CHAPTER II

REVIEW OF RELATED LITERATURE
Introduction

Municipal bodies in the country have in general failed to provide quality services to the people falling in their jurisdiction. The poor performance on the part of municipal bodies has among other things been attributed to inefficient management of finances. In view of the significance of municipal bodies in governance for public good, Governments and individual researchers have taken keen interest in finding plausible solutions to the various problems facing the municipal bodies which are impeding their efficiency by conducting research into the working of local bodies. Literature on the working of municipalities is abound with committee reports constituted by the Governments and the studies conducted by academicians and other researchers. Studies available on municipal finance vary from individual researchers to committee reports, empirical studies to descriptive works and general to specific nature studies. Critical review of all these studies become imperative with a view to summarise the findings for generalization and to identity the research gaps and deficiencies in the existing literature so as to provide direction to the future researchers on the subject. Hence in this chapter we have critically reviewed all the available studies/reports on the management of finances in municipal bodies. An effort has been made to review all the studies on the subject. Various studies on the subject have focused on different aspects of municipal finance viz.,
mobilization of financial resources, utilization of resources, causes of poor performance, problems of municipal finance, municipal financial administration etc. For the purpose of review, the studies have been classified into nationwide and state/region wise studies.

**Nation Wide Studies**

Some studies on the subject of municipal finance are general in nature in the sense that they have highlighted the problems of municipal finance in the country as a whole. For example, National Council of Applied Economic Research (NCAER, 1980) made an attempt to study the overall budgetary position of municipal authorities during 1970-71 to 1976-77. The study revealed that the overall trend in the municipal budgetary position between 1970-71 to 1976-77 shows considerable improvement; the growth in municipal expenditure has been slower than the municipal revenue resulting in unspent surpluses, which is more pronounced in case of corporations than in municipalities. The study has also revealed that the annual growth in municipal revenue during 1976-77 was slightly lower (15%) than for states (17.6%) and the centre (17.1%). The growth rate of municipal taxes was found particularly lower in the states where octroi is not levied. Among the octroi levying states, the growth rate of octroi was much higher in the corporations than in municipalities. However, the overall growth in municipal tax revenue was more or less the same for corporations (15.2%) and the municipalities (15%).

Mehta and Jha (1994) analysed the state of municipal finance for a twenty year period (1960-1980), and found that barring a few states, the growth in revenue from own sources has been nominal (especially in Punjab, M. P, Karnataka, Haryana, Bihar and Assam). Added to it, the
study has revealed that the situation is depressing especially in the small and medium towns where the revenue from own sources has declined. In line with the finding of NCAER (1980), the study has found that municipal finance is relatively in a better shape especially in states where octroi is levied. Further, the study has revealed that the revenue from Non-tax sources has been lagging behind the revenue from tax sources, and has declined from 24% in 1960 to mere 8% in 1980.

National Institute of Public Finance and Policy (NIPFP, 1995) conducted a study to examine the fiscal conditions of the municipalities which has revealed that large number of municipalities are very poor in financial resources at their command. Their existing revenue base is extremely narrow, and generally limited to property taxes in the non-octroi states and octroi in the octroi-levying states. Further, the study has revealed that the revenues of municipalities have not grown in relation to their responsibilities and thus, the state of finance of municipalities continues to be unsatisfactory,

National Institute of Urban Affairs (NIUA, 1987) conducted a study to know whether during the period 1979-80 and 1983-84, the state of municipal finance has improved or deteriorated and how far the fiscal crisis is due to falling incomes or rising expenditures, or combination of both. The study has revealed that municipal income rose during the said period by a mere 9.7% in comparison to 56.2% increase in expenditures. The surpluses which the urban local bodies (ULB’s) enjoyed in the base years of the study virtually disappeared. The study also revealed that property tax and octroi levies continued to form the main revenue base of the municipalities in the country. The study noted that the ray of hope in the otherwise dismal state of municipal finance was provided by an
appreciable increase in the share of non-tax sources of revenue. NIUA (1990) conducted another study to analyse the existing levels of municipal services in the front line urban centres and to suggest the additional financial requirements that the municipal bodies would need, concluded that the existing levels of services in physical and financial terms are extremely low and that the additional or incremental financial requirement of these bodies for upgrading these services are enormous.

Rastogi (1970) conducted a study to examine the finances of local government institutions in India covering municipalities and Municipal Corporations. The study has revealed that the local bodies in India suffer from many problems like, administrative, political and financial. But financial problem is the nucleus of all the problems. The study has also revealed that the main cause of the weak financial position of municipal bodies is due to poor collections and inefficient administration of the tax revenue.

Mishra (2001) in this study highlighted that local government institutions face serious financial challenges, as a result the average expenditure of the urban local bodies have been very low. While elaborating, he had stated that the urban local bodies in general have failed to tap the available financial resources fully which in turn is equally responsible for their financial difficulties.

Datta (1990) conducted a study to examine the general problems of municipal finance in India. The study has revealed that the municipal expenditures are increasing compared to the revenues in all municipal authorities. He had suggested that the municipal revenue base can be increased only through increased revenue efforts by the Municipal
authorities, by hiking tax rates and improvements in tax collections and realizations from non-tax revenues.

Misra (1970) through his study found that the basic problem of municipal bodies in India is the lack of sufficient financial resources, which is also due to poor recovery of the municipal taxes. While suggesting measures for improving financial health of municipal bodies, he has noted that there is a scope for the enhancement of municipal taxes with a view to provide better civic amenities to the residents, who should not grudge the additional burden in their own interest.

In conformity with the findings of various other studies like NIUA (1983), Jha (2003) on the basis of his study on municipal financial resources mobilisation concluded that in a fairly large number of states (Gujarat, M.P, U.P etc.) municipal finance is not in a happy situation. He had held that the financial resources at the disposal of municipal bodies are grossly inadequate to provide requisite service to the masses. This has led to increasing dependence of municipal bodies on grants in aid from the government. Like others, Venkataraman (1970) on the basis of his study on local finance in perspective concluded that the local bodies in the country in general are entangled in financial inadequacies and inefficiencies, but the most urgent problem is not so much one of the augmenting financial resources of local bodies but one of ensuring that delegations of function is attended with an appropriate devolution of resources to local bodies. Further, he had stated that the central problem in local finance is the purposeful matching of obligations with resources. In support of his argument he has held that unless the problem is looked at wholestically and in perspective, satisfactory solutions are not likely to be obtained.
Mathur (1996) conducted a study on municipal finance in India with a focus on present status and future prospects and has revealed that the municipal bodies which are statutorily responsible for the provision and maintenance of basic Civic services are experiencing tremendous fiscal stress. While elaborating his findings, he has argued that municipal bodies are facing a peculiar situation where the demand for services has been rising due to urbanization and urban growth, but on the supply side, the resource base has been constantly declining. The study further revealed that many important functions have been taken away by the states from the municipal governments, mainly on account of poor capacity of these municipal bodies to mobilize financial resources.

Pandey (2003) while commenting on municipal financial resource mobilization by the municipalities has concluded that there is a wide gap between financial resources and expenditure needs of the municipal bodies. This mismatch has led to low investment and ultimately low level of municipal services. While highlighting the reasons for financial problems of municipalities, he has noted that the municipal bodies have failed to generate enough revenues to operate and maintain services. In line with the findings of Pandey (2003), Arabi (2005) in his study found that the gap between the municipal resource generation and expenditure requirements of municipal bodies is the main reason why the municipal bodies are not able to provide services at levels expected of them. He had also found that the municipal bodies are not exploiting their internal sources of revenues at their fullest extent which cause considerable loss of revenue to them. In this regard, Jha, G. (1991) in his study has revealed that the mismatch between availability of financial resources and the service obligations has led to inadequate and deficient level of
municipal services. The study has also found that the municipal bodies are experiencing a tremendous fiscal stress which does not enable them to perform their functions effectively. Jha, G. (1996) while commenting on the enhancing the municipal fiscal capability has concluded that strengthening of fiscal capacity of local bodies becomes imperative for enhancing their institutional capacity. He has suggested that a number of fiscal instruments could be used for enhancing the fiscal capacity of municipal bodies.

Arora and Prabhakar (2005) in their study on financing urban local government found that the financial position of the urban local bodies in India is very gloomy. While highlighting the reasons for their poor financial health, they have held that the worsened financial situation is mainly due to their non-prudent spending practices, financial irregularities and partisan and populist approaches resulting in huge wasteful expenditure. Further, they argued that the attempts by the municipal bodies to tone up municipal management, municipal budgeting for expenditure, raising additional resources, shedding tax-shy nature, collection of taxes, fees and fines remained, partial, sporadic and generally sectorial rather than holistic. These finding correspond with the findings of Gurumukni and Srinvas (2005) who in their study on urban local governance revealed that inspite of a number of avenues available for revenue generation; urban local bodies were not able to generate resources to meet the growing demand for provision of basic services and facilities. The study has further revealed that there is a lack of institutional capacity within these bodies for performing planning and developmental functions for making financial system and revenue administration more effective. This has resulted in weak financial base of the local bodies.
Mohanty, B. (2001) in her inaugural address in a seminar on local finance in India has stated that the financial base of the local bodies is very weak. The own source revenues are inadequate and grants-in-aid from the state had been too meager. She had suggested that the functioning of the local governments can improve only if sufficient funds are kept at their disposal and if some state taxes are shared with the municipal bodies. In line with the findings of Mohanty (2001), Maheshwari, (1970) has found that the local government is characterized by an acute imbalance between responsibilities and resources. While the responsibilities of the local government has been steadily increasing over a period of years, the resources at its disposal have remained mostly static. He had suggested that the local government should give highest priority to collection of revenue and should perennially guard itself against more than required expenditures on administrative and Non-developmental tasks. In conformity with findings of Maheshwari (1970), Naresh, G. (1998) in his study on financing of local governments in India has found that the urban local bodies in India suffer from the strain of fiscal deficit. The study has further found that the resource gap and the level of expenditure required to maintain services at absolute levels' has further increased and the number of bodies whose per capita income either declined or remained stagnant is higher than those whose income status has improved, signaling that the financial crisis is growing, engulfing every year a large number of municipalities. In this regard, Goel and Dhaliwal (2002) in their study found that the biggest problem of the urban local bodies in India is the widening fiscal gap, the difference between expenditure needs on urban basic services and the available revenues. While commenting further, they have held that the fiscal stress has not only led
to withdrawal of certain vital functions like water supply, drainage and sanitation from the hold of the local bodies but also contributed towards their functional incapacity. So there is a need to augment the financial resources of the urban local bodies. Addressing the basic issue of fiscal stress, Mohanty (2000) has suggested that the fiscal gap can be redressed mainly in two ways: viz., increased powers to raise local revenue through tax and non-tax efforts and increased financial devolution i.e. transfer of revenue from the state and national government to the urban local bodies.

Gafoor (1985) in his inaugural address in a seminar on “Financing urban development” has stated that the local bodies can make substantial contribution by way of raising internal resources. While elaborating he has held that there is a sufficient scope for mopping up of internal resources by these institutions by stepping up of the realization of outstanding dues on account of taxes as well as on account of dues for services rendered, that would place considerable resources at the disposal of local authorities. In this regard Shourie (1966) has suggested that the scope of municipal taxation must be enlarged and clearly demarcated to avoid its encroachment by the state governments and their sources must be statutorily guaranteed to the municipal authorities which must not remain at the mercy of governments for devolution or for searching out of crumbs in the scrap-heap. Datta (2003) while commenting on the need for reservation of local taxes argues in favour of inclusion of a ‘local list’ in the constitution covering both local functions and taxes. He has held that the reservation of local taxes is not only technically feasible, but also desirable under Co-operative federalism. In this regard, Venkatachaliah Commission (2002) has recommended that the eleventh and twelfth schedule to the constitution
should be restructured in a manner that creates a separate fiscal domain for the municipalities.

The Local Finance Enquiry Committee (1951) while examining the condition of local finance in India had found that the local bodies are reluctant in exploiting even the available sources of tax revenues and held them responsible for their weak financial position. The committee had also stated that the local bodies which do not utilize their existing powers of taxation can have no claim on the financial resources of the state. To augment the financial resources of local bodies, the committee had suggested to reserve certain taxes exclusively for local bodies, which include:

- Taxes on lands and buildings;
- Taxes on entry of goods into a local area for consumption, use or resale;
- Taxes on consumption or sale of electricity;
- Taxes on advertisements other than advertisements published in newspapers;
- Taxes on vehicles;
- Taxes on animals and boats;
- Toll tax;
- Taxes on profession, trades, calling and employment;
- Taxes on entertainment including amusements.

The Taxation Enquiry commission (1953-54) while examining the tax base of local government institutions in India, observed that the growth of municipal revenue is inadequate in relation to the growth of expenditure on important civic services. The commission further observed that with such low levels of income and expenditure, even the
obligatory functions/services are inadequately performed by the municipalities. In this regard, the committee on augmentation of financial resources of Urban Local Bodies (Rafiq Zakaria) committee (1963) had suggested certain measures to augment the financial resources of municipal bodies, which include:

- To make property tax a compulsory levy and the main stay of municipal finance;
- To replace octroi gradually either by a turnover tax or by a surcharge on sales tax;
- To set up urban development boards in each state;
- To integrate city development schemes with the state plans and ultimately with the National plan to estimate how much the local bodies can finance from their own sources and how much state assistance is needed;
- To make the grants-in-aid system dependent on well defined and coherent policy norms.

The Rural-urban relationship committee (1966) While examining the system of finances of local bodies in relation to their functions and responsibilities had reported that their has been an increasing tendency on the part of state governments to take over more and more local functions mainly on grounds of the poor performance and inefficiency of local bodies in discharging their functions. The committee while commenting on the tendency of encroachment on the part of state governments in the field of local taxation expressed the view, that the remedy does not lie in appropriating to the state governments on area of taxation that legitimately belongs to local authorities, but in promoting measures that would ensure proper exploitation of those resources by local bodies.
The Municipal commissioner's conference (1965) on the basis of thorough discussion on the subject of municipal finance has concluded that the local bodies in India are characterized by an acute imbalance between responsibilities and resources. While responsibilities of local bodies has been steadily increasing over a period of years, the resources at its disposal have remained mostly static. As a result, there is mismatch between the quality of services provided and the services expected by the people in general.

Reddy (2003) in a seminar on Municipal finance in India stated that the present position of urban local bodies in India is disappointing and dismal. While citing the reasons for financial inadequacies he has stated that the local bodies lack capacity and willingness to mobilize their own resources which in turn results in low level of investment in infrastructure development. He had suggested that if municipalities have to serve as institutions of local-self government, these have to generate their own sources of revenue so as to reduce their dependence on the higher tiers of the government. He had argued that the dependence on grants-in-aid from the higher levels of government reduces efforts of the municipal bodies to mobilize their own resources.

Rangarajan (2003) in his inaugural address in a seminar on Municipal finance in India has stated that there is no strong evidence that municipal authorities in general have exercised in full the powers giver to them to raise revenues. He had suggested that the local bodies need to do their best to raise as much resources as possible through the various avenues available to them. He has further suggested that the states have to come to the help of local bodies by way of tax assignments, revenue sharing as well as giving grants to the local
bodies. In this regard Chaubey (2003) stated that our first attempt should be to make local bodies earn their own revenue by transferring power to tax all local bases, which are tax buoyant as well, only then we should think of financial transfers. He has suggested that financial transfers should be in terms of magnitude and priority viz. (i) proceeds of assigned taxes (ii) proceeds of shared taxes (iii) united grants and then (iv) Specific grants. However, Prasad (2003) while commenting on the problems of urban local bodies in India, stated that many of the problems of the urban local bodies are not merely fiscal, the solution is not just stepping up allocations. While elaborating, he had stated that there are various issues like lack of human capacity, need for alternative technology and so on and therefore, all problems cannot be circumvented by money. He had concluded that ultimately urban management is more important rather than merely mobilizing money.

Datta (1970) discusses the relevance of certain norms and concepts of financial administration prevalent at upper levels of government in the municipal field. The extent to which divergence or similarity in financial administration exists between the municipal authorities on the one hand and the state and central government on the other hand has also been examined. He had concluded that without reforming municipal government, the well known concepts of control of public expenditure and its corollary, the financial delegation can not bemeaningfully applied in the municipal sphere, secondly, any worth while reform in the existing instruments of municipal financial administration must be accompanied by suitable modifications in state municipal relations so as to make municipal government more responsible and responsive. In this regard, Joshi (2003) had stated that there is a huge untapped reform potential. What is required is an
enabling system. While elaborating further, he has stated that the
government has to remove reform obstacles by coming out with
enabling orders and allowing or giving a free hand to the municipal
bodies, to carry out the reforms, so that municipal bodies can improve
their financial health. Data (1984) on the basis of his study on municipal
finance in India, concluded that internal streamlining of municipal
organizations at best will improve organizational capability to optimize
resource raising, in addition to plug loopholes in resource generation
and reduce wastes in expenditure. He had further stated that unless local
government is an important partner in the government system, reforms
in municipal finance would not be worth attempting. However, Rao
(2003) is of the opinion that even with all the reforms undertaken and
proposed, it may take some years for the local bodies to reach their full
potential in tax and non-tax resource mobilization and even then they
will feel shortage of funds because by that time the demand for services
would have also grown due to rapid urbanization.

Datta (1970) in his study on problems and prospects of municipal
finance in India has concluded that a major advance in municipal
finance is possible through inter governmental Co-operation and
revenue devolution in a systematic manner. While elaborating he has
stated that the process of inter-governmental fiscal Co-operation would
be considerably facilitated by the creation of municipal finance
commission in each state at five yearly intervals. He had further stated
that without the prestige and authority of such an impartial analysis and
advice, the entire field of state-local fiscal relations remains vague and
uncertain. However, Alok (2004) in his study on Assessment of state
Municipal Finance commission in improving the fiscal health of urban
local bodies has concluded that inspite of the fact that many states have
received their first generation Finance commission report, the financial position of urban local bodies continues to be starved of finance causing major impediments in their growth and functioning.

**Region-wise Studies**

Many studies have been conducted by region/state wise in India which have been critically reviewed in this section to summaries the findings for comparative analysis and for drawing final conclusions.

Singh, P. (1978) made an attempt in his study to judge the performance of municipal bodies in Haryana in tapping their financial resources. The study has revealed that the performance of municipal bodies in the state of Haryana is far from satisfactory. While explaining, he has held that many municipal bodies have not been able to provide even such basic amenities as protected water supply, drainage and roads mainly for want of the funds. The study has also revealed that the municipal bodies have no clear Knowledge of the resources they have or could tap as a result these have not been able to put their resources to maximum use.

Singh, S. N. (1990) made an effort to study the financial administration of municipal bodies in U.P. which has revealed that the financial position of municipal bodies is very poor. Not only are the resources inadequate, but even their utilization has not been Satisfactory. The study has also revealed that the existing budgeting and Accounting system is defective and does not give the real financial position of the local bodies.

Kedia (1986) studied the causes of dismal performance of municipal authorities in U.P with the purpose to find out the ways and
means to improve their functioning by augmenting their financial performance. The study has revealed that a large number of factors are responsible for poor performance of municipal bodies like low rate of property taxes, under estimation of revenues and large arrears in the field of municipal taxation. In addition, public apathy, lack of civic consciousness, undue interference in municipal administration by the local politicians and rigid and narrow bureaucratic approach are also reported for the failure of municipal bodies in discharging their duties.

Gupta, Vedic and Kumar (2000) conducted a study to make a comparative financial analysis of municipal bodies in Aligarh district of U.P. the study has revealed that the finances available for urban local bodies are utterly inadequate to meet even their day-to-day requirements. The financial and managerial conditions are precarious. The study had further revealed that the funds obtained from tax and non-tax revenue sources by the municipal bodies are not sufficient to cope-up with the increased cost of expenditure on the varied civic services rendered by these bodies, as a result, these have to depend upon the financial help from the state government through grants and loans for financing their developmental projects.

Singhal (1980) conducted a study to analyse the finances of municipal bodies of Rajasthan. The study has revealed that the municipal bodies in the state do not show a uniform pattern of levying taxes. While explaining further, the study revealed that a good number of municipalities in the state are levying two or three taxes as assigned to them by the municipal Act. In line with the findings of Singal (1980), Basrao (1975) also conducted a study on municipal government in Rajasthan which has revealed that the municipal units in the absence of
financial stability are deprived of the potential for rendering the municipal services anticipated and expected. The study has also revealed that no genuine effort has been made to tap new avenues of taxation by innovating new sources to generate more financial resources. In this regard Sharma (1978) in his study on financing urban government in Rajasthan has revealed that the urban local bodies in the state do not appear to follow a proper programme and planning for utilization of financial resources more efficiently. The study had further concluded that the allocation of resources are based on traditional budgeting method according to which expenditure is generally based on the past years budgets with moderate changes here and there, which in turn is one of the important causes of inefficient utilization of meager financial resources at the disposal of the municipal bodies in the state.

Singh, U. B. (2001) and Das, M. (2001) conducted their studies on finances of local bodies in Orissa. They have found that the present financial position of local bodies in the state is far from satisfactory. They have also revealed that these bodies are financially starved and dependent upon the state resulting into mortgaging their self governing character. While suggesting measures for improving the financial position of the local bodies in the state, they have argued that the existing dependency syndrome can be removed if they are provided sufficient resource base for continuous mobilization of resources at their own.

Mohantay and Nayar (2001) in a study on prospects of non-tax revenue generation in the state of Orissa found that the non-tax revenue bases have great potential for giving a substantial contribution for the financial autonomy of local bodies in the state. They have suggested that
the tax revenues must be fully exploited before going to the idea of non-tax revenue in the management of finances in local bodies.

Padmanabhan (2002) while analysing the sources of income and pattern of expenditure of Tirupattur municipality of Tamil Nadu concluded that the revenues available to the municipality were far short of the growing expenditure to cope-up with the expansion of services. Further, he had argued that the sources of funds earmarked to the municipality are inelastic in nature while the responsibilities and functions have been increasing year after year.

Rao (2005) conducted a study to examine whether the potential for tax and non-tax revenues commensurate with the services expected from the urban local bodies in the state of Tamil Nadu. He had concluded that the resource base of local bodies in the state is not elastic particularly with respect to tax bases like property tax and non-tax items are not significant. He has further stated that in addition to the tax base being small, it has all along been subjected to ceiling and other government controls with the result that the local bodies are unable to bear the annual increase in expenditure without matching income.

Research Gaps and the Agenda for Future Research

The different studies reviewed above have thrown light on different dimensions/aspects of municipal finance and brings to light the gaps and deficiencies in the respective area. Most of the studies conducted on urban local bodies have primarily focused on resource mobilization aspect of municipal bodies. For example, Goel (1993), Mishra (2001), Mohanty (2001), Mathur (1996), Arora and Prabhakar (2005), Arabi (2005), Alok (2004), Gurumuki and Srinvas (2005). These
studies have presented only a partial view on the subject of municipal finance.

Studies have also been conducted on both resource mobilization and resource utilization aspects of local finance. For example, Jha (1991), Kumar, Gupta and Vedic (2000), Kedia (1996), Singh (1978), Naresh (1998). However, these studies have not studied both the revenue and capital expenditures of municipal bodies. In other words, expenditure pattern of municipal bodies have been studied by these studies only on revenue account. Moreover, an important aspect of Municipal Financial Administration i.e. municipal budgeting have not been studied in detail by any of the studies mentioned above. Also most of the studies have taken only a couple of years for the purpose of study. Non availability of data has been a serious constraint in studying in detail the finances of local bodies in India.

In the state of Jammu and Kashmir, the subject of local finance has remained totally neglected and no worthwhile study on the subject of municipal finance has been conducted. Whatever, studies have been conducted so far, those are restricted to administrative aspect of municipal bodies only. See for example, Singh (1985), Akhter (1988) and Razia (2000). Therefore, the need for undertaking a detailed study on the Management of financial resources in Municipal Corporations was felt in the state of J&K. The present study is therefore expected to fill this gap.

The present study offers slightly different approach than other studies on the subject of municipal finance with a wider coverage. Apart from studying organizational framework of municipal government in a historical perspective, other aspects of municipal finance including
municipal resource mobilization, resource utilization and municipal financial control (municipal budgeting) have also been studied.

In conclusion, with a view to strengthen the analytical framework for studies in municipal finance, it is desirable to concentrate the research efforts in the above mentioned areas. In addition to these significant areas/aspects of research, the following are other fruitful and revealing areas of research in municipal finance:

- A study of property taxation system, focusing on the methods of valuation, assessment and collection.
- The impact on finances of municipal bodies of any additional tax powers to municipalities.
- Mobilisation of non-tax sources of revenues on the finances of municipalities.
- Impact of alternative grant design on the finances of the municipalities.
- An analysis of the delivery efficiency of municipal services.
- A design of an appropriate municipal performance budgeting system and consequential changes in the accounting formats and audit procedures.

The details of research objectives, hypotheses, research design and research methodology laid for the present study are spelled out in the next chapter.
REFERENCES


