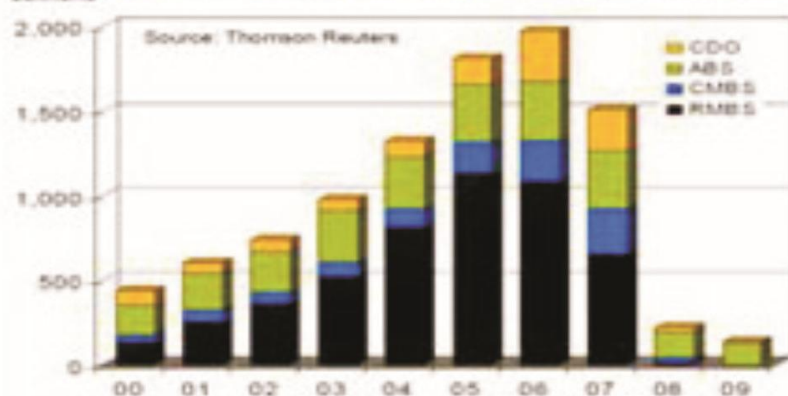


S J B I R

ISSN (online) : 2319-1422

***SAARJ Journal on Banking &  
Insurance Research  
(SJBIR)***

Published by

**South Asian Academic Research Journals**  
A Publication of CDL College of Education, Jagadhri  
(Affiliated to Kurukshetra University, Kurukshetra, India)

**SJBIR**

ISSN (online) : 2319-1422

Editor-in-Chief : Dr. Priti Pandey

Impact Factor : SJIF 2020 = 7.126

Frequency : Bi-Monthly

Country : India

Language : English

Start Year : 2012

Indexed/ Abstracted : Ulrich's Periodicals Directory, ProQuest, U.S.A.  
EBSCO Discovery, Summon(ProQuest), ISC IRAN  
Google Scholar, CNKI Scholar, ISRA-JIF, GIF, IJIF

E-mail id: [sjbir@saarj.com](mailto:sjbir@saarj.com)

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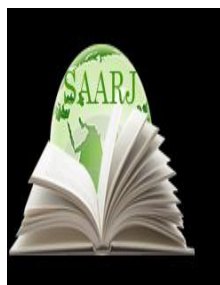


# SAARJ Journal on Banking & Insurance Research (SJBIR)

(Double Blind Refereed & Reviewed International Journal)



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# SAARJ Journal on Banking & Insurance Research (SJBIR)

(Double Blind Refereed & Reviewed International Journal)



DOI NUMBER: **10.5958/2319-1422.2020.00001.6**

## CLOUD COMPUTING: PEER TO PEER KEYWORD SEARCH ON CLOUD

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### ABSTRACT

*Cloud computing is come forth computing paradigm in which resources of the computing infrastructure are provided as services over the Internet. This paradigm also brings forth many new challenges for data security and access control when users outsource nociceptive data for sharing on cloud servers, which are not within the same countenanced domain as data owners. Although in the traditional way, encryption scheme to exploit edit distance to quantify keywords similarity and develop an advanced technique on constructing discrete keyword sets, which greatly reduces the storage and representation overheads. In this paper for the first time we formalize and solve the problem of sensitive data shared and stored by third- party sites on the internet. The attack correlation center, dshield.org, presents aggregated views of attacks on the Internet, but stores intrusion reports individually submitted by users. Given the variety, amount, and importance of information stored at these sites, there is cause for concern that personal data will be compromised. This worry is escalated by the surge in recent attacks and legal pressure faced by such services. In this paper, we introduce new techniques to implement fine grained access control. In our techniques, the data is stored on the server in an encrypted form while different users are still allowed to decrypt different pieces of data per the security policy. This effectively eliminates the need to rely on the storage server for preventing unauthorized data access.*

**KEYWORDS:** *Cloud Computing, Cloud Servers, Hierarchical, Fine Grained Access Control, Cloud Search.*



## INTRODUCTION

Cloud computing is a reckon paradigm which recently has drawn extensive attention from both academia and industry. By combining a set of existing and new techniques from research areas such as Service-Oriented Architectures (SOA) and virtualization, cloud computing is regarded as such a work out paradigm in which resources in the computing infrastructure are provided as services over the Internet. In the traditional system, we solve the problem of effective discrete keyword search over encrypted cloud data while maintaining keyword privacy. Discrete keyword search [1] greatly enhances system usability by returning the matching files when users' searching inputs exactly match the predefined keywords or the closest possible matching files based on keyword similarity semantics, when exact match fails. More specifically, we use edit distance to quantify keywords similarity and develop a novel technique, i.e., an wildcard-based technique, for the construction of discrete keyword sets. This technique eliminates the need for enumerating all the discrete keywords and the resulted size of the discrete keyword sets is significantly reduced. Based on the constructed discrete keyword sets, we propose an efficient discrete keyword search scheme. Through stringent security analysis, we show that the proposed solution is secure and privacy-preserving, while correctly realizing the goal of discrete keyword search. In the proposed system, there is a trend for sensitive user data to be stored by third parties on the Internet. For example, personal email, data, and personal preferences are stored on web portal sites such as Google and Yahoo. The attack correlation center, dshield.org, presents aggregated views of attacks on the Internet, but stores intrusion reports individually submitted by users. Given the variety, amount, and importance of information stored at these sites, there is cause for concern that personal data will be compromised. This worry is escalated by the surge in recent attacks and legal pressure faced by such services. We develop a much richer type of attribute-based encryption cryptosystem and demonstrate its applications. In our system each cipher text is labeled by the encrypted with a set of descriptive attributes. Each private key is associated with an access structure that specifies which type of cipher text the key can decrypt. We call such a scheme a Key-Policy Attribute-Based Encryption (KP-ABE), since the access structure is specified in the private key, while the cipher text are simply labeled with a set of descriptive attributes. We note that this setting is reminiscent of secret sharing schemes. sing known techniques one can build a secret- sharing scheme that specifies that a set of parties must cooperate in order to reconstruct a secret. For example, one can specify a tree access structure where the interior nodes consist of AND and OR gates and the leaves consist of different parties. Any set of parties that satisfy the tree can reconstruct the secret. In our construction each user's key is associated with a tree-access structure where the leaves are associated with attributes.<sup>2</sup> A user is able to decrypt a cipher text if the attributes associated with a cipher text satisfy the key's access structure.

## LITERATURE SURVEY

The first construction of searchable encryption in which each word in the document is encrypted independently under a special two-layered encryption construction. to use Bloom filters to construct the indexes for the data files. To achieve more efficient search [2], both proposed similar “index” approaches, where a single encrypted hash table index is built for the entire file collection. In the index table, each entry consists of the trapdoor of a keyword and an encrypted set of file identifiers whose corresponding data files contain the keyword.

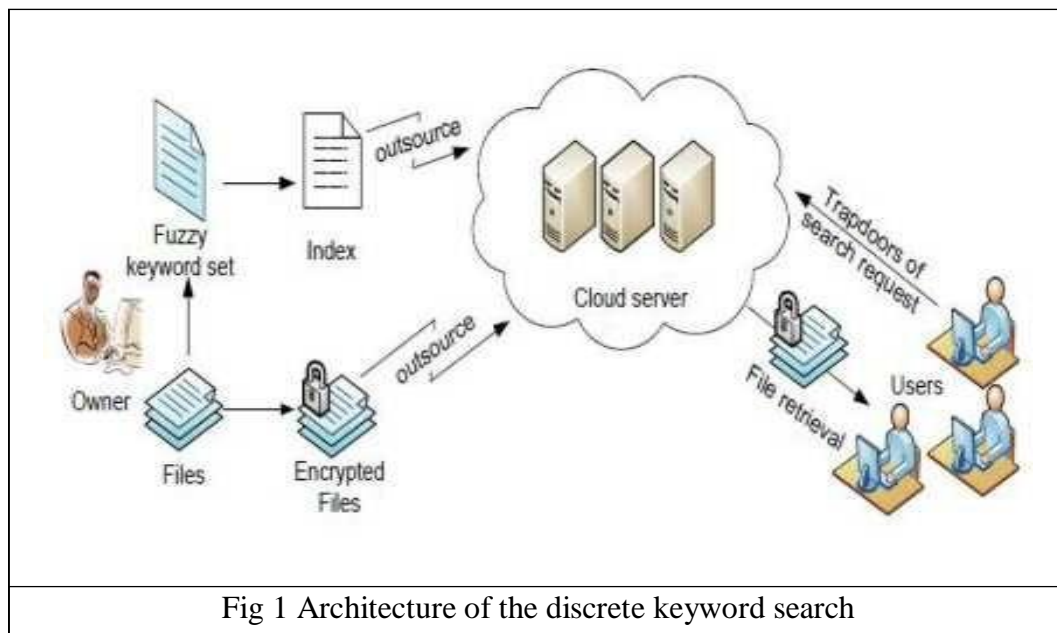


Fig 1 Architecture of the discrete keyword search

Private matching[3], as another related notion, has been studied mostly in the context of secure multiparty computation to let different parties compute some function of their own data collaboratively without revealing their data to the others. These functions could be intersection or approximate private matching of two sets, etc. The private information retrieval [4] is an often-used technique to retrieve the matching items secretly, which has been widely applied in information retrieval from database and usually incurs unexpectedly computation complexity. Others Fine-grained Access Control. Fine-grained access control systems facilitate granting differential access rights to a set of users and allow edibility in specifying the access rights of individual users. Several techniques are known for implementing fine grained access control. Common to the existing techniques [5, 6, and 7] is the fact that they employ a trusted server that stores the data in clear. Access control relies on software checks to ensure that a user can access a piece of data only if he is authorized to do so. This situation is not particularly appealing from a security standpoint. In the event of server compromise, for example, as a result of a software vulnerability exploit, the potential for information theft is immense. Furthermore, there is always a danger of "insider attacks" wherein a person having access to the server steals and leaks the information, for example, for economic gains. Some techniques [8] create user hierarchies and require the users to share a common secret key if they are in a common set in the hierarchy. The data is then classified according to the hierarchy and encrypted under the public key of the set it is meant for. Clearly, such methods have several limitations. If a third party must access the data for a set, a user of that set either needs to act as an intermediary and decrypt all relevant entries for the party or must give the party its private decryption key, and thus let it have access to all entries. In many cases, by using the user hierarchies it is not even possible to realize an access control equivalent to monotone access trees. In this paper, we introduce new techniques to implement fine grained access control. In our techniques, the data is stored on the server in an encrypted form while different users are still allowed to decrypt different pieces of data per the security policy. This effectively eliminates the need to rely on the storage server for preventing unauthorized data access.

## PROPOSED METHODOLOGY:

The fundamental idea in our p2p keyword search mechanism is query expansion managed and updated in a fully distributed manner. In this paper, we describe how to create a database and then show basic p2p search mechanism. We also present ranking algorithm. a database is a thesaurus which keeps some information about keywords relevant only to the data items stored locally in a node. That means each node may have a different and minimum database. This distributed database management can clearly retain the desirable properties of p2p systems. The most important information on keywords in a database is keyword relationship ( $k_r$ ) of each pair of keywords and its strength ( $k_{rstr}$ ). in this paper,  $k_r(k_i, k_j)$  denotes a keyword relationship from keyword  $k_i$  to keyword  $k_j$  ( $0 \leq k_r(k_i, k_j) \leq n$ , where  $n$  denotes the maximum number of keywords in a database). In other words,  $k_r(k_i, k_j)$  is defined as follows; when keyword  $k_i$  is given, keyword  $k_j$  is referred to as a relevant term to keyword  $k_i$ . Note that  $k_r(k_i, k_j)$  and  $k_r(k_j, k_i)$  should be distinguished from each other. Our insight is such that key-words given to a data item are relevant. In the current p2p search systems, we assume data items are mainly multimedia contents such as audio and video, which have generally much fewer keywords than documents because they have much less textual contents. Therefore, we consider these keywords represent the characteristics of the data items more precisely and keyword relationships would be helpful for finding a limited number of other meaningful keywords. In addition, the extracted  $k_{rs}$  are just initial state, and gradually improved through database update mechanisms. First, when a node joins the p2p network, the node firstly extracts all the key-words for each local data item. For example, the node takes out four keywords a,b,c,d from data item 1. We consider these keywords have relationships between each other. Following the definition of  $k_r(k_i, k_j)$ , twelve  $k_{rs}$  are created from data item 1. In the same way, twelve and six  $k_{rs}$  are created from data item 2 and 3 respectively. each  $k_r(k_i, k_j)$  keeps  $k_{rstr}(k_i, k_j)$ , which denotes the strength of  $k_r(k_i, k_j)$  ( $0 \leq k_{rstr}(k_i, k_j) \leq 1$ ). larger  $k_{rstr}(k_i, k_j)$  means  $k_r(k_i, k_j)$  is stronger, and  $k_{rstr}(k_i, k_j)$  is set to 1.  $K_{rstr}$  is

updated to reflect more accurate  $kr$  based on both evaluation feedback and database synchronization described in section 3, and is used for results ranking. The initial value of  $k_{rstr}$  in it (0.5 in our system). Then, additional KRs are created, if two KRs share a common keyword.



Fig 2 GUI of Project

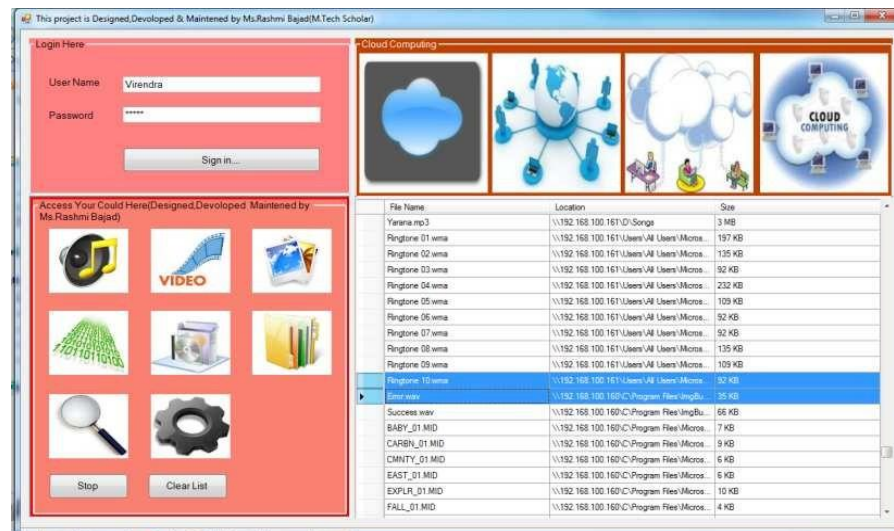


Fig 3 .Audio Cloud

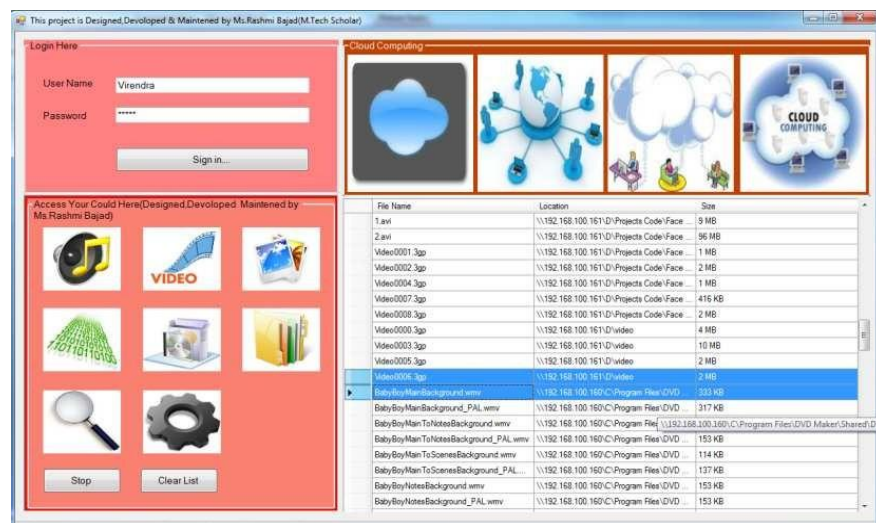


Fig 4 .Video Cloud

## CONCLUSION

In this paper, we described the basic concept of an efficient decentralized P2P search system that supports semantic search by query expansion, while retaining desirable properties of prevailing unstructured P2P systems such as simplicity and robustness. In this P2P search, queries are expanded based on databases to improve the possibility to find a desired data item. We proposed a results ranking mechanism to cope with consequent results implosion. In order to improve databases and to enhance search performance, we proposed two database update mechanisms; evaluation feedback and database synchronization.

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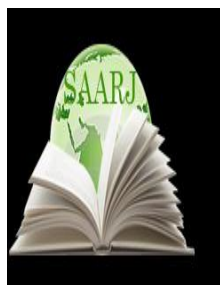
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# SAARJ Journal on Banking & Insurance Research (SJBIR)

(Double Blind Refereed & Reviewed International Journal)



DOI NUMBER: **10.5958/2319-1422.2020.00002.8**

## A STUDY ON “SOLIGA’S LIFE STYLE” WITH SPECIAL REFERENCE TO B.R.HILLS, CHAMARAJANAR DISTRICT, KARNATAKA STATE

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### ABSTRACT

*The Soliga Tribe lives in the tropical evergreen forests of South India. Soliga means ‘people of the bamboo’, a name based on their belief that their ancestors originated from the bamboo. It also reflects the Soliga’s close association with nature, referring to the dense thickets they inhabit. Like other tribes around the world, the Soligas have faced their share of struggle. People have misunderstood these fragile communities and sought to integrate them into mainstream life, threatening their way of life and destroying their socio-economic systems. The present study reveals that the culture, tradition, customs and practices of the Soliga community, their educational and economic status, their problems and facilities provided by the government and non-government organizations for the development of Soliga community by taking 150 samples in Biligiri Rangana Hills area. Their relationship with the culture of the plains was minimal – they bartered some honey, tubers, fruits and medicinal plants for clothes, utensils and pottery. They spent their lives sowing and harvesting millets, grains and cereals; harvesting honey, wild fruits and berries in the forest; foraging for tubers, roots and shoots; and hunting’s small game. However, any person having visited a tribal village will be surprised and thrilled to see a community living close to nature, peace-loving, equitable and with advanced cultural/social forms. Our knowledge about the tribal is very limited, leading us to believe many myths at the cost of their dignity.*

**KEYWORDS:** Soliga, Podus, Tribe, Bamboo, SHGs.

## **INTRODUCTION**

The word “Tribal” or Adivasi brings to our mind a picture of half-naked men and women, with arrows and spears in their hands, feathers in their heads, and speaking an unintelligible language, their lives often combined with myths of savagery and cannibalism. However, any person having visited a tribal village will be surprised and thrilled to see a community living close to nature, peace-loving, equitable and with advanced cultural/social forms. Our knowledge about the tribal is very limited, leading us to believe many myths at the cost of their dignity. Even when majority of the communities in the world kept changing their life-styles, competed with each other and Developed materialistic instincts to keep pace with the “progress” of the world, there were communities still living in line with their traditional values, customs and beliefs.

The exploitative mindset of the mainstream society made these communities recede often into forests and high-altitude Mountains, where they could continue to live in peace with nature and their unpolluted surroundings. As the so-called civilized communities of the mainstream society neither could comprehend the values and ideals of these communities nor had the patience to understand their lifestyles, the mainstream world branded them variously as natives, uncivilized people, Aborigines, Adivasis, Tribal’s, Indigenous people etc. In India, we mostly refer them as Adivasis/Girijans. In spite of the merciless treatment by the “civilized” men and the socio-economic perils faced by these communities all over the world.

### **Definition of Tribe:**

The Imperial Gazetteer of India, 1911, defines a tribe as a “collection of families bearing common name, speaking a common dialect, occupying or professing to occupy a common territory and is not usually endogamous though originally it might have been so”.

According to D.N. Majumdar is that “a tribe is a collection of families or group of families bearing a common name, members of which occupy the same territory, speak the same language and observe certain taboos regarding marriage, profession or occupation and have developed a well-assessed system of reciprocity and mutuality of obligations”.

Gillin and Gillin: “Any pre-literate local group may be termed as tribe, whose members reside in a common area, speak a common language and have common culture”

### **Characteristics of the Tribe:**

From the above definitions provided by eminent scholars, the following

1. Tribe is a group of families
2. Their own name
3. Members of a tribe speak common language or dialect
4. Members of the tribe reside in a common territory
5. Members of the tribe observe taboos related to marriage
6. Members of a tribe have a common occupation
7. Members of the tribe have well developed system of reciprocal exchange
8. A tribe has a common culture
9. Members of the tribe work together of the time of war

## **Soliga**

A *Soliga* is a member of a tribe that inhabits the Biligirirangan and associated hill ranges in Southern Karnataka mostly in Chamarajanagar District, bordering the Erode district of Tamil Nadu (a neighboring state). Most of them are concentrated in and around the B.R Hills in Yalandur and Kollegal Taluks of Chamarajanagar. Their population numbers close to 20000, although the population in and around Biligirirangan Hills is only 2000.

## **Nomenclature**

There are two interesting versions as to how the Soliga got his name. The word 'Soliga' means 'one who has come from within a bamboo'. The Soligas believe that their ancestors originated from the bamboo. Luiz, in the year 1963, wrote - "the name 'Soliga' is the corruption of the Tamil word Colai or Solai (a thicket) and refers to the dense thickets in which they live." Significantly enough, both these versions speak of an intimate relationship of the Soligas with the forest.

## **Settlement**

The tribal settlement is called Podu. It consists of a group of usually 10 to 50 huts. The huts are made of bamboos and dried grass. The door is a portable bamboo frame and usually 3 feet in height.

## **Dress**

The traditional apparel of the Soliga men is Jotra (cloth from waist down to knee). A piece of cloth is wrapped around the shoulder to ward off the cold. The women wear saris of colours that blend with the forest hues. They like to decorate themselves with bangles and forest flowers.

## **Dialect**

The dialect of the Soligas is Soliganudi which has a mellifluous rhythm and is sonorous in tone. It is a dialect of Kannada.

## **Tribal Religion**

The religion of the Soligas is the poetry of their life. They do not find God to be away or alien but feel His presence in the forest, in Nature and in every blade of grass.

"The Lord of Doddasampige Do protects us! The creeper that hangs over the tree Swings gently as a cradle for Thee." A big Champak tree in the interior forest worshipped by the Soligas.

## **Diets**

Traditionally, the Soligas led a semi nomadic life and subsisted on small game. Shifting cultivation and minor forest produce like honey, wild roots, tubers and fruits. Ragi is their staple food.

## **People's Court**

Previously, all differences and quarrels were sorted by the Nyaya (Justice) system which the Soligas held in high esteem. The unique feature of this system was compassion for the culprit without lowering the standard of justice. Even to-day this system is followed.

## **Marriage**

The Soliga concept of marriage is based on companionship. Marriage is by mutual consent of the individuals. It takes place usually by elopement. Divorce, though not very common, is permitted



by paying a fine of Rs. 12.50 to the Tribal Court. Both the divorcees can remarry, choosing their new spouses. As regards the clan, the Soliga woman gets the clan of her husband. .

### **Traditional Tribal Calendar**

The concept of the cyclicity of time is innate to every culture, though a wide spectrum of variability is found in its formulation. An understanding of this and its formulation in the form of a traditional calendar is of particular importance to the groups that work with communities which have lived in relative isolation so far. Needless to say, for Vivekananda Girijana Kalyana Kendra (VGKK) it has been imperative in view of its activities for the development of the Soliga community.

In the forests of southern India live numerous tribes who have remained isolated from mainstream Indian society because of other location and their way of life. The Soliga s of biligirangaswamybetta (B.R.HILLS) and malai-mahadeshwarabetta(M.M.HILLS) are one such people , The rise and fall of various dynasties in the plains surrounding the hills made little impact on them .The 150 years of British rule did not really affect them ,nor did the decades of independence. They lived as their ancestors had done for centuries – in the midst of the forests – seeking and taking only as much as they needed from the forests and no more. Their relationship with the culture of the plains was minimal – they bartered some honey, tubers, fruits and medicinal plants for clothes, utensils and pottery .They spent their lives sowing and harvesting millets, grains and cereals; harvesting honey , wild fruits and berries in the forest ; foraging for tubers, roots and shoots; and hunting's small game.

Their lifestyle of shifting cultivation, foraging and hunting was in tune with the seasonal cycle of the forest. In the oral tradition common to indigenous people around the world, they recorded their knowledge in songs. Songs commemorating animals, insects, birds, flowers, rains, seasons, the sun and the moon were passed from one generation to the next thereby recording their observation and codifying their collective knowledge.

### **Reviews Studies**

#### **Dr. H. Sudharshan(1998), “BiligiriRangaswmi Temple Wildlife Sanctuary”**

Tribal people constitute 8% of the total population of India. Even today some of the tribal communities have retained their traditional culture, indigenous knowledge and their own health care system .Author says that Soliga have a holistic outlook on life: their indigenous knowledge is also holistic in nature. Till recently Mother Nature was the single largest factor influencing their culture and the tranquility of their life was undisturbed by the modernization. All their needs were met by the abundance of virgin forests. Their life style was so harmoniously integrated with the ecological cycle of the forests that the sub-ecosphere of their settlement never harmed or checked the growth of the larger ecosystem of the forest.

The author with his western medicine education initially thought that Soligas of BR hills, with whom he worked, were totally “ignorant” and had to be taught “modern” ideas of health. On the contrary, after living with the community for 18years, he was learnt more from their wisdom than teaching them. The humanity and openness to study and learn the traditional knowledge system is the most important lesson to be learnt from them. Author opines that it is more appropriate to call “Tribal Medicine” as “Tribal Health Care system” as it has much more holistic approach to health than merely treating them with herbal medicine. The health care system of the Soliga treats the body, mind and soul. They combine herbal medicine with prayers, sacrifice and good health care

practices. The sick individual is not left to themselves: the village community as a whole takes the responsibility of caring for them.

The author concludes by saying that the life style and the relationship with forests play an important role in the Soliga health care system. People living in the core area of reserved forests with access to forest resources have much better health status than those alienated from forests.

**Mrs. Sheela Khare, (1998), “Biligiri Rangaswami Temple, Wildlife Sanctuary”**

She says that the traditional knowledge of Soligas inhabiting the BR hills is both extensive and diverse. The forest types in the hill ranges also get distinct names: “kanukadu” is for thick forest where animals live: “Male kadu” for thin forests where animals and Soligas live: “Nadu Kadu” for open thorn forests and “Bole” where tall grass and harbor animals such as bears. Water resources are also included in their classification of forests.

Soligas are intricately linked with forests and forest resources. Basically the forests are a place for them to live and cultivate and celebrate their festivals. It provides Honey, fruits, tubers and roots to eat. Forest is protected by a protector in each podu and it is his responsibility to ensure that large trees are not cut during shifting cultivation. They use fire to burn the grasses for increased visibility of wild animals to keep their paths clear, destroy the weeds in their fields and to increase grass growth for their cattle.

The author finally concludes by saying that what India needs today is a people oriented, ecologically sound, sustainable, decentralized, low cost, need based culturally, acceptable, community based, holistic health care system through an empowering process.

**H.N.Somasundaram–(2009),”Soliga siri”**

The emergence of word Soliga, in Soliga language sola means bamboo, do that they are called as child of bamboo. The main features of the Soliga tribe are dark in colour and a curly hair and also they have an in soft nature they mainly lived in chamarajnagar district. The Soligas are the migrated people in earlier times they frequently migrate from one place to another. the place where they lived called as “podu” and also one leader in podu he solve the problem of the podu when the conflict arises between the podu that time both leader sit and solve their problem.

**Veena .N, Prashant N.S and Vasuki, (2006)-“Our forest our live”,**

To bring in overall development of the communities, it was felt that they need to be helped beyond their health aspects. A leadership training workshop was conducted in 1985 its main aim is development and after that it starts Soliga Abhivrudhhi Sanghas (SAS), to protect them from outsiders and resolving disputes within the community. Their work is coordinated by the Soliga Abhivrudhhi Maha Sangha, which helps the tribal's in getting back their land and ensures that the forest department employs only Soligas in work to the plantations. The individual podusang has are grouped into talukasanghas. All Soliga men and women are members of the sanghas. Efforts are being made to include at least one woman in the committee. The Sangha, through its programmes, have sorted out issues of alienation of tribal land by conducting systematic study and collection of accurate facts and figures. This helped in educating the people on the latest developmental programmes. It has been successful in getting pensions, training and development programmes, housing and agricultural projects and bank loans for the people. After initiating the Community Development Programmes at village, taluk, and at the district level, the exploitation of the innocent locals by contractors and the forest department stopped<sup>5</sup>.

The sangha has co-ordinated with the Forest Department for the sanction of tree patta (right to harvest the produce of certain trees), irrigation, housing and drinking water schemes. By far, the most important contribution of the sanghas has been the sustainable management of minor forest produce by the people themselves. Further, the Soligas systems such as their traditional Nyaya (Justice).

## **RESEARCH METHODOLOGY**

**Title of the study:** A study on “Soliga’s life style” with special reference to B.R.Hills, Chamarajanagar District

### **Objectives of the study:**

- To know the socio-economic demographic profile of the respondents
- To know the cultural, traditional customs and practices of the Soliga community.
- To know the educational and economic status of the Soliga community.
- To know the problems of Soliga community.
- To know the facilities provided government and non-government organization to the community.

### **Motivation for the study:**

The first motivational factor is the personal interest of the researchers towards the topic, as the Soliga tribes are the oldest tribal community in Karnataka.

### **Research design:**

The researcher has adopted descriptive research design in this study.

### **Scope of the Study**

The study covered only the Soliga Tribal Community of Biligiri Rangana Betta(B.R.Hills) in Chamarajanagar district.

### **Sample and Sampling Method**

The sample size of the study was limited to 150 by adopting convenient method of sampling

### **Tools of data collection:**

The required and relevant data was collected through a structured interview schedule prepared by the researchers.

### **Results of the Study**

1. It revealed from the study that Soliga people are having only patriarchal family as it is their traditional practice.
2. The study found that, 100% of the respondents are following nuclear family system . Once they get married, they build a separate house and start living with their spouses separately. That is the reason we find more number of nuclear families in the community
3. All 100% of the respondents are following traditional practices like marriages, festivals, sharing of food system, dance etc

4. 60% of the respondents depending on their income from agriculture. Majority of the soligas in the past were depending on the forest products for their livelihood. But now government has imposed lot of restriction to tribes to enter into the forest and collect the forest products. Recently the government of Karnataka has allotted some land to these soligasto carry out agricultural activity. Therefore majority of the respondents depending upon the agriculture and forest product like alma, honey, mangoes, sweet potato etc.,.
5. 100% of the respondents prefer vegetarian and non-vegetarian foodas they are growing vegetables in their own lands and also have the habit of going for hunting and their living condition demands for non-vegetarian food as it is essential for their way of life.
6. Since, it a tradition of the Soliga's 100% of the respondents are practicing the endogamy system of marriage.
7. It is revealed from the study that 84% of the respondents are worshiping nature as their god and also practiced by their ancestors and only 16% of them are practicing the idol worshipping.
8. 100% of the respondents agreed that their sons are shouldering the responsibility of the family as it is their traditional system and if they have no sons, their daughters will have this responsibility.
9. 100% of the respondents agreed that they are going to approach the tribal leader when the conflict arises and the decision of the leader is final and bound by all the people. Soligas are selecting their leader from the hereditary as five kulas like Solarkula, Teneyarkula, Surarkula, Bellar Kula, and Halar Kula. Among all these kulas only the Solar Kula is having a power of becoming a tribal leader in the community.
10. 80% of the respondents are using Soliganudias their tribal language.
11. As they understood that the education is important for better living, 100% of the respondents agreed that there is a need of education to the Soligas. Because, they want to get the highly remunerative jobs and raise their family income.
12. 100% of the respondents agreed that theyare having schools in the community. The Soliga people spent most of their earlier life in the forest but now the government constructed them houses in the year 1984 and made them to come out of forest and started studying in the schools maintained by Vivekananda Girijana Kalyana Kendra (VGKK) with the help of government.
13. 86% of the respondents opined that they have no dowry system. They offer some gift to the bride during the marriage and it is not considered as dowry. However, today because of the influence of outside world few of them are demanding it and started to consider it as dowry.
14. 100% of the respondents are not particular about dress pattern. The Soligas are not having any particular dress pattern and as usual they are following common dress pattern as others follow, men are wearing dothies and women are wearing sarees.
15. 90% of the respondents are able to fulfill their family needs, as government has provided basic facilities like housing, irrigation, land, education and also people are saving their money through SGHs, Banks and Post Offices only. 10% of the respondents are not able to fulfill their family needs because they were having the habit like gambling and alcohol and they never think about their future whatever they earn they spend the money that day only.



16. 100% of the respondents have opined that women are equal to men in the society. So there is a gender equality among the Soliga community and both have their own identity in the community in taking decision regarding the family issues.
17. All the respondents are aware about their community dance namely Gorukana dance. This dance is meant for men and if, they have any festivals they perform this Gorukana dance in GirijanaSamudhayaBhavana situated in the community. They cover their body with some natural leaves and flowers during the dances.
18. All 100% of the respondents are not having sanitation facility as it is their one of the main problems. Though the government has provided the facility, they do not like to use this facility.
19. The Soliga people are not having the problem of drinking water because, in every village they have nearly 3 – 4 bore wells. In addition to the bore well, they use natural resources like river and open wells as their water sources.
20. The Soliga people are having the transport facility in the rural areas. Majority of the people are living near to the road side. After coming out of the forest, they are getting good support from the NGO and the government for constructing various infrastructures in the community.
21. All 100% of the respondents are having housing facility. The government has built several houses in the soliga community as it was one of its major rehabilitative programmes for them. They also get some allowances for renovation and repair of the houses.
22. 100% of the respondents have opined that they are having hospital facility. Because, V.G.K.K is mainly concentrating on the health, education, sanitation and such other facilities for the soliga people.
23. The study revealed that the Soliga people are having their own association for the welfare of the community and it is made mandatory for them to become the member of this association.
24. All 100% of the respondents have agreed that they are getting facilities like electricity, education, housing, primary health centers and sanitation from the government.

### **Suggestions for improving the life style of Soliga tribe**

Based on the study conducted by the researchers, the following suggestions are given for improving the life style of soliga community.

#### **There is a need of Self-Employment Training**

As it is found from the study that majority of the tribes have primary education and they can be self-employed by mobilizing the forest resources. Self-employment activities can also be operated through forming S.H.Gs.

#### **Proper orientation about sanitation is required**

One of the major drawbacks of the Soliga tribe in B.R.Hills is lack of awareness about the importance of the sanitation even though the government provides sanitation facility, they hardly make use of these facilities, because of their traditional and superstitious beliefs.

#### **Storage Facility for the forest products**

In order to generate the income to the tribe inhabitant, self-employment schemes and raw materials from the forest, can be utilized. Forest products such as honey, herbs, shrubs and fruits etc need to

be preserved for many days which require adequate storage and warehousing facility within in the premises of tribal area. This helps the tribes to sell their products whenever they find the reasonable price in the market.

### **Need to give awareness about SHGS**

As it is found from the study some of the tribes are not aware about SHG concept and also they are not interested in SHG concept. So there is a need to give orientation about it.

### **Need to establish college in Soliga Community**

Soliga's need to travel a long distance to access college level education. Since most of the Soliga tribes are deprived of college education or technical education, there is a need of establishing a college in the soliga community.

### **Need to give awareness about effects of habits**

Since most of the Soligas are addicted to alcohol, gambling and other bad habits, it is very difficult for them to manage their family with the meager income. Therefore there is a necessity of giving them awareness about the effects of these habits.

## **CONCLUSION**

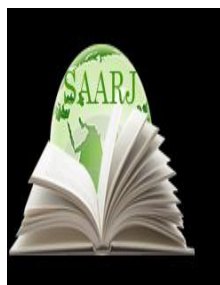
The researchers with self-interest selected the topic, "A Study on Soliga's Life Style". Soliga is a member of a tribe that inhabits the Biligirirangan and associated hill ranges in Southern Karnataka mostly in Chamarajanagar District, bordering the Erode district of Tamil nadu (a neighboring state). Most of them are concentrated in and around the B.R Hills in Yelandur and Kollegal Taluks of Chamarajanagar. With keeping the objectives of studying the socio-economic status, culture and traditional practices and their problems, the researchers conducted the study in the Soliga community of B.R Hills Chamarajanagara district by taking a sample size of 150 using convenient sampling technique with the help of descriptive design. The researchers have described the features and characteristics of Soliga Community of B.R.Hills. The study revealed the family system, marriage system and economic status of soliga people.

The tribes should not be treated as selected and primitive community. They are the vital part of society. They need to be focused with the empowerment. Their practices, traditions, culture, have to be respected and encouraged. Soliga people should not lose their culture and their day to day business.

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# SAARJ Journal on Banking & Insurance Research (SJBIR)

(Double Blind Refereed & Reviewed International Journal)



DOI NUMBER: **10.5958/2319-1422.2020.00003.X**

## AN EVALUATORY STUDY PERFORMANCE OF PACS IN FINANCIAL INCLUSION

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### ABSTRACT

*The banking sector in general, and the commercial banks and co-operative banks in particular, have achieved tremendous progress over years in terms of various parameters, such as growth of branches, deposits, asset creation and credit deployment. Their performance was highly admirable. Co-operative banks have been in existence for many decades. They play a crucial role in mobilising the savings of the rural households and also support the agricultural sector by meeting the credit needs of the farmers. The growth of rural-based activities is very much linked with the operations of these prestigious institutions of our country. Co-operative banks also extended their field of operation from rural to urban and semi-urban areas, marking a remarkable development in the field. The main intent of this study is to evaluate the role of primary agriculture credit societies in financial inclusion. In between are those who use the banking services only for deposits and withdrawals of money. But these persons may have only restricted access to the financial system, and may not enjoy the flexibility of access offered to more affluent customers. The profitability and productivity analysis revealed that staff productivity exercised direct influence in determining the level of branch profitability. The study pointed out that the loss making branches employed staff disproportionate to their volume of business. The study suggested two important measures for improving staff productivity.*

**KEYWORDS:** Soliga, Podus, Tribe, Bamboo, SHGs.



## INTRODUCTION

The banking industry has shown tremendous growth in volume and complexity during the last few decades. Despite making significant improvements in all the areas relating to financial viability, profitability and competitiveness, there are concerns that banks have not been able to include vast segment of the population, especially the underprivileged sections of the society, into the fold of basic banking services. Efforts are also being made across the world, to study the causes of financial exclusion and designing strategies to ensure financial inclusion of the poor and disadvantaged (Basu, K. 1971). Financial Inclusion is the process of ensuring access to appropriate financial products and services needed by all sections of the society in general and vulnerable groups such as weaker sections and low income groups in particular at an affordable cost in a fair and transparent manner by mainstream institutional players.

In India the focus of the financial inclusion at present is confined to ensuring a bare minimum access to a savings bank account without frills, to all (Bhatt, D. Dhruvalata, Dr. 1993). Internationally, the financial exclusion has been viewed in a much wider perspective. Having a current account / savings account on its own, is not regarded as an accurate indicator of financial inclusion. There could be multiple levels of financial inclusion and exclusion. At one extreme, it is possible to identify the 'super-included', i.e., those customers who are actively and persistently courted by the financial services industry, and who have at their disposal a wide range of financial services and products. At the other extreme, we may have the financially excluded, who are denied access to even the most basic of financial products. In between are those who use the banking services only for deposits and withdrawals of money. But these persons may have only restricted access to the financial system, and may not enjoy the flexibility of access offered to more affluent customers.

### Consequences of Financial Exclusion

It has been found that financial services are used only by a section of the population (Jain, M.K. 1991). There is demand for these services but it has not been provided. The excluded regions are rural, poor regions and also those living in harsh climatic conditions where it is difficult to provide these financial services. The excluded population, then, has to rely on informal sector (moneylenders etc) for availing finance that is usually at exorbitant rates. This leads to a vicious cycle. First, high cost of finance implies that poor person has to earn much more than someone who has access to lower cost finance. Second, the major portion of the earnings is paid to the moneylender and the borrower will never come out of the poverty.

Consequences of financial exclusion will vary depending on the nature and extent of services denied. It may lead to increased travel requirements, higher incidence of crime, general decline in investment, difficulties in gaining access to credit or getting credit from informal sources at exorbitant rates, and increased unemployment, etc. The small business may suffer due to loss of access to middle class and higher-income consumers, higher cash handling costs, delays in remittances of money. According to certain researches, financial exclusion can lead to social exclusion (Karwal, G.L. 2005).

The banking sector, in general, and the commercial banks and co-operative banks, in particular, have achieved tremendous progress over years in terms of various parameters, such as growth of branches, deposits, asset creation and credit deployment. Their performance was highly admirable. Co-operative banks have been in existence for many decades. They play a crucial role in mobilising the savings of the rural households and also support the agricultural sector by meeting

the credit needs of the farmers. The growth of rural-based activities is very much linked with the operations of these prestigious institutions of our country. Co-operative banks also extended their field of operation from rural to urban and semi-urban areas, marking a remarkable development in the field.

Generally, we associate the term Financial Inclusion with our initiatives of bringing poor people in the rural areas into the banking fold; however, we have to realize that there are still a large number of people in the urban area who are financially excluded. They have the need for availing various types of banking services, especially savings and money remittance services. This section of financially excluded people in the rural areas provides a good opportunity for the PACS to step in and fill this void.

## **REVIEW OF LITERATURE**

The Rural Banking Enquiry Committee (1950) was appointed to examine the measures required for better banking service to the rural people. The committee recommended that greater opportunity should be provided for the rural people to come into contact with the banks.

B P Patel Committee (1962) was appointed to examine the issues related Taccavi loans and co-operative credit. The Committee recommended that co-operatives should be accepted as institutional agencies to provide credit to agriculturists with normal production and land improvement purpose.

The Report of the Rural Credit Review Committee (1966) is a landmark in the history of rural credit in India. The committee was appointed to re-assess the situation regarding rural credit. The committee recommended that steps should be taken to re-organise and strengthen the co-operative credit structure, which will enable the co-operative banks to provide with better flow of credit to the rural strata of the community.

Aruna Rao and Ramachandra Bhatta (1985), made an evaluation of the distribution of rural credit by the Primary Agricultural Credit Co-operative Societies in Karnadaka state. The study concluded that the flow of agricultural credit had not changed even with considerable changes in the structure of agriculture. The study also suggested that there was an urgent need for the reorganisation of the credit policy to cater to the needs of market-oriented production.

Bose (1986), in his study made a general observation of the working of the LAMPS in West Bengal. The study pointed out some of the hindrances in the functioning of LAMP societies. The author remarked that strategically, the LAMPS were the suitable agency to satisfy the needs of the tribals in the rural areas.

Mahalingam (1987), conducted a performance appraisal of the LAMP Societies in the Tribal Areas of Tamil Nadu. Based on the study he came to the conclusion that the co-operative movement was the only means for the development of tribal economy. He suggested some practical measures for strengthening the LAMP societies functioning in the tribal areas of Tamilnadu.

Nambiar (1989), studied the shortcomings of the co-operatives in India and concluded that if co-operatives were to function successfully in the modern competitive environment, they should inevitably change their management system and styles. It was suggested that the attitude of the

state towards co-operative movement should be such as to make the movement autonomous, self-reliant, democratic and free from excessive control and external interference.

Purushotham (1989), conducted a study of the performance of Cuddapah District Scheduled Castes Co-operative Society. His study brought out the weaknesses in the working of the society and suggested appropriate measures for overcoming the weak spots. The most optimistic result of the study was that nearly 95 per cent of the respondents expressed their faith and willingness towards the society.

Satheesh Babu and Ranjit Kumar (1990), in their micro level analysis of staff productivity in the Trichur District Co-operative Bank in Kerala attempted a comparison of staff productivity pattern between profit earning and loss incurring branches of the bank. The profitability and productivity analysis revealed that staff productivity exercised direct influence in determining the level of branch profitability. The study pointed out that the loss making branches employed staff disproportionate to their volume of business. The study suggested two important measures for improving staff productivity.

In a study of the role of LAMP Co-operatives in Tamilnadu Mahalingam (1990), made a micro level analysis of the performance of tribal co-operatives in Salem district. The researcher identified significant positive correlation between the services rendered by tribal co-operatives and development of the tribal economy. The study also made some useful suggestions for improving the efficiency and popularity of tribal co-operatives.

### **Objectives of the study**

The main intent of this study is to evaluate the role of primary agriculture credit societies in financial inclusion.

### **Methodology**

In pursuance of the above mentioned objective, the following methodology was adopted for conducting the study. The present study is of empirical nature and is based on secondary data. The secondary data for the present study have been collected from various publications of NABARD, NAFSCOB, National Co-operative Union, RBI, etc.

### **Glimpses of performance of PACS**

In order to assess the role of primary agricultural credit societies in financial inclusion the following variables are selected for an in-depth analysis. The variables thus selected for the analysis are:

- Number of Branches
- Amount of Deposits
- Amount of Loans/Advances

## 1. Number of Branches

The co-operative banks carry out their operations through a wide net work of branches. They open branches in every nook and corner of the country in order to fulfil their obligation towards the targeted customers. The branch expansion of a business is an indicator of two important aspects: one is the efficiency in operation and the other is the intensity of coverage of operation. Hence the branch wise expansion is a real indicator to assess the progress of primary agricultural credit societies in India.

**TABLE .1 BRANCH WISE EXPANSION OF PACS**

Year	PACS	
	Number of branches	Annual percentage growth rate
2000-01	91110	
2001-02	92300	1.31
2002-03	91588	-0.77
2003-04	93278	1.85
2004-05	93600	0.35
2005-06	93816	0.23
2006-07	100604	7.24
2007-08	95670	-4.90
2008-09	99000	3.48
2009-10	112309	13.44
Average annual growth rate	2.47	

**Source: NAFCOB**

In a hurry to capture business and to fulfil the avowed objectives, it is the tendency of the co-operative banks to open more number of branches in different places of the country. Table 1 indicates these phenomena clearly. It also shows that the annual growth rate of PACS is upward, though fluctuating. It is true that during certain years a negative trend is also visible. The re organisation of many unviable units is the major contributing factor for this disturbing state of affair.

## 2. Amount of Deposits

Accepting deposits is the core function of a banking institution. Mobilising the scattered savings and channelising the funds so collected for various purposes, particularly for the organisation's growth agenda as well as for the overall development of the nation, constitute the basic objective of banking organisations. The amount of deposit makes the balance-sheet of a banking organisation impressive and it is also a matter of attraction to those who monitor the functioning and progress of the bank and to those who have dealings with the bank. If deposits are on hike year after year, it is an indication that the bank is on the path of progress rather than on the way to failure or disaster



**TABLE 2 TOTAL AND PER BRANCH DEPOSIT OF PACS**

Year	PACS			
	Total Deposits (Rs.In lakhs)	Annual percentage of growth rate	Per Branch Deposit (Rs.In lakhs)	Annual percentage of growth rate
2000-01	296177		3.25	
2001-02	385770	30.25	4.18	28.545
2002-03	611357	58.48	6.68	59.727
2003-04	672997	10.08	7.24	8.090
2004-05	703532	4.54	7.52	4.179
2005-06	720497	2.41	7.68	2.182
2006-07	1099616	52.62	10.93	42.321
2007-08	1313531	19.45	13.73	25.617
2008-09	1595522	22.47	16.12	17.382
2009-10	1943527	21.82	17.30	7.32
Average annual growth rate	22.48		19.87	

Source: NAFSCOB

Table 2 clearly discloses that the PACS play a significant role in mobilising deposits. During the period under study the total and per branch deposit mobilisation of PACS were remarkable and increasing.

### 3. Amount of Loans / Advances

Lending is one of the major activities of banking institutions. Advances constitute an important asset of the bank. Lending of money mobilised by way of deposits provides rhythm in the functioning and a better scope in the survival of banking institutions. Lending of money by banks also helps many needy borrowers to tackle their financial crisis. Through lending bank's earn income for their survival and good reputation which are the bases of their growth. A bank's progress can be well gauged by measuring the amount of advances made by it. A sizeable amount of advances naturally means the bank is better in its business and there is a hope for further expansion and growth. Table 3 gives a picture of total and per branch loan issued by PACS

**TABLE 3 TOTAL AND PER BRANCH LOAN ADVANCES OF PACS**

Year	PACS			
	Total Loans (Rs. In lakhs)	Annual percentage of growth rate	Per Branch Loan (Rs. In lakhs)	Annual percentage of growth rate
2000-01	1079470		11.848	
2001-02	1204684	11.60	13.052	10.16
2002-03	1625279	34.91	17.746	35.96
2003-04	1793994	10.38	19.233	8.38
2004-05	1668626	-6.99	17.827	-7.31
2005-06	1902378	14.01	20.278	13.75
2006-07	2473857	30.04	24.590	21.27

2007-08	2932644	18.55	30.654	24.66
2008-09	3461077	18.02	34.960	14.05
2009-10	4480115	29.44	39.89	14.10
Average annual growth rate	15.82		13.28	

Source. NAFSCOB

The analysis, clearly points out that PACS play a significant role in performing the lending function effectively and efficiently. The overall lending performance of PACS is commendable. It is also observed that in certain years there was progress though fluctuating, in the lending function of these institutions.

## FINDINGS

The major findings of the study are as follows.

1. The number of branches of PACS was 91110 in 1999-2000. In 2008-09, it was 112309. During the period the number of branches of PACS grew at an average annual growth rate of 2.47 per cent.
2. There has been a continuous and steady increase in the amount of deposits of the PACS during the period under review. The average annual growth rate of deposit for the period indicates that the amount of deposit has been growing at an average annual growth rate of 22.48 per cent. The per branch growth rate of deposits of PACS is 19.87 per cent.
3. In respect of loan advancements, the performance of PACS is commendable. The average annual growth rate with respect to the amount of loan advancement during the study period was 15.82 per cent. The per branch growth for the same is 13.28 per cent. This indicated PACS's strength as a good provider of finance and their role as mediators in disbursing huge amounts entrusted by the apex institutions to the needy borrowers.

## CONCLUSION

The following are the major conclusions arrived at on the basis of findings of the study.

- The number wise growth of PACS is satisfactory. PACS spreading their branches considerably at higher pace.
- In the midst of competition also PACS are able to mobilise sizeable amount of deposit from their customers. In the deposit mobilisation front PACS effort are commendable.
- The involvement of PACS in providing loan to rural customers is very high and PACS is the major provider of loan to rural customers. .

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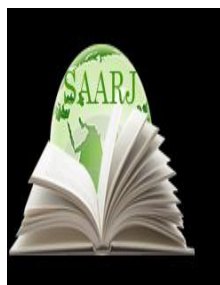
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# SAARJ Journal on Banking & Insurance Research (SJBIR)

(Double Blind Refereed & Reviewed International Journal)



DOI NUMBER: **10.5958/2319-1422.2020.00004.1**

## THE SEVEN PILLARS OF CURRENT HUMAN RESOURCE PRACTICES - AN OVERVIEW

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### ABSTRACT

*This study mainly denotes the current trending human resource management practices that are sustaining in the various sectors in the field of employment. The theory reveals the methods such as human resource planning, selective staffing, quality training for the candidates, intriguing compensations, and most of all secured workforce development and other creative measures that make the workforce function effectively. In a world, where everything emerges and fades, rises and drops, but never will it shake the policies of the human resource department. The practices done by the human resource department are always contemporary, and for which it creates a focused drive through all the existing competition. This conceptual script is not only a definite study on the prevailing practices in the field of human resource, but focus's predominantly on the key factors of human resource practices that always keep the wheels of the success moving forward. The department in which individuals strive to keep the company running successfully is called as the 'Human resource department'. The HR department deals with people management and staff, and ensures that good practices and policies are routed in the organization.*

**KEYWORDS:** Human Resource Practices, Human Resource Management, Secured Workforce, Human Resource Policies.

## **INTRODUCTION:**

Work is the center of all the activities, and working with terms and conditions frame the baseline of a reputed organization. The world that we live in today has transformed many lives in the society be it from creating art to the success of a well reputed company, every little activity done involves the concept of human resources in some way or the other.

What is Human Resource Management?

When an organization is said to staff and operate in a particular manner to achieve their respective goals is basically known as human resource management. In the words of Ricky W. Griffin (2011):“Human Resource Management is the set of organizational activities directed at attracting, developing and maintaining an effective workforce”

What is Human Resource Practices?

Every organization is bound to have a set of numerous rules and regulations that the employees are glued to follow in order attain a standard of good workforce in the society. These set of rules may involve developing and motivating the skills of the employees in order to ladder the performance levels, and mainly to ensure good work commitment to the organization for achieving the desired objectives, this condition does only certainly apply to the cooperate culture but to various domains such as the government, education, business, health and social responsible activities. Staffing the right people at the right time is the key goal of any human resource department.

## **HUMAN RESOURCE MANAGEMENT PRACTICES- LITERATURE REVIEW**

The efficient and effective utilization of human resources (HR) to achieve goals of an organization can be defined as human resource management (HRM) Opatha 2010. HRM practices are the actual HR programs, processes and techniques that actually get implemented in the organization or business unit. (Gerhart et al., 2007, Huselid and Becker,2000). It is important for an organization to to adopt supportive HRM practices that can motivate and encourage employees to be creative and innovative. (Ling and Nasurdin, 2010). It is said that knowledge, skills, and behaviour of the employees can be the source of innovation performance of an organization ( Jimenez and Valle, 2008). Wolfe (1995), and Gooderham et al.(1999) suggest that the innovative capacity or the capacity to adopt innovative practices in an organization is determined by the HRM practices of the organization.



**DIAGRAMMATIC REPRESENTATION OF HUMAN RESOURCE PRACTICES :**



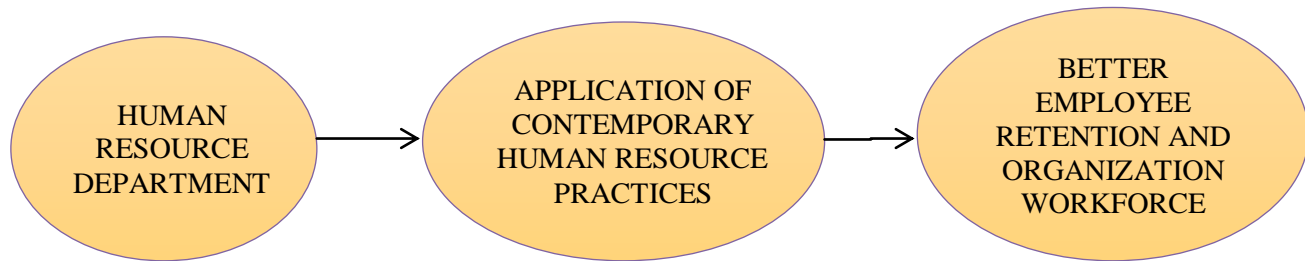
**THE IMPORTANCE OF HR IN AN ORGANIZATION:**

Every organization has their own working environment according to their needs and wants. Human resources are the people who are responsible for the framework of an organization. It basically seems that every function at the workplace revolves around human resources and therefore it is referred to as the backbone of an organization. The department in which individuals strive to keep the company running successfully is called as the “Human resource department”. The HR department deals with people management and staff, and ensures that good practices and policies are routed in the organization. Human resource management motivates the staff to utilize their inbound qualities in order to increase the level of positiveness and increase productivity in the organization.

**HUMAN RESOURCE IN A CONTEMPORARY ORGANIZATION:**

As we all know the word contemporary refers to “current” or “trending”. The world that we live in, is always moving forward and new practices and policies are brought about everyday in order to keep the functions of an organization to the new standard. Contemporary human resources trends existed more in the westernized countries and for the recent years it has certainly paved its way India. Speaking of Contemporary Practices it includes weekends off, mandatory leaves, transport facilities provided by the organization, and other fun engaging activities. Stress in an employee is piling up just as the work, and when such reliving factors are introduced in a company, it makes the employee feel much relaxed and have a balance of personal and his/her professional front. When such labor-friendly human resource practices are carried forward in an organization the needs of the people are being met and thus results in a better workforce within

firm. Hence contemporary human resource practices have been recognized in an organization in-order to maintain the health and safety of the employees.



Source: [Researcher's Contribution]

### **PLANNING:**

In the words of Koontz o' Donnell " Planning is an intellectual process, conscious determination of course of action, the basing of decision on purpose, facts and considered estimates"( Source :

Planning is the basic action that is possibly done for every human being, every individual plans and only then acts, and is not the vice versa. It can be simply referred to as the process of thinking in advance in order to carry forward future activities without any negligence. The planning which is done by the human resource department is known as human resource planning (HRP). Human resource planning is said to be a continuous process which is done in-order to meet the future needs of an organization in terms of quality and in numbers. Human resource planning is mainly done to reduce the employment of unwanted staff, to carry forward successive planning and to optimize the work force effectively by hiring skilled manager and workers.

### **RECRUITMENT AND SELECTION:**

In the work of (Korsten 2003, Jones et al, 2006) stated that the process of recruitment in an organization can be carried out internally or externally or it could be done online, which involves the stages of recruitment policies, advertising, job description, job application process, interviews, assessments, decision making, legislation selection and training. In the current scenario, small and medium sized enterprises focus on quality interviewing, character of the candidate, emotional quotient, the amount of experience and other social responsibilities. The process of recruitment may involve techniques like role-playing, group discussions, and other organizational activities in-order to test the quality and the ability of the individual. Therefore recruitment cant be just termed as an interviewing process, but it mainly involves the decision that has to be done by the management on whether he/she is the suitable candidate for the applicable job.

### **TRAINING AND DEVELOPMENT:**

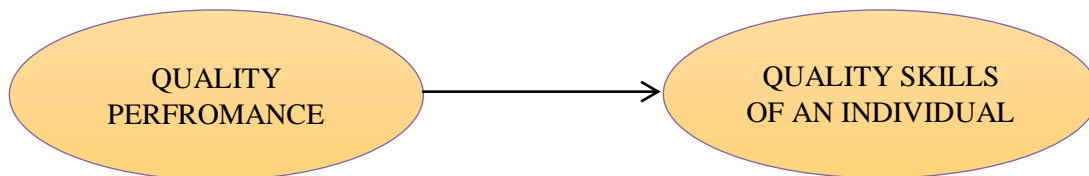
When a candidate has been selected for the suitable job, the individual has to undergo a stage or a process called "Training and development", where the newly appointed candidates are focused much on improving the knowledge about the process and the performance that is required to maintain a reputation within the organization. The candidates are thought right from the basic of behavior and the code of dressing, formal rules and regulations that is practiced by mandatory terms, knowledge on how to improve the skill set and most of all how to turn out good quality of productivity. With good training and development it becomes quite easier for the management to evaluate and individual at the workplace, and take decisions accordingly on his performance, and provide him/her with suitable rewards. Speaking of the word training, many organizations these

days focus highly on soft-skill training, i.e communication skills and work-place attitude. There are two types of training (I) On the job training, (ii) Off the job training.

In the words of Michel Armstrong “Training is systematic development of the knowledge, skills and attitudes required by an individual to perform adequately a given task or job”. ( Source: A handbook of Human resource Management Practice, Kogan Page, 8<sup>th</sup> edition Ed.,2001)

### **PERFORMANCE MANAGEMENT:**

The term “performance” mainly relates to the quality of action of an activity and therefore performance management is the set of activities that are carried out effectively to meet the goals of an organization. The human resource department ensures that the employees maintain a good performance standard in order to ensure good workforce is being practiced within the organization. According to( Brumbrach 1998 )“Performance management is a process for establishing a shared understanding about what is to be achieved, and how it is to be achieved; an approach to managing people which increases the probability of achieving job-related success”. The quality of performance by an individual in an organization defines the the quality of a skills in an individual.



### **SAFETY AND HEALTH:**

Workplace health and safety (WHS) plays a vital role in an organization. When it comes to an individual to perform well in a firm, his/her health and safety measure should be at peak, its only when a person takes good care of his health, his mind and body would co-operate to function efficiently. It is nowadays referred to as a primary goal in the organization. Many organizations allow women on maternity leaves and still welcome them back with a new start. Living in world where there are numerous diseases being spread, anyone and everyone is prone to them, therefore organizational surroundings should be maintained hygienically which results in a better work space for the employees. Many organizations these days have inbound pharmaceutical facilities which are proven to be helpful in times of emergency. For example: (Migraines, rise and fall in blood pressure, and also sugar levels) individuals with such cases should be constantly monitored and take care with genuineness. Occupational health and safety standard has become a contemporary necessity in order to maintain a healthier organizational environment.

### **COMPENSATION AND REWARDS:**

Every human being is bound to expectations when one does their work wholeheartedly, it may be in monetary terms, by recognition or by satisfaction. It is said that compensation is more about developing a positive employment relationship and creates a workforce among the employees within the organization. Every employee in an organization wants to be recognized in some way or the other for his/her contribution of commitment towards work. More or less, it can be framed as an exchange of rewards for the work performed. When an employee in the organization is said to be appraised for the completed work, he/she tends to perform more effectively in the upcoming tasks assigned, therefore leading to better work commitment and adequate job satisfaction. Hence

the practice of regular compensation methods will not only create a healthier workforce among the employees in the firm, but will lead to an enhanced work-life.

### **CAREER DEVELOPMENT:**

Every Individual working in an organization or any firm, wants to always work towards the brighter side of life, it is very natural. Career development mainly refers to improve the stages of work for the better benefit. It mainly focuses on enhancing the future perspective of life in order to attain one's short term or a long term objective.

It may be referred to as a continuous activity in an organization. Employees working in a firm look forward to getting promoted, salary appraisals and better recognition which in turn creates a steady work determination in the minds of the employees. In simple terms of understanding career development denotes "from where an individual begins to where he projects his reach in the near future". Working with a focused state of mind determines the identical quality of an employee/worker. It has indeed become a raging trend in the current world that we live, everyone wants a better life, so why not work hard and stay focused to achieve it? Is the common question in most of the minds. When a person works according to the guidelines of an organization he/she is said to have an upward growth in their career.

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