellery at least.

Table 2

Expenditure of Family during Lockdown in COVID-19



Source: Online survey (author calculation)

During pandemics, the need for basic necessities takes priority, reflecting little significant changes in consumer behaviour.

## CONCLUSION

The current research looked at the population's initial economic effects of the COVID-19 outbreak. Concerns about health, the environment, and livelihood have grown as the epidemic has progressed. Overall, 60% of the 221 respondents said the COVID-19 had a substantial economic effect. This was a unique finding in comparison to other research. Since these findings were obtained during the early stages of the COVID-19 outbreak in the region, they are likely to have changed over time. The COVID-19 outbreak had a smaller economic effect on singles than it did on married people.

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according to demographic variables. With a p-value of 0.002, the effect on married couples was found to be statistically significant. When comparing family spending before and after the lockdown, a clear difference between the two types of items can be seen. The amount of expenditures rose sharply for goods of daily consumption like cereals, pulses, vegetables, sugar, jiggery, etc., from the pre-COVID to the COVID times. On the opposite hand, they fell drastically for luxury items like mobiles, clothes, electronic items, and cosmetics. Only about 35% stated that they had paid the schooling fees of their ward. Of the home items, most of the participants reported clothes because the first item to be skipped during the lockdown, followed by alcohol, entertainment, and fuel. While choosing the three most vital areas for expenditure post-lockdown, people reported good food as their favourite (61.5%), followed by items of household (49.8%) as number two, and health and repayment of loans (45.8%) as number three. In response to identifying the things that they were presumably to chop from their list of expenditure, 37.1% of the participants marked holiday tours, followed by cinema and restaurants (26.2%). New automobiles stood third with 21.3%. While 50% of the participants believed that things would take about 4 to 12 months to vary, approximately 30% believed that it might take quite a year for them to vary and normalize.

The COVID-19 epidemic has created a great deal of confusion in the lives of Indians, just like the global counterpart. The findings indicate that it would cause a significant economic shock to the system. A general decline in demand, a change in consumer behaviour, and a general downturn in the economy prolonged the long recovery period following the crisis. There's a requirement for considering economic problems by policymakers while planning intervention in the fight. Out of respect for personal and family safety, as well as overall public health, Indian consumers embraced new behaviours (McKinsey, 2020). As previously mentioned, a survey was conducted during COVID-19 to monitor consumer sentiments and report on the change in consumer behaviour, indicating that consumer behaviour models are taking a unique shape. In the post-COVID-19 case, understanding the new models would play a critical role in the achievements and failures of hundreds of businesses. The nature of this crisis has brought to light the disadvantages of trade dependence on vital goods, market complexity, and a ruthless exposure of the materialistic culture of shopping for behaviour that was not inherently caused by need.

### IMPLICATIONS FOR SOCIAL POLICY AND ACTION

Researchers in social science and economics who study consumer behaviour and wish to generalise their results should accept the findings of this study. People are shopping differently, working differently, and thinking differently in a number of ways. COVID-19 is causing widespread concern among consumers in terms of both

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health and economics. People are reacting in a number of ways, exhibiting a wide range of attitudes, behaviours, and buying patterns. People all over the world are terrified as they fail to adjust to a new norm. Consumers are reacting in a number of ways to the crisis. Some people are worried and nervous, prompting them to run out and buy essentials and hygiene products. As a result of the COVID-19 outbreak, customers are adjusting their purchasing habits. As a result of the COVID-19 outbreak, customers are adjusting what they buy, why they buy it, and how they buy it. Our need for the most basic necessities of life takes precedence in these circumstances. Top priorities included food and medical protection, financial security, and personal safety. The findings also reveal that the government has prioritised medical, educational, and organic food policies as a safety net for public health. Markets, for example, saw a change in customer preferences as they prioritised purchasing necessities over rice-to-have goods and cut down on all spending except groceries and at-home entertainment (McKinsey Survey Data 2020). However, there are some drawbacks to remember when analysing the results of this analysis. The first is that the study's central design, such as the sampling method, which is limited to people with internet access and an understanding of English, can limit the study's generalizability. The research is limited to the COVID-19 virus and consumer behaviour during the lockdown era. The analysis would have yielded more detailed results if other variables such as market environment, product demand and distributor, legal aspects of lockout, and socioeconomic effects of disease had been taken into account. Time was an enormous constraint and there might be an opportunity for sample error.

#### UNIQUE CONTRIBUTION TO THE EXISTING LITERATURE FROM YOUR RESEARCH FINDINGS

This article serves as a starting point for recognizing customer sentiments or criteria in buying "what matters" in terms of economics, as well as how they can be reinforced post-COVID crisis to ensure consumer behaviour. Scholars are encouraged to debate the benefits and drawbacks of this form of purchasing behaviour. Other factors such as crisis learning, simplicity, changing needs, temperament, race, culture, frugal behaviour, and age may all be investigated as potential correlates of this forced consumer behaviour. Other interesting issues, such as whether the spiritual aspect of consumer behaviour will continue or decline in the post-COVID-19 scenario, will aid in the exploration of new segments with new behaviours. The article could serve as a post-COVID spiritual consumption model, resurrecting a rich cultural heritage of consumption practises based on facts rather than hypotheses.

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**AN ONLINE SURVEY OF THE IMPACT OF EXAMINATION  
CANCELLATIONS AMID THE COVID-19 PANDEMIC: A  
PERSPECTIVE**

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**ABSTRACT**

*The scrapping of board exams by the Indian government is a watershed moment in the country's educational history. An online survey was performed to determine the impact of the decision on students' lives. COVID-19 has caused mayhem in the world's educational institutions, affecting over 1.6 billion pupils in over 200 nations. School, institutional, and other learning facility closures have impacted more than 94 percent of the world's student population. As a result, substantial changes have occurred in every aspect of our lives. Social alienation and movement restrictions have wreaked havoc on traditional teaching practices. To discover more about the effects of the epidemic on students' lives, we surveyed 130 students aged 15 to 18, their teachers, and their parents from several educational establishments in Rajasthan, India. In addition, the study looked at how students of all ages used social networking platforms. Government officials should take all necessary steps, according to the findings, to improve the educational experience by reducing the harmful effects of the COVID-19 outbreak. Through the survey, we learned about the actual conflict and uncertainty that exists among individuals regarding the cancellation of the examination, where some believe it was a good decision taken by the government while others believe it would have an impact on the future education system. According to our findings, people genuinely need this exam to be done with sufficient protection and vaccinations for students, so that kids can have equitable and fair possibilities for their futures and the nation can find better human resources for quicker GDP growth. There are concerns that the academic year of 2021, as well as the succeeding years, may be lost. Alternative educational systems and assessment methodologies must be created and deployed as soon as possible. The outbreak of COVID-19 has provided us with an opportunity to create the foundation for digital learning.*



*The goal of this study is to provide a detailed analysis of the influence of the COVID-19 epidemic on exam examinations.*

**KEYWORDS:** COVID-19 Impact, Online education, Students, Cancellation, Examination

**JEL Code:** A11, I29

## 1. INTRODUCTION

Due to the second wave of coronavirus in March 2021, the Indian government, like many other countries around the world, shuttered schools for the majority of pupils as a precautionary step to prevent the spread of the COVID-19 virus. Because of the late start of the admissions process in 2020, the tests were postponed from the usual examinations in February-March to May-June 2021, although the second wave was later cancelled examinations in May 2021. School systems around the world have delayed or postponed senior secondary school examinations as a result of the global COVID-19 pandemic's social isolation and lockdowns. As schools and education policymakers scramble to adapt, students in their senior year of high school are concerned not only about 2020, but also about how the pandemic will effect their future education, careers, and quality of life. Alternative teaching and assessment procedures must be devised and implemented as soon as possible. The COVID-19 outbreak has provided us with the chance to lay the groundwork for the implementation of digital learning (Dhawan, 2020).

The outbreak of Corona Virus Disease (COVID-19) has caused a global public health emergency. To stop the virus from spreading throughout India, emergency rules were put in place, limiting any non-essential public movements (Saha et al. 2020). With the closing of educational institutions, a swift transition from physical to digital learning has become necessary (Kapasia et al. 2020). Online learning has been offered as a viable alternative to traditional schooling (Adnan and Anwar 2020). Cook (2009) found that online learning is better than nothing and comparable to traditional learning in an e-learning meta-analysis. Educational institutions must follow government standards and proposals to improve the e-learning experience while encouraging students to continue learning remotely in this challenging climate (Aucejo et al. 2020). Bao (2020) discusses five high-impact criteria for conducting online education effectively. Students' academic performance is likely to decrease in classes held for both year-end and internal examinations due to reduced contact hours for learners and a lack of communication with teachers during learning/understanding issues (Sintema, 2020). This rapid evolution on such a large scale has influenced students of all ages (Hasan and Bao 2020). A drop in family income, limited access to digital resources, and the expensive cost of internet connectivity have all affected students' academic lives. Furthermore, 1.5 billion children worldwide lack access to basic education (Lee 2020), which has a severe psychological impact on their health. Distance learning institutions frequently begin the course preparation process by deciding which student assessments will be included. Teachers who are making a quick transition to remote operations might explore this method of communicating learning objectives and information. It will aid them in selecting which aspects of the regular curriculum they will concentrate on, as well as their objectives for incorporating other topics. There are also observational studies of online courses in higher education. Many examining bodies (such as the CBSE, ICSE, and RBSE) have cancelled or suspended end-of-year evaluations across India. As a result, millions of students have been left in the dark, especially those who dread tests. Since COVID19 continues to rage in most regions of the world and countries, these bodies are unable to anticipate when they will resume normal activities or how, if at all, they will deliver findings for this year's cohort at this time (May 2021).

The analysis part discussed how the exam alignment debate works, evaluated its impact on future curriculum implementation, and examined its broader implications in light of the COVID-19 epidemic. It looks at the relationship between standardised tests and curriculum



implementation in order to develop a more complex understanding of the interdisciplinary intersection of policy and practice, with the goal of improving outcomes and learning experiences for students in their final years of schooling. This study investigates and analyses the impact of exam cancellations and the COVID-19 outbreak on students' lives.

## 2. Objectives of study

The present research paper focused on the following objectives:

- To illustrate some of COVID-19's educational benefits.
- To enumerate the several consequences of the cancellation of the examination due to COVID-19.

## 3. Research methods

The questionnaire was separated into four parts in order to have a better grasp of the situation. A questionnaire was prepared that included a variety of multiple-choice questions as well as a Likert scale with only one option for responses. The poll was run on the Google Forms platform, which required participants to be logged in to an e-mail account to participate. It was not possible to make multiple entries from a single account. The survey was disseminated using social networking sites, e-mail, and traditional messaging methods. The respondent's status as a student, parent or instructor was checked explicitly on the Google form. On the main tab, they give their basic details. They were sent to the first section of the questionnaire if they chose to participate. The survey's primary purpose was to collect socio-demographic data (age, occupational status, city of residence). The second section of the questionnaire consists of four segments (A, B, C, and D) of questions about exam cancellations due to government action. The goal of this survey is to determine how the COVID-19 epidemic has impacted students of various ages' exams. For this study, we performed a survey with 130 participants (students, parents, and teachers) from various educational institutions. In the form of numbers and percentages, an overview of demographic data is offered.

## 4. Data analysis

The paper examined the impact of COVID-19 on A-Level students, as well as their experiences with school closures and test cancellations. Primary data is essential for a thorough examination of effect analysis. Explanatory investigations were conducted on socio-demographic variables. The statistical tabulation technique was used to analyze and interpret data collected through an online survey, which included the usage of average, percentage, mean and, pivot table.

## 5. Results

### 5.1. Respondents' details

In this graphic, we performed a survey of 130 respondents in order to show the impact of the cancellation of the board exam on people in various occupations. In this regard, we have primarily taken three main occupations related to education, namely students, teachers, and parents, particularly parents of students in the 10th and 12th grades, and out of 130 respondents, it has been discovered that the majority of students have filled out this survey because it is specifically targeted at student groups to learn about the impact of exam cancellation on student groups, and about 65 percent of students have filled it out.

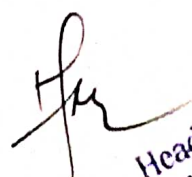
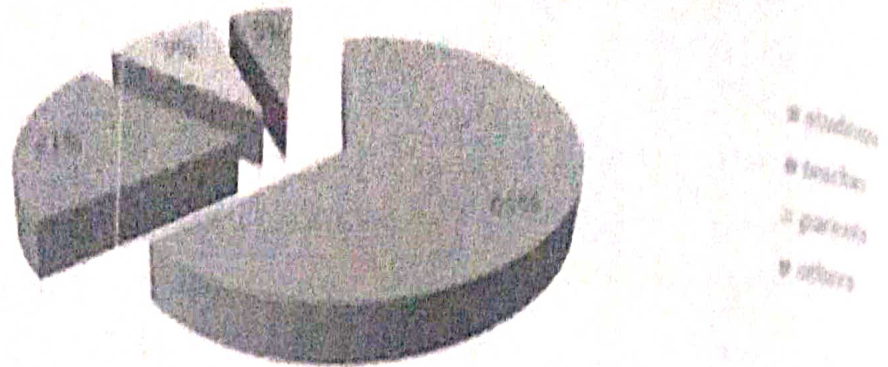
  
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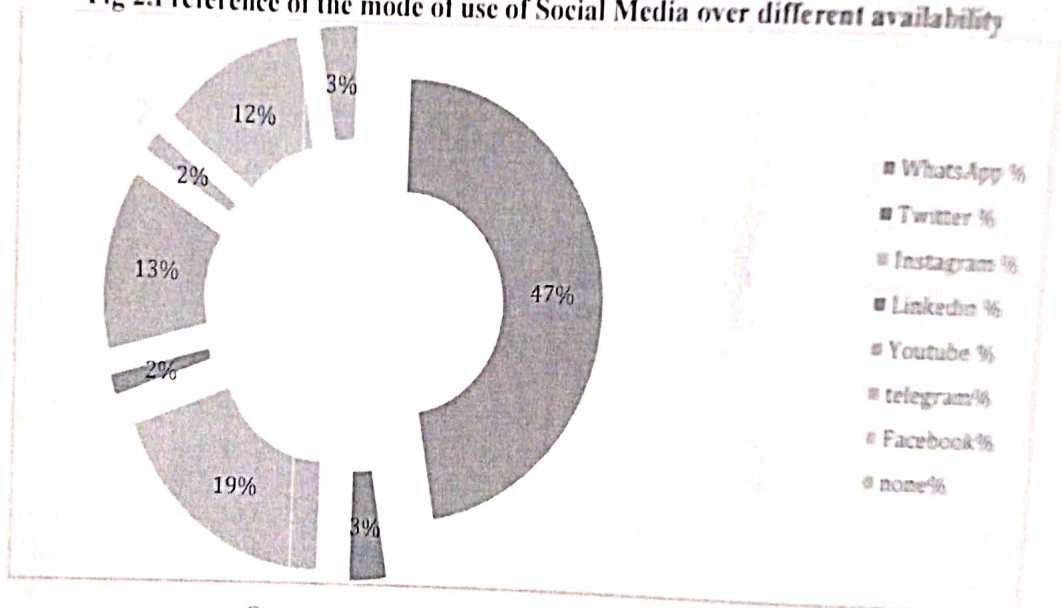
Fig 1.Count of occupation



Source : Author calculation based on primary data

In this current pandemic second phase condition, 91 respondents to a study agreed that cancelling the exam is a good alternative for the government to avoid any health concerns in the country. The remaining 39 people are against the exam being cancelled. According to the poll, 70% of people believe the exam should be cancelled. According to the findings, 67 people use social media frequently to stay informed, 50 people use it occasionally, and only a few people do not use it at all. Whatsapp is used by 47 percent of respondents when it comes to social media. The bulk of the responders are students, so Instagram and Facebook are also popular among them. YouTube has become increasingly essential in the lives of social media users. It is crucial, according to our findings, to comprehend how people become aware of various news articles.

Fig 2.Preference of the mode of use of Social Media over different availability



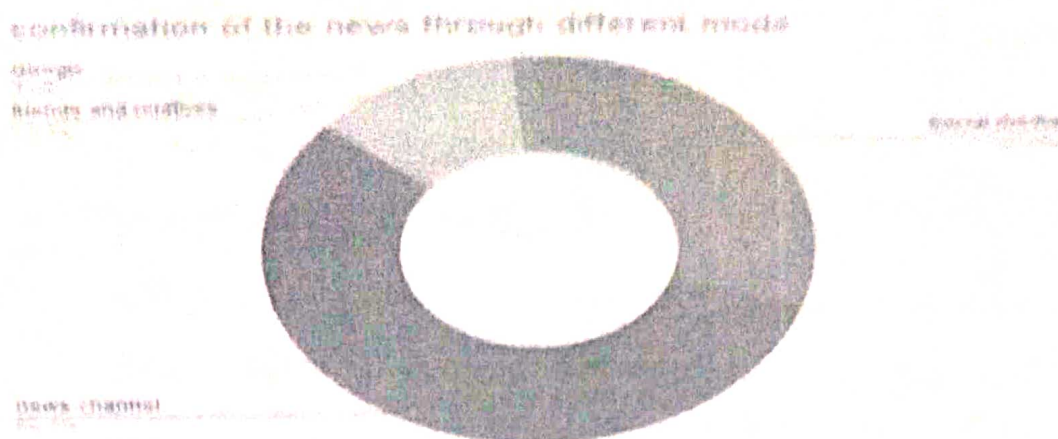
Source : Author calculation based on primary data

It can be seen in the graph below that people found and confirmed this news through news channels, based on the survey done here. It can be seen that our respondents place a higher value on news channels in terms of the news' legitimacy and consistency. As a result, they confirm the report of the exam cancellation from the news channel the most.

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**Fig 3. Confirmation of news through different mode**



Source: Author calculation based on primary data

## 5.2. Scope of study

The studies were conducted between June 8, 2021, and June 22, 2021, following the formal announcements of school closures and examination cancellations but prior to the distribution of A-Level results. A total of 130 people responded to a survey questionnaire that was widely marketed on social media platforms such as whatsapp, email, and discussion boards on websites.

## 5.3. Impact of cancellation of examinations on students

The survey was done to further the goal of this article, which is to learn more about the overall impact of exam cancellation on several parameters. For this reason, likert scale-based questions were asked in this survey, with the focus on respondents' awareness and input regarding the cancellation of this examination in the present and future scenarios. The first topic in this rating-based question was taken as the government's choice to cancel the exam, and six supportive statements were presented to learn about respondents' reactions to these claims, such as:

1. It is essential due to the current pandemic situation.
2. It is student-friendly and protects the health of the next generation.
3. It has helped students, parents, and instructors feel less anxious.
4. It aids students in their long-term planning.
5. It relieves parental pressure on students to study more.
6. It alleviated the mental strain associated with exam administration.

## A. Decision of Government for cancellation of exam ---

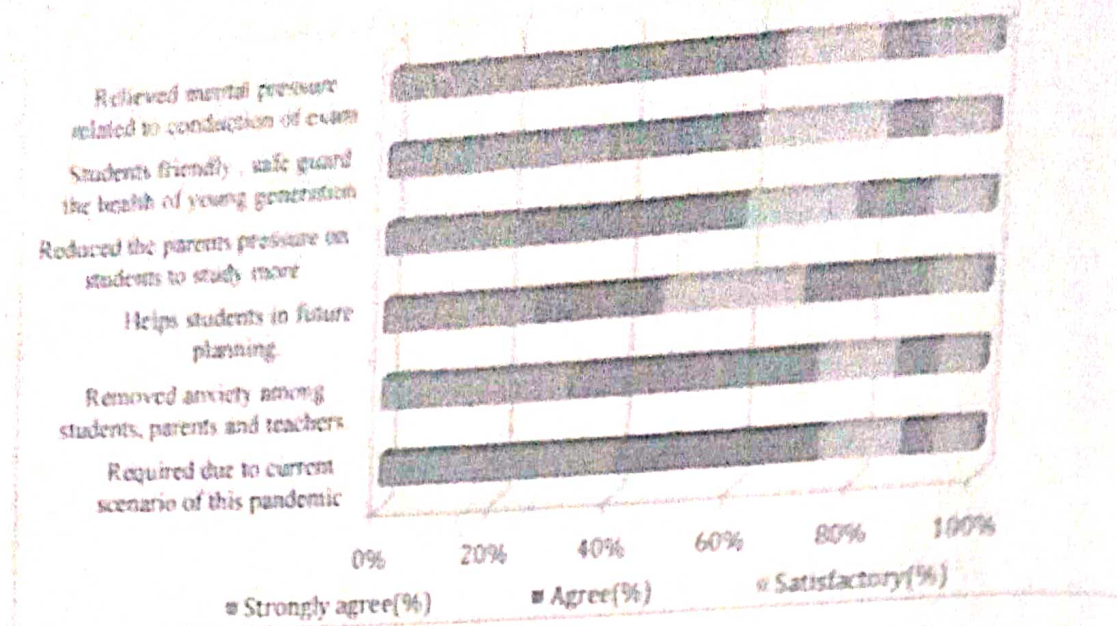
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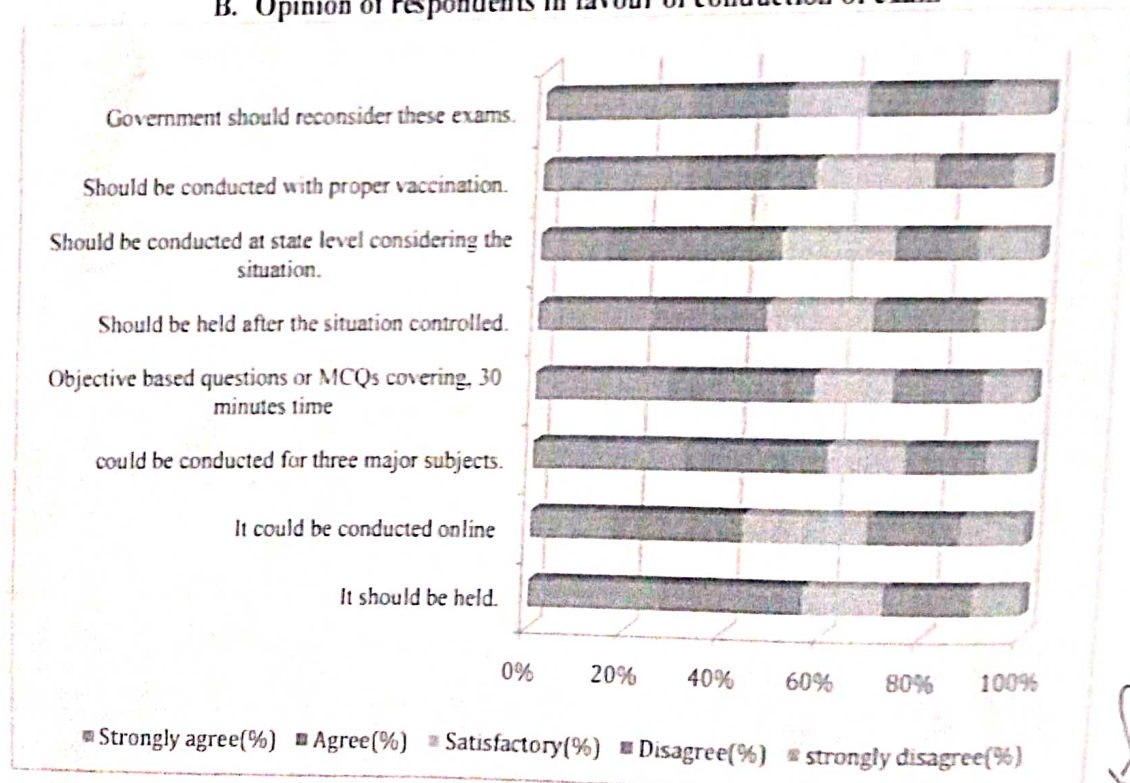




Source : Author calculation based on primary data

This parameter taught us that respondents are strongly in favor because it is necessary in the current situation, and respondents are in favor because it alleviates concerns among children, parents, and teachers. Comparable responses in favor of highly agreed and satisfied have been observed, which students will consider in future planning. Respondents agreed that it relieved mental pressure on students to study more because it relieved parental pressure on students to study more. They also strongly agree and believe that this step is student-friendly and protects the health of the younger generation. It also relieved mental pressure related to exam administration.

#### B. Opinion of respondents in favour of conduction of exam



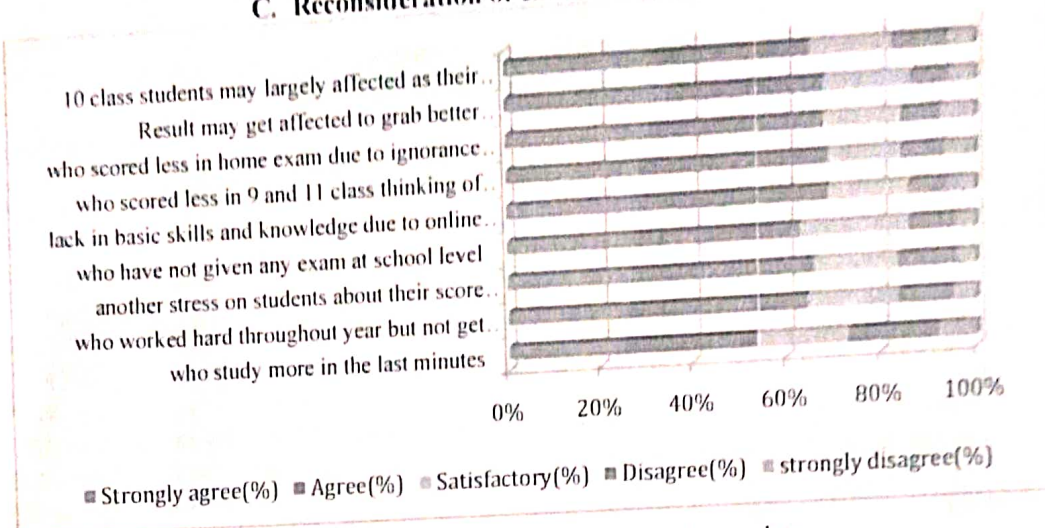
Source: Author calculation based on primary data

In continuation of rating based question the B part was taken to know about the respondent opinion in favour of conduction of the exam for this 8 rating based statement has been taken



to know about the feedback of the respondents. It is realized that respondents are equally agreed or strongly agreed for exam should be held and 27% of correspondence agreed in favour of conduction of the exam online. 32% of the respondent strongly agree for the conduction of exam at least three major subjects. Again respondents are strongly agreed and agreed too for conduction of exam based on objective questions or mcqs covering 30 minutes time. Mixed responses have been found in favour of the exam should be held after the situation control. 35% of the respondent believes that exam should be conducted at state level considering the situation and 29% believe that it should be conducted with proper vaccination to the students. 30% of a respondent are strongly agreed that government should reconsider these exam.

### C. Reconsideration of exam is required because



Source : Author calculation based on primary data

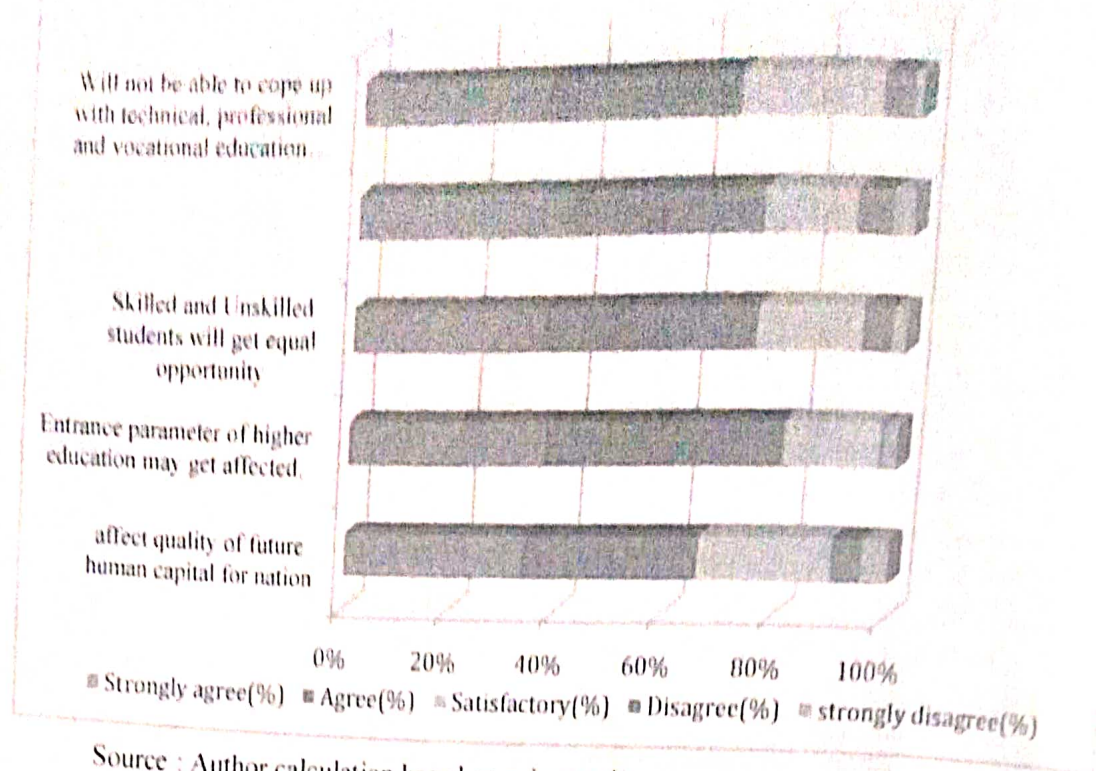
The following subdivided bar diagram depicts respondent feedback on different rates of different statements in regard to exam reconsideration in the country, because 25 percent of respondents strongly agree and 28 percent agree that it should be considered because students who study more in the last minutes score more and better than students who study earlier. Reconsideration is essential for students who work hard throughout the year but do not perform, according to 38 percent of respondents. The majority believe that this cancelled step will cause students to become more concerned about their scorecard metrics. Because few students have never taken an exam in school, 35 percent of respondents said that the exam should be reconsidered. The majority agreed once more that students are lacking in basic skills and knowledge as a result of online programs. 40% agreed that kids who did poorly in 9th and 11th grades but expected to do well in 10th and 12th grades may be harmed, and that this is why the exam should be re-considered. Respondents also believe that it may influence students who score lower on the home exam owing to some misunderstanding, and that their results may be harmed in their pursuit of better chances and preparation for future competitive exams such as NEET, IIT, and CA Foundation.

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## D. Impact of cancellation of exam on education system of India.



Source : Author calculation based on primary data

An attempt was made to learn about respondents' feedback on the impact of this exam cancellation on India's education system using a survey. For this, five parameters have been chosen to learn about people's feedback. People are unanimous in their belief that the quality of the nation's future human capital may be impacted as a result of this research. According to 43% of respondents, it could alter the entrance criteria for higher education. They also agreed and felt that competent and unskilled students will have equal possibilities in higher education, and they are adamant that a school's incorrect or partial evaluation will result in less skilled pupils reaching higher levels. Furthermore, 28% of respondents strongly agree or agree that less skilled students will not be able to cope with technical, professional, and vocational education at the university level. So, accurately, we learned from this 4th rating-based question that our higher education system may be severely impacted as a result of the government's decision, which is unprecedented in the history of a country's educational system. It may result in lower-skilled human capital for the country's future. On an economic level, the government's actions in this regard cannot be deemed prudent.

### 6. Discussion

These findings raise severe concerns about present and future services, policies, and the ultimate accomplishments and outcomes for children and adolescents in school. Some exams in India, such as the CBSE and ICSE Board, have been completely cancelled. The majority of students oppose taking the exam and have demanded that it be cancelled or postponed. This has been done for a long time, but it has resulted in some new issues. The students argue that the evaluation criteria are unfair. Similarly, the Joint Entrance Exam (JEE) and the National Eligibility Test (NEET) have been postponed until the future, but students and parents are unsure how their wards' futures will be decided in the absence of senior and senior secondary examinations. In the study, there are clear limitations to generalizability with a sample size of 130 and data acquired from young people who cannot be considered to fully represent all vulnerable learners and who were also interviewed at one point in a particularly stressful setting. In addition, the impact of a number of parameters was explored in this research. Based on the previous discussion, it can be concluded that a survey using a primary data collection technique revealed some significant input and diverse perspectives from various



categories of people regarding the cancellation of the board test in 2020-21. On the one hand, some individuals say that cancelling the exam is a positive government decision since it will help children plan for the future and reduce tension among students, instructors, and parents. It also benefits students by alleviating the anxiety and mental stress associated with exam administration. However, the study also found that exams should be performed in a variety of ways and with a variety of techniques at various levels of a country. In this regard, a response to this opinion has emerged in the re-consideration of the exam; they favour doing the exam online, at least for three subjects, for 30 minutes of MCQS-based questions, or it should be held after the situation has been stabilised. The government may make some moves in this direction, and it should be done with adequate vaccinations. They also believe that exam reconsideration is necessary for students who study at the last minute, who work hard throughout the year, who have not performed well at school, who score poorly in home examinations, and who believe that this step will make it difficult to obtain better opportunities after the 12th examination. As a result, we feel the exam should be re-examined. Not only is reconsideration required for this reason, but it may also have an impact on our higher education system, as it produces less skilled, less qualified, and lower quality human capital for the nation, who will be unable to cope with technical, professional, and vocational education at the higher level. As a result, we believe that the government's choice is necessary, but it will have a negative impact on students and the nation's future, as less trained human capital will contribute less to the country's production and result in lower GDP generation. Our research has certain substantial limitations that should be mentioned. The first limitation is the sampling procedure. It is built on digital infrastructure and volunteer participation, both of which contribute to selection bias. Students who did not have access to online learning were unable to participate due to the imposed travel restrictions. Second, we believe these findings are fairly generalizable to schools across the state and country, given the lockdown orders and online structure of the courses.

## 7. CONCLUSION

The global epidemic of COVID-19 forces us to adapt to a new normal. The tumultuous changes wrought by nationwide lockdowns and test cancellations force educators to recognize "the ways in which we are all firmly implicated in, and bound up and into, the current neoliberal and globalizing settlement that most of the time we do not even aware it is there" (Ball et al. 2012). The cancellation of exams caused by the COVID-19 epidemic had a significant impact on students' education and daily routines, according to our findings. COVID-19's disruptions bring to light key issues and provide an opportunity to test alternative learning methods. New regulations and suggestions in this area would help to mitigate some of the negative effects while also preparing educators and students for the impending health disaster. Students' time spent on online classes did not meet the Ministry of Human Resources Development's (MIIRD) guidelines, according to the data (Department of School Education & Literacy, Ministry of Human Resource Development 2020). After the COVID-19 pandemic has ended and educational institutions have reopened, the authorities in charge should continue to invest in online learning. They should examine the problems that have arisen as a result of the rapid shift to online learning and be prepared for any future crises. It is necessary to provide proper educator training in digital skills and to increase student-teacher engagement. Disadvantaged children must have access to digital infrastructure, which includes reliable internet access and gadgets, in order to minimise educational delays. The survey, which was based on the primary method of data collection, came to a conclusion here. Data collection has revealed some useful input and differing perspectives. Regarding the cancellation of the board test for this year's 2020-21, several groups of people have expressed their opinions. On the one hand, some people say that cancelling the exam is a good government choice that would help pupils cope with the crisis and ease stress among students, teachers, and parents. On the other hand, they feel that kids who study at the last minute, who work hard all year, who have not performed well at school,



and so on, should have their exams reconsidered. As a result, we feel the exam should be re-examined and conducted with adequate vaccinations. Not only is reconsideration required for this reason, but it may also have an impact on our higher education system, as it produces less skilled, less qualified, and lower quality human capital for the nation, who will be unable to cope with technical, professional, and vocational education at the higher level. As a result, we believe that the government's choice is necessary, but it will have a negative impact on students and the nation's future, as less trained human capital will contribute less to the country's production and result in lower GDP generation.

### Declaration of Competing Interest

There is no conflict of interest.

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## The Impact of MGNREGA on Employment and Migration: A Case Study of Rajasthan

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### Abstract

Mahatma Gandhi National Rural Employment Guarantee Programme is one of the most important and largest public programme in India. The main objective of this programme is to provide 100 days of assured employment to rural household and to create sustainable asset. In this paper we have studied the objective of MGNREGA that is to reduce migration in light of rural perspective. From the literature as well as supported by the micro-assessment, MGNREGA is helping poor and weaker section of the community by providing employment at critical period of a year (seasonal migration). In principal, MGNREGA can help to reduce temporary migration but is ineffective in long period, when several factors would change together. Migration from rural to urban areas is occurring due to several reasons in India. Lack of employment opportunities in rural areas are one of the major reasons of migration to urban areas. Since independence, Government of India has introduced several programs with the aim of preventing migration from rural to urban areas, generating adequate employment opportunities and creating durable assets and infrastructure facilities in rural areas. One such major milestone program is MGNREGA introduced in February 2006 with the main objective of enhancing the livelihood security in rural areas through providing 100 employment guarantee days with minimum wage for every rural household who are willing to do unskilled manual work. The primary data have been collected through a household level survey by administering structured and unstructured questionnaires, with individual interviews. While the total number of households selected for the study is 240 for the analysis. Keeping in view the objectives of the study the data collected through the schedule has been analyzed and interpreted with the help of statistical tabulation method using average percentage, Mean, Chi square Test. This study investigates that how does the MGNREGA program impact on migration and employment in rural areas in Jodhpur district, Rajasthan State. Thus, we observe that while MGNREGA has played

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a significant role in reducing the distress, the program is yet to realize its full potential. Increasing trend in wage rates has led to increase in the participation of female workers after the implementation of MGNREGA. There is also increase in non-agricultural and construction wage rates. MGNREGA has worked towards better wage rates but the interplay of other factors resulted in lesser growth in agricultural wage rates during the MGNREGA programme period. It has played a significant role in providing food security. Getting better employment was the major cause of out migration in the study villages. MGNREGA has reduced the migration to some extent. MGNREGA has increased income of the participants. The spending has increased in domestic items, food, health care and housing. MGNREGA has increased awareness about other government schemes. All participants suggested that MGNREGA can be improved on fronts of timely payment, increased number of days and higher wage rate in tandem with inflation. Villagers appealed for proper measurement of work and fresh survey for allotment of new job cards. While some problems are linked with the development of infrastructure such as post offices etc., that would improve the access to the beneficiary households, other problems are linked to functional gaps such as lack of proper information dissemination.

**Keywords:** MGNREGA, Employment, Distress Migration, Performance, Rural.

## 1. Introduction

Mobility has been an integral part of human existence since the days of civilization. Migration in today's world is shaped by a number of factors related to economic, political and religious, life risk, and various ethnic and socio-cultural issues. However, Indian economy continues to be predominantly rural in character thus there were growing incidents of poverty, discrimination, hunger, widespread unemployment, under-employment, social inequalities, illiteracy, ill health, high rate of IMR and MMR, distress among the farmer causing suicide, droughts, inadequate employment in the desert areas leading to huge migration among the rural either to the cities or neighboring states. It is therefore, thought necessary to develop alternative approaches and launch special programmes which will address these problems and to enhance livelihood security to rural. In this context, the Government of India (GOI) enacted the National Rural Employment Guarantee Act (NREGA) in 2005. Being the largest public work programme a lot has been expected from MGNREGA since its inception and thus it has always been in limelight. MGNREGA is different from earlier employment programmes launched by Government of India as on one hand it is a demand driven scheme while on the other hand it treats employment as right of rural household. This scheme provides income directly to unskilled workers in rural areas.

## 2. Employment Theory of Keynes

In historical perspective unemployment was not as such a problem with classical economists. They presumed that the economy remains in full employment. If at all any imbalance arises in economy in short run it may be taken care of by price mechanism. During the Great Depression, however, when almost all the countries of the world experienced large scale unemployment and classical theory failed to explain it and bring solution Keynes suggested that the depression and unemployment is due to low "effective demand". This means that Keynes visualized

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employment/unemployment from the demand side of the model. His theory is often known as demand-oriented approach. According to Keynes, the volume of employment in a country depends on the level of effective demand of the people for goods and services. Unemployment is attributed to the deficiency of effective demand. He advocated the policy of "pump priming" by the state to raise income levels of the people so that purchasing power comes in their hands. He suggested active role of the state in providing employment and income generation. Provide employment in public works and pay money to the people. Higher (lower) the level of national output, higher (lower) is the volume of employment. Thus, in Indian perspective seeking employment under MGNREGA causes short period effective demand and increase the purchasing power of beneficiaries.

### 3. MGNREGS in Rajasthan

National Rural Guarantee Employment Act (NREGA) -2005 The National Rural Employment Guarantee Act (NREGA) is the first wage guarantee employment program implemented in the country. The National Rural Employment Guarantee Act came into force in August 2005, came into force in February 2006. It was renamed as Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) in 2nd October 2009. The main objective of the Act is to enhance livelihood security of household in rural areas of the country by providing at least one hundred days of guaranteed wage employment in a financial year to households, whose adult member volunteers to do unskilled manual work". The scheme was expanded in a phased manner. In Rajasthan, first phase (February 2nd, 2006), MNREGA was started in six districts in initial stage namely (1) Banswara, (2) Dungarpur, (3) Jhalawar, (4) Karauli, (5) Sirohi and (6) Udaipur. In second phase while started during the year 2007-08, six districts were selected. These are (1) Barmer, (2) Chittorgarh, (3) Jaisalmer, (4) Jalore, (5) Sawai Madhopur and (6) Tonk and Finally in third phase which started during the financial year 2008-09 remaining districts names (1) Ajmer, (2) Alwar, (3) Baran, (4) Bharatpur, (5) Bhilwara, (6) Bikaner, (7) Bundi, (8) Churu, (9) Dausa, (10) Dholpur, (11) Hanumangarh, (12) Jaipur, (13) Jhunjhunu, (14) Jodhpur, (15) Kota, (16) Nagaur, (17) Pali, (18) Pratapgarh, (19) Rajsamand, (20) Sikar and (21) Srianganagar were added in National Rural Employment Guarantee Scheme. Thus at present, MGNREGA is being operated in all the districts of Rajasthan. The MGNREGA has completed 13 years of implementation in the state.

### 4. Review of Literature

The review of literature in this section will give a hypothetical foundation for the research and help us to establish the nature of our research. There are several studies conducted on different aspect of the program at national level and grass root level. Kundu and Sarangi (2008) examine the eliminating urban areas from the scope of guaranteed employment opportunities, given socio-economic deprivation and vulnerability in small and medium towns. Chari (2006) argues that the Employment Guarantee Program are attracted more women because nature of program was women friendly. Ghosh (2008) found that the MGNREGA program have positive impact on increasing employment opportunities in rural area directly and indirectly and providing stable income, better consumption, improved bargaining power and wage of labour and stimulating rural economy. Planning Commission (2008), in "Eleventh Five Year Plan (2007-12)" conducted a survey in 20 states to study the impact of MGNREGA. The results showed a shift of low income groups (about

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50%) towards high income category, significant increase in the expenditure on food and non-food items (6%) and change in the expenditure pattern, procurement of livestock (68%) and household articles (42%) and initiation of savings for the first time (2%). clearing of outstanding loans (1.5%) of sample households) were some of the positive impacts of MGNREGA on rural households. Girish, (2009) in his study entitled "Diversification of Rural Economy: Effect on Income, Consumption, and Poverty" had examined the relationship between the magnitude of rural diversification and the level of household income, consumption, and also investigated the impact of the diversification on income and consumption of the rural household. The result shows that the household income was highly diversified in backward category but the level of total household income was significantly lower as compared to developed category where low level of income diversification was associated with high level income pointing toward the prevalence of distress diversification. Pankaj, A. and Tanka, R (2010), in the paper, "Empowerment effects of NREGA on Women Workers: A study in four states" they examined the effects of the MGNREGA on rural women workers in Bihar, Jharkhand, Rajasthan and Himachal Pradesh. They find that women workers have gained from the scheme primarily because of paid employment opportunity and benefits have been realized through income- consumption effects, house hold effects and the enhancement of choice and capability. Rengasamy, K and Kumar, S.B (2011) in their study on, "State Level Performance of MGNREGA in India: A Comparative Study" in this comparative study, they have attempted to analyze the state-wise performance of the MGNREGA and its impact on various streams of agriculture and rural agricultural wages. To start with, funding of the scheme has been very balancing between the state and center. It ranges around 80:20 of share to the implementation of scheme between the Center and the States. In terms of employability, states that around 13,332 crore person days are created and 7.08 lakh assets are built, out of 25.98 lakh taken up under the programme

Thomas, B. & Bhatia, R. (2012), study entitled "Impact of NREGA scheme: A study on the overall quality of life of beneficiaries" highlighted the impact of NREGA scheme on the overall quality of life of the people by gauging different parameters associated with the improvement of overall quality of life. He studied that NREGA has brought changes in the quality of life of beneficiaries especially from economically and socially backward communities, a lot more has to do to achieve the expectations of the society at large. People are still not empowered to use their right to demand and ensure transparency in the implementation of this scheme. It calls for intervention by authorities to ensure smooth functioning of the programme, free from malpractices and corruption. So, it can act as a tool to rejuvenate the unproductive and under productive areas of the countries. Grace Car swell, et al. (2014) evaluate of the impact of MGNREGA on development of rural areas in Tamil Nadu. They conclude that the MGNREGA not only provides benefit to the poorest households, vulnerable hours hold, Dalit's and women empowerment (equal wages and work with men) but also produces significant transformative outcome to rural household such as pushing rural wage level, enhancing bargaining power of labor, low caste worker, reducing dependency on high caste employers, create durable assets and promoting democracy in Tamil Nadu rural areas. Sarad (2015) examine the impact of MGNREGA on labour market and its consequence on agriculture and migration in Bundelkhand district in Uttar Pradesh. They found that in rural area wages have been pushed up because of MGNREGA program. The farmer are unable to pay wages to labourer than or equal to wage of MGNREGA program. Nobody is willing to work in agriculture below the MGNREGA wage rate.

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## 5. Statement of the Problem

The migration from rural to urban areas for employment opportunities in lean agricultural season is due to lack of employment and livelihood security in rural areas. According to Population Census, the density of population has increased from 34 to 161 during 1931 to 2011 census per sq. km. and urban population has increased from 33.45 per cent to 34.30 per cent during 2001 to 2011. The urban areas do not create adequate employment opportunities to unskilled workers. Therefore, people do not get sufficient employment days and thus survival or livelihood security becomes quite difficult. In these circumstances, this program strengthens rural development and improves employment opportunities in rural areas. Government of India introduced National Rural Employment Guarantee Act (NREGA) program to create guarantee employment days for those willing to do unskilled manual activities in every financial year, which create durable assets and strength development of the rural areas. The aim of this study is to examine the impact of the MGNREGA program on migration from rural to urban areas, to assess the performance of program and find out the issues and challenges of the MGNREGA program at village level.

## 6. Objectives

1. To analyze the increase in employment and purchasing power of rural households.
2. To study the impact of MGNREGA on out-migration of its beneficiaries.
3. To study the impact of MGNREGA on the quality of life of its beneficiaries.

## 7. Hypothesis of Study

The study is both an exploratory one and an experimental study based on the testing of hypothesis.

$H_0$  : There is no significant impact of MGNREGA in increasing purchasing power of rural household.

$H_a$  : There is a significant impact of MGNREGA in increasing purchasing power of rural household.

$H_0$  : Migration and MGNREGA Scheme in Village are independent.

$H_a$  : Migration and MGNREGA Scheme in Village are not independent.

## 8. Methodology

The study is based on secondary data as well as primary data collected from different sources such as MGNREGA beneficiaries. The primary data is very important for in-depth study of impact analysis. The primary data have been collected through a household level survey by administering structured and unstructured questionnaires, with individual interviews. While the total number of households selected for the study is 240 for the analysis. Keeping in view the objectives of the study the data collected through the schedule has been analyzed and interpreted with the help of statistical tabulation method using average percentage, Mean, Chi square Test.

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## 9. Findings

### *Socio Economic Conditions*

The study indicated the gender wise distribution of the respondents on the study area. Out of 240 sample respondents, 69 per cent were female and remaining 31 percent were male. Out of total sample respondents, 26 percent of respondents belong to age group of 41-50 years, 45 percent of people belong to 31-40 years age group, 9 percent in 51-60 years, and 8 percent of respondents in 18-30 years. Only 11 percent were exceptionally at the age of 61 years and above. The minimum and maximum age of the respondents was 18 years and 70 years respectively, with the mean age of 43.08 (SD=11.45) at the time of data collection.

The education is an important part of each and every person. Education gives us knowledge of the world around us and changes it into something better. It develops in us a perspective of looking at life. It helps us build opinion and have points of view on things in life. It is remarkable to note educational background of the selected MGNREGA workers, in the six panchyats, in the study area. Out of 240 samples respondents, 73 percent the respondents were illiterate and 27 percent were literate. About 8 percent of the respondents had completed middle school and 17 percent studied up to primary school. About one percent of them had acquired high school education school level. The social ranks of MGNREGAS workers were distributed among Forward castes, backward castes, Scheduled caste and Scheduled tribes. Of the 240 respondents, under the study, 107 respondents were from backward community, followed by 79 respondents from SC and 48 respondents from ST community and only six from Forward community in the MGNREGA, in the study area, during study period.

### *Impact on Migration*

The MGNREGA is providing alternative survival opportunity in the place of origin and the necessary precondition for a rational choice decision. The distress migration has serious adverse social implications often contributing to precarious employment conditions, low wages, insecurity of incomes and other forms of exploitation seen as propelling un-freedom for the labouring poor. One of the major problems that MGNREGA addresses is that of distress migration. The distress migration is of grave concern which is adopted as a survival strategy on account of push factors and cannot be seen as indicative of development. Mobility under these circumstances is a compulsion not on account of a rational choice but rather due to lack of choice. To analyses the impact of MGNREGA on distress migration in the study villages therefore assumes immense significance. Efforts were put to examine migration incidents recorded during the reference period (July 2016-June 2017).

### *Augmenting the Purchasing Power of the Family*

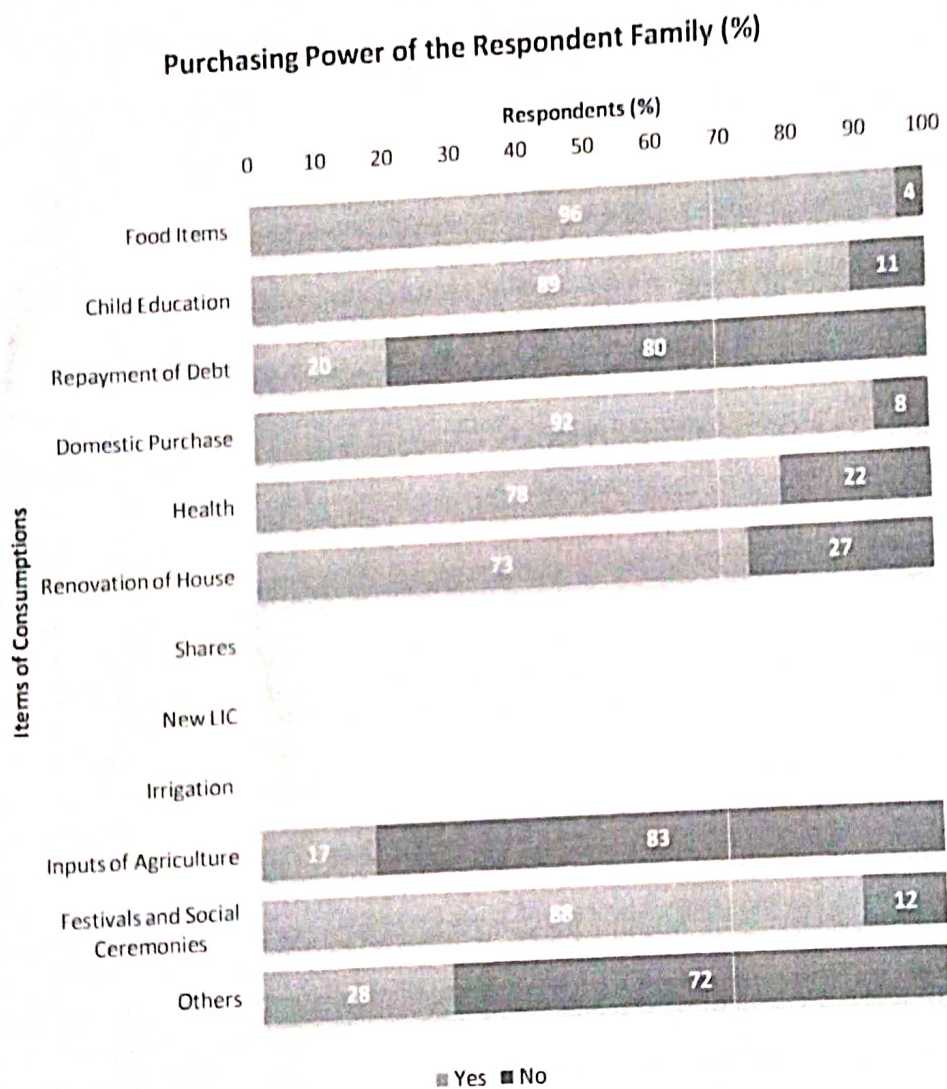
All respondents mentioned that the wages earned through working in this scheme have helped in purchasing food for the family. Fig 1 Shows that of all the job cardholders, between 67 to 73 percent have used the wages for daily consumption like food, kirana etc.. About 7 to 8 percent purchased household items from the MGNREGA income. Expenditure on health also constituted an important component of the households' expenditure on which MGNREGA earning were spent.





From the education point of view, child education issues were not on their priority. It is encouraging to note that income from the MGNREGA had positive upward impact on household expenditure and general standards of living. There are of course wide inter-district variations, some of the households also repaid small debts. It is also observed that women earn wages from MGNREGA mostly expenses on their cloths and daily use items (local "Gawarni").

Fig 1



To achieve the first objective the increase in purchasing power of rural households from MGNREGA shows the increases in employment leads to further increase in purchasing power of households.

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Table: 1 Cross Tabulation of Employment

Items	Migration of beneficiaries after MGNREGA		Total
	Yes (a)	No (b)	
Increase in Employment of beneficiaries from MGNREGA	9	175	184
	43	13	56
	52	188	240

Source: Primary Survey

Table: 2 Chi-square Tables

Frequency Square	Observed Frequency ( $f_o$ )	Expected Frequency ( $f_e$ )	Difference ( $f_o - f_e$ )	$\frac{(f_o - f_e)^2}{f_e}$	$\chi^2$
A (a)	9	39.86	-30.87	952.9	$\chi^2 = 130.781$
A (b)	175	144.13	30.87	952.9	
(B) (a)	43	12.13	30.87	952.9	
(B)(b)	13	43.86	-30.87	952.9	
Total	240	240	0	-	

Source: Computed by Author

Degree of Freedom =  $(2-1)(2-1) = 1$

It is conclude from the result that the calculated value of  $\chi^2$  (130.781) is more than the table value of  $\chi^2$  (3.841) at  $P \leq 0.05$  level,  $df = 1$ . The null hypothesis ( $H_0$ ) "There is no significant impact of MGNREGA in increasing purchasing power of rural household.", thus, was rejected while the alternative hypothesis ( $H_1$ ) "There is significant impact of MGNREGA in increasing purchasing power of rural household." was accepted. The coefficient of calculated contingency was  $C = 0.5938$ .

To test the first hypothesis we accept alternate hypothesis which shows that there is significant impact of MGNREGA in increasing purchasing power of rural household by increases in employment and reduce migration and unemployment in rural areas. All the respondents mentioned that the wages earned through workers in this scheme have helped in purchasing food for the family. Fig 1 shows that of the entire job card holders, about 96 percent have used the wages for daily consumption like food, kirana etc, and the respondents said the consumption of food and non-food items by villagers has increased during post MGNREGA period. The respondents said that, so we villagers have now included 'Dal' and 'Sabji' in their meals due to increased income. The use of non-food personal care items like soap, toothpaste, cloths and footwear sales has picked up in the study villagers after introduction of MGNREGA. Increase income has also enabled the villagers to have access to better health care and housing facilities. Expenditure on health care also constituted 78 percent that is important component of household expenditure on which MGNREGA earning were spent. From the education point it is good to note that 89 percent respondents said spending increased towards education. Better education in the villages contributed mostly due to increased enrolment in newly opened private schools. These private schools have provided better education

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which has results in shifting to students from government schools to private schools. MGNREGA scheme have contributed in decreasing the rate of drop out.

It is encouraging to note that income from the MGNREGA had positive upward impact on household domestic purchase with 92 percent and increase in general standards of living. The most significant trend observed was that the households were able to invest 73 percent in physical capital or renovation of house. Some of the households about 20 percent also repaid debts. Figure shows that about 17 percent of respondents purchase inputs of agriculture and only 28 percent brought other items like animals, bicycle etc.

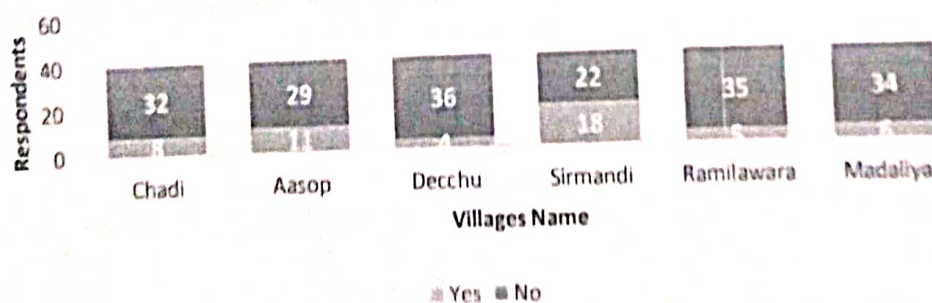
### Migration of Respondents

Labour migration seldom involves the migrant alone. The decision to migrate is often taken within the households, with considerations of wider family and community contexts. Migration of family member in search of job to increase family income was hypostatized to influence family livelihood. Accordingly, sampled households were asked whether any family member migrated to other place for job or not. The meaning of labour migration in India, as well as its drivers, vary from place to place and from migrate to migrant; it is very difficult, and often problematic, to generalize. Nevertheless, it has increasingly been considered an important development issue in the country, as shows recent setting up of the Mahatma Gandhi National Rural Employment Guarantee Act.

Employment generation under MGNREGA is expected to provide sufficient number of wage employment opportunities to the rural households to enhance their income. It is usual for the workers to migrate to the nearby town's /cities and further place to find gainful employment as rural areas are unable to provide them sufficient employment. Regarding migration, it was found that in study area migration from rural area has been a major survival strategy. After MGNREGA intervention, the migration in the study area has certainly decreased but not completely stopped. On being questioned about the impact of MGNREGA the respondents first answer that it has decreased migration as "ghar bethe kaam mil jata hai". Fig 2 presents respondents response about family member migration in the study area.

Fig 2

### Migration of Respondents



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Majority, 78 percent of total sampled households respond no one has migrated from their family. Households who had migrants for job were 20, 28, 10.45, 12 and 15 percent from Chudi, Anasap, Decchu, Sirmandi, Ramilawara and Madaliya respectively, from sampled households. This might be the outcome of implementation of several poverty-alleviation and employment-generation programmes. They reduced distress migration and improved the bargaining power of agriculture labour leading to higher wages. The job and wage difference factors appear to be a major determinant of rural-to-urban migration. To analysis the second objective of study the impact of MGNREGA on out-migration of its beneficiaries shows decreases to some extent after implementing the scheme to explain the second objective we use chi-square test, in which we has study the impact of MGNREGA on out-migration of its beneficiaries in pre and post MGNREGA.

**Table: 3 Cross Tabulation of Migration**

Items	Migration of beneficiaries after MGNREGA			
		No (a)	Yes(b)	
Migration of beneficiaries before MGNREGA	No (A)	93	0	93
	Yes (B)	95	52	147
	Total	188	52	240

Source: Primary Survey

**Table: 4 Chi-square Table**

Frequency Square	Observed Frequency( $f_o$ )	Expected Frequency( $f_e$ )	Difference ( $f_o - f_e$ )	$[(f_o - f_e)]^2$	$\frac{[(f_o - f_e)]^2}{f_e}$
(A) (a)	93	72.85	20.15	406.02	$\chi^2 = 41.97$
(A) (b)	0	20.15	-20.15	406.02	
(B) (a)	95	115.15	-20.15	406.02	
(B) (b)	52	31.85	20.15	406.02	
Total	240	240	0	-	

Source: Computed by Author

Degree of Freedom = (2-1) (2-1) = 1

It is conclude from the result that the calculated value of  $\chi^2$  (41.97) is more than the table value of  $\chi^2$  (3.841) at  $P \leq 0.05$  level,  $df = 1$ . The null hypothesis ( $H_0$ ) "Migration and MGNREGA Scheme in Village are independent", thus, was rejected while the alternative hypothesis ( $H_1$ ) "Migration and MGNREGA Scheme in Village are not independent" was accepted. The coefficient of calculated contingency was  $C = 0.385$ . The impact of migration was studied on sampled households in detail. As shown in the Fig 2, these households were getting employment opportunities in and around villages at satisfactory wage rates; therefore they were not choosing migration as an option.

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## 10. Conclusion

The impacts of MGNREGA on selected six sample villages were given based on the analysis of field level survey data collected for before and after MGNREGA years. MGNREGA besides providing employment also offers opportunity for development of rural infrastructure. To some extent, MGNREGA has accelerated village economy by 'trickle up effect' creating growth opportunity for infrastructure, banks and rural development sectors. MGNREGA has acted as a growth trigger for the village economy. Thus, we observe that while MGNREGA has played a significant role in reducing the distress, the program is yet to realize its full potential. Increasing trend in wage rates has led to increase in the participation of female workers after the implementation of MGNREGA. There is also increase in non agricultural and construction wage rates. MGNREGA has worked towards better wage rates but the interplay of other factors resulted in lesser growth in agricultural wage rates during the MGNREGA programme period. It has played a significant role in providing food security. Getting better employment was the major cause of out migration in the study villages. MGNREGA has reduced the migration to some extent. MGNREGA has increased income of the participants. The spending has increased in domestic items, food, health care and housing. MGNREGA has increased awareness about other government schemes. Because of MGNREGA, villagers have started making frequent visits to PRIs. Discussions at MGNREGA worksites have also positively promoted their interests in other government schemes. All participants suggested that MGNREGA can be improved on fronts of timely payment, increased number of days and higher wage rate in tandem with inflation. Villagers appealed for proper measurement of work and fresh survey for allotment of new job cards. While some problems are linked with the development of infrastructure such as post offices etc., that would improve the access to the beneficiary households, other problems are linked to functional gaps such as lack of proper information dissemination.

## 11. Suggestions

- In state or districts where women's participation is weak, some sort of administrative policies have to focus on enabling women to access work.
- The study makes the point that a programme like the MGNREGA has far reaching implications and should be evaluated in its entirety.
- The study recommends that the National Rural Employment Guarantee Act be continued.
- It is also recommended that the works under MGNREGA be expanded or better still completely decentralized so that the panchayats are free to decide on local priorities. The wage calculation is indeed problematic as it uses old norms.
- The 100 hour cap per household is also a policy decision that needs a review to reduce further migration.
- The original objective of the Act was to arrest rural urban migration. This needs to be studied, for it should indeed have helped cut down on distress migration.





- As Rajasthan is agriculture based economy to Govt. should provide more agricultural works for the state through MGNREGA (Ponds in agricultural fields)
- There is also a feeling that as cash transfers increase disposable incomes, village economies tend to get inflationary and this might provoke resentment. The inflation effect, the need to integrate markets so inflation does not occur and the time lag for equilibrium effects to show up need to be studied.
- For the proper convergence of MGNREGS with the scheme of other departments, the involvement of concerned departments with the MGNREGA programmes must be ensured.

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## CONSUMER BEHAVIOUR AND COVID NEXUS: AN ONLINE SURVEY OF ECONOMIC IMPACT ON HOUSEHOLDS

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### ABSTRACT

The COVID-19 pandemic, as well as the lockdown and social distancing mandates, have had an effect on consumer behaviour. Consumer are developing new behaviours and adapting to new conditions. This article examines consumer behaviour during the recession and the lockdown that followed. In simulations of a three-month lockdown, one-third of respondents lost their savings, and consumption fell dramatically. COVID-19 will trigger a major economic shock, according to the findings. A general decline in demand, people's changing purchasing behaviour, and a general stagnation of economic activities aggravated the long recovery period following the crisis.

**Keywords:** Consumer behaviour, Economic impact, COVID-19, Pandemic

### 1. Introduction

Consumer behaviour is characterised as "the complex interaction of affect and cognition, behaviour, and environmental events through which human beings perform the exchange aspects of their lives," according to the American Marketing Association. COVID-19 is causing a lot of concern among consumers, both in terms of health and the economy. People are reacting in various ways, with varying attitudes, behaviours, and buying habits. Without a doubt, the virus has been one of humanity's biggest problems in the last 100 years, and it has had an effect on consumer behaviour. Indian consumers are resuming economic activities, but cautiously, as the government's COVID-19 restrictions ease. During the crisis, the vast majority of Indian consumers experimented with new shopping behaviours and established new digital habits, and they express a strong desire to continue. Despite the fact that most Indians are still waiting for signs other than the lifting of restrictions to return to regular out-of-home activities, more are doing so (McKinsey) (2020).

The planet has been stunned by the ongoing social and economic crisis caused by the COVID 19 pandemic. This has a visible impact on social behaviour in general, and buying behaviour in particular, as a result of the fear and concern it has generated. During the consumption process, a consumer recognises a need or desire, purchases it, and then discards it. A typical customer's usefulness is determined by their purchases of agricultural and industrial goods, as well as utilities, lodging, and wealth (Grundey, 2009). Each is influenced by a number of internal and external factors that influence consumer behaviour, so no two are alike. The method of locating, purchasing, using, analysing, and discarding products and services is referred to as consumer behaviour (Valaskova et al., 2015). Hoon Ang et al. (2001) in his work discussed that these changes in consumption behaviour arising from an economic crisis may be moderated by personality characteristics too. Earlier research suggested that during periods of crisis, consumers' behaviour shifts, resulting in a

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dramatic shift in utility patterns. It is a long-proven fact that the behaviour of any consumer is the result of the interplay of various psychological, social, and economic factors. Further, consumer behaviour is a vivid reflection of the psychological and social phenomena occurring within and around an individual. To talk about social factors would be to highlight the social needs, social standards, classes, traditions, social evaluations, etc. that create an intention for and the ultimate behaviour of buying. COVID-19 ushered in an era marked by the emotion of fear and the cognition of insecurity. With no certainty to bank upon, common masses were, in many places, overcome by a sense of panic regarding future life. The sudden lockdown was an unprecedented phenomenon and, obviously, it influenced the household consumption behaviour of people in an unprecedented manner. At one extreme were people who found it difficult to even manage two square meals a day and at the other were people who bought household goods many times over, just to ensure that there was enough for them even in the worst times of scarcity. Customers will not spend money unless they are confident that they are paying for what they want. They will stop making transactions that do not meet their true needs. Consumers' understanding of the importance of money rises during a crisis, forcing them to make sacrifices in terms of money, brand, quality, and personal comfort. This research was primarily based on assessing the pandemic's economic effects during the early stages of the pandemic in India. As a result, the aim of this study was to determine the initial economic effect of COVID-19 on the general public, as well as its connection to changes in consumer behaviour.

## 2. Methodology

To evaluate the economic impact of COVID-19 on individuals, this article looked at the main changes in consumer behaviour caused by COVID-19 and the subsequent lockdown era. The current study focuses on consumer behaviour in the event of a pandemic. We gathered data using an online survey platform (Google Form) in accordance with the Indian

government's guidelines to minimise face-to-face or physical interaction as people were to separate themselves at home. There was a total of 180 responses from all over the India.

### 2.1 Study questionnaire

On the first page, the user was given details about the nature and intent of the survey after clicking on the link. The questionnaire's first section gathered basic demographic data. The survey's second section consisted of regular economic questions. The survey's third segment inquired about changes in consumer behaviour as a result of COVID-19 before, after, and during the crisis. For the socio-demographic component, descriptive statistics were used. The data from the online survey was analysed and interpreted using the statistical tabulation process, which included the use of averages, percentage and means.

## 3. Sources of Data

Primary and secondary sources of data collection were used to observe consumer behaviour. A questionnaire created in Google Form was used to collect the primary data.

## 4. Results and Discussion

The study's observation focuses on Indian consumers and the defined trends of consumer behaviour before the COVID-19 crisis, which is a combination of several megatrends. The target of this study is to understand the short-term and medium-term impact of these changes on consumer behaviour. The survey was mostly done in an urban area. The study indicated the gender-wise distribution of the respondents in the study area. Out of 380 sample respondents, 75 percent were male, and the remaining 25 percent were female. Out of the total sample respondents, 71 percent of respondents belong to the age group of 31-50 years. The survey consists of 82 percent of married respondents and most of them belong to the nuclear family (61.3%), which shows an impact on paying off the installments of loans, repayment of loans and tuition fees of the wards because of late salary or cuts up to a certain percentage of salary. It demonstrates that the impact of COVID 19 is greater on private



employment and on government expenditure. The results also showed that the lower income class suffered more than the high income class. COVID-19 situation also seemed to change the consumer behaviour of people concerning houses. People showed more inclination towards having their own house rather than rented houses. The reason could be the experience of inability to pay rent on time because of loss of income in the pandemic situation. Around only 9.4% of the respondents agreed that they paid rent on time, the rest all disagreed with having paid rent. In the survey, it was seen that there is both social and economic impact, but the economic impact is more on unorganized sectors as compared to the organized ones.

During the crisis, 90% of respondents said they bought from local shops, with over 90% saying they would keep or even increase their consumption of locally produced goods. Respondents left their homes during the lockdown for a variety of reasons, including 48.4% going to the market and 19.8% going to work, which are frontline workers. The two most common reasons for purchasing local goods are health and support for local manufacturing. Due to the pandemic situation, 99 percent of respondents did not pay EMIs on time. According to the latest survey, COVID-19 had a big effect on people. More than 60% of those polled said they were in favour of the effect.

#### 4.1 Future impact of COVID 19

Before the crisis, as we talk about which sector recovered first, 53.8% was agricultural, followed by 20% of industry and 17.2% of services. The survey also affects income inequality by 78.3%. In the lockdown period, the respondents lost their monthly income by Rs 31000 to 50000. Respondents plan to spend less money on vacations and movies in the future than they do on new cars and clothes. While making a comparison between the expenditures of families before and during the lockdown, a clear distinction could be made between the two categories of goods. The levels of expenditures rose sharply for goods of daily consumption like cereals, pulses, vegetables, sugar, jaggery, etc.,

than the pre COVID to the COVID period. In the other hand, they lost substantially the income items like clothes, vehicles, electronics items, and cosmetics. Prior to the lockdown, respondents preferred non-essential or luxury goods such as recreation, shopping and mobile electronics items, but the pandemic changed the scenario. During COVID-19, the study shows a shift in consumer behaviour from non-essential to essential products, mainly vegetables, milk products, cereals, tea and pulses, as opposed to non-essential products such as clothes and electronics items. Following the lockdown, there was a shift toward spending on good food, health, and children's education as top priorities, as well as clothes, renovations, and jewellery at the early lead. The current study investigated the initial economic impact of the COVID-19 outbreak on the Indian population. Expenditures rose sharply for goods for daily consumption but fell drastically for luxury items. Only about 13% stated that they had paid the tuition fees of their ward. Clothes were the first item to be dropped during the lockdown, followed by alcohol, entertainment, and fuel. Good food was reported as the most important area for expenditure post-lockdown. 17.1% of the participants marked holiday tours as the item they were most likely to cut from their expenditure.

There are some limitations to be considered while analysing the study results. The study concerns only the COVID-19 disease and consumer behaviour in the lockdown period.

#### 5. Conclusion

The COVID-19 pandemic has caused a lot of uncertainty in the lives of the Indian public, just like their global counterparts. In three-month lockout simulations, one-third of respondents lost their savings, and consumption fell sharply. The average recovery period for individuals was nearly a year or more.

#### Declaration of Conflicting Interests

The authors declared no potential conflicts of interest with respect to the research, authorship and/or publication of this article.



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# दृष्टिकोण

कला, मानविकी एवं वाणिज्य की मानक शोध पत्रिका

प्रधान संपादक

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नोट: पत्रिका में प्रकाशित लेखकों के विचार अपने हैं। उसके लिए पत्रिका/संपादक/संपादक मंडल को उत्तरदायी नहीं ठहराया जा सकता। पत्रिका से सम्बंधित किसी भी विवाद के निपटारे के लिए न्याय क्षेत्र दिल्ली होगा।

जुलाई-अगस्त, 2020



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# राजस्थान में विद्यालयी शिक्षा के विकास में विषमताएं: एक चुनौती

सहायक आचार्य अर्थशास्त्र विभाग, जय नारायण व्यास विश्वविद्यालय, जोधपुर (राज.)

## सारांश

विश्व के अधिकांश विकसित देशों का अनुभव बताता है कि जिस देश के पास उच्च कुशल श्रम-शक्ति है वह देश को अधिक संसाधनों के अभाव में भी उच्च आर्थिक स्तर प्राप्त कर सकता है और यह कुशल श्रम-शक्ति शिक्षा के माध्यम से ही तैयार होती है। शिक्षा की महत्ता को विभिन्न अर्थशास्त्रियों ने अपने विचार व्यक्त किए हैं। नोबेल पुरस्कार विजेता अर्थशास्त्री प्रो. अमर्त्य कुमार सेन का मानना है कि आज कोई भी देश शिक्षा की उपेक्षा करके सतत् सामाजिक-आर्थिक विकास की दर को प्राप्त नहीं कर सकता है। अर्थशास्त्री प्रो. थियोडोर गुल्डन ने अपने शोध में पाया कि शिक्षा पर व्यय का भार इसके लाभांश की अपेक्षा श्रमिकों की अपेक्षा अधिक बढ़ता है जो अन्तोगत्या उत्पादन में वृद्धि करता है। इसी प्रकार अर्थशास्त्री प्रो. गुनार मिर्डल ने अपनी पुस्तक 'एशियन ड्रामा' में लिखा है कि किसी कार्यक्रम की सफलता जनभागीदारी पर निर्भर करती है जिसके लिए जनता को बचकाना आवश्यक है और यह जागरूकता शिक्षा से ही आ सकती है। उक्त विवेचन से स्पष्ट हो जाता है कि शिक्षा ही जनता में जागरूकता, सजगता, मनन, चिन्तन, नवप्रवर्तन एवं सतत् सामाजिक-आर्थिक विकास का मार्ग प्रशस्त होता है।

**Key Words :** शिक्षा, मानव संसाधन विकास, शिक्षा के विकास की विषमताएं।

## प्रस्तावना

शिक्षा, मानव संसाधन विकास में एक विशेष किस्म का निवेश है जिससे व्यक्ति के ज्ञान, कौशल एवं दक्षता में वृद्धि होती है और मानसिक, संवेगात्मक, रचनात्मक, सृजनात्मक एवं बौद्धिक क्षमताओं का विकास होता है। शिक्षा से देश में रोजगार का दर बढ़ता है, लोगों की प्रति व्यक्ति आय के साथ-साथ राष्ट्रीय आय बढ़ती है, जनसामान्य के जीवन स्तर में सुधार आता है, नागरिकों की जीवन प्रत्याशा में वृद्धि होती है तथा जनसंख्या की जन्म दर-मृत्यु दर में कमी आती है। शिक्षा से ही जनता में अंधविश्वास, अज्ञानता, रूढ़िवादिता, भाग्यवादिता एवं अंधकार दूर हटते हैं और सामाजिक चेतना जागृत होती है। उक्त विवेचन से स्पष्ट हो जाता है कि यह शिक्षा ही है जिससे मनन, चिन्तन, नवप्रवर्तन एवं सतत् सामाजिक-आर्थिक विकास का मार्ग प्रशस्त होता है।

संयुक्त राज्य अमेरिका, जापान, ब्रिटेन, रूस, नीदरलैंड एवं स्वीटजरलैंड जैसे विश्व के अनेक विकसित देशों का अनुभव बताता है कि जिस देश के पास एक उच्च कुशल श्रम-शक्ति है वह देश अधिक संसाधनों के अभाव में भी उच्च आर्थिक स्तर प्राप्त कर सकता है और यह कुशल श्रम-शक्ति केवल शिक्षा के माध्यम से ही तैयार होती है। देश-विदेश के अर्थशास्त्रियों ने शिक्षा की महत्ता पर अपने विचार व्यक्त किये हैं। भारतीय मूल के अमेरिकी नोबेल पुरस्कार विजेता अमर्त्य कुमार सेन मानते हैं कि आज कोई भी देश शिक्षा की उपेक्षा करके सतत् सामाजिक-आर्थिक विकास को नहीं कर सकता है।



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# राजस्थान में विद्यालयी शिक्षा के विकास में विषमताएं: एक चुनौती

सहायक आचार्य अर्थशास्त्र विभाग, जय नारायण व्यास विश्वविद्यालय, जोधपुर (राज.)

## सारांश

वित्त के अधिकांश विकसित देशों का अनुभव बताता है कि जिस देश के पास उच्च कुशल श्रम-शक्ति है वह देश अधिक संसाधनों के अभाव में भी उच्च आर्थिक स्तर प्राप्त कर सकता है और यह कुशल श्रम-शक्ति शिक्षा के माध्यम से ही तैयार होती है। शिक्षा की महत्ता को विभिन्न अर्थशास्त्रियों ने अपने विचार व्यक्त किए हैं। गोथल पुरुष्कार विजेता अर्थशास्त्री प्रो. अमर्त्य कुमार सेन का मानना है कि आज कोई भी देश शिक्षा की उपेक्षा करके सतत् सामाजिक-आर्थिक विकास की राह की प्राप्ति नहीं कर सकता है। अर्थशास्त्री प्रो. थियोडोर शुल्ट्ज ने अपने शोध में पाया कि शिक्षा पर व्यय का भार इसके लाभों की अपेक्षा अधिक बढ़ित है। एव शिक्षकों की दक्षता बढ़ता है जो अन्तोगत्वा उत्पादन में वृद्धि करता है। इसी प्रकार अर्थशास्त्री प्रो. गुन्तार मिडेल ने अपनी पुस्तक 'एशियन ड्रामा' में लिखा है कि किसी कार्यक्रम की सफलता जनभागीदारी पर निर्भर करती है जिसके लिए जनता की जागरूकता आवश्यक है और यह जागरूकता शिक्षा से ही आ सकती है। उक्त विवेचन से स्पष्ट हो जाता है कि शिक्षा ही जनजागृति में जागरूकता, सजगता, मनन, चिन्तन, नवप्रवर्तन एवं सतत् सामाजिक-आर्थिक विकास का मार्ग प्रशस्त होता है।

Key Words : शिक्षा, मानव संसाधन विकास, शिक्षा के विकास की विषमताएं।

## प्रस्तावना

शिक्षा, मानव संसाधन विकास में एक विशेष किस्म का निवेश है जिससे व्यक्ति के ज्ञान, कौशल एवं दक्षता में वृद्धि होती है और मानसिक, संवेगात्मक, रचनात्मक, सृजनात्मक एवं बौद्धिक क्षमताओं का विकास होता है। शिक्षा से देश में विकास का स्तर बढ़ता है, लोगों की प्रति व्यक्ति आय के साथ-साथ राष्ट्रीय आय बढ़ती है, जनसामान्य के जीवन स्तर में सुधार आता है, नागरिकों की जीवन प्रत्याशा में वृद्धि होती है तथा जनसंख्या की जन्म दर-मृत्यु दर में कमी आती है। शिक्षा से ही जनजागृति, अंधविश्वास, अज्ञानता, रूढ़िवादिता, भाग्यवादिता एवं अंधकार दूर हटते हैं और सामाजिक चेतना जागृत होती है। उक्त विवेचन से स्पष्ट हो जाता है कि यह शिक्षा ही है जिससे मनन, चिन्तन, नवप्रवर्तन एवं सतत् सामाजिक-आर्थिक विकास का मार्ग प्रशस्त होता है।

संयुक्त राज्य अमेरिका, जापान, ब्रिटेन, रूस, नीदरलैंड एवं स्वीटजरलैंड जैसे विश्व के अनेक विकसित देशों का अनुभव बताता है कि जिस देश के पास एक उच्च कुशल श्रम-शक्ति है वह देश अधिक संसाधनों के अभाव में भी उच्च आर्थिक स्तर प्राप्त कर सकता है और यह कुशल श्रम-शक्ति केवल शिक्षा के माध्यम से ही तैयार होती है। देश-विदेश के अर्थशास्त्रियों ने शिक्षा की महत्ता पर अपने विचार व्यक्त किये हैं। भारतीय मूल के अमेरिकी नोबल पुरुष्कार विजेता अर्थशास्त्री प्रो. अमर्त्य कुमार सेन मानते हैं कि आज कोई भी देश शिक्षा की उपेक्षा करके सतत् सामाजिक-आर्थिक विकास की राह की प्राप्ति नहीं कर सकता है।





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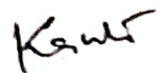
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## AN ANALYTICAL STUDY OF HEALTH AND EDUCATION STATUS WITH SPECIAL REFERENCE TO RAJASTHAN

Dr. Kamta Choudhary\*

### ABSTRACT

*As we all know that growth of any nation is depending on the sectors of the economy and the sector depending on production done through people, it means people engaged in that sector are also working and when people are working means they are maintaining good standard of living and good standard of living shows that they are having proper education and proper health services. So, with this research paper we are just trying to highlight the educational and health infrastructure of economy of Rajasthan which is very helpful requirement for developing human capital for human resource. Thus, this paper highlights the educational and health status of the Rajasthan which contribute to economy of Rajasthan.*

**Keywords:** Rajasthan Economy, Education, Health status, Growth.

### Introduction

Human resource, we all know is very essential requirement of any economic production because when we have human resource or labour resource only then any kind of technique can be used. Along with that all type of management, direction and supervision can be done for the production of goods and services and producing more goods and services is contributing more towards GDP. As GDP increases, the growth rate of economy increases likewise. So, for this reason there is a need to develop more educational and health infrastructure as well as provide time to time modification in this type of requirements to the people and some changes and policies so that nation or an economy can build strong citizen smart brain and can stop brain drain to develop the economy in a faster way.

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With this point of view this paper highlights the importance of education and health infrastructure in economy of Rajasthan. As we all know now that Rajasthan is a faster growing economy in India. It is in the top 10 states of the country, so we need to check that the policies related to education and health working properly in this state and how their contribution towards the overall economic growth of the country. Position of Rajasthan among top 10 states of India is seen in the table given below. On the basis of the table it can be seen that Rajasthan holds 8<sup>th</sup> rank in terms of nominal GDP in trillion Indian rupees. This becomes possible with growing educational and health infrastructure in this state.

Table : I

Source: wikipedia.org data related to 2019-20

Rank	State	Nominal (2019-20) GDP (trillion INR, lakh crore)
1	Maharashtra	29.79
2	Tamil Nadu	20.54
3	Gujarat	17.03
4	Karnataka	15.88
5	Uttar Pradesh	15.79
6	West Bengal	13.14
7	Andhra Pradesh	10.80
8	Rajasthan	10.20
9	Telangana	09.69
10	Madhya Pradesh	09.62

**Objectives of the study:** The attempts have been made through this paper is :


1. To analyze the education status of Rajasthan.
2. To analyze the health status of Rajasthan.

### Research methodology

For the study secondary data has been used from various sites of Government of India and Rajasthan. For tabular presentation support of Excel sheet has been taken.

### Educational achievement in Rajasthan

Private and public sector both provide education facilities in India, which is funded by three tier of government like central, state and local to increase the level of education at all levels. As we know that education of child is compulsory in the world

  
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education. The Nalanda University was considered the oldest university-system of education. Western education system embedded come into India with the founding of the British Raj. Education in India is control by both the Union Government and states, with some responsibilities lying with the Union and the states having autonomy for others. The Indian Constitution provide education as a fundamental right through its various articles in which one is famous as Right to Education act 2009. Thus, it is important for every state to maintain the education standard to this level. The improvement education standard is calculated in terms of rising primary education, net attendance rate and increasing literacy to approximately 2/3 of the population. Rajasthan improved education system is the one way to improve economy of Rajasthan or as one of the main contributors to the economic rise of Rajasthan. In the table given below it can be seen that literacy rate has been improved since independence in Rajasthan. But drastic change in literacy level has been seen in male literacy rate compare to female. Initially since independence female literacy rate was negligible. In 1951 the literacy rate among female was only 2.66%. This rate has been changed over the period and till 2011 census it reaches to 52.12% but it is still lesser than male literacy rate that is 79.19% in 2011. Comparing rural area again male literacy rate is higher than female literacy but female literacy rate is better in urban area as compare to rural areas. We can see this reality in the table given below.

Table:- 2

Literacy rate in Rajasthan (in percentage)						
Years	Total		Rural		Urban	
	Male	Female	Male	Female	Male	Female
1951	13.88	2.66	N.A.	N.A.	N.A.	N.A.
1961	28.08	7.01	21.74	3.19	59.93	26.89
1971	33.87	10.06	27.04	4.85	64.53	34.94
1981	44.77	14	35.32	6.78	72.29	41.46
1991	54.99	20.44	47.64	11.59	78.5	50.24
2001	75.7	43.85	72.1	37.34	86.45	64.67
2011	79.19	52.12	76.16	45.8	87.91	70.73

Source: Census of India

Girl's education is the main challenge confronting education strategies in Rajasthan along to it education for Scheduled Tribes and Scheduled Castes is also another challenge for Rajasthan Government. for universalizing literacy and ensuring quality education, primary education in Rajasthan is identified as the key issues to

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strengthen initiatives. As well as all stages of education is important such as at primary, secondary and higher among which primary and elementary education is very important part of any education system.

According to estimate of 2011-12, here we compare the achievement of Rajasthan and India we found that:

- a. Till 2011-12 there were only 8 preprimary schools, 47818 primary school and 15691 high or secondary schools found in Rajasthan while in India this rate were 61499, 712437 and 124096 respectively.
- b. Gross enrolment ratio for all categories in secondary and higher education in Rajasthan till 2013-14 data state that in Rajasthan 78.68% students were enrolled at secondary level and 53.03 % at higher secondary level while in overall India it was 76.64 % and 52.21 % respectively.
- c. Plan and non-plan total budget expenditure on elementary education on Rajasthan till 2011-12 were 11947301 Rs thousand as planned and 53510573 Rs. Thousand as non planned expenditure. The total percentage of budget expenditure on education was 58.60 %. While at India level it was 50.06 %.

In 2014, the government of Rajasthan announced a new initiative, the Rajasthan Adarsh Yojana, which would establish one Adarsh (Hindi for "ideal") school in each of the 9,895 gram panchayats across the state (a gram panchayat comprises a cluster of villages governed by a single village council). The state defined an Adarsh school as an integrated primary and secondary school that is large, child-friendly, and fully staffed; most importantly, it provides a high-quality education. This model government school would serve as a blueprint for other nearby schools and ensure that at least one fully equipped, integrated school would be accessible to the area's children. Through the Rajasthan Adarsh Yojana, the government aims to improve the quality of education for at least 4.6 million children by the end of 2018.

### Health status of Rajasthan

The state has surged to second place with a jump of six positions and improving the health indicator and significant progress is reflected in the report of NITI Aayog by 2019. The report states that Rajasthan secured second position in improving the performance in health facilities from 2015-16 to 2017-18.

Health status of any economy is indicated through following parameter such as life expectancy, birth rate, death rate and infant mortality rate and also maternal mortality rate. Before we analyze these indicators in reference to Rajasthan, first we must aware about its meanings.

  
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- Infant mortality rate:** The number of children dying below the 1 year of age which is divided by the number of live births that year
- Birth Rate** is the rate shows the number of babies born every year per 1000 people in a population. **Death Rate** is used to show the number of deaths every year per 1000 people in a population
- The **Maternal Mortality Ratio (MMR)** is the number of maternal deaths during a given time period per 100,000 live births during the same time period.
- Life expectancy:** Average number of years that a newborn is expected to live if current mortality rates continue to apply.

In the table given below it can be analyzed that crude birth rate has decreased from 29 per thousand to 24.1 per thousand from 2004 to 2017. Analyzing the data, it is also found that crude death rate in Rajasthan has also decreased from 7 per thousand to 6 only per thousand. But drastic change has been observed in case of infant mortality rate which also declined from 67 per thousand to 38 per thousand from 2004 to 2017.

**Table:- 3**

Health Indicators in Rajasthan			
Years	Crude birth rate @	Crude death rate @	Infant mortality rate \$
2004	29	7	67
2005	28.6	7	68
2006	28.3	6.9	67
2007	27.9	6.8	65
2008	27.5	6.8	63
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2010	26.7	6.7	55
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2012	25.9	6.6	49
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2014	25	6.4	46
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Source: SRS bulletin @per 1000 mid-year population \$ Per 1000 live births

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In the following table given here some facilities provided in name of different establishment in 12 five-year plans and it is found remarkable status in Rajasthan in

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providing all such facilities to rural as well as urban area.

**Table 4**

**Number of establishments of health facilities till 12th five year plan**

Facilities	No of Establishments
SC (sub centres)	14407
PHC (primary health centres)	2082
CHC (community health centres)	567
SDH (subdural hematoma)	19
Satellite	8
DH (Dermatitis herpetiformis)	34

Source: Pragati Prativedan 2016-17

In the table given above it can be seen that 14407 sub centers (SC) were established, where primary health centres were 2082 and very less satellite hospitals were established about only 8.

- These facilities covers 4487, 33731 and 134922 populations in Rajasthan through SC, PHC and CHC level hospitals respectively. They also cover 4, 27 and 133 villages of Rajasthan.
- In Rajasthan 111 blood banks were opened till 2016-17, 13 registered Eye banks were opened in the same time period.
- In AYUSH system of health facilities there were 11 Ayurveda, 2 Unani, 3 Naturopathy and 8 Homeopathy till 2016.

### Conclusion

On the basis of above research it can be said that Rajasthan has improved its status in terms of education and health facilities which provided it better position in India's other states. In education status it is found that not only literacy rate improved but also facilities related to primary education and higher education has improved along with it is also found that this state focused more on girl's education. Introduction of Adarsh school at Panchayat level also helpful in this way. Taking the analysis of health sector, we found that nowadays government of Rajasthan is working efficiently in providing better health care facilities in terms of Primary HealthCentres, Sub-Centres and Community Health Centres. They are covering villages as well as urban areas. Other facilities like AYUSH system is still needed to be focused more so as to achieve overall growth in health sector. And also there is a need of improving education status to foster the growth of the state which is possible only if female literacy rate increases in rural areas.



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# INDIAN JOURNAL OF BUSINESS ADMINISTRATION (IJBA)

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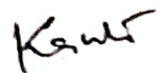
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## AN ANALYTICAL STUDY OF HEALTH AND EDUCATION STATUS WITH SPECIAL REFERENCE TO RAJASTHAN

Dr. Kamta Choudhary\*

### ABSTRACT

*As we all know that growth of any nation is depending on the sectors of the economy and the sector depending on production done through people, it means people engaged in that sector are also working and when people are working means they are maintaining good standard of living and good standard of living shows that they are having proper education and proper health services. So, with this research paper we are just trying to highlight the educational and health infrastructure of economy of Rajasthan which is very helpful requirement for developing human capital for human resource. Thus, this paper highlights the educational and health status of the Rajasthan which contribute to economy of Rajasthan.*

**Keywords:** Rajasthan Economy, Education, Health status, Growth.

### Introduction

Human resource, we all know is very essential requirement of any economic production because when we have human resource or labour resource only then any kind of technique can be used. Along with that all type of management, direction and supervision can be done for the production of goods and services and producing more goods and services is contributing more towards GDP. As GDP increases, the growth rate of economy increases likewise. So, for this reason there is a need to develop more educational and health infrastructure as well as provide time to time modification in this type of requirements to the people and some changes and policies so that nation or an economy can build strong citizen smart brain and can stop brain drain to develop the economy in a faster way.

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With this point of view this paper highlights the importance of education and health infrastructure in economy of Rajasthan. As we all know now that Rajasthan is a faster growing economy in India. It is in the top 10 states of the country, so we need to check that the policies related to education and health working properly in this state and how their contribution towards the overall economic growth of the country. Position of Rajasthan among top 10 states of India is seen in the table given below. On the basis of the table it can be seen that Rajasthan holds 8<sup>th</sup> rank in terms of nominal GDP in trillion Indian rupees. This becomes possible with growing educational and health infrastructure in this state.

Table : I

Source: wikipedia.org data related to 2019-20

Rank	State	Nominal (2019-20) GDP (trillion INR, lakh crore)
1	Maharashtra	29.79
2	Tamil Nadu	20.54
3	Gujarat	17.03
4	Karnataka	15.88
5	Uttar Pradesh	15.79
6	West Bengal	13.14
7	Andhra Pradesh	10.80
8	Rajasthan	10.20
9	Telangana	09.69
10	Madhya Pradesh	09.62

**Objectives of the study:** The attempts have been made through this paper is :


1. To analyze the education status of Rajasthan.
2. To analyze the health status of Rajasthan.

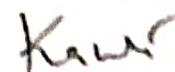
### Research methodology

For the study secondary data has been used from various sites of Government of India and Rajasthan. For tabular presentation support of Excel sheet has been taken.

### Educational achievement in Rajasthan

Private and public sector both provide education facilities in India, which is funded by three tier of government like central, state and local to increase the level of education at all levels. As we know that education of child is compulsory in the world

  
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education. The Nalanda University was considered the oldest university-system of education. Western education system embedded come into India with the founding of the British Raj. Education in India is control by both the Union Government and states, with some responsibilities lying with the Union and the states having autonomy for others. The Indian Constitution provide education as a fundamental right through its various articles in which one is famous as Right to Education act 2009. Thus, it is important for every state to maintain the education standard to this level. The improvement education standard is calculated in terms of rising primary education, net attendance rate and increasing literacy to approximately 2/3 of the population. Rajasthan improved education system is the one way to improve economy of Rajasthan or as one of the main contributors to the economic rise of Rajasthan. In the table given below it can be seen that literacy rate has been improved since independence in Rajasthan. But drastic change in literacy level has been seen in male literacy rate compare to female. Initially since independence female literacy rate was negligible. In 1951 the literacy rate among female was only 2.66%. This rate has been changed over the period and till 2011 census it reaches to 52.12% but it is still lesser than male literacy rate that is 79.19% in 2011. Comparing rural area again male literacy rate is higher than female literacy but female literacy rate is better in urban area as compare to rural areas. We can see this reality in the table given below.

Table:- 2

Literacy rate in Rajasthan (in percentage)						
Years	Total		Rural		Urban	
	Male	Female	Male	Female	Male	Female
1951	13.88	2.66	N.A.	N.A.	N.A.	N.A.
1961	28.08	7.01	21.74	3.19	59.93	26.89
1971	33.87	10.06	27.04	4.85	64.53	34.94
1981	44.77	14	35.32	6.78	72.29	41.46
1991	54.99	20.44	47.64	11.59	78.5	50.24
2001	75.7	43.85	72.1	37.34	86.45	64.67
2011	79.19	52.12	76.16	45.8	87.91	70.73

Source: Census of India

Girl's education is the main challenge confronting education strategies in Rajasthan along to it education for Scheduled Tribes and Scheduled Castes is also another challenge for Rajasthan Government. for universalizing literacy and ensuring quality education, primary education in Rajasthan is identified as the key issues to

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- a. Till 2011-12 there were only 8 preprimary schools, 47818 primary school and 15691 high or secondary schools found in Rajasthan while in India this rate were 61499, 712437 and 124096 respectively.
- b. Gross enrolment ratio for all categories in secondary and higher education in Rajasthan till 2013-14 data state that in Rajasthan 78.68% students were enrolled at secondary level and 53.03 % at higher secondary level while in overall India it was 76.64 % and 52.21 % respectively.
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In 2014, the government of Rajasthan announced a new initiative, the Rajasthan Adarsh Yojana, which would establish one Adarsh (Hindi for "ideal") school in each of the 9,895 gram panchayats across the state (a gram panchayat comprises a cluster of villages governed by a single village council). The state defined an Adarsh school as an integrated primary and secondary school that is large, child-friendly, and fully staffed; most importantly, it provides a high-quality education. This model government school would serve as a blueprint for other nearby schools and ensure that at least one fully equipped, integrated school would be accessible to the area's children. Through the Rajasthan Adarsh Yojana, the government aims to improve the quality of education for at least 4.6 million children by the end of 2018.

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- Infant mortality rate:** The number of children dying below the 1 year of age which is divided by the number of live births that year
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## An Analysis of Impact of Covid-19 on Indian Economy

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### ABSTRACT

At present time world is undergoing through tough times and facing from the corona virus disease known as Covid-19. The first case of the corona virus was reported in the December 2019 in the Wuhan city of China which is known as the major transportation hub of China. After the spread of Covid-19 many countries have shut down their seaports and airports. Most of the countries have shifted their production out of China due to the disruption of the supply chain between major trading partners. Many countries have banned their import and export activities. Also, China is the major producer and supplier of the raw materials which affect the manufacturing activities across the globe due to the banned of International trade. In India, due to the Covid-19 spread government has stopped trade from others countries which affected the manufacturing activities and economy of the country.

**Keywords:** Covid-19, Indian Economy, Pandemic, Supply Chain, Manufacturing Industries.

### Introduction

After the worldwide depression of 1930, now almost all countries of the world seriously facing the global pandemic of coronavirus, that has shaken the economy of almost all countries badly.

The sudden slowdown of economic activities of the Indian economy due to this pandemic has adversely affected the rate of economic growth and has pushed the Indian economy backward for many years and it is unacceptable for history of India. The great economist Keynes has recommended in his macro economic theory the concept of trade business cycle after the depression. According to Keynes,

The four stage of trade cycle is considered to measure the growth rate and real Gross Domestic Product (GDP). International Monetary Fund (IMF) has projected the GDP growth as 1.9 percent and this shows the worst growth performance of India after the liberalization policy of 1990-91 in this fiscal year as the corona virus has shaken the whole the Indian economy.

Instead after this the International Monetary Fund (IMF) in its most recent edition of the World Economy Report has placed India being the fastest increasing economy in 2020.

The global economy is projected to difference sharply by-3 percent in 2020 which is much worse than the financial crises in 2008-09. In India the impact on real or productive sectors of the economy is worse than that witnessed in 2008 crises. The Indian economy will now face multiple challenges in terms of socio-economic

factors like financial crises, educational crises, health crises collapse in commodity prices etc.

### Objectives:-

- \*To study about spread of corona virus in India.
- \*To analysis the impact of Covid-19 on Indian Economy.
- \*To analyse the challenges of Covid-19 in terms of economic growth of India.

### Impact of COVID-19 on Indian Economy

There will be shocking impact on Indian economy due to the pandemic of Covid-19. Every economic activity which reflects GDP of a country has been stopped. This standstill will decline the speed of growth of Indian economy. Cross border economic activity has been stopped. We can expect sluggishness in the developing country like India.

The pandemic and consequent lockdown have hit various sector of Indian economy. The analysis of impact on major economic sectors in the context of Indian economy is as follows:-

- (i) Agriculture Sector: The government of India has had a significant impact on the agricultural sector to nationwide lock down to prevent the spread of the corona virus pandemic. Farmers have suffered huge losses due to their ability to sell agricultural product and government procurement due to which they have gone bankrupt, as a result many farmers have committed suicide
- (ii) Textile and Apparel: This sector contributes about

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