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## **Growth and Performance of MSMEs in India**

## Channabasappa S. N.

Assistant Professor of Commerce, Government First Grade College, Davangere, 577004, Karnataka, India.

#### **Abstract:**

Micro, Small and Medium Enterprises (MSME) sector has emerged as a highly vibrant and dynamic sector of the Indian economy. MSMEs not only play crucial role in providing large employment opportunities at comparatively lower capital cost than large industries but also help in industrialization of rural & backward areas, thereby, reducing regional imbalances. Especially Micro, small and medium enterprises (MSMEs) are an key important sector of Indian Economy. They are key contributors to the gross domestic product (GDP). Micro, Small and Medium Enterprises (MSME) sector has emerged as a highly vibrant and dynamic sector of the Indian economy. Industrialization act as a tool of growth and development of economy. It is a major sector to be contributed to the economy of the country. The MSME entrepreneurs are facing several problems like statutory clearances, market access, lack of technology, infrastructure issues and lack of adequate capital etc.So we have to understand the growth and performance of the MSME sector and we have to understand the relationship between the MSME and economic growth and development of the country

**Keywords:** MSMEs, Growth and Performance, Employment, GDP, Economy **Introduction** 

The Micro, Small and medium enterprises of India is an important driving factor for the growth of Indian Economy. These MSMEs helps in reducing the unbalanced income distribution among the people through the way of providing employment opportunities & industrialization of these areas. (Vinay Kumar 2017) The Micro, Small, and Medium Enterprises (MSME) embody the foundation of an economy in nurturing a recognizable growth rate and for engendering employment juncture. This sector has been considered as a device of socio-economic development in many developing and developed economies. (Ajit Singh 2021)Most of the large scale industries are in organized sector and others are in unorganized sector. The Micro, Small and medium enterprises of India is an important driving factor for the growth of Indian Economy. These MSMEs not only provide the employment opportunities but helps in the process of industrialization in rural areas simultaneously reducing the unequal income distribution among the residents. The liberalization of economy, while offering marvellous opportunities for the enlargement and progress of India industry including MSMEs, has thrown up innovative challenges in terms of violent conclusion(Kalyan, NallaBala 2020) icro, Small and Medium Enterprises (MSME) sector has emerged as a highly vibrant and dynamic sector of the Indian economy. So on this context the present study intends to analyze the growth of micro small and medium enterprises in India.

## II. Objectives of the study

- 1. To examine the performance of MSME in India
- 2. To study the importance of MSMEs in Indian economy

## VI. Methodology of the Study

In any kind research the study design plays a key in role. The present study in purely based on data available in annual reports, magazines, journals, books and internet sources. This paper is completely relying on secondary data gathered from various sources such as statistical abstracts of India, All India Census of MSMEs, Annual Reports of Ministry of Micro, Small and Medium Enterprises, Government of India, Various Websites connected with the relevant topics of MSMEs, Journal papers, Articles and other relevant sources for MSMEs.

## VII. Classification of MSMEs by Investment Limit (in Rs. million)

$\mathbf{SL}$	Category of Enterprise	Manufacturing (in plant &	Service (in equipment)
NO		machinery)	
1	Micro	up to 2.5	up to 1.0
2.	Small	From 2.5 to 50	From 1.0 to 20
3.	Medium	From 50 to 100	From 20 to 50

## VIII. Data analysis and interpretation

Table 2: Contribution of MSMEs in Country's Economy at Current Price

Year	MSME GVA	Growth (%)	Total GVA	Share of MSME in GVA (%)	Total GDP	Share of MSME in GDP (in %)
2011-12	2622574	-	8106946	32.35	8736329	30.00
2012-13	3020528	15.17	9202692	32.82	9944013	30.40
2013-14	3389922	12.23	10363153	32.71	11233522	30.20
2014-15	3704956	9.29	11504279	32.21	12467959	29.70
2015-16	4025595	8.65	12566646	32.03	13764037	29.20
2016-17	4405753	9.44	13841591	31.83	15253714	28.90

**Source:** MSME annual report 2018-19

The Micro, Small & Medium Enterprises (MSMEs) have been contributing significantly to the expansion of entrepreneurial endeavors' through business innovations. The MSMEs are widening their domain across sectors of the economy, producing diverse range of products and services to meet demands of domestic as well as global markets. MSME has shown constant growth rate around 11% every year till 2010-11. The highest growth in recent time was recorded during 2011-12 (18.45%) whereas during year 2012-13and 2013-14 growth rate was around 14% and 12%, respectively. But it jumped to17% in2014-15. However, recent data for 2015 i.e., from April-September, 2015 shown impressive growth of 18.74% (year-on-year growth) (MSME annual report 2018-19)

Table 3: Total estimated number of enterprises in India

A - + i - i + - C - +	Estimated Nu	Ch (0/)		
Activity Category	Rural	Urban	Total	Share (%)
(1)	(2)	(3)	(4)	(5)
Manufacturing	114.14	82.50	196.65	31
Trade	108.71	121.64	230.35	36
Other Services	102.00	104.85	206.85	33
Electricity*	0.03	0.01	0.03	0
All	324.88	309.00	633.88	100

**Source:** MSME annual report 2018-19

**Total Working Enterprises (In Lakh)**Number of Enterprises: After Implementation of MSMED act 2006, the numbers of working enterprises significantly increased. In 2006-07 the number of working enterprises was 36.18 Million which increased to 51.05 Million in 2014-15, average growth rate in number of units during this period was 4.35percent. In 2018-19 total estimated number of enterprises in India was 633.88 lakhs. Out of total enterprises 31 % were manufacturing, 36 % trading, 33% other services and 0.03 lakh units were in electricity.

**Employment (In Lakh)** the MSMEs sector plays key role in generation of employment. The number of employment generated by MSME sector was 80.52 Million in 2006-07 which increased to 117.13 Million in 2014-15. During this period the annual growth registered was in the range of 4.5 to 5.11 percent, year on year. As per the National Sample Survey (NSS) 73rd round conducted during the period 2015-16, MSME sector has been creating 11.10 crore jobs (360.41 lakh in Manufacturing, 387.18lakh in Trade and 362.22 lakh in Other Services.

**Market Value of Fixed Assets (In Crore)** The market value of fixed assets or total capital employed was 8685.48 Billion in 2006-2007. In 2014-15, the total capital employed in the MSME sector was 14719.12 Billion approximately.

VIII. Findings of the Study

The MSME sector in India acts as engine for economic growth. Lack of infrastructure, lack of skills, and lack of finance are the major problems faced by MSMEs in India. The following are the major findings of the study.

- 1. The MSMEs are facing stiff competition from domestic and global companies.
- 2. The growth rate of total working enterprises established during the study period has shown upward trend
- 3. The contribution of MSMEs sector towards employment is Increasing year to year
- 4. Due to lack of sufficient knowledge, finance and skill the entrepreneurs are not in a position to utilize resources effectively.

## IX. Suggestions

- 1. MSMEs are to be encouraged to modernize to face the competition at global level.
- 2. There is a requirement for extensive training and development activities for entrepreneurs.
- 3. The Government of India has taken some steps to save MSMEs. A separate Ministry for MSMEs was setup. Its suggested to solve the problem of finance.
- 4. Present study suggests that there is a chance to take revolutionary measures in relation MSMEs sector growth and development for tackle the faster economic growth.

## Conclusion

The Micro Small and Medium Enterprises (MSMEs) play a key role and contribute to the economic growth and development. In 2018-19 the MSMEs sector contributes 28.90% towards GDP. For any individual the livelihood plays a key role. The sources of income like job, business, or any economic activity is much needed for every individual. The term entrepreneurship deals with economic activity which is having profit motive. It provides not only the income to an individual but also provides employment to local people. It helps to empower both men and women so the present study concludes that the MSMEs sector contributes significantly towards economic growth.

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## A study the Relationships between Teaching Effectiveness, Attitude and Job-Satisfaction to different aged Teachers of secondary schools

## Dr. Manjunath B. Kori

Assistant Professor BLDEA's JSS College of Education, Vijayapur, Karnataka

**Abstract:** The purpose of the study is to A study the Relationships between Teaching Effectiveness, Attitude and Job-Satisfaction to different aged Teachers of secondary schools. The population of the study consists of 450 teachers who have been working in secondary schools in Vijayapur Dist. The study concluded that; **i**)A relationship between teaching effectiveness and attitude scores of 25-34yrs of aged teachers of secondary schools of Vijayapur Dist.is found to be positive and statistically significant (r=0.7004, p<0.05) at significance level of 5 percent. The teaching effectiveness and attitude scores of 25-34yrs of aged teachers of secondary schools of Hubli-Dharwad corporation area are dependent on each other; ii) A relationship between attitude and job satisfaction scores of 25-34yrs of aged teachers of secondary schools of Vijayapur Dist. is found to be positive and statistically significant (r=0.6288, p<0.05) at significance level of 5 percent. The attitude and job satisfaction scores of 25-34yrs of aged teachers of secondary schools of Vijayapur Dist. are dependent on each other.

**Key words:** Teaching Effectiveness , Job-satisfaction **Introduction** 

It is very difficult to define good teaching. This term is so value-laden that what appears to be good teaching by one person may be considered poor teaching by another, because each one values differently on the process of teaching - its techniques, outcomes or methods. One teacher may run the classroom in an organized, highly structured manner, emphasizing the intellectual content of academic discipline, while another may manage it in a less structuredenvironment, allowing the students much more freedom to choose subject matter and activities that interested them personally. One observer, because of one's personal values in favour of more intellectual attainment as the end of teaching, may identify the first teacher as a good' teacher, while criticizing the second teacher for running "too loose a ship" sheerly to cater for individual interests in the name of education Another observer may come to the opposite conclusion with respect of which teacher is better again, because of a different set of values that govern one's choice.

It is difficult to define and also much more difficult to assess effective teaching voluminous literature is brought out on this subject. It has become the subject of enquiry by many of the people.In a classroom, a teacher performs a number of activities like asking questions, explaining and demonstrating, illustrating, guiding, motivating student, encouraging them to participate and respond. He also observes and diagnoses the feelings and attitudes expressed by the students and evaluate their performance in all these functions where the verbal and nonverbal behaviour patterns of teachers are involved. Most of the time is used for verbal behaviours but the role of nonverbal behaviours like quested, pauses, smiles and stares cannot be overlooked.

Job satisfaction is satisfaction regarding work related dimensions. Bullock (1952) defines job satisfaction as "an attitude, which results from a balancing and summation of many specific likes and dislikes experienced in connection with job. This attitude maintains itself in evaluation of the job and employing organization. Job satisfaction is rather an evaluation of one's job and employing company as contribution suitably to the attainment of one's personal objectives".

The effectiveness of instruction in schools depends vitally upon the quality of the teacher and teacher effectiveness is the competence and ability of a teacher to teach effectively and effective teaching involves a set of teaching behaviours which are specially effective in bringing about desired changes is an effective manner and the class room learning demands the actions of a leader on the part of a teacher. A successful teacher becomes better and better because his actions are not based simply on intuition but on careful analysis, reflection and planning. A good working view point is that the successful teacher is not a perfect one, but one with aptitude for teaching and favourable attitude towards teaching who stays busy at the job of self- improvement. Thus to sum up as Mahasan (1995) has said: "Teaching is certainly one of the oldest professions. In modern formally situations especially with young ones the teacher builds up instruction, trains, moulds and guides for healthy growth and stable adult life. The teacher is the main dynamic force in the school; everything else is meaningless in school situations unless associated with the teachers".

According to Eggen and Kauchak (2001), teachers' positive attitudes are fundamental to effective teaching. They identified a number of teachers' attitudes that will facilitate a caring and supportive classroom environment namely enthusiasm, caring, firm, democratic practices to promote students responsibility, use time for lesson effectively, have established efficient routines, and interact freely with students and providing motivation for them.

## **Objectives of the Study**

- 1. To study the significant relationships between teaching effectiveness, attitude and job satisfaction scores of 25-34yrs of aged teachers of secondary schools of Vijayapur Dist.
- 2. To study the significant relationships between teaching effectiveness, attitude and job satisfaction scores of 35-44yrs of aged teachers of secondary schools of Vijayapur Dist.

## **Hypotheses**

Hypothesis: There is no significant relationships between teaching effectiveness, attitude and job satisfaction scores of 25-34yrs of aged teachers of secondary schools of Vijayapur Dist.

Hypothesis: There is no significant relationships between teaching effectiveness, attitude and job satisfaction scores of 35-44yrs of aged teachers of secondary schools of Vijayapur Dist.

## Methodology

The study adopts Descriptive survey method for investigation

## Sample

The population of the study consists of 450 teachers who have been working in secondary schools in VijayapurDist.The sample of the study was selected from Vijayapur Dist. secondary school teachers through stratified random sampling technique.

- 1. Students Ratings of Teaching Effectiveness Scale by ShashikalaDeshpande (2001)
- 2. Job Satisfaction Scale by Meera Dixit (1993)

## **Statistical Techniques**

Correlation Analysis

## **Analysis and Interpretation**

Hypothesis: There is no significant relationships between teaching effectiveness, attitude and job satisfaction scores of 25-34yrs of aged teachers of secondary schools of Vijayapur Dist.

To test or accomplish above hypothesis, the Karl Pearson's product moment correlation method has been applied and the results are presented in the table given below.

Table-1: Results of "r" between teaching effectiveness, attitude and job satisfaction scores of 25-

34yrs of aged teachers of secondary schools of Vijayapur Dist.

	Correlation coefficient between TE, AT and JS scores of 25-34yrs of aged teachers of secondary schools of Vijayapur Dist.					
Variables		teache	ers of seconda	ry schools of V	ıjayapur Dıst.	
	n	df	r-value	t-value	p-value	signi.
Teaching effectiveness and attitude	132	130	0.7004	11.1871	0.0001	S
Teaching effectiveness and job satisfaction	132	130	0.6630	10.0971	0.0001	S
Attitude and job satisfaction	132	130	0.6288	9.2214	0.0001	S

Clearly observed from the above table is that,

A relationship between teaching effectiveness and attitude scores of 25-34yrs of aged teachers of secondary schools of Vijayapur Dist. is found to be positive and statistically significant (r=0.7004, p<0.05) at significance level of 5 percent. Hence, the H<sub>0</sub> is rejected and H<sub>1</sub> isnot rejected. The teaching effectiveness scores are increases with increase in attitude scores of 25-34yrs of aged teachers of secondary schools of Vijayapur Dist. In another words, the teaching effectiveness and attitude scores of 25-34yrs of aged teachers of secondary schools of Vijayapur Dist. are dependent on each other.

A relationship between teaching effectiveness and job satisfaction scores of 25-34yrs of aged teachers of secondary schools of Vijayapur Dist. is found to be positive and statistically significant (r=0.6630, p<0.05) at significance level of 5 percent. Hence, the H<sub>0</sub> is rejected and H<sub>1</sub> isnot rejected. The teaching effectiveness scores are increases with increase in job satisfaction scores of 25-34yrs of aged teachers of secondary schools of Vijayapur Dist. In another words, the teaching effectiveness and job satisfaction scores of 25-34yrs of aged teachers of secondary schools of Vijayapur Dist. are dependent on each other.

A relationship between attitude and job satisfaction scores of 25-34yrs of aged teachers of secondary schools of Vijayapur Dist. is found to be positive and statistically significant (r=0.6288, p<0.05) at significance level of 5 percent. Hence, the  $H_0$  is rejected and  $H_1$  isnot rejected. The attitude scores are increases with increase in job satisfaction scores of 25-34yrs of aged teachers of secondary schools of Vijayapur Dist. In another words, the attitude and job satisfaction scores of 25-34yrs of aged teachers of secondary schools of Vijayapur Dist. are dependent on each other. The relationships between teaching effectiveness, attitude and job satisfaction scores of 25-34yrs of aged teachers of secondary schools of Vijayapur Dist. also presented in the graph given below.

**Hypothesis:** There is no significant relationships between teaching effectiveness, attitude and job satisfaction scores of 35-44yrs of aged teachers of secondary schools of Vijayapur Dist. To test or accomplish above hypothesis, the Karl Pearson's product moment correlation method has been applied and the results are presented in the table given below.

Table-2: Results of "r" between teaching effectiveness, attitude and job satisfaction scores of 35-44yrs of aged teachers of secondary schools of Vijayapur Dist.

to 1 1/18 of agea teachers of secondary sensors of 1/4/4/4Par 2 180						
Variables	Correlation coefficient between TE, AT and JS scores of 35-44yrs of aged					
	teachers of	of secondary s	schools of Hul	oli-Dharwad co	rporation area	
	n	df	r-value	t-value	p-value	signi.
Teaching effectiveness and attitude	150	148	0.6571	10.6060	0.0001	S
Teaching effectiveness and job satisfaction	150	148	0.6333	9.9555	0.0001	S
Attitude and job satisfaction	150	148	0.4081	5.4379	0.0001	S

Clearly observed from the above table is that,

A relationship between teaching effectiveness and attitude scores of 35-44yrs of aged teachers of secondary schools of Vijayapur Dist. is found to be positive and statistically significant (r=0.6571, p<0.05) at significance level of 5 percent. Hence, the  $H_0$  is rejected and  $H_1$  isnot rejected. The teaching effectiveness scores are increases with increase in attitude scores of 35-44yrs of aged teachers of secondary schools of Vijayapur Dist. In another words, the teaching effectiveness and attitude scores of 35-44yrs of aged teachers of secondary schools of Vijayapur Dist. are dependent on each other.

A relationship between teaching effectiveness and job satisfaction scores of 35-44yrs of aged teachers of secondary schools of Vijayapur Dist. is found to be positive and statistically significant (r=0.6333, p<0.05) at significance level of 5 percent. Hence, the  $H_0$  is rejected and  $H_1$  isnot rejected. The teaching effectiveness scores are increases with increase in job satisfaction scores of 35-44yrs of aged teachers of secondary schools of Vijayapur Dist. In another words, the teaching effectiveness and job satisfaction scores of 35-44yrs of aged teachers of secondary schools of Vijayapur Dist. are dependent on each other.

A relationship between attitude and job satisfaction scores of 35-44yrs of aged teachers of secondary schools of Vijayapur Dist. is found to be positive and statistically significant (r=0.4081, p<0.05) at significance level of 5 percent. Hence, the  $H_0$  is rejected and  $H_1$  isnot rejected. The attitude scores are increases with increase in job satisfaction scores of 35-44yrs of aged teachers of secondary schools of Vijayapur Dist. In another words, the attitude and job satisfaction scores of 35-44yrs of aged teachers of secondary schools of Vijayapur Dist. are dependent on each other. The relationships between teaching effectiveness, attitude and job satisfaction scores of 35-44yrs of aged teachers of secondary schools of Vijayapur Dist. also presented in the graph given below.

## **Educational Implications**

Classroom climate and conditions of service play crucial role in teacher motivation. If a teacher experiences the classroom as a safe, healthy, happy place with supportive resources and facilities for teaching and optimal learning, he/she tends to participate more than expected in the process of management, administration, and the overall improvement of the school. The efforts invested in creating a positive, enjoyable work climate like a furnished staff room in the school for teachers, enough toilets and water supply for all staff and pupils, manageable class sizes, availability of teaching resources etc. can pay off in increased work commitment as a better infrastructure provides a stronger incentive to be involved in school work. The researcher in this study investigated how primary school teachers' job satisfaction is related to different aspects of teaching effectiveness and demographic characteristics such as age, gender, type of management and teaching experience. The researcher hoped that the findings of this study would contribute to an understanding of the role of job satisfaction, and demographic characteristics and the relationship between them; and that the findings would be helpful for other researchers in policy discussions and efforts to improve teachers' quality of work life and performance in developing countries such as India.

## Conclusion

The findings presented and analysed in this study make a significant contribution to the study of the job satisfaction and teaching effectiveness of primary school teachers to their work in the Vijayapur Dist.

- 1. A relationship between teaching effectiveness and attitude scores of 25-34yrs of aged teachers of secondary schools of Vijayapur Dist.is found to be positive and statistically significant (r=0.7004, p<0.05) at significance level of 5 percent. The teaching effectiveness and attitude scores of 25-34yrs of aged teachers of secondary schools of Vijayapur Dist. are dependent on each other.
- 2. A relationship between attitude and job satisfaction scores of 25-34yrs of aged teachers of secondary schools of Vijayapur Dist. is found to be positive and statistically significant (r=0.6288, p<0.05) at significance level of 5 percent. The attitude and job satisfaction scores of 25-34yrs of aged teachers of secondary schools of Vijayapur Dist. are dependent on each other.
- 3. A relationship between teaching effectiveness and attitude scores of 35-44yrs of aged teachers of secondary schools of Vijayapur Dist. is found to be positive and statistically significant (r=0.6571, p<0.05) at significance level of 5 percent.
- 4. A relationship between teaching effectiveness and job satisfaction scores of 35-44yrs of aged teachers of secondary schools of Vijayapur Dist. is found to be positive and statistically significant (r=0.6333, p<0.05) at significance level of 5 percent.
- 5. A relationship between attitude and job satisfaction scores of 35-44yrs of aged teachers of secondary schools of Vijayapur Dist. is found to be positive and statistically significant (r=0.4081, p<0.05) at significance level of 5 percent.

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## Performance of Karnataka VikasGrameena Bank in Karnataka: Emerging Issues and Evidences

## Smt. Rajeshwari S. Puranik<sup>1</sup> Prof D.M. Madari<sup>2</sup>

<sup>1</sup>Research Scholar, Karnataka State AkkamahadeviWomen's University,Vijayapur.

<sup>2</sup>Research Guide, Professor and ChairmanDepartment of EconomicsKarnataka State Akkamahadevi Women's University, Vijayapur

**Abstract:** The Karnataka VikasGrameena Bank is the one of the most leading Regional Rural Bank in Karnataka. It has emerged after the amalgamation of the four erstwhile Grameena Banks with its area of operation spread over nine districts now caters to 1/3rd of the geographical area of the state and thereby has earned the opportunity of serving a larger section of the rural population. The KVG bank has been provided highest loan to small farmers, marginal farmers, agricultural laborers and women beneficiaries as compared to that of minority, SC/ST ,SGSY and Other Govt. Spon. Scheme beneficiaries during 2005-06 to 2017-18. Based on the findings the study suggested that the KVG bank has to provide more financial assistance to agricultural allied activities and tertiary Sector, which are playing a very important role in creating employment opportunities and generating additional income to the rural households.

**Keywords:** Karnataka VikasGrameen Bank, Loan disbursement, Priority Sector, Non-Priority Sector, Adavances, SC/ST, Minority, SGSY, Agricultural Labourers, Small Farmers, Marginal Farmers.

## Introduction

The Karnataka VikasGrameena Bank is the one of the most leading Regional Rural Bank in Karnataka. It has emerged after the amalgamation of the four erstwhile Grameena Banks with its area of operation spread over nine districts now caters to 1/3rd of the geographical area of the state and thereby has earned the opportunity of serving a larger section of the rural population. The government has decided to restructure 49 RRBs. The committee for restructuring consisted of representative of RBI and the NABARD and the chairman of four public sector banks. The year 2005-06 is memorable due to historic event of amalgamation of erstwhile four Regional Rural Banks sponsored by Syndicate Bank in the state of Karnataka, viz., MalaprabhaGrameena Bank & BijapurGrameena Bank (Started in the year 1976), VaradaGrameena Bank &NetravatiGrameena Bank (Started in the year 1985) which were working under 9 districts amalgamated by a Government of India notification dated 12th September 2005, to form the Karnataka VikasGrameena Bank. Thus the new bank now operates in nine districts of the state viz., Dakshina Kannada, Udupi, Uttarakannada, Haveri, Gadag, Dharwad, Belgaum, Bagalkot and Bijapur. The new bank started with the organisational set up consists of a three tier system, with the Head Office being at Dharwad, nine Regional Offices at Bagalkot, Belgaum, Bijapur, Chikodi, Dharwad, Gadag, Haveri, Kumta and Mangalore and followed by 545 branches of the bank. KVG Bank is a scheduled Bank with share capital contributed in the ratio of 50:15:35 by the Central Government, Government of Karnataka and the Sponsor Bank respectively. The Bank has a net worth of Rs. 1173.36 crores at March 31st, 2014 and is considered as one of the strongest and most vibrant RRBs in the country. The Bank is actively involved in overall development of rural areas since the very beginning. The Bank is on core banking platform and services offered by bank branches are excellent. "Customers Delight" is the motto of the Bank. On par with other commercial Banks and also new generation Banks KVG Bank has been offering a wide range of innovative products and services in tune with customers expectations and aspirations. The upliftment of weaker sections and the down trodden has been the major agenda of the bank. Besides this the Bank has been a front runner in catering to the needs of the Farmers, Traders, Rural Artisans, Professional and self-employed, Contractors and all sections of the society (Baligatti, and Danappanavar 2016).

## **Objectives of the Study**

The objectives of the present study are;

- 1. To study the growth of KVG bank in Karnataka during 2005-06 to 2017-18.
- 2. To estimate the loan disbursement by KVG bank to priority and non-priority sectors in Karnataka during 2005-06 to 2017-18.
- 3. To analyze the trends in deposits and advances of KVG bank in Karnataka during 2005-06 to 2017-18.
- 4. To examine the purpose wise loan disbursement by KVG bank in Karnataka during 2005-06 to 2017-18.
- 5. To assess the beneficiaries wise loan disbursement by KVG bank in Karnataka during 2005-06 to 2017-18.

#### **Research Methodology**

The present study is based on secondary data and has been collected from the various annual reports and official records of the KVG Bank. In this paper an attempt is made to examine the performance evaluation of KVG bank in Karnataka. The study period is confined to 13 years from 2005-06 to 2017-18. In order to analyze the data simple statistical tools like percentage, growth rate and mean were employed. The results have been presented through bar diagrams.

## **Results & Discussion**

In this section an attempt has been made to analyze the objectives of the present study based on secondary data collected from various annual reports of KVG bank during the period from 2005-06 to 2017-18.

## **Growth of Branches**

Table 1 presents the data on the growth of Karnataka VikasGrameen banks in Karnataka during 2005-06 to 2017-18. The data indicates that there are 636 branches have been working at all over Karnataka during 2017-18. While the proportion of KVG bank branches tended to increase with increasing years from 2005-06 to 2017-18. However the percentage increase of KVG bank branches was found to be quite significant(9.80 per cent) in the year 2011-12 as compared to that of other years. The average number of KVG bank branches was 498.77 over the thirteen years of study period. The percentage increase of KVG bank branches in Karnataka during 2005-06 to 2017-18 has been depicted in Figure 1.

Table 1: Growth of Karnataka VikasGrameen Banks in Karnataka, during 2005-06 to 2017-18

Year	No of Branches	<b>Incremental Branches</b>	Percentage Increase
2005-06	387	0	0.00
2006-07	392	5	1.28
2007-08	407	15	3.69
2008-09	409	2	0.49
2009-10	425	16	3.76
2010-11	451	26	5.76
2011-12	500	49	9.80
2012-13	524	24	4.58
2013-14	545	21	3.85
2014-15	576	31	5.38
2015-16	611	35	5.73
2016-17	621	10	1.61
2017-18	636	15	2.36

Source: Annual Reports of KVG Bank, Various Issues.

## **Sector Wise Loan Disbursement**

Table 2 provides the data on sector wise loan disbursement by Karnataka VikasGrameen banks at all Karnataka level during 2005-06 to 2017-18. The data shows that a total of RS. 39090.95 crore loan has been disbursed by KVG bank over a 13 years of period. The total loan disbursement by KVG bank has been increased from RS.845.21 crores (2005-06) to Rs.5400.83 crores (2017-18) with an average of Rs.3007.00 crores over the study period. While the proportion of loan disbursement tends to increase as years increasing from 2005-06 to 2017-18. Going by sector, the proportion of loan disbursement was found to be quite significant in priority sector (30711.54)as compared to that of in non-priority sector(8379.41)during the period from 2005-06 to 2017-18. In case of priority sector over a 13 years of period the proportion of loan disbursement was found to be higher (82.93 per cent) during 2016-17 as compared to that of in other years. The average loan disbursement by KVG bank to priority sector was Rs. 2362.43 crores over the study period. Whereas in case of non-priority sector the proportion of loan disbursement was found to be higher (35.14 per cent) during 2009-10 as compared to that of in other years. However, the up and downs trend was found while disbursing loan to both priority and non-priority sectors over a 13 years of period. While the average loan disbursement by KVG bank to non-priority sector was Rs.644.57 crores over the study period

Table 2: Sector wise Loan Disbursement by KVG Bank in Karnataka, during 2005-06 to 2017-18

(Amount of Rupees is in crores.)

Year	Total Loan	Priority Sector	% to Total	Non-Priority	%to total
	disbursement	·	Loans	Sector	Loans
2005-06	845.21	647.81	76.64	197.4	23.36
2006-07	1100.19	859.1	78.09	241.09	21.91
2007-08	1275.15	1009.04	79.13	266.11	20.87
2008-09	1053.41	737.51	70.01	315.9	29.99
2009-10	1527.07	1452.61	64.86	536.55	35.14
2010-11	2177.83	2141.85	66.70	725.22	33.30
2011-12	2942.03	2568.85	72.80	800.18	27.20
2012-13	3321.9	2936.95	77.33	753.05	22.67
2013-14	3560.48	4000.03	82.49	623.53	17.51
2014-15	5034.39	4509.81	79.45	1034.36	20.55
2015-16	5545.15	4401.43	81.33	1035.34	18.67
2016-17	5307.31	5307.31	82.93	905.88	17.07
2017-18	5400.83	5400.83	82.51	944.80	17.49

Source: Annual Reports of KVG Bank, Various Issues

## **Conclusion and Policy Suggestions**

The forgoing analysis indicates that the KVG Bank has been playing a vital role in providing loans to agriculture sector, small scale industries, tertiary sector and vulnerable section of the society in rural and urban areas in Karnataka. A significant increase was found among the number of branches of KVG bank during one and half decade period. Out of the total loan disbursement by KVG bank, the share of priority sector advances was quite higher and it was almost highest than the Priority Sector Lending (PSL) target fixed by the Reserve Bank of India. The analysis relating to the deposits and advances of KVG bank indicates that a meager difference between deposits and advances was found over the study period. The analysis regarding purpose wise loan disbursement reveals that the KVG bank has been provided highest loan to agriculture sector as compared to that of others sectored during the study period. Similarly the data interpretation about beneficiary wise loan disbursement clearly shows that the KVG bank has been provided highest loan to small farmer, marginal farmer, agricultural laborer and women beneficiaries as compared to that of others beneficiaries over the study period.

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## **Current Trends in Sports**

## Shri.BasavarajPatil

Physical Education Director, C.E.S.F.G. College.Manna-Ekhelli.Tq- Chittaguppa. Dist.-Bidar. Karanataka

## Abstract

Digitalization, individualization and supportability are positively three of the main patterns in the games business - and they likewise require a major change in sports promoting. "The world is going through outrageous change and digitalization is speeding up it," said Daniel Macaulay, summing up the circumstance. Sports colossally affect an individual's regular routine and wellbeing. They don't simply give you an intriguing everyday practice yet in addition a solid body. Getting enjoyed proactive tasks like games further develops your heart work, diminishes the dangers of diabetes, controls glucose, and brings down pressure and feelings of anxiety. Sports is an all inclusive language you can talk anyplace in the universe" Today sports have turned into a typical movement for the whole society. It could be for joy, prominence or execution. Actual training has been characterized as an interaction through which great variations and learning natural, neuromuscular, scholarly, social, social, enthusiastic and stylish outcome from and continues through genuinely lively exercises. Sports play a larger part in setting up a strong human resources. Innovation has attacked sports for execution, wellness and for wellbeing.

**Keywords:** Physical Training, Strength, Dexterous, Handball. Physical Training, Strength, Dexterous, Handball.

## Introduction

This paper looks to comprehend the new patterns and ideas in actual instruction and sports of young people these days are eating more low quality nourishment and moving less. The outcome: overweight, ill suited kids. To counter the declining wellness pattern, many schools and areas have investigated their actual instruction (PE) programs. Actual training is the guidance of actual exercise in schools and matters more today than any time in recent memory, the new patterns and ideas in actual training and sports of adolescents these days are eating more low quality nourishment and moving less. The outcome: overweight, unsuitable youngsters. To counter the declining wellness pattern, many schools and regions have investigated their actual training (PE) programs. Actual training is the guidance of actual exercise in schools and matters more today than any other time. Actual instruction programs are perceiving the scholastic advantages of value work out schedules. Practice expands oxygen stream to the cerebrum, consequently expanding mental abilities. It likewise builds neurotransmission in the cerebrum, or the association of neurons, otherwise called synapses. Fortifying these associations implies that the cerebrum is recollecting all the more productively. Practice additionally delivers synthetic substances in the body known to improve mind-set, direct impulsivity, and diminishing squirming. Even more motivation to up the game in PE. With the chance to help pivot declining wellness in youngsters, schools and PE educational plan programs have rolled out intense improvements.

## Current trends in school physical education and sports

Actual instruction patterns have grown as of late to fuse a more prominent assortment of exercises other than regular games. Acquainting understudies with exercises like bowling, strolling or climbing, or Frisbee at an early age can assist understudies with growing great movement propensities that will extend into adulthood. A few educators have even started to fuse pressure decrease procedures like yoga, profound breathing and jujitsu. Kendo, an old combative techniques structure zeroed in on sluggish reflective developments is an unwinding movement with many advantages for understudies. Studies have shown that yoga upgrades strong strength and perseverance, cardiovascular perseverance, and gives numerous other actual advantages. It additionally gives mental advantages like working on broad emotional wellness, fixation, mindfulness and positive mind-set. It very well may be educated to any age understudy with practically no hardware making it ideal for blended capacity and age classes. Yoga can undoubtedly be joined into a comprehensive learning body and brain unit. Showing modern games to

understudies may likewise give the fundamental inspiration to understudies to expand their action, and can assist understudies with finding out with regards to various societies.

## **Future for physical education**

Actual instruction ought to be individualized. One size doesn't fit all. This is incredibly difficult, yet with innovative apparatuses like Physical Best, Fitness forever, and Fitness gram, actual teachers are turning out to be more similar to fitness coaches than mentors. We should zero in on action and nourishment prompting great wellbeing and health. On the off chance that we can't do everything, we really want to at minimum do this. In this manner, while playing age proper games is significant, our accentuation should be on building deep rooted abilities and mentalities. Being dynamic and eating great is imperative at whatever stage in life, yet it turns into an incomprehensibly important issue as we get more established. We can't place wellness in the bank and use it later; we need to keep dynamic and eating admirably to keep up with the advantages. We likewise need to stress interest and stop the pattern toward turning into a country of observers, with a couple of exceptionally gifted competitors playing and every other person watching. All understudies ought to be given open doors to both collaborate and contend in proactive tasks. Both are significant fundamental abilities, and both can be enjoyable.

- (1) involving tip top or experienced group handball players as subjects,
- (2) breaking down execution that were like contest,
- (3) full length texts must be accessible,
- (4) assuming comparable tests or investigations were utilized in a few examinations we utilized just those concentrates on that were near the initial two consideration models, and
- (5) all out quantities of studies per sub-class were restricted to seven investigations. Understudies from elementary school through junior universities are needed to have 2 hours of PE consistently, besides during assessment seasons. Understudies can mess around like football, badminton, chief's ball, and b-ball during most meetings. Irregular games, for example, contact ball, fencing, and skating are sometimes played. In more esteemed optional schools and in junior universities, sports like golf, tennis, shooting, and squash are played. A mandatory wellness test, NAPFA, is led in each school once each year to survey the actual wellness of the understudies. Students are given a progression of wellness tests

## Role of technology

Kids brought into the world in the early piece of this thousand years are known as the "iGeneration" This gathering of people approaches types of innovation incomprehensible only twenty years prior. They have never known existence without remote rapid web associations, PDAs with information associations, messaging or video gaming consoles. The vast majority of them are intimately acquainted with innovation interfaces, utilizing applications and web-based media consistently. The ramifications of such emotional changes in admittance to innovation among youngsters and youth ought to be undeniable in all learning regions. Applications in wellbeing and actual instruction teaching method are accessible and can be applied to enhance and improve curricular contributions in most school settings. Various mechanical applications zeroed in on advancing actual work and wellness are accessible and effectively open. In any case, use of different advances will require new understudy and educator skills and practices.

## **Objectives of the study:**

In most optional schools, games like badminton, sepaktakraw, football, b-ball and tennis are accessible. Students are permitted to carry their own athletic gear to the school with the approval of the instructor. In most optional schools, actual tests are seldom done, yet schools record understudies' stature, weight and number of pushups they can do.

Understudies going from Kindergarten to High School have PE coordinated with their educational plan. Kindergarten until Grade 3 of Elementary understudies have aerobatic, beginning from Grade 4 of Elementary School, understudies will be brought into customary hand to hand fighting PencakSilat and some group games like badminton, tennis, soccer, futsal, rounders, ball, and so forth Beginning from Junior High School, Both orientation are isolated during PE

class. PE observe its place in extracurricular structures, where understudies can practice them self in one sort of sports they pick. Sport Festival can be held during vacuum period, generally after assessment. Right now understudies can contend each other by bringing own class' banner. A few colleges, for example, ITB remember PE for educational plan for green beans.

## Strength and power

game and entertainment has significant positive ramifications for general wellbeing across the life expectancy; in any case, the weight of game related outer muscle injury is huge, with the most serious danger being in youth and youthful grown-ups. Moving upstream to essential counteraction of injury is a general wellbeing need that will have critical ramifications for diminishing the drawn out results of outer muscle injury including early post-awful osteoarthritis. The essential focuses for the anticipation of outer muscle injury in sport incorporate neuromuscular preparation (NMT), rule alteration, and hardware suggestions. Right now, there is critical great proof to help the far reaching utilization of NMT warm up programs in group and youth sport, with a normal huge effect of lessening the danger of outer muscle injury by more than 35%. Strategy forbidding body checking in youth ice hockey has prompted a >50% decrease in wounds, and rules restricting contact practice in youth American football has critical potential for injury counteraction. There is proof to help the utilization of propping and taping in world class game to decrease the danger of repetitive lower leg sprain injury however not so much for use to forestall the essential injury, and wrist watches are defensive of sprain wounds in snowboarding. Future exploration looking at the upkeep of NMT programs across certifiable game and school settings, advancement of adherence, extra advantage of responsibility alteration, and assessment of rule changes in different games is required.

It is likewise important to have a decent comprehension of the use of physical science to brandish, as actual standards, for example, movement, obstruction, force and rubbing have an impact in most games. According to brandish, biomechanics adds to the portrayal, clarification and forecast of the mechanical parts of human exercise, game and play. The laws of mechanics are applied to human development to acquire a more prominent comprehension of sports execution and to lessen sport wounds. Legitimate comprehension of biomechanics connecting with athletic ability has the best ramifications on game's presentation, recovery and injury avoidance, alongside sport dominance. The information on sports biomechanics is exceptionally vital for raise the degree of execution of the players. Innovation in sports is a specialized method by players endeavor to further develop their preparation and cutthroat environmental elements. The games business is developing open doors for advancement, groundbreaking thoughts and venture and problematic advancement is changing the opposition.

## **Review of literature**

scholastic ideas from different subjects too (social examinations from the model above), which may now be expected of numerous P.E. instructors. The four parts of P.E. are physical, mental, social, and passionate. One more pattern is the fuse of wellbeing and nourishment to the actual training educational plan. The Child Nutrition and WIC Reauthorization Act of 2004 necessitated that all school areas with a governmentally subsidized school supper program foster wellbeing approaches that address nourishment and actual work. While showing understudies sports and development abilities, P.E. instructors are currently consolidating short wellbeing and sustenance illustrations into the educational program. This is more pervasive at the grade school level, where understudies don't have a particular Health class. As of late most primary schools have explicit wellbeing classes for understudies just as actual instruction class. With the new episodes of sicknesses, for example, pig influenza, school regions are making it obligatory for understudies to find out about rehearsing great cleanliness alongside other wellbeing points. Today many states require Physical Education educators to be affirmed to show Health courses. Numerous schools and Universities offer both Physical Education and Health as one confirmation. This push towards wellbeing schooling is starting in the middle level, remembering illustrations for tormenting, confidence and stress and outrage the board. Consolidating nearby native information into actual instruction can prompt numerous significant encounters and an approach to finding out with regards to different societies. For instance by joining conventional information from shifting native gatherings from across Canada

understudies can be presented to a numerous ideas, for example, comprehensive learning and the medication wheel. A unit could be centeredaround interfacing with a spot or feeling while outside, taking part in customary games, or open air ecological instruction.

## Research Methodology

For the propose of the review 40 right hand strength kid understudies from government schools, Nagappattinam District, Tamilnadu, India were chosen as subjects indiscriminately and their age ran between 17-19 years, the chose subjects were isolated in to two gatherings to be specific actual preparation and control The actual preparation bunch went through preparing for. The greatest strength was chosen as reliant factors and tried when the exploratory period for both the gatherings. The game explicit preparation bunch went through preparing on Bouncing the handball ball and Arm pullover as actual preparation, for a long time, four days out of every week and an hour out of each day including heating up and chilling off works out. The most extreme strength was chosen as reliant factors and tried when the trial time frame for both the gatherings.

## Conclusion

It was reasoned that the handball match-up explicit preparation further develops strength (most extreme strength) of adroit (Hands). Henceforth, the prevailing hand shows better enhancement for greatest strength. Henceforth, non dominant has further develops strength when contrasted with base level. On the off chance that an Individual having better finesse, they would ready to do be able to any kind of work with two hands at the same time without having any worn out. The finding of the review supportive to the mentors and actual educationist to improve the strength and coordination of capable to the players who engaged with the different games exercises. The actual preparation on smoothness was useful to the players to use there both predominant and non dominant hands adequately. Being able to use both hands (utilizing two hands) in sports movement is particularly useful during high level rivalry. Further the rocket and bat game players will be given these kind of explicit actual preparation to debased their finesse, and to decrease higher use disorder of land. The current practices and present educational plan should be altered to create interest of understudies in actual training and sports exercises. The future difficulties will predominantly be the proper educational program to be made and followed and to make accessible satisfactory assets from different associations to help the poor yet astute kids so they can zero in on their game without stressing over the assets. The innovation will likewise assume a significant part in extending and making the interest in proactive tasks. The significance of actual instruction and sports exercises are being distinguished in this day and age and endeavors are being made to advance the circumstances with the goal that increasingly more ability can be perceived.

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## Trading on Small Exchanges of India" An Analysis of Spreads on OTCEI

## Dr.Venkatesh . C.K.

Department of Commerce, Government First Grade College, Kadugudi, Bangalore-560 067.

## **Abstract**

The Over the Counter Exchange of India (OTCEI) is an Electronic Stock Exchange based in India that consists of Small and Medium sized firms aiming to gain access to overseas Capital Markets, including electronic exchanges in the United States such as the NASDAQ. There is no Central Place of Exchange, and all trading occurs through electronic networks. There is not much empirical work done on the Indian Stock Market for small sized firms on the OTCEI. This paper is an attempt to fill this gap.

The current paper studies the problems of exchanges of small size companies across the world in general and the OTCEI in particular. The paper mainly focuses on the components of spreads on the exchange, which component is significant and the underlying reasons for this. The empirical results using Stoll's methodology point to the fact that adverse information cost is the highest component of spread on the OTCEI. This view confirms the belief that trading in small cap stocks is mainly due to firm specific information. It has been observed elsewhere that illiquidity and significant adverse information seem to be common problems while trading in stocks of small sized firms.

**Key Words:** OTCEI, Small Cap, Mid Cap, Large Cap, NASDAQ, Dealer market, Spreads Listing, Stoll, and Covariance

## Introduction

The Over the Counter Exchange of India (OTCEI) was started in September 1992 to provide a platform to raise capital for small and medium sized companies which could not normally raise capital on the Bombay Stock Exchange and the National Stock Exchange due to entry barriers. In order to provide liquidity in stocks which were not so well known and where the outstanding float was quite low, the system of market making was introduced on the lines of the National Association of Security Dealers Automated Quotation or NASDAQ in the USA. Since then, over the last few years, the anticipated growth in trading volumes has not materialised due to various reasons. The principal reasons being lower than anticipated listing of companies, restrictive trading policies and poor marketing to investors and issuers.

The analysis of small exchanges elsewhere reveals that the problems of infrequent trading and relatively lower volumes are similar. A number of empirical investigations on the trading behaviour of stocks are available which throw some light on the market micro structure analysis on the OTCEI. This paper focuses on empirical analysis of trading by decomposing spreads on the OTCEI. It is hoped that the findings of the paper would provide insights to the current problems facing the exchange.

## **Review of Literature**

The methodology developed in this study is basically a generalization of S toll's (1989) methodology. Roll (1984) shows that in a pure order processing world, spread equals the square root of negative of serial covariance's of successive differences of transaction prices. Stoll (1989) relates spread to the covariance of successive difference of transaction prices and that of the quotes. Stoll introduces two parameters, 5, which is a measure of magnitude of price change and JI, the probability of reversal of type of transaction, that is, from Bid to Ask or vice-versa, to model the Bid/Ask price movements from one transaction to the next.

Thus Stoll, from this model, establishes a theoretical relationship between serial covariance of successive differences of transaction and quote returns and spread. 5 and n are estimated via regression of serial covariance of transaction and quote, returns on average proportional spread square.

## Methodology

Many of the methodologies reviewed for decomposing spread into its components estimate only two components of spread. An early study by Glosten and Harris decomposes spreads into two components only, one due to adverse information and the other due to inventory costs.

Harris and Stoll have developed a model have developed a model of spread which reflects an inventory holding cost which is based only on the risk of holding inventory. Glosten and Milgrom have modelled spread which reflects adverse information costs only.

## **Criteria For Sample Selection**

Initial transaction data from January 2021 to December 2021 was taken to arrive at a sample based on a liquidity criterion determined as follows:

- 1. The listed stock should have traded for at least once a day from  $1^{st}$  January 2021 to  $31^{st}$  December 2021 on the days that the stock exchange was open.
- 2. A listed stock should have both bid and ask quotes for each day in the above period. A stock which had only one quote was not selected.

## Stoll's Methodology

Stoll's methodology constructs estimates order processing, inventory holding and adverse selection components of the spread from slope coefficients of regressions of the serial covariance in the percentage price change series on the bid ask spread:

$$Cov_T = a_0 + a_1S^2 + u$$

$$Cov_q = b_0 + b_1S^2 + v$$

In the above equations, u and v are random errors and terms  $a_0$  and  $b_0$  are 0 and S denotes the quoted proportional spread, the difference between the ask and bid quotes divided by the average of these quotes.  $Cov_T$  is the serial covariance of transaction price changes,  $Cov_q$  is the serial covariances of changes bid or ask quotes.

## **Determinants Of Quoted Spread**

	ð	$\pi$
Pure order processing Roll	0.1	0.7
Pure adverse information cost	0.21	0.21
(Copeland/Galai, Glosten/Milgrom)	0.21	0.21
Pure inventory holding cost (H0/Stoll)	0.35	<b>1&gt;</b> π>0.35

The realised spread that dealer earns is the expected price change after a dealer purchase less the expected price change after a dealer sale. The realised spread, which is the profit made by a market maker for providing liquidity holding costs. When the quoted spread is determined by adverse information costs, the market maker would see to it that he does not make losses. So the profit per transaction in such cases is zero. The adverse information cost is thus the quoted spread minus the realised spread.

Using the proportional spread and the covariance estimated from transaction returns and quoted returns, the coefficients of the independent variables  $(a_1 \text{ and } b_1)$  are estimated through the regression equations.

1				
Regression Equation	Covariance estimated from	Coefficient of x variable	Coefficient at intercept	t-test
(1)	Daily closing returns	0.2456	0.0022	2.682
(1)	Intraday returns	0.0352	0.0182	2.345
(2)	Daily closing bid returns	0.891	0.0987	1.112
(2)	Daily closing ask returns	0.722	0.0145	1.452

The three components of quoted spread (S) on the OTCEI for the selected sample are as follows:

COMPONENT	VALUE
Adverse Information Cost	0.1532
Inventory Holding Cost	0.1826
Order Processing Cost	0.0221

## **Interpretation Of Results**

This study explains the three components of spreads on OTCEI and concludes that adverse information cost, which is 0.1532 of the quoted spread is average on OTCEI. This is for the reason that this stock exchange lists only small and medium scale stocks. Trades based on firm specific information are more likely to rely on asymmetric inside information possessed by certain traders. Lack of public knowledge about small firms also results in a high adverse information component.

This is borne out by the study of HendrikBessembinder, Kalok Chan and Paul.J.Seguin, who show that volumes in small capitalization stocks is due to firm specific information and market wide news has no explanatory power. The study by Andy Snell and Ian Tonks, reports that adverse information cost is indeed high for small cap firms. In another unpublished study Chandrashekar Krishnamurthy and SajiGopinath also report that trading in small firms on the NYSE and NASDAQ is mostly due to asymmetric information.

The high adverse information on OTCEI is really cause for concern since it shows that there are no liquidity traders on the exchange. This is indeed serious as no exchange can survive only on insider trading.

The inventory holding cost components is also high on this exchange. The amount of inventory a dealer must carry of a particular stock is a function of the volume of that stock's transactions. Since, this exchange suffers from infrequent trading, the holding cost component is high.

One of the reasons for illiquidity on OTCEI could be that the trading system is not conducive to high volumes since speculation is not allowed on this exchange. There is no squaring off allowed and one has to pay upfront when buying and have shares with them when selling. This acts as a deterrent for traders as there are no quick entry and exit points.

The whole market structure of OTCEI need to be redefined to suit less liquid stocks. The trading and settlement system needs to be more turned to allow for squaring off to aid liquidity in scrips. The characteristics of stocks are equally important to generate sufficient trading. With this in view, the exchange could make it attractive for small and medium sized software companies to get listed as this would boost volumes on the exchange. Besides OTCEI is a cash market in the purest sense. Perhaps such markets are more conducive to debt trading. Hence, OTCEI could provide an ideal exchange for the debt market making concept, liquidity in debt instruments is assured.

## **Conclusions:**

To arrive at some conclusive results from this research on OTCEI, the spread and inventory of market makers could be related with inventory data obtained from the exchange. The inventory effect on spread could be studied to understand how inventory effects spread. Empirical work done so far with inventory and spread data indicates that on OTCEI quotes do change with a change in the inventory of market makers. However, spread per se does not change. Multivariate data analysis can be used to study this relationship with two dependent variables namely, bid and ask quotes with inventory being the independent variable. Such a study can provide insight into the economics of market making on OTCEI. It would tell us if the market making system is designed in accordance with the requirements of small cap Indian stocks and in what direction changes are required in order to provide a sound trading platform for trading in small cap stocks.

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# Opportunities and Challenges Offered by the Effects of the COVID-19 Pandemic on College Libraries

## Yallappa B. Koradur

Sr. Librarian, STC Arts and Commerce College, Banhatti. Dist: Bagalakoti

#### **Abstract**

This paper aims to find the effects of COVID-19 on College libraries and the measures taken to overcome the opportunities and challenges in accessing the information during the COVID-19 situation and render services to the users. Study was conducted to examine the opportunities and challenges offered by COVID-19 on academic libraries during closure. Telephone interviews were conducted with 14 College librarians to understand their reaction to library closure. The opportunities and challenges experienced were unpacked to show how college librarians took advantage of imminent closure to continue offering services. It was discovered that physical buildings were closed, and some librarians were visiting the library to assist patrons virtually. The major opportunity was the introduction or enhancement of virtual services. The study found that the majority of the libraries have seen a significant decrease in the use of physical resources and an increase in the usage of digital resources. The majority of the respondents agreed that online assistance. The study revealed that College libraries have a collection of e-books, online journals, online databases, e-learning platforms and research support tools. Remote access facility was extensively used by the users of college libraries to access the relevant literature for teaching, learning, and research activities and thus to meet their informationneeds.

**Keywords**: College Library, Lockdown, College Library Services, Off-Campus Access, College Library Resources, Embedded Librarian, Digital Resources, COVID-19

Introduction

Academic libraries are categorized into school libraries, college libraries and university libraries. College libraries are an integral part of the formal education system and they support the educational programs of the institutions. College libraries function to meet the objectives such as providing relevant documents to the parent organization and constantly strives to bring in the latest information to the users in their respective subject areas. The librarians of the college libraries are the information providers who bring the two main components, i.e., users and the documents, together. Bagalkot District currently has more than 15 added Colleges, which are regarded as institutions of higher learning with libraries. The closure of physical libraries due to the COVID-19 pandemic presented a number of opportunities and challenges which affected service provision in college libraries in Bagalkot District. It is stated that the library's purpose is to serve students and faculty needs at the same time ensuring that the campus community is protected the Government of Karnataka announced an indefinite lockdown which led to the closure of institutions of higher learning and all the services, including library services. There was a shift from face to face to online learning and in-person gatherings were cancelled. Students were barred from accessing all the campuses and were supposed to learn from home. Librarians were also supposed to work from home to ensure that library services were not affected in support of teaching and learning. As a result, both librarians and students were supposed to maintain social distancing and wear masks and gloves to protect themselves, patrons and the collection

## **Review OfLiterature**

According to Asif& Singh (2020), the pandemic has affected the users in finding the information they need from the libraries due to the worldwide lockdown. Preventive measures such as using the sanitizer, maintaining social distancing, wearing the mask at all times, and making use of online platforms for resource sharing are to be taken by the libraries.By following health and hygiene habits, keeping the surfaces clean and tidy, including library computer desks, switches, doorknobs, advising sick people to stay at home, and limiting the library user numbers in the reading rooms could curb the spread of COVID-

Bhati P. (2020), in his study on "Role of Library Professionals in a Pandemic Situation Like COVID-19," depicts that library professionals have many challenges to face and to overcome these challenges, a librarian should have very good knowledge about everything, service-oriented mentality,

presentation skills, understanding, and cultural diversity, managerial and marketing skills along with technical and communication skills. The current situation of pandemics demands the librarian to play a multi-dimensional role to meet the demands of the users. Social distancing and other approaches in maintaining hygiene premises can promote better use of libraryresources.

Neog (2020), in the study "Library services through Social Media during lockdown due to COVID-19 with special reference to University Libraries of Assam," investigated social media application by the university libraries of Assam. The study was done to help libraries in the formulation of policy in delivering library services during the pandemic. The study identified social media applications such as WhatsApp and Facebook are used daily to maintain the flow of information to the user. The author points out that usage of social media during a pandemic is extremely beneficial to the users to satisfy their needs.

Kashelkar A. (2021) emphasized the impact of COVID-19 on academic libraries and the tools which can help with the dissemination of information to the users through various platforms available over the internet to overcome the information gap due to the pandemic. Literature review method was implemented in gathering the data and found that best practices such as providing round the clock access to the library resources, remote access, utilizing social learning platforms, open learning platforms initiatives of INFLIBNET such as Shodh Ganga, Vidwan, etc. help the librarian to continue functioning of the library swiftly during the lockdown. Following the Government guidelines and implementing social distancing and usage of digital resources and social media platforms can help library professionals in playing a key role in serving the community heworks.

## **Need For TheStudy**

COVID-19 pandemic necessitated teaching and learning in online mode instead of offline mode and students were attending online classes from their home/hostels as one of the preventive measures in preventing the spreading of the coronavirus in colleges. COVID-19 pandemic also interrupted access to physical resources of the libraries as entry to the libraries was restricted to limited hours. All the users were more dependent on electronic resources than print resources as access to libraries was restricted during the COVID-19 pandemic.

## **Statement Of The Problem**

The present study is entitled "Opportunities and Challenges Offered by the Effects of the COVID-19 Pandemic on College Libraries".

## Significance Of TheStudy

College libraries of Bagalkot district are facing challenges from the onset of the COVID-19 situation. The library's traditional functions and services are impacted majorly and the information service providers of the college libraries at Bagalkot district are preparing themselves to acclimatize to the situation by implementing new measures. This study helps to understand the Opportunities and Challenges Offered by the Effects of the COVID-19 Pandemic on College Libraries.

## **Objectives Of TheStudy**

The study is focused on the following objectives:

To understand the Opportunities and Challenges Offered by the Effects of the COVID-19 Pandemic on College Libraries on the working hours of thelibrary

To identify the opportunities that were brought about by COVID-19 in college libraries.

To examine the challenges that was conveyed by COVID-19 in college libraries.

To offer solutions to some of the challenges faced by academic libraries during the lockdown period.

To establish information services that different college libraries were offering during the pandemic.

To determine the impact of COVID-19 on the academic libraries of the Bagalkot District

To understand the preventive measures taken in the libraries during the COVID-19 pandemic

To be acquainted with enhanced services provided by the college libraries during the COVID-19pandemic.

## **Scope And Limitations Of TheStudy**

The current study is limited to the following 15 Bagalkot district college libraries:

- 1. STC Arts and Commerce College, Banahatti
- 2. SCP Arts & DDS Commerce College, Mahalingapur
- 3. Sri Kalidas Education Society BSN College, Badami
- 4. Basaveshwar Commerce College, Bagalkot

- 5. VMSR Vastrad Arts, Science & Vijaya Mahantesh Commerce College, Hungund
- 6. S. R. Kanthi College of Education, Ilkal
- 7. Basaveshwar Science College, Bagalkot
- 8. SVM Arts & Commerce College, for Women, Ilkal
- 9. RudragoudaPatil Government First Grade college,Bilagi
- 10. Basaveshwar Arts College, Bagalkot
- 11. B. V. V. Sangha's S.C. Nandimath Law College , Bagalkot
- 12. BVVS's Arts & Commerce College, Mudhol
- 13. BVVS's Basaveshwar College of Physical Education, Bagalkot
- 14. BLDEAs Law College, Jamakhandi
- 15. Sri Kalidas Education Samsthe's Arts College, Keroor

## Methodology

Todeterminetheeffect of COVID-19 on Bagalkot District libraries, fifteen libraries were selected. A study was conducted to examine the opportunities and challenges offered by COVID-19 on college libraries during closure. Telephone interviews were conducted with 15 Bagalkot Distract librarians to understand their reaction to library closure. Librarians of respective libraries and the responses were tabulated carefully. The results were organized, analyzed, and properly for easier understanding the impact of the pandemic onthelibraries and theextentofusage of physical and digital resources of the libraries.

## **Suggestions**

The study revealed that the majority of the Bagalkot Distract college libraries have access to a number of e- resources and the best attempt has been made by the libraries in reaching out to users through remote access facilities. The Bagalkot Distract college libraries need to explore the information needs of undergraduate students and provide remote access to the required undergraduate textbooks as well. Libraries need to interact with the users and stress the importance of COVID-19 precautionary measures in preventing the spread of the COVID-19 pandemic inlibraries.

#### Conclusion

The librarians had to remold themselves and stirrup all the skills they had to come up with innovative plans to walk through the pandemic to render the services to the user community. The impact of COVID-19 on the college libraries of Bagalkot Distract was tangible. It is heartening to note that Bagalkot Distract college libraries were kept open for the users during COVID-19 by following all the precautionary measures to prevent the spreading of the disease. Since the students were attending online classes from their homes, there was a decrease in the usage of print resources in the library. Bagalkot Distract College Libraries played a significant role in the collection development of e-resources and dissemination of information online by providing remote access facilities. Though it was challenging to provide all required literature/books online and to satisfy each and every reader, since libraries had a subscription to digitalresources, library users find it convenient to use the digital resources remotely during the COVID-19 pandemic.

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## Impact of Community Radio health Programmes on society: A Study. \*Mahesh Walwekar \*\* Dr M Gangadharappa

\*Research scholar Department of Mass communication and Journalism Karnataka University Dharawad. 580002

\*\* Research Guide (Chairman Rtd) Department of Mass communication and Journalism Karnataka University Dharawad 580002

#### INTRODUCTION

A community- based radio station has potential for significant positive impact on the health of a community by providing important information about health to its listenership. This influence is particularly important in rural areas of low and middle-income countries where such stations serve as the only practical form of communication. It is believed that any radio health programmes aimed at improving the condition of the people must have all it takes to increase knowledge, change attitude and enhance practice of good healthy living among the rural dwellers. This is because, the entire exercise amounts to futility, if there is no significant change in the attitude of those exposed to radio health programmes. The question is: Does exposure to radio programmes on health challenges influence residents' adoption of healthy living practices?

Statement of the Problem

There are many radio health programmes designed to educate the public about the need to live a healthy life. These radio health programmes include "Arogya Sanjivini" and "Arogya Nadi" of Orient Fm. These programmes were designed in kannada language to reach out to the rural communities in the state. However, it appears that the producers of these programmes do not know whether to attribute the prevalence of poor health conditions in rural areas to inefficiency in radio health message delivery or timing for target audience. Also, they do not know whether to blame it on audience members' predispositions towards vital instructions and teaching adopted for purpose of improving healthy living.

Objectives of the Study

The objectives of the study were to:

- Find out the level of exposure to radio health programme Arogya Sanjivini" among residents of the selected communities, in Karanataka State.
- Identify the extent to which radio health programmes Arogya Sanjivini" broadens the knowledge of the residents of selected communities in Karanataka State on health related matters.

Data Presentation, Analysis and Discussion of Findings

Out of the 513 copies of the distributed questionnaire, 24 were found to be invalid since 11 were not returned, 7 were partially completed and 6 had mutilated answers. It meant that 5% of the produced copies of the questionnaire were invalid for this study. It was found that the 95% or 489 valid copies represented the 100% used in this study. The return rate is higher than the mortality rate of 5% which does not affect the study, because it is insignificant compared to the return rate of 95% obtained. Thus, the copies were considered adequate enough to represent the population.

**Answering Research Questions** 

Table 1: Respondents' ownership of radio

Response	Frequency	Percentage
Yes	454	93%
No	35	7%
Total	489	100%

The above table shows that 93% or majority of the respondents had radio. The implication is that most of the respondents had access to radio.

Table 2: Respondents' view on whether they listen to Orient FM programmes

Response	Frequency	Percentage
Yes	405	83%
No	84	17%
Total	489	100%

From the above table 83% or majority of the respondents listened to Orient FM programmes extensively. The implication is that Orient Fm is a popular and generally accepted radio station in the State.

Table 3: Respondents' view on whether they listen to Orient Fm Health programmes: Arogya Sanjivini and Arogya Nadi''

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Response	Frequency	Percentage	
Yes	265	54%	
No	84	17%	
Not sure	140	29%	
Total	489	100%	

The above table indicates that 54% or majority of the respondents listened to Orient FM health programme Arogya Sanjivini and Arogya Nadi". This means that Arogya Sanjivini and Arogya Nadi" attract higher listenership among the respondents.

Table 4: Respondents' level of listenership of Arogya Sanjivini and Arogya Nadi"

Response	Frequency	Percentage
To a large extent	151	31%
Moderate	198	40%
Low extent	44	9%
Can't say	96	20%
Total	489	100%

From the above table, a good number of respondents at 40% listened to these health programmes to a moderate extent. According to them Orient Fm Arogya Sanjivini and Arogya Nadi" programmes were extensively listened to.

Table 5: Respondents' view on whether they are well informed and knowledgeable of health related matters

	ma	ucis
Response	Frequency	Residents knowledge
Yes	215	57%
No	89	23%
Can't say	75	20%
Total	489	100%

<sup>&#</sup>x27;From the table above, 57% believed that they are well informed and knowledgeable of health related matters by their listening to these programmes

Table 6: Respondents' view of the extent to which health programmes have broadened their knowledge on health issues

Response	Frequency	Residents knowledge
Large extent	187	38%
Moderate	134	27%
Low extent	48	10%
Can't say	I21	25%
Total	489	100%

The obtained data showed that 38% believed that radio health programmes had broadened their knowledge on health issues to a large extent. It means that radio coverage on health issues broadened their knowledge satisfactorily.

Table 7: Respondents' view on the areas of health programmes they have listened to, as discussed in Orient

1.111		
Responses	Frequency	Percentage
Maternal and child care practice	126	26%
Roll back malaria programmes	75	15%
Sexually transmitted diseases	54	11%
Early symptom and treatment of cancer	71	14.5%
HIV/AIDS counselling	42	8.5%

Treatment of diabetes	34	7%
Can't say	87	18%
Total	489	100%

The table above shows that maternal and child care practices, roll back malaria programmes, sexually transmitted disease, early symptom and treatment of cancer, HIV/AIDs counseling, treatment of diabetes stood at 82%. It means that majority of the respondents were able to recall and remember most of the health issues discussed in the media.

Table 8: Respondents' view on whether health influence their adoption of healthy practices

Responses	Frequency	Percentage
Yes	276	56%
No	135	28%
Can't say	78	16%
Total	489	100%

The data obtained above, shows that 56% agreed that radio health programmes influenced their engagement on health care practices.

Table 9: Respondents' view on whether the practice of these health tips or information received from these programmes have improved their health condition

Responses	Frequency	Percentage
Yes	267	55%
No	119	24%
Can't say	103	21%
Total	489	100%

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The above table indicates that 55% or majority agreed that the practice of these health tips has improved their health condition tremendously.

Table 10: Health information practice by the respondents

	1	1
Responses	Frequency	Percentage
Keeping your surrounding clean	55	11%
Hand washing	69	14%
Child spacing and family planning, exclusive breast feeling	23	5%
Sleeping under mosquito treated net	33	7%
Going for HIV/AIDs test	15	3%
Eating of fruits and vegetables	65	13%
Going for immunization drugs & injection	145	30%
Can't say	84	17%
Total	489	100%

Analysis from the table above, shows that immunization drugs & injection, keeping one's surrounding clean; hand washing; child spacing and family planning, exclusive breast feeding; sleeping under mosquito treated net; going for HIV/AIDs test; eating of fruits and vegetables at 83% were important health information accessed from the Fm radio station.

## **Summary of Findings**

The results from the study could be summarized as follows:

1. Residents of the selected communities in Karanataka state get exposed to radio health programmes Arogya Sanjivini ' and Arogya Nadi" to a large extent, significant.

- 2. The extent to which radio health programmes Arogya Sanjivini and Arogya Nadi" broaden the knowledge of the residents' of selected communities in Karanataka state on health related matters is to a large extent.
- 3. Exposure to radio health programmes Arogya Sanjivini "and "Arogya Nadi" influenced the engagement of the residents' of the selected communities in health care practices.

#### Conclusion

Radio health programmes play a significant role in creating awareness on maternal and child health care practices, roll back malaria programmes, sexually transmitted diseases, early symptom and treatment of cancer, HIV/AIDs counseling and treatment of diabetes among residents of rural communities in Karanataka State. It is clearly evident, that people eventually participate in health care practices because of their knowledge about these radio programmes. It means that rural dwellers in the state got mobilized into participating in health care practices by the radio programmes. The participation of rural dwellers in the practice of healthy living had improved their health conditions and that the new born babies. Therefore, the ability of radio to provide health tips that encourage healthy living among the people, made this medium to stand out as instrument for rural development.

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## Green Banking: An Overview of Indian Banking Sector

## Shankareppa P. Halingali

Assistant Professor of Commerce, Government First Grade College, Rabakavi-Banhatti, Karnataka

#### **Abstract:**

One of the major economic agents influencing overall industrial activity and economic growth is the financial institutions such as banking sector. Since banking sector is one of the major stake holders in the Industrial sector, it can find itself faced with credit risk and liability risks. Further, environmental impact might affect the quality of assets and also rate of return of banks in the long-run. Thus the banks should go green and play a pro-active role to take environmental and ecological aspects as part of their lending principle, which would force industries to go for mandated investment for environmental management, use of appropriate technologies and management systems. However, study find that there has not been much initiative in this regard by the banks and other financial institutions in India though they play an active role in India's emerging economy.

#### Introduction:

Today, the entire sector in the world economy is facing huge challenge to deal with the environmental problems and their related impacts in their day to day businesses. Not only the business firms have realized the importance of the environment but more than that an immense awareness is seen among the consumers and general public for the same. Due to all these reasons the business organizations have started modifying their activities and strategies so as to ensure protection to our natural resources and environment. In this context the financial sector and especially the banks can play an important role in promoting environmental sustainability.

In the present study green banking and sustainability has been deliberated in detail. The article also climaxes on the stages, impact, risks and benefits of green banking in Indian framework.

## **Green banking Initiatives:**

The various green banking initiatives undertaken include online banking- access account through internet, mobile banking/SMS banking, E-mail correspondence instead of postal, E-statements, SMS banking alert, E-fund transfers, E-mails and internal network communication, video conferencing in place of meeting, Green channel counters, installation of solar power/wind power facilities, use of recycled paper and waste, waste management, Green buildings, Social responsibility services (like tree plantation campaigns, maintenance of parks), Document management system, employee training on green initiatives, innovative financial products and services (like green deposits, green loans, green mortgages), promoting environmental literacy i.e. conducting awareness programs on green banking.

## **Ecological Development and Banking**

Finance Initiative (UNEP-FI, 2007) is defined as "the process by which the banks consider the impact of their various operational activities and their products and services for meeting the needs of the current as well as the future generations". Banking sector is under huge pressure from its different shareholders to carry out its business in ethical ways (Frenz, 2005). Many initiatives have been taken to promote sustainable banking across the globe and one very important such initiative is establishment of United Nations Environment Programme Finance Initiatives (UNEP-FI) in 1990. Few countries have imposed heavy penalties to banks for violating socio-economic principles e.g. the US Comprehensive Environmental Response Compensation and Liability Act (CERCLA) lead to loss to the banks in the United States. The penalty was imposed to many banks in the United States for pollution of the environment by the clients whom the banks had financed. Those banks were made to pay huge remediation cost.

The UNEP-FI (2007) states that, sustainable banks consider the effects of its services and operations in meeting the needs of current as well as future generation. Direct impacts of banks are related to its products and services. (UNEP FI, 2007). Sustainability in banking sector has basically two forms (Lalon, 2015). Firstly, through adoption of environmental and social responsibility in bank's day to day operations like wise use of paper, energy conservation etc. and secondly, by including sustainability in to banks' products and strategies like green lending, etc.

## **Phases of Sustainable Banking**

There are four phases action that banks should adopt for sustainability. These phases include Defensive banking, Preventive banking, Offensive banking and Sustainable Banking.

1. **Defensive Banking:** In this phase, banks are not active and resist the environmental legislations as it affects the banks interest. Consideration of the environmental issues at this stage is an avoidable cost.

- 2. **Preventative Banking**: Due to various driving forces like government pressure, non-government organizations, pressure from society etc, banks integrate the environmental issues and risk management activities in to their daily business activities (Bouma et al, 2001)
- 3. **Offensive Banking**: In this stage, the banks not only consider their internal activities but also consider their external activities. The banks in this stage develop and market environmental-friendly projects. For example Green financing i.e. investing in to environmental friendly projects. The focus is on financing various projects which work on renewable energy, investment funds that invest on environment friendly assets and release of various reports based on the environmental performance.
- 4. **Sustainable Banking**: At this stage all the activities of banks are sustainable. Banks do not invest in the ecologically unsound business despite huge profit. The banks do not aim towards highest financial rate of return. The key motive is to get the highest sustainable rate of return. Currently, sustainable banking is possible only for the niche players of the field.
- 5. **Ecological Impacts of the Banks:** Although banks do not appear to have any direct impacts on the atmosphere, it is not so. Banks play a very crucial role in the society and as a financer to major developmental projects their role in the society and impacts on the atmosphere cannot be neglected. Following are the major types of the environmental impacts of the banks.

**Inner Impacts**: Banking sector is considered as a clean sector which is technologically strong with minimum negative impact on the environment and the society. Direct impacts of the banks are related to the internal operations of the banks that may increase greenhouse emissions, like energy consumption from lights, use of computers and ATM machines, water, waste disposal, business travels etc. The direct impact of banks energy, waste and paper use on the environment is comparatively less than many other sectors but since the size of the banking sector is large, their impact on the environment as a whole sector cannot be ignored.

**Exterior Impacts**: It is related to the environmental impacts of banks 'products and clients' performance. But the situation is that opposite compared to other sectors in the economy. The banks products are not environmentally unsafe but the clients of the bank who use those products put negative impact on the environment. So it is not easy to estimate the environmental impact of banks external activities as the banks themselves do not have negative environmental impact rather the users of these products put negative impact on the environment.

The Ecological Risks for Banks: Banks are exposed to many risks that may lead the banks face loss in terms of reputation and profit. Banks may not get their money back which they have used to finance their clients and so can face credit risk and reputational risks. So, the risk to the banks from banks commercial lending activity is high. Thus, besides the liability from the banks' own operations, greater risks are from bank's commercial lending and can be categorized into following types.

- 1. Risk of Loan Default by Debtors
- 2. Risk of Reduced Value of Collateral
- 3. Risk of Changing Market with Environmental Concerns
- 4. Risk of Bank's Liability
- 5. Risk of Reputation Damaged

## **Benefits to Stakeholders**

- 1. **Customer Satisfaction**: Green banking practices like online & mobile banking, NEFT, e-statements etc. reduces paperwork and enable the customers to do their work just at the click of mouse. Now, they are not required to visit banks frequently and stand in queue in front of bank officials for their work. They can do all their transaction sitting at home or office or while travelling according to their convenience. This leads to customer satisfaction as it saves their time, effort and expenses.
- 2. Corporate Clients: banks are one of the main sources of capital for the companies and projects. Banks adopting green practices provide ease in loans to the sectors or industries which are environmental friendly or are indulge in the production of environmental friendly products like renewable energy generation, low carbon infrastructure etc. at a lower rate of interest with the aim to promote environmental protection. Thus, the banks encourage their corporate clients to undertake environmental friendly projects and gain advantage due to ease in grant of funds at lower rate so that projects that have negative impact on the environment can be excluded. Moreover, such corporates are even able to gain customer confidence as people see these companies as environmental conscious companies.
- 3. **Shareholders:** banks which are environmental conscious are in a better position to survive for longer period of time and gain public confidence resulting in enhanced image & reputation of the bank. Moreover green banking helps bank lowering their operation cost and optimum utilization of available resources.

This enhances the profitability of the banks. More profits mean more returns to the shareholders. Green banking helps reduce the rate of loss with improved portfolio (green products & services) quality and increases the value of banks.

- 4. **Employee:** implementing green banking practices in bank's core strategies and day to day requires involvement of employees and also training and motivating employees plays an important role in respect to adoption of such practices. This will ultimately lead to employee engagement & satisfaction.
- 5. **Society and Economy**: It is the responsibility of banks, in fact every business to work for the betterment of society or environment in which they operate. Green banking helps in reducing environmental & social risk as they are directed towards environmental protection. Green banking positively helps to maintain a balance between banking activities, environment, society and the economy and sustainability.

Adoption of green banking system helps bank to reduce credit, legal and reputation risk. Green banking system helps bank fulfil their objectives and social responsibilities in a better way, reduce cost and earn higher profits by adopting green approaches and enhance reputation.

Banking Industry in India: Green banking requires a fundamental change in the planning process of the banks with the adequate consideration about the economy, business, finance, society and also the banks" profit. This will also help in the ecological balance. If we see the green banking concern in Indian banks then we will find that they are far behind the global trends. None of the Indian banks have adopted Equator Principle despite the RBI instructions. Also, none of the Indian banks are signatory to the UNEP-FI. But in recent few years, various Indian banks have started working towards this goal and have adopted various important contributions. State Bank of India in partnership with the Suzlon energy has set up their wind mills to generate power in three states of India i.e. Gujarat, Tamil Nadu and Maharashtra for their own consumption. The State Bank of India has also started Green Channel counter (GCC) to initiate various paperless transaction activity of the banks in the branches like cash deposit, cash withdrawal and fund transfer up to Rs 40,000. Indus Ind bank has set up Solar power ATM to save 1980 KW of energy per hour every year to reduce carbon emissions. Yes Bank under community development initiatives, called "Planet Earth" is promoting clean and green drives energy efficient practices and local disaster management plans at its retail branches. ICICI Group Companies have saved around 30,000 trees and 16 crore litres of water through their various environmental friendly activities. The bank has also supported other organizations to adopt green philosophy by providing them fund to manage environment-friendly technology projects. Bank investing or lending to those businesses and projects which have environmentfriendly approach can set a trend for the companies in order to survive in the environmentally friendly market.

## **Conclusion and Suggestions**

This study tries to identify the various green banking practices adopted by the Indian Banking sector. It can be concluded that although Indian banking sector has actively adopted some of the common green practices including online banking, mobile banking, NEFT/RTGS, e-statements etc. but still a vast area of green banking is untouched by many especially the RRBs. Public and private sector banks and RRBs should be encouraged to focus more on the innovation of green products and services like green mortgage, green deposits, green mutual fund, energy efficient techniques, use of renewables, waste management etc. as these products and services are likely to be the future of banking industry. Thus, banks and financial institutions can play an important role in promoting environmental sustainability and thereby contribute towards sustainable development. Here, the role of RBI would also play an important role in promoting and encouraging adoption of Green banking practices. The findings of the research will help the banks understand that how adoption of green banking practices by them adds to sustainability. Also banks and various stakeholders will be able to know the benefits of undertaking green banking practices.

Adoption of green approach is more than just becoming environment-friendly as it is associated with lots of benefits like reduction in the risk as well as the cost of the bank, enhancement of banks reputations and contribution to the common good of environmental besides enhancing the reputation of the bank. In a broad sense, green banking serves the commercial objective of the bank as well as the corporate social responsibility.

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## Community Development Through Panchayath Raj System In Karnataka

## Dr. Nanjundamurthy

Associate Professor, Department of Political Science, Government First Grade College Jayanagara, Bangalore.

#### **Abstract**

Swarna Jayanthi Gram Swarojgar Yojana (SGSY) is the single self-employment programme for the rural poor. Launched on 1st April 1999, the programme replaces the earlier self- employment and allied programmesIntegrated Rural Development Programme (IRDP), Training of Rural Youth for Self-Employment (TRYSEM), Development of Women and Children in Rural Areas (DWCRA), Supply of Improved Tool-Kits to Rural Artisans (SITRA), Ganga Kalyan Yojana (GKY) and Million Wells Scheme (MWS), which are no longer in operation.

Key-words: SGSY, IRDP, TRYSEM, DWCRA, GKY, SITRA and MWS.

## Introduction

The main objective of this paper is to analyse the role of PRIs in socio-economic development of weaker sections of the society through the major programmes like Swarna Jayanthi gram swarojgar yojana, and on the basis of the study the major findings have been drawn and finally suggestions have also been offered. The decentralized planning is the process undertaken at the grass-root level by the people for their development. The growing interest in decentralized planning and administration is due to the development thrust built upon to emphasize the growth with-equity policies in our country. The decentralized development planning process being undertaken at the gross-root level is well suited planning process for development it is not just changing the level of administration for development but the process of decentralization; but it is for enhancing the capabilities at the local level to ensure people's participation in the decision-making process, for the development with "Social Justice". The social justice may be referred as equal opportunities for all section of people to participate in the process of making development decisions. It is believed that decentralized decision making meant for enhanced participation of people to identify and solve the local problems and also to attend the local needs.

## **Results And Discussion**

Under educational programmes, various educational schemes have been introduced for the benefit for SC/ST students in Delhi. During 11<sup>th</sup> FYP, department has fixed the target of 598640 students of SC/ST/OBC/Min. for scholarship at school/college have and for vocational and technical courses under various schemesunder educational programmes for all educational development schemes. The income limit for eligibility has been increased form Rs. 48,000/- to Rs. 1.00.000/-p.a.

In the financial year 2007-08, one time grant of Rs. 30.00 lakh has been given to DSCFDC for procurement of sophisticated machinery and equipment's for setting up an Apparel Training and Design Centre (ATDC) by the Apparel Export Promoting Council (AEPC) in the premises of DSCFDC. The objective of this training centre is to organize skill up gradation training cum capacity building. The Apparel Training and Design Centre will run courses on different subjects for benefit of candidates from all over Delhi including SavdaGhera slum dwellers for which it was originally planned.

Under the Scheme "Merit Scholarship t SC/ST/OBC/Min. (Class VI to XII)" Delhi Government is providing scholarship to meritorious students belonging to SC/ST/OBC/Min communities studying in VI to XII from Rs. 500/- to Rs. 1700/-p.a. Family income is not applicable to the students belonging t SC/ST communities. However, family income of Rs. 1.00lakh is applicable to the students belonging to OBC and Minorities communitiesunder the scheme "Merit Scholarship for college and Professional institution students belonging SC/ST/OBC/Min." Scholarship is provided form Rs.350 p.m. to Rs. 800 p.m. Family income is not applicable to the students belonging to SC/ST communities. However, family income of Rs. 1.00lakh is applicable to the students belonging to OBC and Minorities communities.

Under the scheme "Reimbursement of tuition fee for SC/ST/OBC/Min. students in public school", tuition and other compulsory fee SC/ST/OBC/Min. students in reimbursement. In case of family income up to Rs. 48.000/- p.a., the reimbursement is 100% whereas for students having family income up to Rs. 1.00 per annum to reimbursement is 75%. Under "Free supply of stationery to SC/ST/OBC/Min. students in school", Financial assistance of Rs. 450 to Rs. 750/- is being provided to the students belonging to SC/ST/OBC/Min. communities studying in class VI to XII and having family income of Rs. 1,00,000/- p.a. for purchase of stationary.

## SwarnaJayanti Gram Swarozgar Yojana

The focus of development planning in India has been rightly on the alleviation of rural poverty since Independence. Rural India, however, continues to suffer from high incidence of poverty programmes

in successive years. In percentage terms, poverty level has reduced from 56.44 percent of the population in 1973-74 to 37.27 percent in 1993-94. In absolute terms, however, the number of rural poor has remained more or less static. It is estimated to be about 25.40 crore persons. The adverse effect of such a large size of the poor on the country's development is not difficult to appreciate. Quite obviously the situation needs to be redressed quickly. It is in this context that the self-employment programmes assume significance. These alone can provide income to the rural poor on a sustainable basis.

A new self-employment programme namely Swarnjayanti Gram Swarozgar Yojana (SGSY) has been launched w.e.f. April 1999. As a result, the erstwhile programmes viz. Integrated Rural Development Programme (IRDP), Development of Women and Children in Rural Areas (DWCRA), Training of Rural Youth for Self-Employment (TRYSEM), Supply of improved Tool kits to Rural Artisans (SITRA), Ganga Kalyan Yojana (GKY) and Million wells scheme (MWS) ceased to be in operation. It may be pointed out that SGSY has been devised keeping in view the positive aspects and deficiencies of the earlier programmes. The earlier programmes were originally viewed as complimentary to each other to achieve the larger goal of poverty alleviation. But over the years, each one of these started operating almost as a separate and independent programme. Obviously, the concern was more for achieving individual programme targets. The desired linkages among the programmes and the much-needed focus on the substantive issue of sustainable income generation were missing. SGSY accordingly came into being after restructuring of all these programmes.

SGSY has a definite objective of improving the family incomes of the rural poor and at the same time, providing for a flexibility of design at the same time, providing for a flexibility of design at the grassroots level to suit the local needs and resources. The objective of the restructuring was to make the programme more effective in providing a substructure was to make the programme more effective in providing a sustainable income through micro-enterprise development, both lands based and otherwise. In doing so, effective linkages have been established between various components such as capacity building of the poor credit, technology, marketing and infrastructure.

The allocation under SGSY during 1999-2000 is Rs. 950 crores (RE). SGSY has also a component for special project for self-employment of the rural poor. Some project proposals submitted by the State Governments are under active consideration of the Ministry. The financial performance of SGSY during 2008-09 is depicted in table-1

**Table-1:** Financial Performance (2008-09) (Rs. In crores)

Year	Opening balance as on 1-4-1999	Total allocation (Centre + state)	Total release	Total availability (2 + 4)	Utilisation	Percentages
1	2	3	4	5	6	7
2008-2009	520.27	1231.36	3999.19	4519.46	209.24	16.99

Source: Economic Survey, GOI.

**Table-2:** Physical Performance (2008-09) (Number of Works)

	Total Swarozgaris				
Year	assisted	SCs	STs	Women	Handicapped
1	2	3	4	5	6
2008-2009	176044 (28.93)	50924	19865	58019	874
		(28.93	(11.28)	(32.96)	(0.50)

Source: Economic Survey, GOI.

The state wise allocation under SGSY is made as per the distribution ratio indicated by the Planning Commission after keeping aside a part of the fund for the special projects. The details of the State wise allocation and releases made have been given in following Table-3

Table-3: Financial and Physical Performance under SGSY during 2008-09

Table-3. I maneral and I hysical I citormance under SOS I during 2000-07					
	Financial Performance (Rs. In lakhs)				Physical Performance
State/UTs	Opinion Balance	Total allocation	Utilisation	% Utilisation	Total Swarozgaris Assisted
Andhra Pradesh	423	6935	869	12.54	1125
Assam	1691	3962	886	22.37	4512
Bihar	17222	22720	4590	20.20	28522

Gujarat	3.52	2611	134	5.15	566
Haryana	394	1536	202	13.17	27084
Himachal Pradesh	358	647	197	39.43	4591
J & Kashmir	129	800	182	22.78	1746
Karnataka	4040	5237	858	16.37	1419
Kerala	1093	2350	225	9.60	51.66
Madhya Pradesh	2734	11516	1887	16.38	7036
Maharashtra	3929	10353	2570	24.82	30889
Orissa	541	7933	901	11.36	5944
Punjab	312	746	87	11.66	741
Rajasthan	NR	3977	NR	NR	NR
Tamil Nadu	1083	6133	3209	53.34	12558
Uttar Pradesh	11668	25003	1174	4.70	3482
West Bengal	6645	8816	2822	32.01	53767
Total	32028	123136	29924	16.99	176044

Source: Economic Survey, GOI

Total funds made available for JGSY during 2008-09 was Rs. 1,50,862 lakhs out of which Rs. 69.556 lakh was utilized hence the percentage utilization of total fund available was only 46.11 per cent. In case of utilization of funds available performance of Rajasthan, Bihar, Assam, Karnataka, Madhya Pradesh, Maharashtra was quite satisfactory.

The seventh plan strategy, in this context, however, emphasized two aspects: (i) consolidation of the progress made during the sixth plan, and provision of supplementary assistance to those who have failed to cross the poverty line: and (ii) selection of new beneficiaries who should be lifted above the poverty line with a single dose of assistance. The progress of banks in providing assistance under the IRDP is presented in a nutshell in Table-4.

Table-4: Advance Under Swarnajayanti Gram Swarojgar Yojana -All India

Years	No. of Beneficiaries (No. Lakhs)	Total Credit (Rs. Crores)
1999-00	37.47	1014.88
2000-01	42.47	1175.35
2001-02	37.72	1231.62
2002-03	33.51	1220.53
2003-04	28.98	1190.03
2004-05	25.37	1147.34
2005-06	20.69	1036.80
2006-07	25.39	1408.44
2007-08	22.15	1450.58
2008-09	20.89	1701.33

Source: Report on Currency and Finance, Various Issues.

The NREG Act 2005 gives priority for water harvesting and water conservation drought proofing including a forestation and plantation of irrigation canals, micro and minor irrigation works and provision of irrigation facilities to land owned by Scheduled Castes and Scheduled Tribes. Renovation of traditional water bodies, land development and rural connectivity has also to be given priority in the Annual Works Programme that is to be prepared by the implementing agencies. Government of India issued the notification on 2.2.2006 to launch National Rural Employment Guarantee Act for 200 selected districts in the country. The act will be extended to the whole Karnataka by April 2008.

**Urban Self Employment Programme**: Urban Self Employment Programme (USEP) assists individual urban poor for setting up gainful self-employment ventures. The project cost is Rs. 50,000 per individual but if two or more eligible persons join together in a partnership, higher project cost is allowed, and provided individual share does not exceed Rs. 50,000 Subsidy is provided at the rate of 15% of the project cost subject to a maximum of Rs. 7500 per beneficiary. Beneficiary share is 5% of the project cost either in cash or in kind or both. Out of the total project cost, 80% is sanctioned as loan by financial institutions including Bank and Thrift and Credit Societies. A house-to-house survey for identification of genuine beneficiaries is being done. Now economic Para methods are to be applied to identify the urban poor. Women beneficiaries belonging to widows, divorcees, single women, where women are the sole earners is to be ranked higher in priority. Not less than 30% of the beneficiaries should be women, 3% to be reserved

for disabled and Scheduled Caste/Scheduled Tribe beneficiaries are given special attention in proportion of their strength in the local population.

**Development of women and children in urban Areas**: Development of women and children in urban Areas (DWCUA) assist the urban poor women for starting gainful employment through group activity. The scheme is extended to the poor women of urban areas who decide to set up self-employment enterprise as a group. Minimum number of a group is fixed as 10. The project cost is Rs. 25 lakhs or less. The DWCUA group is given a subsidy of Rs. 1.25 lakh or 50% of the project cost whichever is less. To ensure the contribution of members, 5% of the project cost is brought as their share, either in cash or in kind or as both and 45% of the project cost is as bank loan.

From the various aspects that have been touched upon in the preceding pages, I sincerely suggest the following corrective mechanisms.

- 1. Allow free and frank debates and discussions in the Gram Sabhas.
- 2. Avoid wastage of funds by keeping a tight check on the money earned and money spent and avoid pilferage of funds through various devious means.
- 3. Avoid wastage of funds by keeping a tight check on the money earned and money spent and avoid pilferage of funds through various devious means.
- 4. Imbibe the canons of good administrative procedures by avoiding duplicity.
- 5. Use always quality products to avoid depreciation casts (in popular terms-wear and tear).
- 6. Make it obligatory upon the members of the three-tier Panchayati Raj Institution to understand the basis of the Indian Constitution and intern the 73<sup>rd</sup> and 74<sup>th</sup> constitution Amendment Acts.
- 7. Reduce the number of the standing committees at various levels.
- 8. In order t streamline the fund flow to the gram Panchayats, a mechanism of direct release of Government devolutions through banks has been involves six nationalized banks and 12 Grameen banks. Further greater emphasis has been given for improvement of own finances of Grama Panchayats by way of scientific levy and collection of taxes.

Guidelines standardizing the rules for collection of property taxes have been issued. Further, a process of evaluation of taxes that was transparent and allowed people to participate in the tax determination process has been put into place. Property lists have been publicized and made available on the notice board of the Grama Panchayats for inspection. However the biggest gain according to the deputy chief minister and finance minister was 80 percent increase in the number of properties enumerated to tax. The properties have increased from 74.16 lakh to 104.47 after revision. The property tax and centres have increased from Rs. 80. Crore to Rs. 200 crores.

To sum up, we may say that the SGSY and other programmes implemented through PRIs are an excellent rural development programmes meant for creation of employment and building up economic infrastructure in rural areas. However, it is fraught with some working deficiencies which can certainly be got over with the help of suggestions made here. This study reinforces our hope that a reformed scheme of poverty alleviation and generation of employment in the rural areas.

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## Youth Development: A Sociological Study

## Kallappa Handigund<sup>1</sup> Dr. Hanamagouda C<sup>2</sup>

<sup>1</sup>Ph.D. Research Scholar, Dept. of Studies in Sociology, Karnatak University, Dharwad Karnatak University, Dharwad

<sup>2</sup>Research Guide, Dept. of Studies in Sociology, Karnatak University, Dharwad Karnatak University,
Dharwad

#### **Abstract**

Around the globe' the English expressions youth, juvenile, youngster, kid, youngster are traded, regularly which is similar, yet they are sporadically separated. Youth can be alluded to as the hour of life when one is youthful. This includes adolescence and the hour of life which is neither adolescence nor adulthood, yet rather something in the middle. Youth development is a cycle that readies a youngster to address the difficulties of youthfulness and adulthood and accomplish their maximum capacity. Youth development is advanced through exercises and encounters that assist youth in creating social, moral, enthusiastic, physical and intellectual abilities. Youth are caught in wind of the word supportability in the adolescent turn of events. The most widely recognized importance has to do with the earth; and the easiest level, one could look at how youth are engaged with the endeavors to support nature and human wellbeing.

Keywords: youth, sustainable, programs, development, community

## **History Of Youth Develoment**

In the mid twenty-first century, youth improvement programs take more certain or qualities based way to deal with avoidance instead of attempting to shield teenagers from participating in dangerous practices. Youth development programs center around helping them develop into upbeat, solid grown-ups. This methodology commands a reasonable move from believing that young issues are the rule boundaries to youth advancement fills in as the best technique for the avoidance of youth issues. Primarily, youth development tries to address the needs and building up the capabilities for all for all the problems of the youth. The adolescent improvement model expects the process of going through explicit formative cycle to become effective grown-ups, because all youth is in danger of issues. Secondly, youth development replaces the deficiency - based focal point of general wellbeing. Such models anticipate quality that is put together. This methodology concentrates on addressing the needs and building abilities, as opposed to taking care of issues and giving treatment. Thirdly, dissimilar to the general wellbeing models attention is on singular conduct. Youthdevelopment expects the best approach to improve the lives of the youngsters and to improve the networks of their area. At last, the youth improvement approach requires the dynamic support of youth inarranging, conveyance, and assessment of administration. The thought of including youth as accomplices, instead of as customers, is extraordinary to the youthdevelopment approach and is profoundly established in the strengthening the youth, it centers around the cycle of people picking up power so as to improve their life condition.

## 1. Youth development programs and education:

Schools are seen as a basic segment of network for youth improvement endeavors. Specifically,the aim of these endeavors is to give youth improvement exercises in school structures during the non school hours, such exercises extend from instructive enhancement, vocation investigation and development, as well social and recreational chances.

## 2. Access to vouth development programs:

A hand full of studies has identified major discrepancies in access to youth development programs. In general, these studies have found that, white or suburban youth have greater access to youth development activities than the majority, urban or rural counterparts. In addition, access to youth development programs also appear to be positively correlated with family income level.

## 3. Evaluation of Youth Development Programs

The effectiveness of youth development programs remains somewhat unsubstantiated because of the failure of comprehensive and rigorous valuations. In the year 1999, Jodie Roth and colleagues reviewedmore than sixty evaluation studies of youth- serving programs and they were able to identify only six that used rigorous research designs.

## 4. Issues Regarding Youth Development Programs:

The required level of community –wide collaboration is the basic tenant of the youth development approach but the limited evaluation efforts are barriers to widespread implementation of youth development programs.

### A. Community -wide collaboration:

The high level of community –wide collaboration required for successful youth development efforts have been identified by many researchers as posing a significant barrier to successful adoption of this approach. Previous research has documented that collaboration is often the element that distinguishes between successful youth development initiatives and those that failed.

## B. Conflict with youth development philosophy:

The basic tenants of the youth development approach prove troublesome for many participants in youth development initiatives faced with many pressing community needs. Collaborators may have difficulty in prioritizing the prevention over treatment, and as a result, it is often more difficult to mobilize parents, community leaders, policy makers, and service providers in promoting overall health or wellness than attacking a specific problem or crises.

In addition, collaborators have different viewpoints regarding another hallmark of the youth development approach: the involvement of youth and families in planning and policy development. The reason for this challenge is the lack of a theoretical frame work that practitioners use to guide collaborative efforts.

### C. Limited evaluation efforts:

The lack of rigorous evaluation efforts also has more limits than widespread adoption of the youth development approach. In its 1992 review of evaluation of youth-serving programs, the Carnegie council on Adolescent development identified several reasons for the lack of evaluative effort. First, they found that may agencies failed to allocate appropriate resource for outcome evaluation. Second, they found that many existing evaluations had weak evaluation designs and as a result their findings were unclear at best. Third, the staff of youth development programs was often resistance to participating in evaluation efforts. Finally, the council found that there are no clear and universally agreed outcome measures for youth development programs. The council, however, felt that improving the state of youth development evaluation was critical to expanded implementation.

## **5.**Government policies for Youth Development:

Every year the government of India allocatesRs 2710/- per youth for developing in terms of employment, appropriate education skills development and awareness about health. State government institutions, other stakeholders and nongovernment organizations also support the development of youth, towards making them a productive workforce.

The rural youth leadership and personality development program attempts to develop leadership qualities, national character, comradeship and personality development among the rural youth. It will motivate the youth to act as focal point for dissemination of knowledge in the rural area and involve them in nation building process.

The youth policy focuses on a five phased strategy for youth in Karnataka

For youth: Reach → Engage → Empower

By youth: Develop↔ Contribute

# 6. Youth policy has a multi-pronged approach they are

**Relief**: This approach recognizes the fact that for many young people, the state and its different instruments represents the only hope for providing the opportunities.

Welfare: This approach of the youth policy aims at securing for each segment of the youth population, schemes, programs and orientation that would provide the right environment for young people to develop their talent and realize their potential.

Development: The development approach of the youth policy focuses on providing opportunities for the all-round and holistic development of the personality of each and every young person in the state enabling them to negotiate the challenges of today.

Empowerment: This approach of the youth policy, hopes that youth can take ownership of their lives and learn how they wish to shape their future.

## 7. Youth programs and components:

- A)Youth leadership and personality: development youth leadership and personality development training.
- b) Promotion of national integration –national integration camp, interstate youth exchange programme, multi-cultural activities, national youth festival, state youth festival, national youth award.
- c) Promotion of Adventure: promotion of adventure at basic and intermediate level in India promotion of adventure advance level including expeditions in India. Grants to recognized institutions, Tenzingnorgay National adventure award.
- D) Development and empowerment Adolescents-Life Still Education, Counseling, career guidance, residential camps.

E) Technical and Resource Development – Environment Building research and Studies on Youth issues, documentation and publication, seminars, conference, exhibition and works shops on youth or adolescent issues, national integration and adventure.

## 8. Findings:

- 1) In Social terms, Youth work has consistently been prickly issue, however now a day it has gained huge importance as it influences an expanding number of youngsters around the world
- 2) At the hour of tending to the issue of joblessness among youth, it is likewise crucial to survey conventional way in instruction so as to gracefully satisfactory preparing.
- 3) In investigating diverse instruction frameworks, the endeavor to draw in the understudies in training has risen, with extraordinary reference to specialized subject. this endeavor demonstrated troublesome in functional terms, and the results detailed are regularly acceptable.
- 4) Whereas satisfactory instruction and preparing encourage admittance to better situations on adequacy of preparing programs in the hours of emergencies.
- 5) Notwithstanding the earnestness of joblessness for the adolescent, uncommon consideration ought to likewise be given to the problematic idea of their occupations.
- 6) Government and bosses overall are generally worried about activity pointed toward furnishing the youthful with in organization preparing, Opten neglecting the reactions of these arrangements.
- 7) Domestic laws regularly set fortress a few motivators for bosses that give in-organization preparing
- 8) In various cases, work preparing contracts conceive restricted to no types of insurance regarding wellbeing and security at the work spot and federal retirement aide benefits.
- 9) As an outcome, the individuals who look into instruction don't imagine that these business plan flexibly hands on preparing, accordingly bringing about an option in contrast to customary tutoring.

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# **Women Entrepreneurship in India**

## Megharaja B. L

Assistant Professor, Dept. of Economics, Sri Majunatha Swamy First Grade College, Davangere,577004

#### **Abstract**

The termeconomic empowerment significantly promotes the capacity of women and men active involvement in an economic activity, thereby they contribute themselves and get benefit from that growth The Woollen Weaving major economic activity and Sector plays a pivotal role in the country's economy. It is one of the largest economic activities next to agriculture. This sector with about 35 lakh loans at present provides 65 lakh employments to the country. The study is an attempt to analyze the women entrepreneurship in micro small and medium entrepreneurship in India. In India small scale industries or micro small and medium enterprises play a significant role in economic development of the nation. The present study intends to analyse the women entrepreneurship in micro small and medium enterprises, The study is based on secondary data which is collected from MSMEs annual reports.

**Keywords:** Business, women, empowerment, entrepreneurship, economic development **Introduction** 

The organization for economic cooperation and development defines the term Economic empowerment as the capacity of women and men to participate in, contribute to and benefit from growth processes in ways that recognize the value of their contributions, respect their dignity and make it possible to negotiate a fairer distribution of the benefits of growth. It helps to mobilize economic resources and opportunities including jobs, financial services, property and other productive assets, skills development and market information. The economic empowerment connotatively deals with the two major aspects are mass unemployment and mass migration into cities. Woman constitutes the family, which leads to society and Nation. Social and economic development of women is necessary for overall economic development of any society or a country. Entrepreneurship is the state of mind which many women have in her but has not been capitalized in India in way in which it should be. (Sarmistha Nandy 2014)Entrepreneurship refers to the act of setting up a new business or reviving an existing business so as to take advantages from new opportunities. An entrepreneur is a person who starts an enterprise. He searches for change and responds to it. (Shikha Mahajan 2013) The Government of India has defined women entrepreneurs as an enterprise owned and controlled by women having a minimum financial interest of 51 per cent of the capital and giving at least 51 per cent of the employment generated in the enterprise to women. The present study focused on women entrepreneurship in micro small and medium enterprises in India. MSME sector act as a engine for economic growth of country. It creates new employment opportunities, entrepreneurial opportunities by that contribute to national gross domestic product. Most of the MSMEs are in unorganized sectors and more than 90 percent of the workforce engaged in these unorganized enterprises.

# Objectives of the study

- 1. To analyze the programs for women entrepreneurship development.
- 2. To analyze the problems faced by women entrepreneurs in India

# Methodology of the study

Success of research is depends on methodology. Basically we use two methods to called data like Primary data and Secondary data. Methodology describes the step by step pattern of research to be followed, the methods to be used for data collection, the tools of analysis used. The study carried out is an analytical and empirical in nature in which it explains the relationship between the entrepreneurship development and its impact on Indian Economy. The present study is based on the secondary data . The researcher is going to collect the data from the different websites, government reports, reserve bank of India bulletins, different journals, articles, research papers, books etc.

## **Data analysis and Interpretation**

Table-1 State wise women owned MSMEs

S.No	State	%	S.No	State	%
1	West Bengal	23.42	20	Chhattisgarh	0.57
2	Tamil Nadu	10.37	21	Assam	0.54
3	Telangana	7.85	22	Himachal Pradesh	0.41
4	Karnataka	7.56	23	Meghalaya	0.32
5	Uttar Pradesh	6.96	24	Tripura	0.23

6	Andhra Pradesh	6.76	25	Puducherry	0.22
7	Gujarat	6.67	26	Uttarakhand	0.17
8	Maharashtra	6.47	27	Nagaland	0.017
9	Kerala	4	28	Mizoram	0.011
10	Rajasthan	3.07	29	Goa	0.09
11	Madhya Pradesh	2.99	30	Arunachal Pradesh	0.05
12	Jharkhand	2.51	31	Chandigarh	0.04
13	Odisha	2.38	32	Sikkim	0.04
14	Punjab	1.81	33	A & N Islands	0.03
15	Bihar	1.36	34	Dadra Nagar Haveli	0.02
16	Haryana	0.79	35	Daman Diu	0.01
17	Delhi	0.7	36	Lakshadweep	0.00
18	Manipur	0.7			
19	Jammu				

Source: MSMEs Annual report 2018-19

As per the NSS 73rd Round of NSSO there are a total of estimated 1, 23, 90,523 Women owned proprietary MSMEs in the country. Table-1 shows the percentage distribution of male owned proprietary MSMEs in the country. More than 20% proprietary MSMEs are owned by women. West Bengal has highest women owned enterprise i.e 23.42 percent. Second state is Tamilnadu with 10.37 percent of women owned MSMEs. Thirdly 7.85 percent of enterprises are owned by female.In Karnataka 7.56 of MSMEs are owned by female. In Lakshadweep no one MSME is owned by women In states like UttarakhandNagalandMizoramGoaArunachal PradeshChandigarhSikkimA & N IslandsDadra Nagar Haveli and Daman Diu have least percent of women owned enterprises.

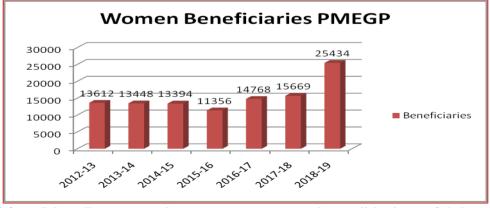
### Programmes for women entrepreneurship Development

**PMEGP**-Under PMEGP higher subsidy is provided to women beneficiaries. Since inception (i.e. 2008-09 to 31.10.2018), a total of 1,49,031 projects have been assisted to women entrepreneurs under PMEGP. Data on number of women beneficiaries over the past seven years is as under:

Table-1 Subsidy to women beneficiaries under PMEGP

Year	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19
Beneficiaries	13612	13448	13394	11356	14768	15669	25434

Source: MSMEs Annual report 2018-19



**Mudra Yojana:**SchemeFor women who want to start or expand a small business of their own, Mudra Yojana is a scheme that can be helpful. This is not a scheme specifically for women, however, it can be highly beneficial. An individual seek a loan for anywhere between INR 50000 to INR 10 lakh. It is perfect for businesses like beauty salons, opening a small shop or running a home-based business. No need any collateral or guarantor for this loan. Under this scheme three types of loan will be granted Shishu: loans up to 50,000/-Kishor: loans above 50,000/- and up to 5 lakhTarun: loans above 5 lakh and up to 10 lakh

**Mahila Coir Yojana:** Mahila Coir Yojana is a women oriented, self employment scheme being implemented by Coir Board. The scheme envisages imparting training with stipend to women artisans on coir technology and scale up the skill of women coir workers. The trained women artisans will be provided financial assistance for procurement of machinery/ equipments under the Prime Minister's Employment Generation Programme (PMEGP) with necessary handholding support by the Coir Board through its field offices.

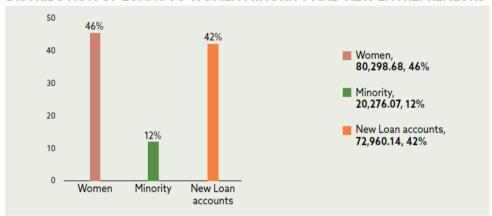
**Annapurna scheme:** If an individual wishes to start his own food catering business and need a financial assistance this scheme suitable. Under this scheme sanctions loans up to Rs.50000, collateral in the form of asset and guarantor are needed to avail this loan.

**TREAD** (**Trade Related Entrepreneurship Assistance and Development**). This scheme is aimed at the economic empowerment of women through developing entrepreneurship skills among women. This scheme specifically focuses on promoting non-farm activities.

**Cluster development scheme**. This scheme is focused at providing infrastructural support to women entrepreneurs. Only 20 per cent of project cost is contributed by women entrepreneur while 80 per cent is by government of India.

**Problems of women entrepreneurship in India:** Risk bearing and problems solving are basic attributes of an entrepreneur. The basic problem to start own business is capital. Finance is regarded as life blood of business, without finance business will not run In India first and for most important problem is finance. To obtain finance guarantee or collateral security is needed. Generally women do not have property on their name. The second most important problem faced by women entrepreneurs is Scarcity of raw materials and necessary inputs. Stiff competition is the major problem faced by women entrepreneurs in India. They do not have organizational set up to make promotion and advertisement. Lack of education is the key factor and major obstacle for development of women entrepreneurship in India. Illiteracy is the root cause of socio economic development of women.

### DISTRIBUTION OF LOANS TO WOMEN MINORITY AND NEW ENTREPRENEURS



Sources: Mudra report 2016-17

The participation of women was very high under PMMY during FY 2016-17 also with 73% of the loan accounts and 44% of loan amount sanctioned being the share of women borrowers. The share of women in the Shishu category is at 78%, in terms of number of accounts under Shishu, and it formed 98% of the loan accounts of women borrowers. This is mainly due to the high share of MFIs in Shishu loans, where women are the major beneficiaries of micro finance loan. The corresponding percentage of MUDRA loan account of women was slightly higher at 79% duringFY 2015-16.

### **Conclusion:**

The organization for economic cooperation and development defines the term economic empowerment as the capacity of women and men to participate in contribute to and benefit from growth processes in ways that recognize the value of their contributions, respect their dignity and make it possible to negotiate a fairer distribution of the benefits of growth. On this context the entrepreneurship helps the women to empower economically and provides an opportunity for generating employment to the local people. In the present paper discussed about the problems faced by the women entrepreneurs in India. Major problem is finance and even to provide finance the government of India introduces different schemes like stree shakthi, mudra, PMEGP etc.

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# Values of Sports In Human Life

#### Sri. H.G. Patil

Director Physical EducationMGVC Arts, Commerce and Science, Muddebihal.Dist. - Vijayapur Karnataka **Abstract** 

We play various sorts of sports by which we are engaged just as all aspects of our body, muscles, and so forth work without a hitch and we feel the energy in our body. By playing, the blood course in the body is legitimate. Accordingly, as much as food, drink, rest, air, and so forth are fundamental for a person, playing is similarly fundamental. Indeed, sport is a type of activity. Sports are totally essential for human beings. In the present world, sports structure a necessary piece of the general public's way of life. Taking part in sports is a significant part of youngster improvement that has many advantages. Sports further develop the wellbeing status of members and cultivate the advancement of principal abilities that are significant in confronting difficulties in life Other advantages of sports incorporate cultivating social conjunction and harmony, empowering local area improvement, monetary profits and encourage global solidarity Sports are exceptionally fundamental for each human existence which keeps them fit and fine and actual strength. It has extraordinary significance in each phase of life. It likewise works on the character of individuals. Sports keep our all organs alert and our hearts become more grounded by consistently playing sports of some sort, sports has consistently given need from advanced ages and these days it has become seriously captivating. Because of the active work circulatory strain likewise stays sound, and veins stay clean. Sugar level likewise diminishes and cholesterol descends by day by day action. Various individuals have various interests in sports however the activity is something very similar in all sports.

### Introduction

The peculiarity of game is a significant job for a large number of individuals around the world. From one side of the planet to the other, an ever increasing number of individuals appreciate playing, watching and to talking about assortment of sports. Sports involve a conspicuous spot in various societies acknowledging huge social impacts. As indicated by Simon (1985) sports as a huge type of social movement, sports influence the instructive framework, the economy, and the upsides of the residents. Particularly, in right now, the social effect and meaning of sports is huge. Snyder and Spreitzer (1978) sum up, sport has arisen in the remainder of the 20th century to become quite possibly the most unavoidable social establishments in contemporary society. The reason for this article is to investigate the connection among game and culture to see how sports can further develop people groups' way of life, particularly in schools. Likewise, my advantage is to concentrate on the associations among sports and its social impacts in school in the U.S. furthermore Brazil. To comprehend the extraordinary contrasts between the games structures in schools, it is impressive to perceive the social parts of game, likewise perceive all game design since state funded schools in the two nations. In this assessment, I would concentrate on sports' verbalization with the definition of subject, like social class, orientation, and race through the interrelationship including sports conduct, and sports cooperation. This recommends that sports might converge with instructive, monetary, and social cycle for school.

# Significance of Sports in Student's Life

The peculiarity of game is a significant job for a large number of individuals around the world. From one side of the planet to the other, an ever increasing number of individuals appreciate playing, watching and to talking about assortment of sports. Sports involve a conspicuous spot in various societies acknowledging huge social impacts. As indicated by Simon (1985) sports as a huge type of social movement, sports influence the instructive framework, the economy, and the upsides of the residents. Particularly, in right now, the social effect and meaning of sports is huge. Snyder and Spreitzer (1978) sum up, sport has arisen in the remainder of the 20th century to become quite possibly the most unavoidable social establishments in contemporary society.

# 7 Reasons Sports is Important in our Life

Sports are all inclusive for their adaptable advantages. For instance sports give a lot of Potential Importance in Education. Sports establish the body solid, ensure mental turn of events, show discipline, develops fraternity which is truly necessary for us. I presently jump further into the desperate requirement for sports throughout everyday life. Thus, go with me to get to be aware of sports incredible importance.

# 1. Sports in Body Building

Sports revives individuals' bodies and brains. It is said that "Wellbeing is Wealth." And a solid body can give feeling to individuals which takes individuals forward. Considering the fundamentals of

wellbeing in life individuals have been rehearsing sports for a very long time. Sport assumes an imperative part in the development of body muscles.

## 2. Sports in Emotional Development

The requirement for sports is vital for mental and passionate turn of events. Assuming kids experience childhood in a lively and happy climate since the beginning, their psyches will be high. To upgrade the newness and imperativeness of the brain sports

## 3. Sports and Discipline

Discipline for only people as well as for the general improvement of the whole nation and country is a significant device. Sports is the beacon of discipline. Customary games carry discipline to the body and psyche. Shared perspective arises in sports..

### 4. Sports and Character

Sport is a timeless wellspring of interminable satisfaction. It is through this happiness that the psyche and character of the individual emerge. This character is the way to accomplishment in the battle for future life. Preparing in sports is a difficult exercise for individuals. There is contest for accomplishment in the premises of life like our play,

## 5. Sports & Education

Training isn't only a guarantee of breezing through the assessment, not so much as something living, however the ground of mental exercise. At the bit of sports, training gets flawlessness, in this way, in the advanced instruction framework, sports draws more consideration.

### 6. Sports & Brotherhood

Sport accepts the far off one similar to claim disregarding the distinction. Through it, one nation welcomes another country. Fortifies the connections, grows the field of common agreement, and it is the great wellspring of fraternity.

## 7. Sports in Disease Prevention

Our hearts require a specific measure of day by day works. During the game, hearts siphon more blood. Subsequently, the heart has the chance to function on a case by case basis and remain sound. Diabetes patients are requested normal exercise to control it, therefore, insulin works appropriately. Hypertension, stroke creates some issues in the heart.

## **Sports help in maintaining Good Health**

In the present time of inordinate rivalry and evolving climate, individuals scarcely care about our wellbeing and need to confront its ramifications in the later phases of their life. They effortlessly become prey to numerous hazardous medical problems. The individuals who are enjoyed standard proactive tasks can without much of a stretch shield themselves from such illnesses. Thusly, playing sports can resolve this worry. Playing standard games can assist with keeping up with diabetes, further develop heart work, and diminish pressure and strain in a person. Research has shown that active work contributes in working on the wellbeing of people who partake in sport exercises.

# Increase in Health

Sports give a ton of activity to the players. This makes them solid both actually and intellectually. Sports where both the player and the observer are engaged. They're both additionally have medical advantages. The player is in every case genuinely and intellectually sound. On the off chance that the youngster is given chances to play occasionally from adolescence, then, at that point, he can never become unfortunate. Sports like football, volleyball, cricket, hockey, kabaddi, and so on, complete the advancement of all aspects of the body, because of which the player keeps on growing persistently. A sound psyche dwells in a solid body. Accordingly, his scholarly improvement is done through sports.

### The importance of sports in human life?

Answer-Any sort of game is advantageous for both the physical and emotional wellness of the kid. Sports are useful in assisting kids with further developing their scholastic execution and show them the worth of collaboration, additionally, sports can assist with fortifying bones and muscles.

## Impact of Sports on an Individual's Personality

Playing sports assembles your character and trains you to carry on with life in a superior manner. Engaging in such exercises shows great qualities, morals, and abilities in your day to day existence. The individual begins to have an inspirational perspective towards life and can undoubtedly manage deterrents in their day to day existence. This, however it additionally diminishes the feeling of anxiety in the individual as such individuals begin taking difficulties with energy. Their productivity increments, so they can undoubtedly take up difficulties unquestionably. Individuals can acquire bunches of significant abilities through their games. Each game shows us the abilities of taking care of tough spots, speedy choices making and critical thinking.

### **Benefit of Technology in Sports:**

These days innovation additionally assumes a significant part in sports to pass judgment on the fair game for victors. It assists with passing judgment on a vehicle racer by seeing appropriately on the screen, additionally in cricket like here and there when it becomes hard to settle on the choice again innovation is utilized. In each game, it has been used for fair play and to report the victors. Research proposes that sports have the ability to associate youth with positive reasoning and give positive turn of events. For any athlete, high training isn't compulsory yet needed to be the best athlete. It is his advantage, strength and abilities. We have found over the most recent twenty years ladies are likewise showing more interest in sports and for them additionally appropriate matches are organized by the public authority. Sports give the sensation of living with an inspirational perspective, sports can be played in both indoor and outside, numerous indoor games like chess, carrom board, assists with further developing the reasoning power yet the games which are played in open air like football, cricket, Rugby, kabaddi and so on assists with working on actual strength, in this way the individual who accomplishes more open air games ought to be more fit and thin. 3 forty years prior the open door in sports was very little showed interest which is shown by the current youth age. Sports secure life and give a standard way of life.

# **Benefits of Physical Education**

Interest in brandishing action is regularly connected with upgrades in the wellbeing and wellness of the understudies. Through sports, people work on their medical issue as well as, their force of thinking, control of feelings, character advancement, and social relationship. In our way of life, youthful understudies practice sports as a method for further developing their personal satisfaction. In addition, fitting sorts and measures of action benefit all learning cycle. A portion of these significant advantages ones are upheld in the accompanying assertions. As indicated by Seefeldt and Vogel (1986) active work works with:

- 1. Advance changes in mind construction and capacity in babies and small kids. Tactile excitement through actual work is fundamental for the ideal development and advancement of the youthful sensory system.
- 2. Helps the advancement of comprehension through chances to foster learning systems, navigation, obtaining, recovering, and coordinating data and taking care of issues.
- 3. Advances a more uplifting perspective toward actual work and prompts a more dynamic way of life during unscheduled recreation time.
- 4. Improves self-idea and confidence as demonstrated by expanded certainty, emphaticness, enthusiastic security, freedom, and restraint.
- 5. Is a significant power in the associating of people during late youth and pre-adulthood.
- 6. Is instrumental in the turn of events and development of moral thinking, critical thinking, imagination, and social skill

## values in Physical Education and Sports

Sports and Physical Education sets out open doors to upgrade improvement in the physical, mental, and social areas. One of the parts of the social areas incorporates moral thinking or character improvement. As per Solomon (1997) craftsmanship and actual schooling settings are ready with potential chances to advance person improvement:

- (1) as issues immediately emerge, address the ethical ramifications of conduct, or potentially
- (2) intentionally execute predicaments which bear moral ramifications. Numerous sociologists concur that actual instruction is a vital method for mingling youngsters, likewise sport gives a human products importance. Sport is a mainstream society and majority rule action. Simon recommends that, through sports and actual schooling, we can confront and beat difficulties and foster a worry for greatness.

# The Importance of Sports in Our Lives

Did you had any idea that three out of each four American families that have a school-matured youngster in the house are engaged with somewhere around one game? Sports most certainly assume a part in a larger part of our kids' lives. What's more games are far beyond an actual work for kids. They can assume a significant part in generally development and advancement. Our group at AFC Urgent Care Hixson needs to share some knowledge about the significant job sports have for our kids, too as how you can protect them this sports season! Sports have various financial advantages both to people and to the public authority. Proficient competitors make money from sports and can uphold their families.

## **Education benefits of sports**

Sports have a few advantages that lead to worked on scholastic execution. Sports further develop execution in school since people have high energy levels, further developed mental working and positive qualities like discipline and difficult work. What's more, individuals who participate in sports have high confidence and certainty, which empower them handle scholastic work unquestionably An exploration study directed by Hastie (1998) uncovered that understudies who take part in sports are more gifted and

have solid relational practices. These credits emerge from openness to testing conditions that energize liability and responsibility furthermore, the review discovered that understudies who partake in sports settle on preferable and more judicious choices over understudies who don't take an interest in sports.

# **Additional Benefits of Sports**

- 1. Better confidence
- 2. Work out
- 3. Further developed authority abilities
- 4. More grounded connections
- 5. Better correspondence
- 6. Time usage abilities

## **Importance Of Sports In Our Life**

SPORTS PLAY An incredible job in our life as it keeps us solid, rich and dynamic. We can have a sound brain just when we have a solid body. Extraordinary accomplishments come our direction when we keep up with our physical and mental prosperity. Being associated with sports exercises helps an individual in numerous ways. It doesn't give just actual strength anyway it increments mental power as well.

# Physical coordination and strength

It is viewed as that both, sports and strength are different sides of the coin. It is actually the case that an individual engaged with sports exercises get more strength than the typical individual with practically no actual exercise. An individual inspired by sports can foster extraordinary body strength and make their vocation brilliant by taking part in any games at the public or global level. Playing sports help in reinforcing the safe framework, keeping up with actual coordination, upgrading body strength and working on mental power. Playing sports on normal premise helps in character and wellbeing working of any individual. It is for the most part seen that an individual associated with sports movement from an exceptionally youthful age, grows extremely clear and solid person just as great wellbeing. Sportsperson turns out to be more timely and restrained accordingly, we can say that sports give different solid and very much assembled people to the general public and country.

### Conclusion

In this day and age, sports structure a fundamental piece of the general public's way of life. Taking part in sports is a significant part of kid advancement and has many advantages. Sports further develop the wellbeing status of members and encourage the advancement of crucial abilities that are significant in confronting various difficulties throughout everyday life. Different advantages of sports incorporate cultivating social conjunction and harmony, empowering local area advancement, monetary benefits and encouraging worldwide unity. Sports exercises assist with diminishing muscle to fat ratio and assist with building weight, dial back the maturing system, further develop body equilibrium and coordination, and limit dangers of injury. Sport is a compelling device that can be utilized to arrange assets to battle illnesses. Research by the World Health Organization has shown that normal active work bears the cost of individuals various physical, social, financial and emotional well-being benefits.

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- 1. The word "sport" comes from the <u>Old French</u> desport meaning "<u>leisure</u>", with the oldest definition in English from around 1300 being "anything humans find amusing or entertaining.
- 2. Study of the <u>history</u> of sport can teach lessons about <u>social changes</u> and about the nature of <u>sport</u> itself, as sport seems involved in the development of basic human skills.
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# Women of Haranshikari Community in Panchayat Raj System

# Dr.Surekha<sup>1</sup> G Rathod<sup>2</sup>.

<sup>1</sup>PDF Fellow, Department of women's' study, <sup>2</sup>Akkamahadeviwomens' university, Vijaypur

#### **Abstract:**

For the empowerment of women, there is a continuous conflict going on in so many countries. They fought for their equal status in the society. As a result, UNO announced agendas for the empowerment of women in 1975 and also announced that year as the 'international year of Women'. In these agendas, points of health, education, literacy, employment, political participation etc. are included. UNO thought that if women take part in the political fields, it will be very easy for their empowerment. So, it declared some programmes and projects for the empowerment of women in many ways by emphasizing more on the reservation in political field and also provided essential knowledge for entering into the political field. In this male dominated world, the participation of women in the political field is not a common thing. It realized that, with the compulsory education, the women must also be provided the essential knowledge about politics. Then only there will be a desired change may occur in this field. There is a scarcity of taking proper utilization of the reservation facilities in some dalit communities and backward tribes. Though these women are provided with reservation facilities, in this society, there will be an inevitability to face so many obstacles.

From the beginning, the tribal people have no stable settlements for their living. But now a days, the government is providing some facilities of stable buildings to live in a stable place. Many tribal communities are living below the line of poverty. They are lagging behind in each and every progressive field. Politically, financially and educationally they are lagging behind in every field. The tribal women are backward in each and every field. So, we have a necessity to study about the political participation of the women of this community.

In this essay, only 300 haranshikari women from Vijaypur, Bagalkot and Gadag districts have chosen for the study and efforts have been made to know the political status of these women.

## This essay has mainly two motives:

- 1. To know the relationship between politics and tribal women.
- 2. To know the political participation of the women of haranashikar community.

This essay utilized the information of secondary sources and also the area based primary sources.

Key words: Politics, Patriarchy, Reservation, Tribes.

#### **Introduction:**

Since ancient times, the situation of the women's status is getting worse. If we glance at this women world, we might observe the male dominated political factors. Politically, Socially and Religiously- in this way, in so many factors, women are always in the male grips. If we observe at the status of women, always there exists backwardness in every field. "In the political field, since forty years, women are enjoying the power of voting all over the world. But, still they are not getting the decisive posts (higher posts). They have no authority to make the decisions which will mainly impact on the life of woman and change her life. These posts are not freed from the grip of the male domination. In the administration section, women have to compete for the higher posts and get success, and get the decisive posts. Then only the status of women may be changed. (Vijayanveshane, page no. 479, 2004)

If we observe a woman, as a participant in a political field as a voter, it will be very helpful to know her energy potential. In the world wide census, women are approximately half of the whole population. But her participation in the political field is very limited. The society presumes that the political field is made for only males, not meant for ladies, this field is a very shabby one, it is not suitable for the ladies etc. The male domination promulgated this misconception in the people. So, in the beginning, the female population hesitated to enter in this field. The male domination also was not interested in the reservation of 33% for women. Because the political sector was not interested the women to enter into the politics.

By observing this background, we selected 300 ladies of the haranshikari community. They are from three cities, three towns of three districts. We included these ladies in our studies. We asked them whether they are interested in participating in the political fields.

Sl.no	Opinion	No of women	0/0
1	Yes	9	3
2	No	291	97

By observing this table we came to a conclusion that 97% of the women are hesitating to enter in to the politics. They opined that they are not like gents and also said that they are not interested in wandering as the males. Some women answered in a rude way that the gentle ladies will not enter in the politics, even the ladies are not allowed to talk about it. In their opinion talking about politics is also not suits to an honourable lady. But 3% of the women are interested in politics. They wanted to enter into the politics, and want to change the future of their community. They wanted to make some development in their community. These ladies, off course, are somewhat educated. For the development of their community, they are interested to take part in the political field.

If we consider this background, in all the 300 haranshikari women, only three have got entry in the political field. In Vijaypur, only one woman got entry in the political field. And she was not elected in the election. In Bagalkot, two women entered into the politics, and they got elected also for the municipality and became the members also, for the last period. Now they are quondam members. Now only one woman is elected as the member of municipality. Here, we may observe that though women have got reservation, they have no proper interest in this field. But their husbands, their relatives, or the family members, or the chief of their community want to take the advantage of the reservation facility and insist them to take part in the politics. Here are some cases for the observation

Case 1: Kavita (changed her name) is living in a haranshikar street of Bagalkot town. Her father is the chief of Panchayat (gouda) of haranshikar community. Kavita has completed her B.A., B.Ed. and married to a relative of her own. As the members of her family insisted her to take the advantage of the reservation facility and to take part in the politics, she competed in the municipality election of 2018 and got success too. As an advantage of the reservation, she got entry into the politics, though she has no interest in the political field. In the time of election, she did not take any part in gathering people, giving speeches, requesting them to cast their votes for her. All this work was done from her relatives. She did not take any part in this work. But she got elected in the election. Now she is going to municipality meetings rarely. Her family members are doing all the work entrusted for her in the office. On very rare occasions only, she is going outside also. But she helped her community in many ways. She helped to clean the inutile herbs in the haranshikar area. There was a scarcity of drinking water in her area. She solved the problem by digging bore wells. She made the facility of lending money from the banks to build their houses. In the future, she planned to build community hall, to allot loans, to make good roads, good gutter system, helping to build their own houses, free tailoring training classes for the ladies, help to employ the people who want to serve in municipality as garbage cleaners, and also she is interested in helping the people of her community in so many ways.

Case 2: Mangala is living in the haranshikargalli of Vijaypur. She competed in the election of municipality in 2007 and unfortunately defeated. She is illiterate. As she got reservation for the ST people, and her relatives insisted her to take part in the election, she competed. In the neighboring streets of haranshikargalli, there are only higher caste people. They played tricks and nominated another woman of higher caste for the election and they supported her. As a result, Mangala was defeated. The only reason for this defeat was Mangala's caste. (She is a woman of haranshikar community). Mangala don't know any language other than their haranshikar community language. As a result, she don't know how to mix up with the people, how to talk with them. As there was a communication gap, she had to face many difficulties. She expressed the reason for her defeat was only the scarcity of money and the support of people.

The reasons for this defeat are actually different. The main problem of this defeat is education along with family status, financial status, support of politics, support of money, support of people etc. After conquering all these hurdles, though she gets an opportunity to enter on the politics, the male dominated society will prove her as not capable of controlling the administration.

In view of Veena Mujumdar, the traditional values, the behavioral obligations, which are the main reasons for the recognition of women in the social positions. Since, thousands of years, she is suffering from these misinterpretations. As this process is being continuously very involuted or becoming complex day by day, the political lacuna is also being increased. The participation in the politics becomes more and more difficult. This type of proclivity also makes the women to stay away from politics. And also the religious obligations also have made her inaccessible to enter into the social fields. There is a strong

emphasis across the society relating to the role of women. The male dominated society always pulls her behind by recognizing her role limiting only within the household things. For example, to look after the children, take care of husband, the elderly people, cooking, nursing etc. In this way, politics remained a males' structure.

In the village panchayats, municipalities, town panchayats, as there is a reservation for the women candidates, the males push their women candidates into the political arenas. After getting elected, the male politics enters into the platform! All the work will be done by these male dominants only. Here a point to be noted that these people want their women to be elected for their selfishness, not for the women's own interest. All of her activities are in the control of the males. In this way, there is no value of their own existence in the political field.

WE Know that by claiming the allegations as the tribal women have no political knowledge, they don't know anything, the male domination keeps them aside from the politics. We may also observe, in the government offices, the officers behave ignobly with the women staff. So, to avoid all this insult, we have to make women educated. The women, who are going to enter into the politics, must be properly able to make the implementation of the projects, the financial information of expenditure expense and the comprehensive information of the political system. There is a responsibility of making them to be able to take hard decisions. Motivated by these successful persons, the whole women generation will come forward.

## The key factors of this essay:

- 1. The main cause for not to gain political access is illiteracy.
- 2. The political participation of women is very less in number.
- 3. Women are using as vote banks.
- 4. The administration is in the hands of males.
- 5. Women are entering into the politics as per the stress of their husband, family members or
- 6. the leaders of their community.
- 7. There is a misconception that the political field is meant for the males only.
- 8. There is a profound belief that the women has less knowledge about politics.

### Some advices of this study:

- 1. The political parties and the government itself give the awareness about the political affairs to the women. By this way, the women will enter into the politics by themselves. Also there is a necessity of obliterating the misconception about the women in the male dominated society.
- 2. There must be an opportunity for the women to take decisions independently. And the menfolk must not interfere in the women politics.

## **Conclusion:**

To sum up, we may get into a conclusion that the main reason for not getting access in the politics of the tribal women is the patriarchy system. They are getting access in the political field as per the pressure of the husband or the relatives. Because, illiteracy, poverty, the fear about the political field etc. are the main causes for the women not to enter into the politics. But as per the pressure of others they enter into this unknown field. So, there is a necessity of obliterating the bad opinions about the access of women in the politics and raise awareness about it.

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# **Indian women in self-employment**

### Roopa T P

Assistant professor of Economics, GFGC Gajendragada

"Self employed women build India everyday" ~ Mirai Chatterjee, Director of social security (Seva)

### Introduction

According to the 2020-21 statistics, the Indian population consists of 1.39 billion people. It consists of 662.9 million i.e 48 % women. Of the total 402 million workers 275 million are males and 127 million females, this means that 51.7 % of the total males and 25.6% of the total females are workers. The number of female workers is less than half of the number of male workers. But women have sought ways to consolidate work within and outside their families. Let us take a look at the current status of self employed women and their contribution to the economy of India through this article.

The informal economy in India employs 94% of the country's female workforce. The largest kind of work is manual labour and service providers like agricultural construction and domestic workers. The next group is home based workers making garments, wrapping sweets, rolling incense sticks etc. The third category is street vendors. The fourth category is small producers or own account workers doing food processing, weaving baskets etc. They put in the capital and labour themselves and undertake market risks. These four categories of women are found in every country.

Self-employed total in India was reported at 76.01% in 2020 according to the world bank collection of development indicators. Self employment in women is on an average of 16.2 % the average lies between 18% in rural areas and 14% in urban areas. Percentage of women in salaried jobs in urban areas is 52% but most women work in low paid jobs. According to the 2017-18 survey of PLFS [Periodic Labour Force Survey] more women are working under the regular salaried employment. According to this survey, the number of women with regular salaried jobs was 35.6% in 2004 which has increased to 52% in 2018 . This report shows that a large proportion of women are now working as regular salaried employees rather than self employed or casual workers. Similarly the proportion of female self employed has dropped from 47.2 % to 34.2 % urban areas.

This data shows a decline in the number of self employed women in India. Even though self-employment is seen in women, they are isolated to small businesses. They are self-employed for sustenance. If these self-employment activities or to contribute to the Indian economy in a better way they should expand on a larger scale. The Indian government has to launch more programs to promote this growth.

### The present programs for encouraging self employment in women in India:-

- 1. STEP [ Support to Training and Employment Program for women]
- 2. The ministry of women and child development has come up with this scheme. This scheme helps to provide skills that give employability to women and to provide competencies and skills that enable women to become self-employed or entrepreneurs. The scheme is intended to benefit women who are in the age group of 16 years and above across the country.
- 3. SEWA [Self-Employed Women's Association]
- 4. SEWA is a national trade union registered in 1972 with a membership base of over 1.5 million [ 2018] poor self employed women workers from the informal economy across 16 states in India.
- 5. ANNAPURNA scheme
- 6. This loan is provided to women in the food catering industry
- 7. The loan limit is 50,000 Rs. under the scheme.
- 8. BharatiyaMahila Bank business loan
- 9. This banking scheme supports women and their business on a large scale, that is why it was created in the first place. The loan limit via this source is 20 crore rupees.
- 10. MUDRA Yojana Scheme
- 11. It is a government of India initiative that aims to improve the status of women in the country by providing business loans and supporting them so that they can be financially independent and self-reliant. The loan limit under this scheme by the government is rupees 10 lakhs.
- 12. Orient MahilaVikasYojana
- 13. This Scheme is for women who hold 51% share capital separately or collectively as a proprietary concern. The loan limit is Rupee 2500000...
- 14. DENA Shakti scheme

- 15. This scheme is also for women entrepreneurs but limited only to those in the fields of agriculture, retail manufacturing or small enterprises. The loan limit is Rupee 20 lacs.
- 16. Pradhan MantriRozgarYozana
- 17. PMRY is one of the best schemes for women entrepreneurs both socially and financially. The focus of this scheme is on creating skill best self-employment through women entrepreneurs and smart minds at work being utilised for monetary independence.
- 18. Udyogini scheme
- 19. This scheme encourages budding women entrepreneurs by providing loans in this regard and giving good rates of interest in comparison to private sector skyrocketing rates .
- 20. Central Kalyani scheme
- 21. This loan is a collateral free loan as well as zero processing fees. The selected eligible categories of business women can take the loan and expand their business through the schemes for women entrepreneurs. Under this scheme, the loan limit is rupees 100 lakhs.
- 22. MahilaudyamNidhi scheme
- 23. This scheme aims to meet the gap in equity. It promotes MSMEs and small sector investments in different industries to grow and excel in their areas.
- 24. Despite all the incentive programs, a woman has to face many problems to become self employed. The most important of them:-
- 25. Lack of finance
- 26. Lack of education
- 27. Low risk-taking abilities
- 28. Family responsibilities
- 29. Poor networking skills
- 30. Security and safety issues
- 31. These are the top challenges that women entrepreneurs face in India. However many inspirational women have overcome these challenges and have carved a niche in this male dominated industry. All you need to do is to have the right mindset, clarity of vision and a determination to pass through every hurdle that comes your way.
- 32. The Government of India is supporting women's empowerment to the fullest right from funds to education to employment incentive programs. The government is taking every possible step to develop women's status in society. Stay aware of the latest schemes for women entrepreneurs in the country and avail its benefits to the fullest.
- 33. At last, a message for all the self employed women in India,
- 34. "Be strong enough to let go and wise enough to wait for what you deserve"

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# Menstrual Waste V/S Manual Scavenging

# Prof. R. Sunandamma<sup>1</sup>, Pushpalatha M<sup>2</sup>

<sup>1</sup>Research Guide, Department of Ahalyabai Post -Graduate center for Research and extension.

Karnataka State AkkamahadeviWomen,s University,

Jnanashakthi Campus. Toravi, Vijayapura.

<sup>2</sup>Research Scholar, Department of Ahalyabai Post -Graduate center for Research and extension.

Karnataka State AkkamahadeviWomen,s University,

Jnanashakthi Campus. Toravi, Vijayapura

### Introduction-

Menstruation is a unique phenomenon to girls. But, sadly, it has always been surrounded by social stigma and myths that exclude women from many aspects of life. Such taboos about menstruation have deleterious effects on women's emotional state, mentality and lifestyle and most importantly, health. The present paper has made an attempt to draw a comparison between menstruation stigma and manual scavenging. The former is a social stigma and the latter is an inhuman act.

It is a daily routine for me to walk at least half a furlong to catch a bus to the college. The mud road to the bus stop stinks with foul smell and every passerby has to hold the nose tight to evade the foul smell as the mud road is inundated with the drainage water. One has to tread carefully on the road placing the foot on a small boulder in order to save clothes from catching the dirt. The drainage pit besides the road is overflowing. The pit is covered with stone slabs just to remind the people that walking in a hurry might end up in catching the dirt on clothes. The scavenger, who visits the spot once in six months, puts hands deep into the sewage water and clears the pipe struck with sanitary pads. The locality where the sewage water is overflowing has post buildings, residential houses and medical college hostel where PhD scholars and MBBS students reside. "Have these girls lost their minds? Being educated, they should have minimum common sense that sanitary pads should not be flushed in the toilets. How can they flush sanitary pads in the toilets?' says awoman who is residing in that locality.

Social stigma and shame associated with menstruation and lack of knowledge about the disposal of menstrual waste has resulted in flushing the sanitary pads in toilets. Menstruation is a natural biological process but social and cultural taboos associated with it have created a negative impact on the status of women.

## **Cultural beliefs and Taboos connected with menstruation**

Beliefs, awareness, and rituals connected with menstruation have a direct relation with menstrual waste management. This has resulted in further consolidating social stigma, humiliation, misconceptions and false narrative regarding menstruation. For example, in some communities, women are supposed to stay outside the main home, not enter the kitchen, cook, touch pickles, or eat non-vegetarian food. They are debarred from all social interactions. They cannot meditate, nor can they have contact with others. They cannot take part in ceremonies such as weddings. They cannot wash hair, cannot touch plants and cannot drink cold liquid items. More so, menstruating women are barred from disposing the menstruating clothes or waste, men are not supposed to look at the menstruating clothes, snakes would go blind if they happen to glide on menstruating clothes and etc.

The cultural and religious taboos and restrictions have further added complex challenges to the disposal of menstrual waste. Women often dispose menstrual waste along with the domestic waste. Some women feel it is safe to dispose menstrual waste in public toilet without realizing that it would pose serious problem to public sanitation. There is a need to sensitize women regarding the disposal of menstrual waste. Women often prefer to simply throw away the waste instead of discussing or caring about its disposal due to the stigma around the conversation. This solution that most of women have adopted needs an urgent reevaluation. In most urban areas, where women are still subjected to the prejudice of being considered impure while menstruating, this issue is further exacerbated. Lack of access to proper disposal systems and awareness forces them to burn or bury their pads in community pits where degradation does not occur. This has long term implications on the health of the land. For women who live close to water bodies, the easy solution is to throw the pads into the water, causing massive health and environment hazards. Due to limited awareness, schools and colleges which do not have proper disposal systems force students to throw their used pads into toilets thereby causing choking. Menstruation has traditionally and historically been treated as an 'impure' and 'polluted' affliction that the female gender has been cursed with. Women in majority parts of the country are still not allowed to do household chores while menstruating. With discussions around the topic still remaining largely a tabooed topic, especially in the presence of men, the road to solutions for several menstrual topics has been filled with obstacles. The stigma surrounding

menstruation leads to shame and embarrassment for women and they prefer to get rid of the 'menstrual evidence' by throwing it away in the most convenient place (pit, dustbin or pond) or washing the pieces of cloth used in the dead of night when everyone is asleep. It also leads to women not discussing or adopting solutions for this problem of waste disposal. In schools, girl students throw the sanitary waste into the toilets owing to lack of dust bins (Down to earth, 25/02/2016).

As per survey conducted by Managing Menstrual Waste in India, it is found that 45% of women throw menstrual waste into the dustbins, 23% women dispose in the open, dry wells, water bodies, drainages and by the roadside. Likewise, 25% of the women have stated that they bury the menstrual waste while 9% of girl students have admitted that they dispose the waste in the toilets. In most schools, lady teachers are not willing to discuss menstrual waste management while in some schools there are no women teachers. However, in few schools, there are incineration machines to burn the sanitary pads. Menstrual waste disposal varies from place to place. Joint Director of Social Welfare Department says that girl students still throw the sanitary pads in the toilet despite having an incineration machine at the schools. The most common complaint while cleaning the urban public toilets is blockage of sewage pipes owing to disposal of sanitary pads in the toilets.

# **Consequences of Menstrual Waste Disposal**

The concept of sanitation is normally constructed for urine and human excreta and not conducive for the disposal of sanitary pads. The sewage pipes are inefficient to absorb the menstrual materials thus resulting in blockage and clogging of pipes. Besides this, most girls and women wrap the sanitary pads in polyethylene covers which further prevents from the absorption of menstrual waste. When the pads do not decompose, clog the passage of water. In the absence of scientific and hygienic measures to clean the clogged water pipes, many scavengers use their hands to clean the blockage. In this process they get afflicted to many health hazards.

The modern sanitary pads are not biodegradable. The deodorized sanitary pads include chlorine substances. Burning the menstrual waste is the most scientific method but incineration of the same causes environmental hazard as the chemical substances used in the sanitary pads omit toxics. These toxics can result in cancer and other deadly diseases. Studies have revealed that burying the sanitary pads could take 800 years to degrade in soil. It is also revealed that disposing sanitary products in drainages would result in germination of micro organisms. A blood soaked sanitary pad contains potential bacterial virus, Hepatitis and HIV bacteria which will remain active in the soil for six months. Scavengers, who clean toilet pits and sewage pipes without gloves and barefooted, are prone to skin allergies and ailments easily. On the hand, municipal workers who collect the garbage and menstrual waste products from open fields are also exposed contagious diseases. Shantamma, a municipal worker, says 'I prefer sweeping roads to picking garbage from the open. It is very difficult'. Anita NareshMunchi, in an article published in Vijayavanion 19th Sept 2019 (balakeyajotetyajyavilevaribaggeyutilidirali) writes that throwing the menstrual waste products by the roadside have many consequences. Among them is inviting stray dogs to fight over the product. An act done in haste makes stray dogs to fight for the share of the waste product. Cleaning toilet pits is considered to be most menial jobs in Indian society and whenever and wherever the latrine pits are overflowing scavengers are called to clean it immediately. Tradition is that majority of the scavengers belong to Dalit communities who have been carrying out this since generations to eke out a living. Official records show that many scavengers have breathed their last on the sites while cleaning the manholes and sewage pipes. As per The Hindu dated 25th September 2019, 814 scavengers have died from 1993 to 2019 while cleaning drainages, septic tanks and sewage pipes.

Lack of UGDs is said to be biggest cause for the STP tanks to get clogged with soil and debris. Many reasons can be attributed to the clogging of sewage pipes and latrine pits but exact reasons are ascertained only by the scavengers. But the death of scavengers on the site is more or less attributed to suffocation while cleaning the pits. The consequences of disposing the menstrual waste in toilets should be made known to all those who practice it.

WASH, (Water Sanitation and Hygiene) a German NGO has declared May 28 as the World Menstrual Hygiene Day. According to the survey conducted by it, 3% of global women do not have proper knowledge of menstrual waste disposal. Menstruation and menstrual practices still face many social, cultural, and religious restrictions which are a big barrier in the path of menstrual hygiene management. In many parts of the country especially in rural areas girls are not prepared and aware about menstruation so they face many difficulties and challenges at home, schools, and work places. It is found that little, inaccurate or incomplete knowledge about menstruation is a great hindrance in the path of personal and menstrual hygiene management.

Disposal of menstrual waste is of major concern as it affects health and environment. There is a need for effective menstrual materials which needs less and cost-effective management. Our education sector plays an important role in child's growth and development by allowing them to respond to changes and challenges they are facing in day-to-day life But many times it avoids issues related to the menstruation and menstrual hygiene management by considering it one's personal matter and should be discussed within the house.

To surmount these issues, teachers in the schools should support girlstudents by providing safe environment and privacy. Teachers should be trained on menstrual waste management and the school curriculum should contain certain topics to sensitize students on the consequences of menstrual waste disposal. Teachers should educate girls about menstrual health management and its link to their health. They should also make girl students aware of how to dispose of used menstrual products at home and in schools and about the consequences of throwing them in open or flushing them in toilets. Emphasis should be made on using recyclable and eco-friendly sanitary products and installation of incineration machines. Companies dealing with manufacturing of sanitary pads should be made to divulge the information regarding the chemical composition of the pads so that appropriate technologies could be used for their disposal and treatment. Environment-friendly chemicals should be used by manufacturers to speed up the biodegradable process. Guidance regarding menstrual management to adolescent girls and women is a much needed step. It is imperative on part of the government to introduce rules for the safe disposal of menstrual wastes. The government and non-government organizations should come forward for making the people aware of management of menstrual wastes. Scientific research should be encouraged for the most suitable techniques of disposal of sanitary pads or other menstrual products. The municipality workers should be provided gloves, masks and other safety materials to clean the garbage thus keep them away from the dangerous toxics.

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# **Democracy And Good Governance In India: Analysis**

### Dr.Bhageerathi.Naik

ASSISTANT PROFESSOR Dept. of Political Science, Govt. First Grade College, Bhatkal

### **ABSTRACT**

The concept of Good Governance has gained prominence around the world in recent times. It has become a buzzword in the vocabulary of polity and administrative reform, mainly due to the importance given to it by international community. Actually the term governance has become synonymous to sound development management. In recent times the concept of Good Governance first emerged in the mid-1980s as governability with the emphasis on adherence to the rule of law. This paper makes an effort to provide a framework for good governance in India bynidentifying its essential features and shortcomings in its working and emphasizes need for innovative approaches. No theory of governance could be intelligible unless it is seen in the context of its time. India's democratic experience of the past six decades has clearly established that good governance must aim at expansion of social opportunities and removal of poverty. Good governance, according to the author, means securing justice, empowerment, employment and efficient delivery of services.

#### Introduction:

Government is one of the actors in governance. Other actors involved in governance vary depending on the level of government. For example, other actors may include influential land lords, associations of peasant farmers, cooperatives, NGOs, research institutes, religious leaders, finance institutions political parties, the military etc. At the national level, in addition to the above actors, media, lobbyists, international donors, multi-national corporations, etc. may play a role in decision-making or in influencing the decision-making process.

**Kautilya'sArthashastra** highlighted the principle of good governance as, — "In the happiness of his people lies king's happiness, in their welfare his welfare, whatever pleases himself he shall not consider as good, but whatever pleases his people he shall consider as good".

Governance has been defined to refer to structures and processes that are designed to ensure accountability, transparency, responsiveness, rule of law, stability, equity and inclusiveness, empowerment and broad based participation. When a government sticks to these principles while making policies and implementing them, it is said to be good governance.

The concept of Good Governance has gained prominence around the world in recent times. It has become a buzzword in the vocabulary of polity and administrative reform, mainly due to the importance given to it by international community. Actually the term governance has become synonymous to sound development management. In recent times the concept of Good Governance first emerged in the mid-1980s as governability with the emphasis on adherence to the rule of law. Following the collapse of the Soviet Union and the end of the cold war, the term governance came to be used to define the reinventing of public administration, particularly in the developing countries, to make it more receptive to the needs of globalization.

## **Origin of the Concept of Good Governance:**

The concept of 'Governance' is not new. It is as old as government itself. Both the terms are derived respectively, from the old French words governance and government. Initially their meanings were very close, referring to acts or manner of government. By the mid-16th century, however, government denoted a "system by which something is governed" and by the early 18th century it further evolved to acquire the meaning of a "governing authority." In this process the term governance gradually became marginalized, and by the 19th century it was deemed to reflect an incipient archaism. For the next 100 years, it would hardly be used as a political term. Dictionaries would define government in terms of a governing authority, including the political order and its institutional framework, while governance was treated as the agency and process of governing, and was often viewed as archaic.

# What is Good Governance?:

There is as such no definition of good governance. It is rather an ideal-typical construct (somewhat in a Weberian sense) which delineates the parameters of governance through certain indicators. The qualifier "good" clearly denotes the better standards of such a formulation and hence the imperative to achieve them.

The World Bank has identified three discrete aspects of governance which needs to be emphasized for reform: "i) the form of political regime; ii) the process by which authority is exercised in the management of a country's economic and social resources for development; and iii)the capacity of government to design, formulate and implement policies and discharge functions." 5 This again establishes the close link

between democracy, economic development and good governance. As far as the criteria of good governance are concerned, UNESCAP (United Nations Economic and Social Commission for Asia and the Pacific) sets out eight major characteristics. It is participatory, consensus oriented, accountable, transparent, responsive, effective & efficient, equitable & inclusive and follows the rule of law.

# The study report mentioned four key dimensions of good governance:

- 1. Public sector management
- 2. Accountability
- 3. Legal framework for development
- 4. Information and transparency

For a country like India where democracy forms the base of all the governing systems, governance needs to be inclusive and is largely determined by the participation of its people. In a democracy like ours, a system of governance which is accountable and transparent demands the participation of people at every level. People's participation on one hand can help the government formulate better policies which can be communicated to the society again through participation and also implemented well with its help.

If policies of the government are inclusive and people friendly, it would help encourage the participation of citizens in the mainstream political process. In turn, when people participate directly- by contesting or indirectly by voting or by being a part of the electoral process, it would help strengthen the government and would help in bringing more people friendly policies.

Governance can be seen as the exercise of economic, political and administrative authority to manage a country's affairs at all levels. It comprises the mechanisms, processes and institutions, through which citizens and groups articulate their interests, exercise their legal rights, meet their obligations and mediate their differences. Good governance is, among other things, participatory, transparent and accountable. It is also effective and equitable and it promotes the rule of law. The characteristics of good governance defined in societal terms are:-

- 1. Participation
- 2. Rule of law
- 3. Transparency
- 4. Responsiveness
- 5. Effectiveness and efficiency
- 6. Accountability

### **Nature of Good Governance in India:**

The Eleventh Five Year Plan (2007-2012) highlighted the following features of Good Governance in India:

- 1. As a democratic country, a central feature of good governance is the constitutionally protected right to elect government at various levels in a fair manner, with effective participation by all sections of the population. This is a basic requirement for the legitimacy of the government and its responsibility to the electorate.
- 2. The government at all levels must be accountable and transparent. Closely related to accountability is the need to eliminate corruption, which is widely seen as a major deficiency in governance. Transparency is also critical, both to ensure accountability, and also to enable genuine participation.
- 3. Governments at lower levels can only function efficiently if they are empowered to do so. This is particularly relevant for the Panchayati Raj Institutions (PRIs), which currently suffer from inadequate devolution of funds as well as functionaries to carry out the functions constitutionally assigned to them.
- 4. An overarching requirement of good governance is that the rule of law must be firmly established. This is relevant not only for relations between the government and individuals, enabling individuals to demand their rights, but also for relations between individuals or businesses.
- 5. Finally, the entire system must function in a manner which is seen to be fair and inclusive. This is a perceptional issue but it is real nonetheless. Disadvantaged groups, especially the SCs, STs, minorities and others, must feel they have an equal stake and should perceive an adequate flow of benefits to ensure the legitimacy of the State.

### **Attributes of Poor Governance:**

While good governance can help to secure human well being and sustained development, the poor governance could adversely affect the development process. The Tenth Five Year Plan identified some manifestations attributable to poor governance:

- 1. Poor management of economies, persisting fiscal imbalances, disparities in the pace and level of development across regions and across districts;
- 2. Denial of basic needs of food, water and shelter to a substantial proportion of the population;

- 3. Threat to life and personal security in the face of inadequate State control on law and order;
- 4. Lack of sensitivity, transparency and accountability in many facets of the working of State machinery, particularly those that have an interface with the public;
- 5. Lack of credibility the gap between the intent and the actions of some institutions in society;

## **Good Governance in India:**

Kautilya's Arthashastrahighlighted the principle of good governance as, —In the happiness of his people lies king's happiness, in their welfare his welfare, whatever pleases himself he shall not consider as good, but whatever pleases his people he shall consider as good.

The plan documents in post 1990 reflected the essential principles of good governance including constitutionally protected right to elect government, accountable and transparent government, effective and efficient delivery of social and economic public services, a special attention for ensuring the effectiveness and efficiency of local governments, delivery of key services such as primary education and health, the rule of law, protection of the disadvantaged groups, especially the SCs, STs, minorities and others etc.

One of the best policies that has set an example in the country is the Right to Information Act which came into full force in the midnight of 12th and 13th October 2005. Under the act any citizen can seek information from government or public authorities as notified in the act. The act seeks to deepen Indian democracy by empowering the citizens to obtain the needed information from the public authorities at the national, state and local levels and aims at good governance by ensuring the much-needed transparency and accountability in them.

Another such initiative is The National Rural Employment Guarantee Act (NREGA), 2005, which has now been renamed as the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA). It is one such step towards implementing the provision of Right to Work and is the largest social welfare scheme of its kind in the world.

Even The Right to Education (RTE) Act, 2009, may be legitimately hailed as one of major landmark legislations that have been enacted by Parliament in the 21st century, with a view to achieve the objectives of Good Governance. It aims at fulfilling the promise of universal education by making it a mandatory obligation for the state to ensure that all children of the 6-14 years age group enroll themselves in schools and attend the classes.

### **Conclusion:**

Thus Good governance has become a perfect sound bite for the present age. All governments swear by it. For the donor agencies and the civil society organizations, good governance has become a fashionable buzzword. After understanding the concept, meaning, principles and examples of good governance, one can infer that it is a broad and dynamic concept. Governance to become good governance needs participation of people at each stage through which ideals of the same can be achieved for a better welfare of people. The values of good governance need to be cherished and practiced in a true sense to make governance more efficient, effective and beneficial to the citizens.

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### **Conditions of Female-headed Households**

# VijayalaxmiAmbi<sup>1</sup>, Prof. R.Sunandamma<sup>2</sup>

<sup>1</sup>Reseearch Scholar, Ahalya Bai Post Graduate Research Centre and Extension Centre, Karnataka State AkkaMahadevi Women's University, Vijayapura.

<sup>2</sup>Professor, Ahalya Bai Post Graduate Research Centre and Extension Centre, Karnataka State AkkaMahadevi Women's University, Vijayapura.

#### **Abstract**

Household structures have never been stagnant; they have undergone changes from time to time. There were matrilineal households before and continue to exist even today. There are two family systems across the globe, patriarchal culture assumed centre stage over a period of time though matrilineal family is seen in some cultures. The origin of patriarchy is closely related to marriage and family system. Marriage and family are key structures in most societies. In patriarchal households, women have to struggle for their existence and identity. Development and social change have led to changes in family structure. One of these changes is the formation of female-headed families. Women headed families confront social, economical and cultural problems and challenges. Rampant industrialization, urbanization, growing unemployment and poverty have forced women folk to take multiple roles in the society. It is imperative that the present society identifies the female- headed families and understand their challenges and problems.

(Key words-Family, Women headed families, Matrilineal, Patriarchy, Society)

### Introduction

Householdstructures have never been stagnant; they have undergone changes from time to time. There were matrilineal households before and continue to exist even today. Deviprasad Chattopadhyay in his book Mateyarumanyaragiddaga writes 'the history of Indian civilization appears to have been originated from matriarchy. The people of this country are dependent on farming and women are the one who invented agriculture. They are the one who revolutionised farming'. (p55)

Matrilineal households can be seen Khasi, Garo, Nair, Bunts, Devadsi and tribal communities across India. Scholars have indicated that China and Tibet were basically matrilineal societies earlier. Likewise, many communities of the African continent have matrilineal culture (Sunandamma, MahilaSamskruti p-114). However, with passage of time, from matriliny there evolved patriliny when men were able to assert their superiority. The original system and moral efficacy has now-a-days been largely distorted. The literature shows that a shift is taking place in the matrilineal society towards parental one.

Women concentrated on farming while men were out on hunting and food collection. Men, after acquainting food gathering skills, started settling at one place thus paving way to have household structure. The family norms were formulated to lead a civilized life. Though there are two family systems across the globe, patriarchal culture assumed centre stage over a period of time though matrilineal family is seen in some cultures.

The origin of patriarchy is closely related to marriage and family system. Marriage and family are key structures in most societies. The relationship between the institution of marriage and the institution of family is interrelated because marriages create a family, and families are the most basic social unit upon which society is built. Family is an important consideration for a woman, Family is usually considered to be the most important agent of socialization. It not only teaches us how to care for ourselves, but also give us our first system of values, norms, and beliefs. The role of socialization is to equip individuals with the norms of a given social group or society. It prepares individuals to participate in a group by illustrating the expectations of that group. However, socialization and the enforced adherence to its stereotypical roles often play a major role in curtailing the freedom of women. Women are taught to give and accept and be masters of the home and family and men are taught to take and impose and be masters of the world. Even today, despite progress in career advancement for women and the ability to live independently, these gender roles are deeply ingrained in society. They are so ingrained in society that they become a license for a man to be disrespectful and sometimes violent toward women; especially to a woman who do not comply with these unrealistic and strict expectations. Furthermore, the parents' differential behavior with boys and girls in a familial environment sharpen the prevalence of gender differences in daily life. In family sphere, activities are divided between males and females on the basis of their gender where males are supposed to handle outdoor activities such as farming, business and other energetic characteristics, whereas female are assumed to handle domestic chores. The domestic sphere, which is specified only for females, is highly emphasized, and their participation in outdoor activities is strongly discouraged. The society has influenced women to acquire thoughts, beliefs, and understanding that marriage is their life, and their

suitable duty is being a wife and a mother. Most men think, believe, and understand that a woman is made to take to care of a family and children. Virginia Woolf has rightly said 'a woman takes care of an entire family yet she has no separate room for her'.

Women headed families confront social, economical and cultural problems and challenges. The right to property in matriarchal families differs from patriarchal families. The Garo community in Assam and Meghalaya celebrates the birth of a baby girl with much pleasure than the birth of a baby boy. The members of this community treat baby boys as 'farm hands'. Similarly, the Khasi community has division of labour in their family structure. The people of this community consider that war and politics are meant for males while property and children are meant for females. The female members of this community have equal share in the family property. Nair households in Kerala also distribute equal share of property to girl children though they do not participate in farming activities (JyothiShashikumar, MahilaSamajikate, p-8 &9). In patriarchal households, women have to struggle for their existence and identity.

It is the women who head the family after the death of husband, divorce or in case of husband deserting a wife. Even in Devadasi system, it is the woman who heads the family. She is the one who has to take care of the family needs, children's education and healthcare of senior members of the family. Though women have successfully headed the families in the absence of male counter parts, this has become a bane rather than a boon.

Development and social change have led to changes in family structure. One of these changes is the formation of female-headed families. The head of the household is usually responsible for all or most of the household expenses or deciding how to spend the household income and is not necessarily the oldest member of the household and may be female. A female head of household refers to a woman in charge of managing the family as a result of divorce, separation, immigration, or widowhood.

The number of female-headed households has increased dramatically in the recent past owing to changes in family structure. The female-headed families have been reported to have increased across the world towards the end of 20<sup>th</sup> and 21<sup>st</sup> century. This new phenomenon is attributed to major shifts taking place in social and economic spheres and also to the modernity. It is estimated that 1/3 of the global families are headed by females. The developed societies such as America, Germany, Cana, Australia and Sweden have given social sanction to the female-headed families. Similar is the case in the developing countries such as Sri Lanka and India. Rampant industrialization, urbanization, growing unemployment and poverty have forced women folk to take multiple roles in the society. It is imperative that the present society identifies the female-headed families and understand their challenges and problems.

# **Meaning of Matriliny**

Matriliny is a support system is in place which ensures that in the absence of the male counterpart, women run the households, take care of children, seniors, and take decisions on their own. Women raising children in any of these families may be divorced, separated, single, never married, or may be Devadasis.

### **Definitions**

According to ILO 'household where either no adult males are present, owing to divorce, separation, migration, non-marriage or widowhood, or where men, although present, do not contribute to the household income'.

Kumari (1989) says 'a woman assumes centre stage of the family when she heads the family. She not only protects and raises the family besides taking decisions on her own'.

According to United Nations (1995), women are usually considered as heads of households when no adult male is living permanently in the household. Women being the primary source of economic support for their families take care of the family needs.

De facto female-headed households are supported by a female whose partner is working overseas or physically challenged or the husband's contribution to family income is nil. De jure female-headed families are supported by a woman who has never been married or divorced, widow or abandoned by male counterpart.

## Female-headed families in India

India has been ranked sixth in the global female-headed family index (internet). As per 2011 census, there are 27 million i.e., 11% female-headed families in India. Similarly, in urban areas these families constitute 25% and in rural areas they constitute 75%. Lakshadweep has reported highest number of female-headed families while Kerala has reported 23%.

### Female-headed Families in Karnataka

Karnataka state has reported 7.31% female-headed families and following is the district-wise list of female-headed families across the state as per 2011 census.

Sl No	District	Total Families	Per Cent
1	Belgaum	1,25,663	6.39
2	Bagalkot	61,245	3.12
3	Vijayapura	49,262	2.51
4	Bidar	35,549	1.81
5	Raichur	59,428	3.02
6	Koppal	47,233	2.40
7	Gadag	38,106	1.94
8	Dharwad	60,703	3.09
9	North Canara	55,106	2.80
10	Haveri	47,326	2.41
11	Bellary	75,523	3.84
12	Chitradurga	50,451	2.57
13	Davanagere	64,244	3.27
14	Shimogga	62,346	3.17
15	Udupi	89,599	4.56
16	Chikmagalur	40,756	2.07
17	Tumkur	98,116	4.99
18	Bengaluru (Urban)	2,36,649	12.04
19	Bengaluru (Rural)	30,488	1.55
20	Mandya	81,188	4.13
21	Hassan	61,902	3.15
22	South Canara	96,526	4.91
23	Kodagu	22,942	1.17
24	Mysore	1,09,444	5.57
25	Chamarajanagar	44,766	2.28
26	Kalburgi	57,236	2.91
27	Yadgir	34,844	1.77
28	Kolar	42,883	2.18
29	Chikkaballapura	36,362	1.85
30	Ramanagar	49,136	2.50
	Total	19,65,022	100

(Source: Ministry of Home Affairs, Directorate of Census Operations, Karnataka -2011)

Five highest female-headed family districts

Sl No	District	Total Families	Per Cent
1	Bengaluru (Urban)	2,36,649	12.04
2	Belgaum	1,25,663	6.39
3	Mysore	1,09,444	5.57
4	Tumkur	98,116	4.99
5	South Canara	96,526	4.91

The table shows that Bengaluru (urban) has reported highest number of female-headed families in the state followed by Belgaum (6.39%), Mysore (5.57%), Tumkur (4,99%) and South Canara (4.91%).

Five lowest female-headed family districts

Sl No	District	Total Families	Per Cent
1	Kodagu	22,942	1.17
2	Bengaluru (Rural)	30,488	1.55
3	Yadgir	34,844	1.77
4	Bidar	35,549	1.81
5	Chikkaballapur	36,362	1.85

Kodagu district has reported lowest female-headed families (1.17%) followed by Bengaluru Rural (1.55%) Yadgir (1.77%). Bidar (1.81%) and Chikkaballapur (1.85%).

Untimely death of the husband and the failure of the male counterpart to shoulder the family responsibilities have added woes to the life of women. An untimely death of the husband rattles the confidence of a woman. However, the modern women prefer neither staying back at the in-law's place nor like to go back to their parental house. Majority of the women desire to lead an independent life. The robust growth of modernity, education and plethora of employment opportunities has offered many options to women explore their ability in the fields of their interest. This had given impetus to the rise of single-parent families especially, the female-headed families. However, female-headed families are reeling under poverty, economic insecurity and social constraints. Moreover, the employment and income-generating opportunities available to women household heads are very limited. Often the women are subjected to humiliation and sexual harassment at the workplaces. In the absence of social security, women find it difficult to cope with the male-dominated society.

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# **Electric Vehicles In India: A Challenges And Opportunities**

## Vijayakumar

Assistant Professor of Commerce, Government First Grade College of Arts, Science and Commerce, Sira, Karnataka

#### **Abstract**

Electric vehicles are a current shape of shipping that has no climate, noise emissions and environmentally sustainable manner of delivery. India is the largest marketplace for electric powered automobiles and authorities aims to become a kingdom for an electric powered car by using 2030 is an optimistic initiative, and this take a look at is conducted to evaluate people's acceptability of electric motors and their effect at the car industry. In this study we tried to find the perspectives of citizens and their expertise of the electric automobile, to remedy certain electric automobile boundaries and could embody them wholeheartedly. FAME scheme to increase the adoption of electrical motors by using masses become initiated by means of the government of India. The modelling evaluation spans the length from 2010 to 2050 and analyses capacity call for the EV in Indian under 3 state of affairs: i) a 'take a look at' scenario, which involves the continuity of the contemporary EV rules as illustrated by way of India's Expected Nationally Defined Contribution (INDC); The observe of eventualities determines penetration of Evs and its co-blessings and co-expenses. The joint benefits are nearby air exceptional, home electricity protection and CO2 emissions in India whilst the co-cost (hazard) of procurement of battery and battery reprocessing and disposal uncooked materials.

Keywords: Electric Vehicle, EV, Global Warming, Energy

### I. Introduction

'Electric automobiles' is classified as automobiles that use a propulsion electric motor. Electricity used for walking the engine might be produced by means of transmission wires which include electric locomotives, teach and tramways or a unmarried or a number of connected batteries, such as in electric bikes and electric powered automobiles or from a gasoline cellular. This have a look at recognizes the previous as an EV organization and restricts its software to dual carriageway transport automobiles making use of either a battery or a gasoline cell. Electrification an appealing response to rising vehicle emission ranges in metropolitan regions is of vital significance for India nowadays. The car enterprise already feels both globally and in India the impact of electrification and e-mobility. By 2030, electrification ought to lead to electric vehicles (electric powered cars consisting of Battery Electric Vehicles, Plug-in Hybrid Electric Vehicles, and Hybrid Electric Vehicles) having a big share (around 50% of recent vehicle sales in a step forward situation) of world automosion. The worldwide automobile marketplace is on the brink of revolution. Digitalisation, growing generation, and modern-day commercial enterprise fashions have revolutionized maximum sectors, and this destabil is not an anomaly for the car zone. The Indian car region has all started to experience the effect of this international exchange. Why are car stakeholders making ready for this disturbance? And how will they adapt or increase into new regions? The National Environmental Quality Requirements (NAAQS) for Indian Cities are regularly violated by using air pollutants, including particulate be counted (PM), sulphur dioxide (SO2), nitrogen oxides (NOx), carbon monoxide (CO) and ozone (O3). In its 2014 evaluation the World Health Organization (WHO) rated New Delhi some of the 10 global most polluting towns. The maximum broadly suggested reasons of air emissions are automobiles, processing and industry, building operations, avenue dirt and combustion by means of strong biomass.

The transport environment of India is experiencing giant changes. This is encouraged by means of some of country wide and sub-countrywide rules on transport output, transportation generation and fuels. High pace rail trends and specific freight corridors are essential measures so one can change styles in freight and intercity commuter tour in the coming many years. Many communities are making an investment in the public transportation infrastructure, consisting of subway and bus shipping networks, Rapid transit (BRT). The aggregate of automobiles and gasoline is moving with the creation of cleanser generation and fuels. The elevated rail proportion of intercity transport, commuter shipping, and freight delivery is contributory to the electrification of shipping. In India, transport policies have given desire to motorized delivery relative to non-motorized transport. Even although the nature of the delivery policy specializes in non-motorized delivery, the implementation of this assignment has been partial and sympathetic. Accordingly, between 2001 and 2011, car possession, especially of 2-wheelers, has expanded appreciably. Transportation is likewise a growing CO2 supply. The transport industry accounted for nearly 14% of strength based CO2 emissions in 2010. (GoI, 2015a).

The purpose of India is to ensure strength is available for all public transport and 30 percentages of personal automobiles by way of 2030. This changed into one of the massive decisions made on the Latest Delhi Global Mobility Summit. 70% of fossil merchandise is utilized by the automobile enterprise generating extra than 70% of emissions. The government is handing over a 12% lower GST on electric automobiles and 28% fewer GST on gas and diesel automobiles. Indian Space Science Organization presents market gamers with the new lithium-ion battery technologies through the Indian Automotive Development Association. More than 65% of street transport strength calls for & 35% of carbon pollutants may be removed if India pursues a destiny of electrical mobility. Saving carbon dioxide will allow India to meet its Paris Climate Agreement responsibilities. India is striving for renewables of 185 GW by means of 2022 as a part of developing a green economy. India charged 4.14 trillion in 2015-16 for the procurement of 201.73 million tonnes of crude oil.

#### II. Literature Review

## A. History of Electric Vehicles

The foregoing sorts of electrical structures and the diverse developments hired in electrical structures have evolved over time. The transportation past of EVs stretches returned to the Eighties, whilst the first electric powered automobile changed into launched to the German market. Around the time, numerous types of EVs have been brought, together with electric commuter railways, electric powered trams and trolley buses. Electric cars unexpectedly have become extra commonplace and extra automobiles have been deployed in other European and US markets. That became the same time wherein the primary vehicles on internal combustion engines (ICEs) had been built, cars that perform nearly all the automobiles currently running. In the first years, hobby in EVs surpassed that of automobiles going for walks on ICEs, even though EVs were extensively used at some stage in the First World War. However, the issues of charging facilities, charging and competition of ICE cars have adversely affected the EV industry, and some EV manufactures have struggled after the inventory stage. EVs were once more famous for a confined time rapidly after the Second World War, and inside the timeframe from the beginning of the Nineteen Fifties to the overdue Eighties many attempts had been made to popularize EVs. Electric trams have been the various first electric powered vehicles to advantage reputation in cities, in conjunction with hybrid motors. And now, most towns in developing international locations have nicely-functioning mass transit electric trams. The trams commenced to vanish in favour of diesel buses inside the Nineteen Sixties, which became the favourite shape of public shipping. EVs can be labeled on the basis in their attributes including (i) fee duration, (ii) drive range and (iii) most charge, outside the above-referred to technology classifications. These attributes are probably the two maximum vital traits of an electric vehicle which have an effect on clients, the charging time (i.e. the time taken to absolutely rate the battery) and the using variety (i.e. the maximum distance that an EV will bring whilst charged). Charging length is dependent on the characteristics of input strength (i.e. Enter voltage and current), version of battery and battery energy.

Change in technology for electric automobiles has contributed to increase of the type of electric vehicles operating on the street. This includes EVs specifically for intracity transportation (short distance transit) and inter-metropolis (lengthy distance transportation). The spectrum of EVs can be as poor as 20 km / fee to four hundred km / rate. Similarly, the maximum pace may want to exceed 160 km / h with E4Ws and some E2Ws.

## B. Electric Vehicle Scenario in India

The transition from ICE to EV is likewise in its infancy in India. EVs accounted for handiest 0.1 in keeping with cent of the overall quantity of cars sold in India (2017 Electric Car Usage by using Region; 2017 Automobile Region List, 2017). The cutting-edge demand for electric powered automobiles in India is dreary. However, in several small cities and villages in India, there are electric powered rickshaws. "These electric powered rickshaws are designed for narrower roads and are typically charged at home. Despite a dismal EV region, several organizations preserve to make investments within the advent of charging stations for the subsequent reasons.

- 1) In 2013, India launched a formidable National Electric Mobility Mission Plan (NEMMP) 2020 to address the issues of national strength stability, vehicle emissions and home output improvement. The Government of India is reaffirming its pledge to the Paris Agreement and is preparing to interchange to EVs by means of 2030.
- 2) Lack of charging area is one of the hurdles that discourage Indians from purchasing electric powered motors. The advent of renewable infrastructure charging is therefore vital to improve the Indian electric system industry.

Thus, the construction of charging infrastructure is about to begin in India. The biggest landmarks in India's charging growth past (The Times of India, 2017)

- 1) Government pursuits to installation 206 charging stations inside the city.
- 2) Allowance of 20 crore rupees (Euros 2.7 million) within the yr 2016–2017 for the introduction of the charging station.
- 3) The NTPC is considering putting in charging stations at a charge sponsored of 1 lakh of rupees (£1.300).
- 4) TATA Power Delhi aims to spend one hundred crore rupees (€thirteen million) to construct 1,000 charging stations in Delhi.
- 5) SUN Autonomy, Hero Future Energy is aiming to incorporate solar-primarily based charging stations for exhausted batteries.
- 6) Ola spent 50 crore rupees in EV and charging facilities in Nagpur (6.7 million euros).

Although there have been many charging infrastructure growth projects in India in recent years, the development of sustainable charging infrastructure is not clear of barriers. Some of the key obstacles are mentioned below

- 1) No EV sector.
- 2) In contrast with other developing nations, less government programmes.
- 3) Variable power grid system."

# III. Challenges of Home Charging and their Solutions

Challenge	Solution
Cost	Introduction of government incentives to promote home
Cost	charging Earning revenue by V2G scheme
Lack of dedicated home charging point in	Collaboration of government with property owners to
multiunit dwellings	establish dedicated home charging point in multiunit
mutuunt awenings	dwellings
Safety issues	Retrofitting existing wiring
No power for charging	Use locally available renewable resources like solar
No power for charging	energy to charge Evs
Transformer loss of life	Co-ordinated charging
Damaged charging point	Co-ordinated charging

## IV. Type of Battery

	Lead Acid Battery		Lithium-ion
Payload	Low	High	High
Efficiency	18.7 km/kWh	35 km/kWh	56 km/kWh
Approximate cost	USD 550	USD 700	USD 2400
Driving Range	Less than 100	Less than 100	200
Manufacturing	Local	Local	Imported

## V. Research Methodology

AIM- To examine future traits and eventualities to assess the destiny of Electric vehicles in India

### VI. Objectives

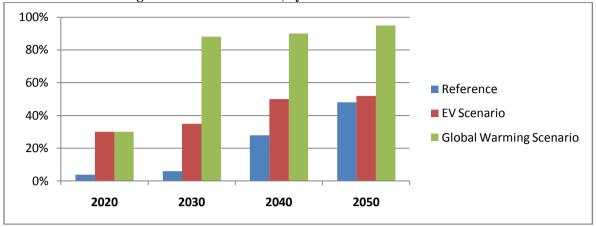
"The questions addressed in this paper require an analysis of ways the EV particular incentives collectively with international climate stabilization target affect diffusion of EVs in India."

## VII. Research Method

The processing of records is one of the maximum vital problems for developing treasured research. Similarly, too many numerous facts series sources are to be had, which includes polls, interviews, analyses, reports, focus companies, and many others. The main is supposed to document and compare within the modern studies. The survey ultimately gathers the important thing consequences. The survey contains two sections (demographic questions and Likert scale questions) connected to the motive of this evaluation to validate the established hypotheses involved on this studies component. A self-administered on-line questionnaire has been shared with teachers, pupils and citizens thru emails, social media channels and questions.

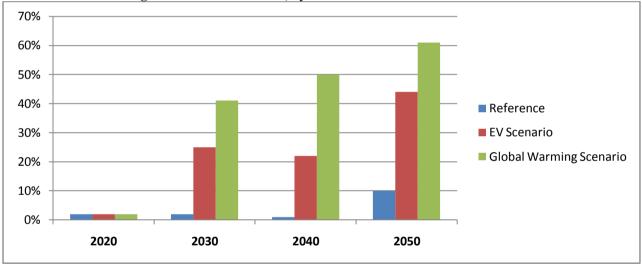
### VIII. Analysis

Figure-1: Share of electric, hybrid and fuel cell 2-wheelers

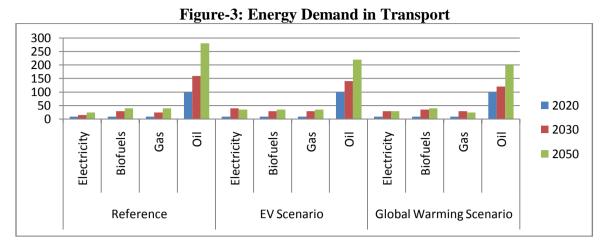


In the global warming stabilization state of affairs, the improved R&D in battery generation might make electric two wheeler equivalent to traditional -wheelers by way of 2030. As an effect, nearly all 2-wheelers would be hybrid or completely electric by 2030 (Figure 1). Electrical 2-wheelers gain from a high carbon fee and electricity cleansing that turns EV right into a secure alternative for both local and CO2 mitigation.

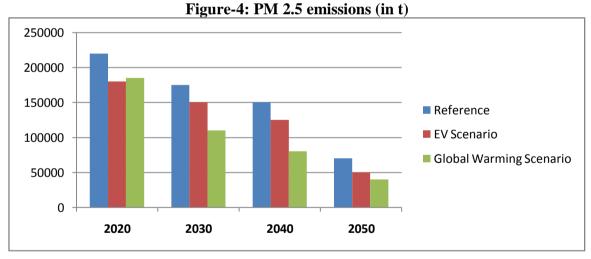
Figure-2: Share of electric, hybrid and fuel cell 4-wheelers



Cars are an increasingly growing form of shipping and automobile ownership in city and rural areas has risen exponentially(Dhar et. al., 2015). Internal combustion engines powered by means of petrol or diesel have historically controlled CNG inside the last decade however the increase of town gasoline distribution facilities has contributed to the manufacturing of alternative fuel in many municipalities (Dhar and Shukla, 2010). Currently, absolutely driven four-wheelers and electric cars have an insignificant market proportion. In this assessment example, compact electric powered motors at a fee underneath USD 15,000 would be low-cost after 2040; however motors with bigger batteries, shipment ability and longer drive lengths might no longer be viable within the horizon. The marketplace for EV four wheels is 635 bpkm in 2050. An excessive carbon fee within the international warming stabilization state of affairs offers EV 4 wheels in additions improve after 2030. The high carbon market offsets subsidies elimination after 2030 and an upward thrust in the proportion of EV four-wheelers (Figure 2). The market for 4-wheelers is 4,413 bpkm in 2050.



Travel power call for has historically been controlled with the aid of intercity rail delivery. In 2010, delivery demand for power was 11.6 TWh, 82% of which changed into intercity rail. The remaining market changed into metro structures in towns and for pipelines shipping of petroleum merchandise. The potential call for rail-based power may additionally increase on account of rail community increase, train services upward push, freight hall improvement and excessive-pace railway networks. The want for power could be more or less 231 TWh by means of 2050. With appreciate to the EV scenario, call for electricity is developing greater rapidly than the contrast situation considering EV 2-wheelers and EV 4-wheelers are rapidly subtle. The cumulative call for delivery electricity in 2050 is 400 TWh (Figure 3), which might be 73% better than the reference scenario. The proportion of electric cars in delivery strength demand will develop to 63% by way of 2050.



PM 2.5, a massive nearby pollutant, will in addition rise in reference scenarios via 2020 and the growing populace with double wheels and 4 wheels could be a number one force (Dhar and Shukla, 2015). Air first-rate in cities is likewise projected to go to pot in the near term attributable to rising emissions. However, inside the close to term, it is expected that more rigorous pollutants requirements could make contributions to decreases in local contaminants (e.g. PM2.5), as long as different companies, together with production, energy production, stones and so forth., have similar emissions.

Emissions of air contaminants start to lower quickly, i.e. with the aid of 2020, inside the EV state of affairs. In the close to term, this has a tendency to cut back the upward push of air contamination and results in a medium-term decline of air pollution emissions. The worldwide warming scenario will in addition improve the gains for neighborhood air exceptional, e.g. Pollution of PM2.5 might be much less than half of present day amounts by 2030. However, PM2.5 emissions will rise at the electricity station seeing that they would be outdoor populated metropolitan centres with much less health impacts. In destiny, strength deliver would be cleaner thanks to stricter environmental

requirements for energy plants and growing penetration of renewable electricity technology era.

## IX. Conclusion

In addition to protection issues related to the switch of Li-ion batteries from the manufacturing area to the manufacturing web site, transport fees are raised. This culminated in many EV providers searching for to delegate the design and set up of the Li-ion battery. In view of this development, it is crucial for India to develop nearby Li-ion battery output. Many efforts are beneath manner to increase large-scale Li-ion output in India. Proposals for putting in place gigawatt-hour processing centers for a group through the bidding phase for storage batteries are in all likelihood to be requested. Direct tax discounts and different indirect tax incentives related to expenditure also can be provided. There isn't any query that one vast hassle for producers is the production and version of battery technology that better suits Indian situations. In conclusion, there's an excellent ability to affect double-runners, which may also result in a big reduction of CO2 pollution in addition to will increase of city air first-class at notably lower working and restore prices relative to ICE 2-Ws. For companies who needed to introduce electric powered automobiles in India, this have a look at is of number one importance. On the basis of the studyof findings, organizations can expand their efforts to aid electric automobiles on the basis of primary elements. The usability of electric motors can be highlighted thru a success promotional marketing campaign, via producing web-based totally tutorials or motion pictures to accompany the capability of electric automobiles.

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# Study On Consumer Behaviour Of Women In Durable Goods - With Special Reference To Hassan

# Dr. Hanumanthappa

Assistant Professor Department of Studies in EconomicsGovernment First Grade College, Shikaripura.

Karnataka

#### **Abstract:**

The globalization and liberalization operation of agencies have given a possibility to the customers/purchasers to choose one out of numerous comparable products available in the market. The global trend within the market have affected the patron's behavior to a terrific extent, whether or not it's far a case of supplier running in international, local, neighborhood level or a case of consumers involved in shopping consumable/industrial merchandise. The marketers ought to play a key position in attracting the capacity shoppers in favor in their products. The shopping for selection varies as according to the information available with the women patron before shopping for a particular product. This look at concludes that the aggressive marketplace gives possibility on one hand and threats then again to both the customer phase of women and products of the product. It is quite critical to improve core product with cost addition to enrich purchaser satisfaction more within the comparable price variety. Not best first-class upgrades however development in after sales carrier can increase and replace call for purchaser durables as well as for alternative of the products.

Keywords: Consumer, Durable Goods, Behaviour, Women

### 1. Introduction

In India there are various resources and people are more prone to use variety of products for their consumption. The process of consumption in the post liberalized era has started dominating the consumer community particularly in the women section. There are numerous products are available in the market for the consumption and this situation has created for consumers. The multiple products with similar utility have created a competitive situation in the market. People at one side are unable to decide what to buy and on the other side they remain faithful to some products in particular. Thus, consumer behavior is one of the significant areas to be studied. The globalization and liberalization operation of businesses have given an opportunity to the customers/consumers to select one out of various similar products available in the market. The global trend in the market have affected the consumer's behavior to a great extent, whether it is a case of seller operating in international, regional, local level or a case of consumers involved in purchasing consumable/industrial products. Due to globalization of business and liberalized policies of the government the auto industry has witnessed a major selling prospect. Many multinational companies have entered to fray, turning the market place into a virtual battlefield.

### 1.1 Statement of the Problem

The entrepreneurs must play a key function in attracting the capacity shoppers in choose of their merchandise. The shopping for choice varies as consistent with the facts available with the women customer earlier than buying a particular product. Information to be had via Internet with the help of cable TV has created a brand new dimension in making decision earlier than the buying any product. Thus, the choice of customers depend loads on the records to be had with the consumers. All the purchases made through a family follow a sure decision making manner.

## 1.2 Objectives of the Study

The following objectives have been framed to find answer for the above questions raised by the researcher:

- 1. To study the socio- economic profile of the chosen women clients.
- 2. To take a look at the hassle confronted through the women even as shopping.

## 1.3 Methodology

### a) Data and Sampling

The facts applied for the have a look at is primary in nature. Primary statistics were amassed from the pattern of 150 consumers in Hassan. Convenient sampling is adopted in this look at simple percentage that is implemented to discover the conduct of women patron.

### 2. Review of Literature

Gaurar Jaiswal, Dr. Praveen Sathu, Manita Matharu, (2010) made an try of their study "Consumer Preferences towards Service Industry: A Factorial Study of Restaurants", they recommend that charge alternatives and behaviour of team of workers has emerged as the most vital determinants of component affecting choice of eating place. They additionally advise that, the restaurant management must focus on

its ambience and food packaging. The behaviour of the body of workers need to be well mannered so us to gain loyalty of purchaser.

Rohit S. Kunder and M. Devaraj, (2010) made a try to look at the "Changing Patterns of Food Consumption in Karnataka". This evaluation points out that the consumption basket of the agricultural and concrete families is getting diversified. With urbanization the non-cereal/animal product food is rising as a critical source of nutrients. The food hole between city and rural masses are widening an awful lot and within themselves as properly. Agricultural policies wishes framed in a realistic way to have impact at the shape of production, processing, advertising device to ensure intersect oral food security of the country.

Lilly J., (2010) made a try to look at, "Customer Perception and Preference in the direction of Branded Products with unique Reference to Television units". This observe cautioned that pricing, advertising deals and product availability, all have awesome effect on the placement of the emblem in the customer's desire set. This examine concludes that the demographic valuable which include age, gender, academic qualifications are pretty famous with the rural parents profiles of Online Consumers.

In Hassan there are 150 women customers were taken for this study via adopting convenient sampling technique. The demographic factors of women clients consist of variables which include age, gender, marital fame, academic qualification, career, form of own family, number of contributors and month-to-month profits. It is supplied in table 1.

**Table 1: Personal Profile** 

Particulars	Numbers	Percentage
Age	•	
Up to 20 years	75	50.00
20-30 years	30	20.00
Above 30 years	45	30.00
Gender	<u>.</u>	
Female	150	100.00
Marital Status		
Married	60	40.00
Unmarried	90	60.00
<b>Educational Qualification</b>		
Up to School level	30	20.00
Under graduate	90	60.00
Diploma	30	20.00
Occupation		
Student	45	30.00
Employer	60	40.00
Business	45	30.00
Type of Family		
Joint family	120	80.00
Nuclear family	30	20.00
Number of Members		
Up to 3 members	30	20.00
3-6 members	75	50.00
6 and above	45	30.00
Monthly Income (Rs.)		
Up to Rs.15000	30	20.00
Rs.15001 - Rs. 20000	75	50.00
Above Rs. 20000	45	30.00
<b>Problems While Purchase</b>		
Non-availability of the expected products	15	10.00
After sales service	42	28.00
Lower quality of the products	45	30.00
More time consumption	15	10.00
Defective products	18	12.00
Guarantee given by sellers	15	10.00

Table 1 without a doubt give an explanation for that majority of the respondents (50.00%) are belonging to the age institution up to twenty years, All the customers (100.00%) are women, majority of

the consumers (60.00%) are single, maximum of the clients (60.00%) are beneath graduates. Majority of the women consumers (40.00%) are hired in both public and private sector, majority of the consumers (80.00%) are in joint circle of relatives, most of the customers (50.00%) circle of relatives having 3-6 individuals and majority of the consumers (50.00%) monthly profits among Rs.15001–Rs.20000. Most of the girls purchasers (30.00%) are given trouble whilst buy best lower excellent products.

### 3. Findings of the Study

The various findings of the study are given in the following:

- 1. Majority of the respondents (50.00%) are belonging to the age group up to 20 years,
- 2. All the consumers (100.00 %) are female,
- 3. Majority of the consumers (60.00%) are single,
- 4. Most of the consumers (60.00%) are under graduates.
- 5. Majority of the consumers (40.00%) are employed inboth public and private sector.
- 6. Majority of the consumers (80.00%) are in joint family.
- 7. Most of the consumers (50.00%) family having 3-6members and
- 8. Majority of the consumers (50.00%) monthly income between Rs.15001–Rs.20000.
- 9. Most of the women consumers (30.00%) are givenproblem while purchase only lower quality products.

### 4. Suggestions of the Study

Based on the findings of the study and the opinion expressed through the women customers the subsequent hints are given:

- 1. Since the product is broadly available, the dealers must improve the excellent of the goods.
- 2. Marketers have to focus their efforts to boom the extent of client pleasure via initiating changes in product associated issues like price, layout and emblem picture.
- 3. Most of the women customers buy for credit centers organized with the aid of the identical sellers both in banking or non-public finance corporations.
- 4. The availability of credit score centers make the consumers to shop for costly merchandise and make them to pay in installments with no trouble.

#### 5. Conclusion

This look at concludes that the competitive marketplace presents possibility on one hand and threats alternatively to both the client segment of women and products of the product. It is pretty essential to enhance center product with fee addition to complement consumer pleasure extra within the comparable charge range. Not best excellent enhancements however improvement in after income carrier can develop and replace demand for consumer durables in addition to for substitute of the goods. The dealers/producers and the outlets must understand the significance of the consumers and their alternate mindset within the manner of advertising. Only then the businesses can withstand and live on in the sale of purchaser durables.

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## **Role Of Women Police In Foreign Countries**

### Chidanand. S. Anur

Assistant Professor of Political Science, Government First Grade College for Women, Vijayapur. Karnataka

### **Abstract**

According to statistics available about women Police in overseas international locations approximately fifty five nations rent women as Police personnel and the share of women employed as Police officials in crook research varies among 0.5 to 15 according to cent. These women Police have been recruited specifically to address women and juvenile offenders but today they're allowed to carry out all sorts of Police paintings. They adjust site visitors, interact in crime research, carry out patrol duty, render social carrier, do clerical paintings, attend to telecommunication and related paintings, involve in immigration responsibility, carry out finger printing work, do public family members paintings, impart Police schooling, cope with crime prevention, manage crowds, prevent drug trafficking, perform technical duties and involve themselves in welfare activities. In some countries, women Police are employed whilst drivers. Statistics regarding the function of women Police is to be had in choose few countries. Let us in brief trace out the origin, increase and the role of women Police in the select overseas countries.

**Keywords**: Drug Trafficking, Women Police Officer, Police Enforcement, Police Patrols, Juveniles **United States of America** 

Women Police have been hired for a quite long time in the United States of America. However, the practice of women Police to do certain kinds of Police paintings may be traced best from 1845. Six women Matrons have been appointed in New York City and prolonged to most of the bigger towns of United States of America from 1877 in response to public demand. These women Matrons have been employed to perform lock up duty, searching of women offenders, serving meals, water, and many others, and followed the women prisoners to court or detention institutions. The Los Angeles Police Department appointed the Police women with the powers of regular Police in 1910. In 1916, 25 cities in the U.S.A. appointed women Police with the powers of ordinary Police and by way of about 1950 women Police have been appointed in nearly all of the States of the USA. Women Police in the USA are dealt with inside the equal way as Police men are treated from 1963, on the premise of a court docket judgment given in favour of women Police. They are appointed and promoted so as of advantage irrespective of sex. Women Police are merged with the ordinary Police pressure with the unisex identify "Police Officer". President's Commission on Law Enforcement and Administration of Justice appointed by way of the President Johnson advocated the following in admire of women Police. Qualified women must be utilized in such critical body of workers provider hyperlinks as planning and research, education intelligence, inspection, public statistics, community family members and as felony advisors...and communications...(and) have to also serve often in patrol, vice and investigating divisions...(and) as more and more qualified women input the service, they could expect administrative duties."

By 1971 there had been approximately 3700 women Police inside the USAwhich represented no extra than 1.5 in step with cent of complete time regulation enforcement officers. To finish inside the USA first of all women Police had been appointed to take care of the problems of women offenders. Later they had been empowered to perform all manner of Police work. Until 1963 they have been now not dealt with in the equal manner as Policemen have been dealt with in particular in promotional chances. On the premise of a judgment given through the New York courtroom in 1963, girls Police aren't most effective assigned the equal role, but additionally dealt with on par with Policemen in all aspects including recruitment, training, advertising and situations of provider. Though, by way of 1971 there were 3700 women Police in the United States, they represented best approximately 1.5 percentage of full time Police officers. Steps were taken by the numerous Acts exceeded within the United States of America inclusive of Civil Rights Act of 1964 to boom the electricity of the Police girls within the Police enforcement.

## The United Kingdom

In the UK as in the USA Women Police were no longer delivered right away into the Police pressure. During 1914 voluntary women patrols have been created in London and prolonged to other provinces via the quit of the year. These voluntary women patrol movement caused the introduction of women Police. In 1916, 30 selected women patrols had been hired for component time paid obligations and had been paid from Police budget; however they did not have the energy of arrest. The Baird committee in 1920 and the Bridgman Committee in 1924 advocated the employment of women Police in the Police pressure. During 1926 the National Council of ladies advised the employment of enough quantity of suitable women as Police Matrons:

- 1. To improve the cells as regards sanitation, ventilation and reasonable comfort in an effort to enable prisoners to preserve their self-recognize,
- 2. To exclude all Male Police from the direction or supervision of women prisoners and
- 3. To hold the inquiry in Districts in which conditions were underneath the deserted requirements.

In 1933 women Police patrols have been sworn as Constables with the same standing and powers as Male members of the force. The strength of the women Police was increased from 20 to 50 in 1933 and 136 in 1946. The electricity of women Police endured to boom and the overall energy of women Police had been 6000 as in opposition to the whole Police energy of 106,000 inside the year 1977. In the start women Police have been applied specially to cope with girls and juvenile offenders. Today women Police hold crucial positions inside the Police branch and perform distinct varieties of Police work.

#### Australia

Women Police were first brought in the New South Wales State of Australia for the primary time in 1915. The statistics is not available with reference to the creation of women Police in different States of Australia. But women Police at gift are discovered in all States of Australia and perform obligations and features, which might be similar to the ones in other countries.

#### Poland

Women Police were first recruited in Poland in 1925. Originally, their responsibilities have been to deal with problems regarding women and juvenile offenders. At present they convey guns and have complete Police authority. Though their function is confined to address women features, by means of 1939 over 300 Policewomen were working in fifteen towns beneath the centralized command of female Chief Commander.

## Japan

Women Police had been first recruited in 1946 inside the metropolitan Police branch in Japan to address the troubles of the women. The performance and the achievement of the women Police officers had been so correct that there has been a steady increase within the range of women Police officers. Their rank, situations of recruitment, allowances, education, schooling, and so forthare just like those for male Police officials. They acquire the identical earnings and exercising the same powers as the male Police officials. All ranks within the Police Department are open to the women Police, and there is no difference within the rank that may be reached via women officers although, to begin with the positions of women Police become confined to tackle women's problems. At gift, they're allowed to carry out the exceptional kinds of Police work, which they may effectively perform.

# Singapore

Women Police have been first recruited in 1949 as special constabulary to test women offenders at one dollar in keeping with seek. The want for women Police within the Police department have become vital because of the increasing crimes in respect of women and children. The wide variety of women Police inside the Police pressure persisted to increase and these days they constitute 12% of the full Police pressure. They aren't only employed for checking, looking, escorting and guarding of the woman accused, recording statements of sufferers of sexual offences and additionally deal with women and juveniles, however additionally in visitors control and mob dispersal. At present they're employed in apprehending doubtlessly risky people by using gambling the role of "decoy". There is a Police Pipe Band unit composed of 30 decided on Policewomen. They do now not function totally as a band, but further are applied for standard Police responsibilities.

## Indonesia

Women Police in Indonesia have been initially appointed in 1951 to serve for functions referring to the battle for independence. At gift the number one feature of the women Police is to address all instances wherein women and children are worried. In carrying out those features, the women Police have law enforcement, research and patrol responsibilities. Investigation of non-court cases and submission of such instances to the right social organization also are covered in their responsibilities.

### Nigeria

Women Police in Nigeria had been first recruited in 1955. Towards the quit of 1967, there had been 463 women in the pressure, which includes 16 officials, 26 Inspectors, 63 Non-Commissioned Officers and 358 Constables. They are dealt with inside the same manner as Policemen are treated in respect of recruitment, education, merchandising, and conditions of provider. They carry out an extensive variety of responsibilities ranging from supporting in investigation of sexual and other offences against women and children, operating as fingerprint experts, assisting in directing visitors and helping the young, the elderly, the infirm across busy streets and running as wireless operators and cell phone operators. The

best contribution of women police in Nigeria has been in the area of youngster delinquency, coping with destitute women and kids and running towards teenage crime gangs.

#### Israel

In Israel Police women have been first recruited in 1960. They perform a number of Police tasks, in addition to imparting safety patrols for airports, hospitals, markets and schools. Women Police Officers incorporate ninety percent of the incredible traffic Police pressure of the country. These site visitors Police isn't always most effective deliver tickets to parking violators but additionally direct traffic and issue citations for transferring violators.

# Norway

Women Police especially attend to the problems of women and children. Though women Police have the identical Police powers in similar rank they, are not treated in the identical way as Policemen are handled in respects of recruitment, schooling and promoting.

## **West Germany**

Though Women Police in West Germany are specifically hired to deal with women accused and juvenile delinquents, their role at present is slowly converting and they're assigned detective work after proper education. Women Police undergo 365 days training to research well-known educational topics referring to women and juveniles. The statistics available on the starting place, development and the function of Women Police in choose foreign international locations have made clear that in majority of the countries even though Women Police were to start with recruited to address the troubles of women and children, at gift they are allowed to perform the distinct kinds of Police work in the Police department and that they may be included with the entire Police pressure.

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# **Human Rights – Ethics An Overview**

# Dr. Udayakumar L. Doddamani

Assistant Professor Department of Political Science SMYK. Government First Grade College Telsang. Tq-AthaniDist.Belagavi.Karnataka

#### **Abstract**

Ethics defines the factors important to human properly-being and proposes principles for use as hints for producing an ethical subculture. It additionally refers to the precise values, requirements, regulations and agreements. People adopt for carrying out their lives. Ethics aren't simply social conventions, like desk manners. It defines the social situations essential for human beings to thrive. Human rights do now not honestly outline the wishes of people, however apprehend human beings as lively subjects and claim holders, therefore organising the obligations and obligations of those answerable for making sure that wishes are met. This paper attempts to explain the connection between Ethics and Human Rights. The objective of serving a regular minimal provision of admire for folks can be executed thru proper address in the direction of those troubles.

**Key words:** Applied Ethics, Egalitarian, Covenants, Servitude, Ethnicity, Good Governance. **Introduction** 

Ethics as a part of Philosophy plays an essential function in Modern World. Global ethics is nothing however the essential minimum of common values, requirements and fundamental attitudes. An issue on human duty or duty will adhere complete recognize closer to human rights. A right impartial morality will shield human rights. Classification of ethics may be severa. "APPLIED ETHICS" performs a important role to flavor the actual essence of human rights. It is obvious that in Conjunction with Ecology and Human Rights, ethics contributes one of the three fundamental areas of the country of the Contemporary international.

# What does an "Ethic" Mean?

Ethics defines the elements critical to human properly-being and proposes standards for use as guidelines for generating an ethical tradition. It additionally refers back to the unique values, requirements, rules and agreements. People adopt for accomplishing g their lives. Ethics aren't merely social conventions, like desk manners. It defines the social conditions essential for humans to thrive.

# **Human Rights**

Human rights do not truly define the desires of human beings, however apprehend humans as active subjects and claimholders, consequently organising the duties and responsibilities of these liable for ensuring that wishes are met.

# "The Rights of everyman are diminished when rights of one man are threatened"

Hidden which means of "RIGHTS" – "DUTIES" is to appreciate human rights. One man cannot cherish human rights. Each unmarried guy must make a contribution to ethics in human rights with a deeply rooted moral duty.

This paper attempts to explain the relationship between Ethics and Human Rights.

States have the primary responsibility to create the enabling surroundings wherein all and sundry can revel in their human rights and feature the duty to ensure that recognize for human rights norms and ideas is included in to all stages of governance and policy making.

In India, the Protection of Human Rights Act 1993 described Human Rights as "rights referring to liberty, equality and dignity of the person assured by means of the Indian Constitution as embodied in the Fundamental Right and the International Covenants".

Human rights are inalienable essential rights to which a person is inherently entitle since he's a human being irrespective of race, caste, nationality, intercourse, language and many others. Moral standards that set out certain standards of human behaviour, which can be often included and declared as felony rights in country wide and worldwide regulation. Human rights are conceived as UNIVERSAL (applicable everywhere) and EGALITARIAN (same for all people) because all and sundry is a ethical and rational being who merits to be handled with dignity. Before Second World War, there wasn't diagnosed human proper. The 30 fundamental rights to which people are entitled was drafted as "UNIVERSAL DECLARATION OF HUMAN RIGHTS" by representatives of all regions of the arena and encompassed all prison traditions.

# **Basic Principles of Universal Declaration of Human Rights (UNDHR)**

Some of the basic principles of Universal Declaration of Human Rights are:

1. All human beings are born free and equal in dignity and rights:

- 2. Everyone is entitled to all the rights and freedom without distinction of any kind such as race, colour, sex, language, religion, political or other opinion, national or social origin:
- 3. Everyone has the right to life, liberty and security of person:
- 4. No one shall be held in slavery or servitude:
- 5. No one shall be subjected to torture or to cruel, inhuman or degrading treatment: and
- 6. All are equal before law and are entitled to equal protection against any discrimination.

The declaration is a **Living Document** that has been accepted as a contract between government and its people throughout the world. The Constitutional law was an extract of the parent living document – **UNIVERSAL DECLARATION OF HUMAN RIGHTS 1948.** Human rights are classified into three main heads.

- A. Universal Protection of Human Rights
- B. Regional Protection of Human Rights
- C. National Protection of Human Rights

# **Indian Constitution and Human Rights**

The 30 basic rights are packed as

Article 1 and 2 - General

Article 3 to 21 - Civil and Political Rights

Article 22 to 27 - Economic, Social and Cultural Rights

Article 28 to 30 - Stands on Rights Freedom and duties

Article 32 - Right to Constitutional Remedies

## **Sustainable Human Development and Human Rights**

Human rights are crucial to the well being of each women and child. The sustainable human improvement aims to cast off poverty, sell human dignity and rights, and offer equitable opportunities for in the course of desirable governance.

## **Good Governance:**

What is the relationship between human rights and good governance?

The concepts of exact governance and human rights are jointly reinforcing each being primarily based on middle standards of participation, duty, transparency and country duty. Although human rights empower people, they cannot be reputable and protected in a sustainable manner without desirable governance. Human rights beef up appropriate governance.

From the human improvement angle, exact governance is democratic governance. It means

- 1. People's rights and fundamental freedoms are respected, letting them stay with dignity;
- 2. People can preserve selection-makers responsible;
- 3. People are unfastened from discrimination primarily based on ethnicity, gender or another attribute.

India faces a hassle of sexual harassment, chance to existence, hurdles for training, communal clashes, oppression towards minorities and lots of. This listing isn't always exhaustive it's miles illustrative the loosened ethical obligation like disrespect to humanity, importance to sexual issues, academic imbalance, pleasure of supremacy supply rise to human rights violations.

The nature of irresponsibility and disregard to human rights is the birth of violation. The conceptual strength of human rights is dismantled due to lethargy in strain on duties via political, moral and felony government who're accountable in imposing the rights and obligations. The violation of human rights prevails everywhere in the world, where India is one in all due to its complex big length, fantastic diversity and its popularity as growing country.

# Suggestions

- 1. Only laws are not enough. The implementation agency is also important.
- 2. NHR Commission and SHR Commission have strictly pays the eye to guard the people's human rights and authorities also empower this commission.
- 3. Each and everybody appreciate to others right to guard his own rights.
- 4. Development help will recognition at the capacities of responsibility bearers, in any respect ranges, to meet their obligations to respect, defend and fulfil right in addition to the capacities of proper holders to say their rights.

# Conclusion

# Knowledge makes a man unfit to be a slave

All human rights are by definition directly bound up with obligation to observe them. Rights and Responsibilities are differentiable but not separable. Ethics, human rights and the developing global interactions of entire human race are intimately intertwined. Many human rights employer along with

Amnesty International and the Human Rights Watch (HRW) have condemned human rights abuses with the supporting act like "Armed Force Special Power Act" (AFSPA). The legal duty to defend human rights includes the criminal duty to recognize them. A proper does now not exist without duties.

If one pronounces a statement of human rights, one ought to integrate it with a announcement of human obligations. Ethics is revealing a tradition as a pleasant possessed with the aid of the person. The human rights schedule on ethics need to reaffirm the frequent and overarching importance of ethics in advancing appreciate for human rights and are looking for to rebalance the existing schedule ruled with the aid of right to cultural identity.

# "HUMAN RIGHTS AND ETHICS ARE TWO SIDES OF SAME COIN".

The objective of serving a universal minimum provision of respect for persons can be achieved through proper address towards these issues.

"Like declaration of human rights, declaration of human responsibilities is indeed primarily a moral appeal".

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# **Impact of Branding On Consumer Buying Behaviour**

## **Dr.Avinash Mahadev**

Government First Grade Women's College, Bailhongal

#### Abstract

In the modern world, branding is one of the most essential elements which affect consumer preference. Interesting it is to understand the instrument of how branding can affect the purchasing decision and other behaviour still remain indefinable. A product may be manufactured in an industrial unit, but the brand identity design is created in intelligence. Branding is a process that is a product of a group effort of great marketing minds. Every successful organization has capitalized on creating a brand identity because it deeply affects the consumer at every stage of the buying process. From a competitive standpoint, branding works as a crucial part of business strategy. When the person sees the product which he likes without the wrapper or logo on it, he never recognize the product as being from a certain brand he trust? Probably not. Branding shapes human perception of attraction and familiarity and also branding change the mind of consumer in purchasing the product. Theintend of this research paper is to study the effect of various branding factors and how it influences the consumers buying decisions.

Key Words-consumer, Branding, strategy, effect, influences

## I. Introduction

Branding is crucial to the success of all products. In consumer markets, branding can influence whether consumers will buy the product or not. Branding can also help out in the improvement of a new product by facilitating the extension of a product line or mix, through building on the consumer's perceptions of the values and character represented by the brand name. The goal when developing a brand is to create value. A successful brand can create and sustain a strong, positive, and lasting impression in the mind of a consumer. Brands provide external cues to taste, design, performance, quality, value, and prestige if they are developed and managed properly. Brands convey positive or negative messages about a product, along with indicating the company or service to the consumer, which is a direct result of past ADVERTISING, PROMOTION, AND PRODUCT REPUTATION.

# II. Objectives

- 1. To know the concept of branding.
- 2. To study the Role of Branding throughout the Consumer Buying Process.
- 3. To know the impact of branding on consumer buying behavior.

# III. Methodology

The data are collected from secondary sources such as books, articles, and internet sources.

## IV. Review Of Literature

ARITRA RAWAT in her article titled "IMPACT OF BRANDING ON CONSUMER BUYING BEHAVIOR IN THE CLOTHING INDUSTRY: AN INDIAN PERSPECTIVE" she studied different factors which impact on the consumer buying behavior while purchasing clothes, relationship between various branding factors and consumer buying behavior ,the relationship between the socio-demographic factors and the decision to buy branded clothes. She collected the data with the help of both primary and secondary, primary data collected with the help of questionnaires distributed to 250 consumers. Finally she concluded that various branding factors which influence the buying decision such as brand awareness, brand loyalty, brand image pricing, and advertising among all brand image has the highest impact which can influence the decision making of the consumer while purchasing clothes.

PREETI KHADWAL in her article titled "CONSUMER BEHAVIOUR: EFFECT OF BRANDING AND PACKAGING" she described that the important effects of branding and packaging has on consumer attention and memory for longer period. People switch from the local products to the branded products in order to show their status, power and wealth. People are loyal to specific brands because of their commitment and the trust they build on specific brand.

## V. Branding

The American Marketing Association (AMA) defines a brand as "a name, term, sign, symbol or design, or a combination of them intended to identify the goods and services of one seller or group of sellers and to differentiate them from those of other sellers".

The basic branding concepts are as follows:

1. Brand Name —In this context a "brand name" constitutes a type of trademark, if the brand name exclusively identifies the brand owner as the commercial source of products or services. A brand owner may seek to protect proprietary rights in relation to a brand name through trademark registration.

- 2. Brand identity Brand identity is fundamental to consumer recognition and symbolizes the brand's differentiation from competitors. Brand identity may be defined as simply the outward expression of the brand, such as name and visual appearance.
- 3. Brand Personality –brand personality traits may include seriousness, warmth or imagination. Brand personality is usually built through long-term marketing, as well as packaging and graphics.
- 4. Brand Promise It is a statement from the brand owner to customers, which identifies what consumers should expect from all interactions with the brand. The brand promise is often strongly associated with the brand owner's name and/ or logo.
- 5. Brand Equity/Value –Brand value, especially in the case of consumer product brands, may arise out of customer loyalty.
- 6. Awareness The percentage of population or target market who are aware of the existence of a given brand or company.

# VI. Role Of Branding Throughout The Consumer Buying Process

## 1. Need Recognition

At this stage the buying process starts with need recognition, it means the person or organisation realizes that they have a need to be fulfilled. For example-the person wants to buy a cell phone; there are two ways the process may complete.

- A. the person may buy the same phone because he is satisfied
- B. He may go for other option available in the market.

So here the company's brand image plays an important role, a well established brand image assist a customer when he is looking for different options available in the market

#### 2. Information Search

In this stage a prospect will turn into the internet options, in buying process a brand's online presence will help them the most. Image across all digital platforms will make the brand shine and personalised messages especially for your target audience will help the brand to gain attention. Normally customer gives least care for a product; rather, everybody is concerned with how that product will make them feel about themselves. Therefore, the selection of brand message should convey the consumer's point of view.

## 3. Option Evaluation

In this stage of buying process a consumer will have multiple options available that are more suited to him

The following are the most common aspects that a customer evaluates the products on:

- 1. Is the brand trustworthy?
- 2. Is the product in my budget?
- 3. Is the quality of the product up to the mark?
- 4. Is the after-sales service reliable?

So if the customer wants to replace all these with single one, he will go after the company with high brand equity. A successful brand identity design is one which can boost a company's brand equity.

#### 4. Purchase Decision

In this stage of buying process the customer has chosen the product, now he is looking easiest way to purchase the product. A good branding strategy should emphasize the customer's decision and should further assure him in consistent marketing.

# 5. Post-Purchase Evaluation

In this stage of buying process the customer will evaluate the product purchase decision, it means the customer will evaluate on the following basis:

- 1. Did the brand fulfill its promise?
- 2. Is the quality of the product satisfactory?
- 3. Evaluation of after-sales service
- 4. Is the product worth the cost?

If the customer is satisfied he will again purchase the product and he will act as brand ambassador and will promote the product free. a brand identity design should include a message which helps the brand to create a relationship with new customers.

# VII. Impact Of Branding On Consumer Buying Behaviour

1. The first thing is marketer should influence consumer buying behavior by establishing the image of the brand. It's all about products physical appearance and attraction to the eye, slogans and reputability, creative logo design etc.

- 2. The brand reputation place an important aspect which creates trust between the marketer and customer. Attraction and curiosity about the brand will take it to dominate the decision making process.
- 3. The brand creates the interest in the minds of the customer to purchase the product; brand changes the minds of the customer to purchase the product.
- 4. The brand will fill the positivity in the minds of the customer which in turn change his decision in purchasing the product.
- 5. The consumer will favor those product which having high brand image in the market, so the Marketer should create and maintain high brand image of the product in the market.
- 6. Each and every aspect of the brand is important, because perfectness of the brand will help the marketer to create the impact of the product in the minds of the customer.

#### VIII. Conclusion

The branding of the product place an important role in buying behavior of the customers, so the product with the high brand image will attract the customers and they will purchase the products regularly. The marketers are striving towards improving the branding of the product by making different brand strategies because brand strategies heavily influence the buying behaviors of consumers.

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# A Study Of Mental Health Of Women With Medical Profession During Covid19.

# Dr. Vishalakshi Honnakatti

Assistant Professor and Head Department of Psychology. Government First Grade Women's College Bailhongal.

## Abstract:

As every aspect of life has changed as a direct result of the pandemic, it isn't surprising that people have reported that they feel their mental health has deteriorated. It's brought up new challenges as job security and access to food, medical care and resources have been called into question. As some countries struggle to deal with further outbreaks, it's essential that people finding life incredibly tough during the pandemic get the help they need. Good mental heath is important of women's overall health. But what is going on the women working in medical field its very critical time to everyone these peoplereally working hard. This study is focused on to understand mental health of medical professions during covid-19.

## **Introduction:**

Good mental health helps as enjoy life and cope with problems it offers a feeling of well being and inner strength. Other people depend on us and our well being our mental health effects how we act with family and friends, it effects our work taking care of our mental health is important to the people around us. All though it is easy to talk to our doctor, our family or our friends when we are sick or hurt we might prefer to keep mental health problems as secret. It isn't hard to see why. There is still shame associated with mental illness we fear what we do not understood.

Family and culture can sometimes block the way when we need help for mental health problems. The way we were raised often shape how we express feelings we sometimes feel uncomfortable talking about problems out side our family or even within our family. In some families talking about your feeling or seeking help is considered taboo. In many cultures mental illness is something that you just don't discuss.

## Mental health is important at every stage in our life:

Our mental health needs change throughout our life. But being able to recognize and talk about mental health is important in every life stage. Here are helpful things to know about mental health at different in life.

- 1. Having good friendship family life
- 2. Doing activities and enjoy each day
- 3. Feeling support from faith, community or loved ones.
- 4. Finding way to reduce stress in daily life.
- 5. Getting mental health help when we need it.

WHO has defined health in terms Mental health is more than the mere lack of mental disorders. The positive dimension of mental health is stressed in WHO's definition of health as contained in its constitution: "Health is a state of complete physical, mental and social well-being and not merely the absence of disease or infirmity. "Concepts of mental health include subjective well-being, perceived self-efficacy, autonomy, competence, intergeneration all dependence and recognition of the ability to realize one's intellectual and emotional potential. It has also been defined as a state of well-being whereby individuals are cognize their abilities, are able to cope with the normal stresses of life, work productively and fruitfully, and make a contribution to their communities. Mental health is about enhancing competencies of individuals and communities and enabling them to achieve their self-determined goals. Mental health should be a concern for all of us, rather than only for those who suffer from a mental disorder.

Mental health problems affect society as a whole, and not just a small, isolated segment. They are therefore a major challenge to global development. No group is immune to mental disorders, but the risk is higher among the poor,

homeless, the unemployed, persons with low education, victims of violence, migrants and refugees, indigenous populations, children and adolescents, abused women and the neglected elderly.

However, the health status of women remains precarious, especially in the developing nations, we are still far from an equal to both men and women on every social indicator. The status of women in the developing countries is still groin.

In a fortunate turn, at the Indian front a relatively open and competitive entry scheme has made young women enter various professions, mostly at the lower level, with a proportionately less number at the middle level and a handful at the higher level. Though the economic and professional status has contributed to their sense of security and the ability to face challenging Social situations, various other factor have contributed their sense of insecurity. The dull task of handling home and job mixed with a real or perceived threat against women may make them feel adjust, isolated and tensIn a patriarchal society where males dominate the domestic as well as the work front a growing sense of stress is imperative the social situations that make them uncertain and hesitant also make them socially stressed.

- 1. One-fourth of employees view their jobs as the number one stressor in their lives.
- i. —Northwestern National Life
- 2. Three-fourths of employees believe the worker has more on-the-job stress than a generation ago.
- a. —Princeton Survey Research Associates
- 3. Problems at work are more strongly associated with health complaints than are any other life stressor—more so than even financial problems or family problems.
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## Methodology:

## **Statement of Problem:**

To know the mental health of women with Medical profession During Covid -19

## **Objectives:**

1.To know the level mental health of women with Medical profession During Covid -19

2. To find out the significant impact on mental health of women with Medical profession During Covid -19

# **Hypothesis:**

- 1. There is significant difference between mental health of women with Medical profession During Covid -19 and before covid.
- 2. There is a significant impact on mental health of women with Medical profession During Covid -19 **Tools used for study:**
- 1. Mental Health Chick list by Pramod Kumar (1992)
- 2. Self constructed interview schedule

## **SAMPLE:**

The sample consisted randomly selected 150 respondent of women with medial profession. Average age range is 28 to 42. Here the sample of 80 were Doctors and rest of were nurses selected from Belagavi city.

# **Data Collection:**

Data was collected through Google form sent by emails and whatsapp by building a good rapo through video call and doubts are cleared by Google meet to get real response from respondents.

# **Results And Discussion:**

Table Shows Percentage Of Mental Health Status Of Doctors And Nurses

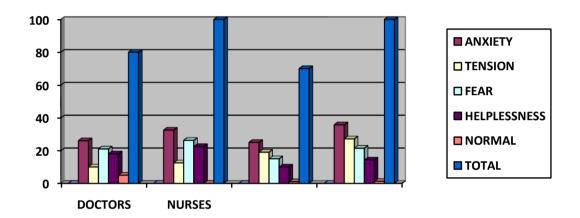
	DOC	TORS	NURSES		
DO YOU FEEL DURING TREATING COVID PATIENTS	Frequency	Percent	Frequency	Percent	
ANXIETY	26	32.5	25	35.71	
TENSION	10	12.5	19	27.14	
FEAR	21	26.25	15	21.42	
HELPLESSNESS	18	22.5	10	14.28	
NORMAL	5	6,25	1	1.25	
TOTAL	80	100	70	100	

Above table shows percentage of mental health status of doctors and nurses. More number of nurses suffers from anxiety, tension and fear than doctors while only one nurse responded that she take covid patient as normal as other patients. And five doctors took normal. Doctors percentage is high in

helplessness than nurses. They feel they are helpless to treat covid patients. Some doctors also mentioned they are not ready to deal these people due to helplessness they are working with this pandemic condition.

# Tableshowing Significant Difference Between Doctors And Nurses Mental Health .

Variable	N	Mean	S d	t-value	Level of significance (0.5)
Doctors	80	77.50	6.46	2.17	1.00
nurses	70	54.62	4.22	2.17	1.98



From the above table it shows the calculated t-value is 2.17 higher than tabulated 't' value 1.98 at 0.05 level of significance. So there is significant difference between doctors and nurses mental health . While the mean scores shows that doctors mental health is better than nurses .(77.50 & 54.62). Hence the hypothesis that there is significant difference between medical professionals is accepted.

## **Conclusion:**

In order to investigate the prevalence of mental health disorders during the COVID-19 pandemic peak, several large surveys were conducted online in the general population. Its need of the hour to survey on medical professional because if they are mentally fit than the covid patients get benefited. The pandemic is particularly distressing during specific situations treating with low facilities. As every aspect of life has changed as a direct result of the pandemic, it isn't surprising that people have reported that they feel their mental health has deteriorated. It's brought up new challenges to medical professional also.

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# **Problems of Open Defecation: A Case Study**

## Dr. JAHIDA S MAKANDAR

HOD & Assistant Professor Department of Sociology Government First Grade College Vijayapur. Karnataka

## **Abstract**

Open defecation is the extreme hassle in India. It is a well-known fact that, majority of the rural humans lack toilet facility, consequently they use open locations for defecation. Ultimately, the environment of the villages will be polluted. Besides, the people's health might be severely affected. This article analyses the troubles of open defecation in Rona Taluk, Gadag district of Karnataka State. They have a look at has analyzed the number one facts accumulated from the respondents of this Taluk. Despite the Central and State Government were imposing various schemes for the high-quality sanitary surroundings, still the country is lacking evaluate to the Western Countries. This take a look at makes an in-depth analysis approximately the majority of rural people are not the use of toilet. Other factors associated with open defecation, creation of lavatories, health and environmental elements been protected in this observe. The findings reveal the actual information approximately the issues of open defecation in the study region.

Keywords: Swachh Bharat, Open Defecation, Sanitary Issues

## Introduction

Sanitary is the critical aspect particularly to a developing kingdom like India. Open defecation is the severe hassle in particular in rural areas. India has round 6, 00,000 (Six lakh) villages, that is why, Gandhiji said, "India lives in villages". The villagers were habituated of open locations for defecation cause. This will have an effect on the human fitness, also create the environmental problems. Keeping this view, this study analyses the issues of open defecation in rural areas. Sanitation includes water deliver, secure disposal of human waste, wastewater and strong waste management, control of vector illnesses, home and personal hygiene, meals, sanitation, housing and so on. The United State National Sanitation Foundation (USNSF) defines Sanitation for this reason: "it is the quality of living expressed in easy homes, clean farms, clean neighborhoods and smooth network. Being a manner of lifestyles, it must come from humans, nourished as its miles by means of knowledge and it grows as duty and ideal in human relations.

The secure disposal of human excreta is important for public health. The hazardous disposal of excreta is an essential cause inside the transmission of pathogens within the environment and upgrades in excreta management i.e., the use of bathrooms offer massive reductions in diarrhea sickness. Improvement of sanitation and get right of entry to water deliver all through international and specially inside developing international locations are very essential. The Global Water Supply and Sanitation Assessment 2000 Report expected that over twice the wide variety of people lack access of sanitation and water supply (WHO and UNICEF, 2000). If thoughts approximately pollutants and untouchables which have their origins inside the Hindu caste device importantly have an impact on defecation behavior in rural India, you'll be able to count on to find variations in latrine ownership and use among Hindus and Muslims. Indeed, India's 2005 National Family Health Survey (NFHS) finds that rural Muslim households are 19 percent points less probably to defecate in the open than rural Hindu families, despite the reality that they're poorer on average (Geruso and Spears 2015). Rural Muslims aren't only much more likely than rural Hindus to very own latrines; they're also much more likely to personal low cost latrines. Only 4 in keeping with cent of rural Hindu households used less expensive pit latrines, as compared to 15 consistent with cent of rural Muslim households. If Hindus assemble the presence of easy pit latrines to be polluting, Ali (2002) suggests, Muslims frequently practice purity otherwise than Hindus, it makes sense that rural Indian Muslims could be more likely to construct simple, cheaper pit latrines.

# **Review of Literature**

In the past, numerous researches had highlighted approximately the problems of open defecation and sanitary issues around the Globe. The following opinions of literature related to open defecation are given focused attention.

**Balamurugan and Ravichindran** (2014) centered that the Children are vulnerability to fitness risks associated with terrible water and sanitation. In India, nearly every 2d man or woman is defecating within the open air defecation, every third man or woman is drinking unsafe water and at least 1,000 children are loss of life each day due to preventable sicknesses like diarrhea. Each 12 months, a predicted 2.5 billion cases of diarrhea arise amongst children under the age five. Diarrhea illnesses attributed to terrible water deliver, sanitation and hygiene account for 1. Seventy three million death each yr and 90 in line with cent are kids under five years, generally in developing international locations, 88 in keeping with

cent of instances of diarrhea disorder global are characteristic due to dangerous water, inadequate sanitation and terrible hygiene.

Ellege and Macella Clatchey (2013) completed a have a look at approximately the world's population is in dire need of stepped forward sanitation, but it stays a not noted priority. The United Nations Millennium Development Goals (UNMDG) includes a global goal of a 75 in keeping with cent improvement in sanitation insurance by using 2015, however with cutting-edge progress charges; this goal is one of the most inaccessible. Currently 2.5 billion humans do no longer have access to advanced sanitation global, and almost 1.1 billion inns to open defecation. Open defecation poses great fitness and surroundings dangers. Each 12 months, 1.5 million youngsters die from diarrhea disorder and in India; diarrhea kills one child according to minute. Open defecation also creates vulnerability, specifically for women and ladies who exposed to abuse and harassment even as defecating within the open places. Improper waste control can significantly contaminate important assets of ingesting water inclusive of floor and groundwater and discourage tourism and economic improvement.

As per State Planning Commission Report (2013), Tamil Nadu State lags in the back of the sanitation with 60.7 in keeping with cent of Household motel to open defecation. Among the 39.3 in keeping with cent of families which had get entry to bathrooms, 20.63 according to per cent are non-practical. While Kanniyakumari has the best percentage of household bathrooms, Dharmapuri has the least. The insurance underneath Nirmal Bharath Abhiyan is likewise excessive in all of the districts. But there's a large gap in the availability and usage of family bathrooms. Affordability isn't always a difficulty, for the reason that tendency to spend for Television and mobile phones seems to be better than that on building toilets. Lack of right know-how coupled with belief barriers has resulted in low usage of bathrooms by means of the humans. Since it does not contain any cost toward set up and usage the open defecation is a miles desired answer. Other problems together with non-availability of water, psychosocial barriers, and monetary limitations prevent toilet construction and utilization within households.

Bonu, Sekhar and Hun Kim (2009) highlighted on an estimated fifty five consistent with per cent of all Indians, or near six hundred million human beings nonetheless do not have get right of entry to any form of bathroom. Among folks who make up this surprising overall, Indians who live in urban slums and rural environments are affected the most in rural areas, the size of the trouble is particularly daunting, as seventy four consistent with cent of the agricultural population still defecates within the open places. In those environments, cash income could be very low and the concept of constructing a facility for defecation in or near the houses may not appear natural. In addition, wherein facilities exist, they're often inadequate. The sanitation panorama in India remains littered with thirteen million unsanitary bucket latrines, which require scavengers to conduct house-to-residence excreta collection. Over 7, 00,000 Indians nonetheless make their dwelling this way.

Anjan Datta (2008) emphasized the water pollution and its impacts on human fitness and surroundings. Water pollutants creates poor sanitation charges in Southeast Asia extra than US\$ 2 billion consistent with year. Indonesia and Vietnam creates environmental prices of extra than US\$ 200 million annually, on the whole from the loss of effective land. Reusing waste has many benefits. Sanitation entails a variety of movements, but for a wholesome environment in communities in addition to in the large natural international, the top priority is isolating excreta, with its host of organic pathogens, from touch with humans as well as plant and animal life. In regions wherein it's far practiced, ending open defecation is a crucial first step. But to completely realize the health, social, and economic benefits, the control of wastes ought to be considered. Conventional sewerage can now be supplemented with ecological sanitation technologies that make use of the nutrients in human waste. Though there were many research focused approximately the issues of open defecation, this look at is precise in studying the reasons for why many households aren't having toilets specifically in rural regions?

# **Statement of the Problems**

Open defecation is the perennial troubles in India. Indian Government has been imposing many schemes to get rid of open defecation, but the goal success isn't enormous. Hence, the present Central Government headed by way of Modi has added a unique scheme of 'Swachh Bharat'. Under this scheme, the Central Government assists the humans to build toilets with the support of State and local bodies. If human beings use lavatories for defecation cause, they'll be blanketed from many illnesses like pores and skin diseases, itching troubles and so forth. The kids are the prone group, who are affected most due to open defecation. Sometimes, they contact the excreta and that would create a serious fitness problem. Hence, toilet facility is the maximum crucial component to have right fitness and to hold higher surroundings. Rich human beings have the rest room facility, best the poor people are not able to construct bathrooms, and however they are able to utilize the authorities' scheme for that.

## **Open Defecation: Eradication Policies and Problems**

According to the country's Tenth Five-Year Plan, three-fourths of India's surface water resources are polluted, and 80 according to cent of the pollution are due to sewage by me. The impacts on human health are very sizeable and cannot be omitted. Unsafe disposal of human excreta facilitates the transmission of oral-fecal illnesses, which include diarrhea and various intestinal bug infections which include hookworm and roundworm. Diarrhea money owed for nearly one fifth of all deaths (or almost five, 35,000 annually) among Indian kids below 5 years In addition, rampant malicious program infestation and repeated diarrhea episodes bring about sizeable adolescence malnutrition (Indian Institute of Population Sciences, 2007). The Human Development Report seemed open defecation as a critical threat to the fitness and nutritional reputation. India constitutes one-fourth of the little one death that arise globally because of acute diarrhea. However, a fact released by means of the Indian government suggests an exclusive photo. The records launched by way of Ministry of Health and Family Welfare suggests that most effective 1,818 people died in India in 2009 due to acute diarrhea. Out of that, best 18 deaths occurred in Karnataka. These figures massively underestimate the cutting-edge fitness wishes of the society. Clearly, loss of information and the absence of a systematic system to record data are important obstacles to proper making plans and policymaking (Human Development Report, 2011)

# **Objectives**

The following are the two important objectives in this study for the in-depth analysis.

- 1) They have a look at attempts to find out the extreme troubles of open defecation inside the study place.
- 2) The article pursuits to carry out the fact factors of the motives for now not having bathrooms within the majority families of the study area.

The present study focuses about the households which are having and not having toilets, also the number of people (percentage) who uses open places for the defecation in the study area of Rona Taluk, Gadag District of Karnataka.

# **Background of the Study**

The critical cause for the open defecation is in general insufficient toilet facility. The public bathrooms are continually grimy because of various motives like either no enough water or there won't be permanent workers to easy it. The mind-set of the humans is likewise a critical issue in the use of bathroom facility or for open defecation. Though the governments or NGOs make attention of the human beings to use bathrooms, however people are hesitant for using bathrooms for plenty motives. The derived result indicates that there are some critical troubles inside the have a look at vicinity due to open defecation.

# Purpose and Significance of the Study

They have a look at targeted to find out the troubles of open defecation inside the have a look at vicinity. Educated and teens opt for lavatories, but normally most of the uneducated and aged people like most effective the open locations for defecation. The findings derived could enable the coverage makers, health branch and many others to assist the people to triumph over the troubles. Without hiding the data, the item explains the truth nature of open defecation, besides this take a look at could make a right course for the better answer.

**Methodology:** In the study, the following technique became applied for the evaluation of statistics and derives the findings. Primary information is the important statistics supply to reap the targets of the study. Both male and female (forty each) aged among 30-50 (overall 80) were interviewed with a dependent interview agenda related to open defecation. Purposive sampling technique became followed, also percent evaluation is the main statistical device implemented to analyze the records to derive the findings.

**Time Period:** The number one statistics changed into accrued within the months of January to March 2020. This term changed into very lots suitable to accumulate facts, because the humans might not have more agricultural works, mainly after the harvest (length of harvest is December in Karnataka) season.

# **Result and Data Interpretation**

After analyzing the data, a few tables were classified. The tables result shows as follows:-

**Table 1: Open Defecation (Community Wise)** 

Community	Samp	le Respondents No. of people Open Defecation		Total (%)	
Community	Male	Female	Male	Female	10tai (70)
Backward Class	30	30	18	20	38 (28%)
Most Backward Class	30	30	22	26	48 (34%)
Scheduled Class	30	30	24	28	52 (38%)
Total	90	90	64	74	138 (100%)

**Source:** Primary Data

In Karnataka, three castes are dominant, they're: i) Other Backward Community (OBC) ii) Most Other Backward Community (MOBC) iii) Schedule Caste (SC). The variety of human beings (percentage) going for open defecation in Community Wise has been analyzed with the following desk and diagrammatic illustration. Since all the ahead community human beings are making use of the lavatories, they were now not taken because the sample respondents.

The first table 1 analysis that majority of the Schedule caste people both women and men are going for open defecation (38 per cent) observed by means of MOBC (34 per cent). Compare to SC and MOBC the OBC human beings are less in numbers within the open defecation (28 per cent).

**Table 2: Toilet Facility Available in Respondents Households** 

Community		nple ndents	No.of Respondents Household	Respondents Household		
	Male	Female	Total (sample Respondents)	With Toilet (%)	Without Toilet (%)	
Other Backward Class	30	30	60	44 (47)	16 (18)	
Most Other Backward Class	30	30	60	32 (34)	28 (33)	
Scheduled Class	30	30	60	18 (19)	42 (49)	
Total	90	90	180	94 (100)	86 (100)	

**Source:** Primary Data

The Table 2 suggests that the majority of SC families aren't having lavatories (49 in line with cent) observed with the aid of MOBC (33 per cent). Regarding the OBC households, handiest 18 in line with cent are not having toilets. In overall 52 in keeping with per cent households are having toilets. Among the sample respondent's families, 48 in line with per cent aren't having toilets in the study vicinity.

**Table 3: Open Defecation by the Respondents (Education wise)** 

•	Using Open Place for Defecation							
Educational Status	0	BC	M	OBC	,	SC	Total	(%)
	Male	Female	Male	Female	Male	Female	Total	
Illiterate	8	10	9	12	7	7	53	38
Primary	4	4	5	5	6	7	31	22
Secondary	1	-	5	3	4	5	18	13
HSC	2	3	2	3	5	3	18	13
Degree / Diploma	2	2	-	2	1	4	11	9
PG Degree	1	1	1	1	1	2	7	5
Total	18	20	22	26	24	28	138	100

Source: Primary Data

The Table 3 evaluations show that schooling and open defecation is definitely correlated. The folks who are qualified with diploma and above use toilets. Mostly the illiterate and primary degree schooling respondents are going for open defecation. In the study area, illiterate and number one level respondents blended together debts 60 in step with per cent (38+22 per cent) makes use of open locations for defecation. Hence, training is the top component in removing the open defecation.

# **Limitations and Implication of the Study**

# The following are the Few limitations in this Study

The look at included only one taluk to find out the issues of open defecation the percent of people going for open defecation may additionally range from one taluk to another within the have a look at place. The secondary records end result indicates that open defecation is the critical issue now not best within the observe location, however also in lots of taluk. The derived effects could permit the policy makers to take steps and initiatives to eradicate the open defecation.

# Conclusion

Sanitation and the first-class surroundings determine the fitness and human resource, besides, it will pave the manner for the better monetary improvement. The sanitary elements have the interlinking factors within the social, most economical, environmental elements; therefore, every nation offers the pinnacle precedence on this regard. Education is the lynchpin for having the better environment, the use of bathrooms and maintaining appropriate fitness. In addition to that, the sanitary schemes which can be beneficial to the rural mass especially the weaker section should be reached without any hindrance.

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# **Empowerment of Dalits Human Rights Perspective A Study In Karnataka: Issues and Challenges**

## Dr. Devaraiah Db

Associate Professor of Sociology Government First Grade College Halebeedu, Hassan District, Karnataka. **Abstract** 

Atrocities are selected from of violence devoted with the aid of a collectivity or individual on the weaker sections in widespread and the scheduled castes and scheduled tribes specifically, in one of a kind elements of the country. Such violence manifests each within the social and physical bureaucracy. From the mental point of view, if may be a part of an aggressive personality and behavior styles of a collection or an individual, but sociologically this could have its roots in an similarly prepared social structure which can be concretely seen within the numerous kinds of social inequality. In this type of social shape, when you consider that there are unequal institutional preparations of both cloth and non-cloth goods and relations a few of the human beings in such social structure, there are instances of violence and conflicts of one kind or the other over having greater get admission to to the available reasons and opportunities which of path are in quick deliver this doesn't rule out absolutely the opportunity of a easy acceleration of opposition some of the special sections of humans for the identical. The fee located an alarming increase in crimes towards SCs (an 8% upward push between discovered a link between 1981 and 1986) especially homicide and rape. It discovered a link between atrocities, both of caste prejudice and untouchables and political and economic issues regarding land, wises indebtedness, bondage, and so forth. Disputes associated with land were identified because the unmarried maximum have been diagnosed because the unmarried maximum essential purpose, including disputes concerning implementation of land reforms, and allotment of cultivate land and residence sites different conflicts focused on each of an amazing cooperation raised by means of Dalits, use of community land etc. Likewise, any try through Dalit agricultural employees to agitate for cheap wages were normally meets with violence at the palms of the landowning lessons.

**Keywords:** Untouchable, Dalits, SCs, Atrocities, Crime Records Bureau, Caste, CERD **Introduction** 

More than 160 million people in India are considered "Untouchable" human beings tainted via their birth right into a caste gadget that deems them impure, much less than human. Human rights abuses towards those humans, referred to as Dalits, are legion. A random sampling of headlines in mainstream Indian newspapers tells their story: Dalit boy beaten to dying for plucking flora, Dali tortured by using police officers for three days, Dalit which paraded bare in Bihar, Dalit killed in lock up at Kurnool 7 Dalits burnt alive in caste clash, 5 Dalits lynched in Haryana Dalit women gang raped, paraded bare, Police egged on mob to lynch Dalits.

Statistics compiled by way of India's National Crime Records Bureau suggest that in the 12 months 2000, the ultimate 12 months for which might be to be had, 25, 455 crimes had been dedicated towards Dalits. Every hour two Dalits are assaulted; each day three Dalit ladies are raped, two dalits are murdered, and Dalit homes are torched. No one believes those numbers are anywhere near the truth of crimes devoted towards Dalits, Because the police, village councils, and authorities officials regularly guide the caste, which is primarily based on the non secular teachings of Hinduism, many crimes pass unreported due to fear of reprisal intimidation by police, inability to pay bribes demanded by using police, or simply the information that the police will do nothing.

In response to the Committee's request that the Government of India post records on problems in line with training to Scheduled Castes and Scheduled Tribes, India's periodic record states that "Caste" cannot be equated with 'race' or blanketed underneath 'descent' beneath Article 1 of the Convention." As a end result of this position, the periodic document contains no statistics on Dalits in India and the nation Party affords that "As a remember of courtesy to the contributors of the Committee, if it so goals, the Government of India might be satisfied to provide statistics relating to Scheduled Castes and Scheduled Tribes to them even though now not as a reporting responsibility underneath CERD.

The Government of India has now not refrained has not kept away from committing and helping discriminatory acts against Dalits, and has did not put in force measures to quit caste discrimination. India has failed to encourage integration is moves and has not provided for the improvement and protection of Dalits, who as an end result stay an exceptionally marginalized social organization.

Dalits, consisting of those arrested for minor offenses, are regularly held in custody for lengthy durations of time, from time to time at remote and isolated locations to avoid publicity, in which they may be often disadvantaged of meals and water, subjected to verbal abuse and humiliation, excessive beatings,

sexual perversities and demeaning acts. Often the accidents inflicted can show deadly. To cowl up custodial deaths, police often claim that the man or woman become killed trying to break out or that he or she died of herbal causes. Dalits who survive the torture often finally ends up permanently disabled and go through social ostracism, in addition to psychological and emotional trauma.

## Need for the study

Social discrimination is problem diagnosed because of untouchability practice maintained by means of top caste humans. In the top caste family function the dalits aren't authorized. In village capabilities the primary preference is given to top caste people. Social problem are experienced by for dalits human beings in view of untouchability practices in rural regions. The vital social troubles for discrimination and inequality affected dalits. Attempts had been made via Governments even though acts of law to fulfill the constitutional duty of imparting manufacturing to dalits and to abolish untouchability. Though amply the Government of India to uplift the status of dalits formulates number of welfare activities and there may be still selective inclusion of dalits in the society. There are several studies that highlighted the form of caste troubles, land retaining land distribution economic improvement of dalits, Indebtedness, dalits movement that succeed in India. It seems that there are only a few attempts made to analyze their problems consequently this have a look at makes modest try and satisfy the distance.

# **Objectives:**

- 1. To describe the socio-economic circumstance of the dalits.
- 2. To have a look at the reasons and consequences of discrimination confronted by way of dalits.
- 3. To deliver out thought and treatments for resolving for resolving of social issues affecting dalits.

## Research design:

The present study has undertaken in Sadashiv Nagar which comes beneath K. R. Nagar Taluk in Mysore District. The investigator has used simple random sampling strategies to select respondents for the take a look at. Accordingly 50 respondents had been selected out of 250 scheduled caste humans in Sadashiv Nagar. Survey Method as well as Descriptive study strategies changed into used in this study. A structured interview time table became the device used inside the gift study for the cause of collection of number one records from the selected head of households of Madarcommunity. Primary statistics were collected from decided on respondents by way of means of private Interview Schedule. Secondary information was accumulated from published assets like books, Journals, Reports and News-paper, and etc., the number one facts accumulated from the respondents are statistically processed and tabulated simple percent is used to research the statistics so that you can acquire result.

# **Findings**

- 1. Majority (74%) of the Dalit respondents were males.
- 2. Majority (62%) of the respondents were found to be in the age group of 30-40 years.
- 3. Majority (48%) of the respondents were living in pucca houses.
- 4. Majority (84%) of the respondents did not have their own land.
- 5. Majority (52%) of the respondents were illiterate.
- 6. Members of Dalit Community are unable to participate in village social life.
- 7. The marginalized community is faced with problems like untouchability, unemployment, harassment in place of work.
- 8. The programmes of empowerment are not fully reaching the Dalit Community.
- 9. The process of empowerment remains incomplete in the study area.

## Suggestions

- 1. The inclusive growth version of deliberate and directed social trade, economic increase with equitable and distributive social justice show the feasible way for powerful empowerment of dalits in contemporary society.
- 2. Creating cognizance amongst dalit is must about their rights.
- 3. Promote NGOs to paintings for development of the dalit human beings and to clear up the problem.
- 4. The National Commission for SC/ST must look at rigorously and produce to book the culprits.
- 5. Social legislation enacted to defend the rights of marginalized should be applied in its letter and spirit.

# Conclusion

The present study has made an try to compare "A Study on Empowerment of Dalits in Karnataka: Human Rights Perspective" They are called as Dravidians; they may be the original population of the Karnataka. But they are residing below poverty and coffee socio-economic repute the face lot of troubles in society. The Government of India creates numerous commissions for the dalit human beings. But it

deviated from its dreams and goals. The hassle of unemployment, literacy and caste discrimination are main motives for the low socio-financial reputation of dalit and hassle of Dalit via bringing attitudinal modifications amongst dalit, the self-recognize self-esteem of them might be archived and that may reduce the superiority of low socio-financial repute and discrimination in opposition to in India.

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# Massive Open Online Courses on Sociology: Review

## Godavari B. Patil

Assistant Professor Department of Sociology SMYK Government First Grade College Telsang, Tq-Athani, Dist-Belagavi. Karnataka.

#### **Abstract**

Massive Open Online Courses (MOOCs) have come to be incalculably famous within a very small span of time. MOOCs are centered by means of the better educational quarter under Digital tasks motion. The utilization of MOOCs has drastically converted higher education transport device with the aid of way of accessing and price. The fight over MOOCs has a tendency to up come in some years on principal area regions. MOOCs offer college-level guides as like publications provided by way of conventional universities. MOOCs vital cost intentions are freed from price, to be had on-line and to open a handy learning platform to as many humans as possible. The heart of the MOOC and the detail converted the traditional education gadget to subsequent technology is the Information offerings and Technology. MOOCs are supremely appropriate for teaching the Social Sciences which penetrated the spirit of maximum college students. This article reviewed the MOOCs related to Social Science courses provided by way of numerous MOOC platforms. It especially specializes in evaluation of Social and Historical Science route services, the target audience, length of route and credentials provided.

**Keywords:** MOOCs Platform, Educational Resources, Sociology, Historical Science, xMOOC, cMOOC. **Introduction** 

MOOCs have time-commemorated an interest from the media, carriers, educationalists and technologists. "MOOCs is a web-orientated on line route platform advanced under virtual India initiatives for limitless wide variety of contributors, which can be invoked by all and sundry anywhere with the help of net connections, it's far open to every person without any qualification obstacles and affords a complete route through on line free of charge of price." The on-line courses are normally sponsored and financed by means of the esteemed universities and company through partnerships encouraged through undertaking capital. The huge availability of access to computing gadgets and internet helps learning reserves and media to generate additional opportunities for enterprise models that concentrates on education. The excessive curiosity of professors on MOOCs moved their courses to a brand new platform, and with the grasping of tech-skilled students, MOOCs Social Science courses makes ideal sense. MOOCs can be considered as a pioneering addition to the web gaining knowledge of gadget. Those on-line courses are on hand thru internet and allows person to check in guides with none barriers on prerequisites and path materials are merely free of costs. Even although in a few courses consumer want to pay for acquiring a certificate crowning glory or proven certificates or credentials. The comparable styles of credential guides have time boundaries specifying start date, stop dates and the registration into these publications are saved open not like conventional on-line guides which close the registrations at the begin of the direction. MOOCs offer a path manner for carrier minded experts in doing their jobs higher or prepare them for dealing with the brand new demanding situations of their designations. They offer additional credentials to their profiles while not having to wait a conventional college gadget.

# **Background of the Study**

The on-line mastering is on a essential rising curve that intends a huge transformation in schooling. In destiny, the significance of estimating the boom of MOOCs on the academic landscape will fantastically be exciting and are cuddled by using massive target market. The modern-day motion of MOOC is initiated with the aid of Stanford in 2011 with 3 courses, then over 500 universities providing 4200 MOOC courses that benefited 35 million students through overdue 2015. MOOC is a hub of Open Education; it is a digitally enabled studying technology meant to widen the get right of entry to and to be had to anyone. Open Education offers several ways of coaching, gaining knowledge of, building and sharing knowledge and acts as a bridge between formal and non-formal education.

Meyer & Zhu (2013) said that the MOOCs are available for everyone with net get entry to at whenever, may be regarded as a way for get entry to the teaching and studying throughout the existence time. The MOOC courses are designed to congregate massive amount of geographically scattered students and those guides include social networks, e-resources and teachers in the observe vicinity.

The MOOCs can be alienated into crucial pedagogical streams: xMOOCs and cMOOCs. The xMOOCs pedagogical concept spotlights at the content or the teacher. The cMOOCs focuses on the connectivist fashion and it provides a unique manner of studying. The core concept of the connectivist approach is that the understanding is shared thru community connections.

#### Methods

MOOCs offer a wide variety of publications varies from smooth abilities to astronomy. In this paper, the courses associated with Social and Historical Science by key MOOC platforms became explored. Many methods had been used to build up the relevant courses for evaluate; extracting records from publically to be had information on MOOC platform sites and drastically from MOOC aggregator sites. This paper gives all-inclusive review of MOOCs provided on "Social and Historical Science" or on its related criteria.

# **Data Collection**

In widespread, researchers acquire statistics from a systematic assessment of literature, database seek or search engines like google and yahoo and from useful resource chains. This evaluation became accomplished by way of accumulating statistics from one-of-a-kind assets. The path information that are publically to be had on their MOOC offerings had been used in this overview and also facts amassed from aggregator web sites had been also included in the evaluate manner. The classification of MOOCs below pc technology turned into considered for accumulating the facts for the overview. Likewise, a whole set of Sociology courses associated records changed into additionally gathered. The list of MOOCs guides offered by using various vendors turned into now not conveniently to be had for analysis. The MOOC issuer's platform websites did not contain the essential records. The MOOC platform companies Future Learn and Canvas replied with the statistics to request via electronic mail. Hence, the 2 essential aggregator web sites Class Central and My Education Path have been consulted to gather the listing of MOOCs related to Social Science.

#### **Class Central**

Totally 40 MOOCs companies offers the publications associated with Social Science inside the MOOC aggregator website Class Central; 845 publications are underneath the Social Science stream with five,69,000 followers. Among the 845 courses 487 are provided with certificate and others are audit courses. The Table 1 indicates the exclusive reputation of MOOCs Sociology publications supplied via Class Central.

**Table 1:** Status of Courses in Class Central Aggregator

Status Number of Courses	Status Number of Courses
Recently Started	150
Just Announced	31
Course in Progress	33
Future Courses	301
Self Paced	196
Finished Courses	309

# My Education Path

Totally 30 MOOCs associated with Computer Science are listed within the MOOC aggregator website online My Education Path; 457 publications are listed beneath the Computer Science stream wherein 447 guides are freed from value and 10 guides are paid. In those paid guides, 4 guides are presented by using the Udemy MOOC provider, different paid publications are presented by means of diverse MOOCs and the 447 unfastened publications did no longer have any time duration i.e., self paced guides.

## **Results and Discussion**

Microsoft Excel and NVivo Software had been used for appearing the quantitative and qualitative analysis of the accumulated data. The bulk quantity of Sociology associated guides have been provided by Coursera (283/713) and edX (204/713). The complete evaluation of guides supplied via diverse crucial providers/platform is shown in Table 2.

**Table 2:** MOOCs by Platform / Provider (n=713)

MOOC Platform / Provider	N	%
Coursera	283	39.69144
edX	204	28.61150
Future Learn	79	11.07994
Canvas Networks	42	5.890603
Independent	24	3.366059
Miriadax	26	3.646564
Iversity	22	3.085554
Federica	19	2.664797

NPTEL	13	1.823282
Udacity	1	0.140252

Coursera may be taken into consideration as main MOOCs company, lists almost 283 one of a kind Sociology courses. The subsequent edX offers 204 various Sociology orientated courses and most of these guides are supplied through extraordinarily appeared universities. In this assessment, the very best variety of MOOCs associated with Sociology circulate became offered by way of University of Pennsylvania (23), followed with the aid of the University of Michigan (18). The range of MOOCs provided by diverse main universities is shown in Table 3.

**Table 3:** MOOCs by Universities (n=112)

University	MOOCs
University of Pennsylvania	23
Stanford University	18
University of Michigan	18
Harvard University	16
Massachusetts Institute of Technology	12
Peking University	11
University of California	7
Indian Institute of Technology	4
University of Washington	3

An analysis of regularly used word in direction titles turned into made and that the most frequently used phrase changed into "Introduction" which has 261 occurrences. The next maximum used phrase was "History" with 152 occurrences and the occurrences rating of various keywords are proven in Table 4.

**Table 4:** Word Frequency Analysis on MOOCs Titles

Word Frequency	Word Frequency
Introduction	261
History	152
Sociology	146
Civil	50
War	46

#### Conclusion

MOOC has won popularity inside a completely quick span of time and it gives 'n' variety of publications on various disciplines. Reviewing, MOOCs provided on "Sociology", 40% (283/713) of guides had been provided with the aid of Coursers MOOC platform and on reading universities services on Sociology, 20% (23/112) of guides had been provided with the aid of University of Pennsylvania. Only approximately 14.5 % of the MOOCs (16/112) have been furnished by the establishments. Most of the publications are at introductory degree and a few guides supplied with credentials are infrequently beneficial for enhancing the know-how of socially committed humans.

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# Study on Team Building Attitude among Women Self Help Group Members In Vijayapur, Karnataka

## Ruksana Badshaha Shaikh

Assistant Professor Department of Sociology Government First Grade College Sadalaga, Tq-Chikodi, Dist-Belagavi. Karnataka

#### Abstract

Self help group members' work in unison to achievement of their existence. Group members participated with solidarity to accomplish their objectives. Alone they sense susceptible collectively they gain power and greater ahead in all this endeavors. Unity is the bare for all their accomplishments. Problems might also come up amongst them but together as a group they spoil all the limitations. Improved economic and social popularity is the result of their group paintings. Through crew work and solidarity they flourish and prosper creating mile stones of their life.

Keywords: Economic Status, Social Status, Women Upliftment, SHGs, Random Sampling.

## Self Help Group

SHGs are novel and modern organizational setup in India for the women upliftment and welfare. All ladies in India are given threat to enroll in anybody of SHGs for training and improvement, so as to be prospective entrepreneur and professional employee.

# **Statement of the Problem**

The present study aims to whether or not the crew building mindset amongst ladies SHGs take a look at whether or not the self help group participants are united within the institution for decision making, team meeting and other such related activities.

# **Objective of the Study**

- 1. To observe the socio-demographic factors of self help group members.
- 2. To verify the crew constructing attitude amongst SHGs.
- 3. To discover the benefits performed through group building attitude among SHGs.
- 4. To examine the extent of pleasure of contributors in SHGs.
- 5. To recognize the issues faced by the SHG participants working as a crew.

# Research Design

Descriptive studies consists of survey that fact locating enquiries of various kinds. The principal reason of descriptive research is descriptive of the situation because it exists at present study ambitions to describe the various traits related to the functioning of self-help groups; as a result, descriptive layout was adopted.

# **Universe of the Study**

The universes of the study are women SHG members of Arakeri, Kallakavatagi and Nagathan village.

# **Sampling Technique**

The researcher used disproportionate stratified random sampling which is a probability sampling method. In this study data was collected from 20 SHG members of Arakeri, Kallakavatagi and Nagathan village respectively irrespective of the total population. Each village is represented by 20 respondents' and the total sample size is 60.

# Sample Size

The data was collected from respondents belonging to Arakeri, Kallakavatagi and Nagathan village respectively by to respondents and thetotal sample size is 60.

## Area of Study

1	State	Karnataka
2	District	Vijayapur
3	Village	Arakeri, Kallakavatagi and Nagathan

#### **Findings**

- 1. Most of the respondents (36.7%) are in the age groups of 20-30 years.
- 2. Most of the respondents (36.7%) have finished secondary education.
- **3.** Vast majority of the respondents (93.3%) are married.
- **4.** More than 1/2 of the respondents (55%) are self employed.
- **5.** Majority of the respondents (75%) mother tongue is Kannada.
- 6. Vast majority of the respondents (92%) are Hindus.
- 7. Majority of the respondents (75%) belong to nuclear family.
- **8.** More than half of the respondents (60%) revel in as SHG participants is experience (0-2 years).

- 9. Vast majority of the respondents (91.7%) are co-operating with other members.
- 10. Vast majority of the respondents (93.3%) are sharing their mind and thoughts with other members.
- 11. Vast majority of the respondents (95%) are improving their capabilities via SHG.
- 12. Vast majority of the respondents (96.7%) are improving the talent in coping with cash.
- 13. Vast majority of the respondents (95%) are sharing their paintings with other contributors.
- 14. Majority of the respondents (81.7%) are getting bank loan and different internal loan easily.
- 15. Majority of the respondents (65%) have benefited by using self employment training.
- **16.** Nearly half of the respondents (50%) are doing the self employment commercial enterprise individually.
- **17.** Vast majority of the respondents (88.3%) agree that they get hold of focus programmes approximately the health related aspects.
- **18.** Vast majority of the respondents opine that their (91.7%) popular of living has progressed through SHG
- 19. Vast majority of the respondents opine that their (95%) financial situation has improved via SHG.
- **20.** Vast majority of the respondents opine that their (96.7%) decision making power has stepped forward after joining SHG.
- **21.** More than quarter of the respondents (40%) are circle of relatives' members (husbands) allows in self employment enterprise.

## Conclusion

It is generally understood that SHGs in and around Vijayapur (the study area) have been functioning nicely and true. SHGs are concerned in bringing advantageous results to the social troubles. Team constructing mind-set develops cohesion a few of the crew participants. Moreover, they had been facing sure trouble like interference and dominance by means of owns family contributors, poor economic fame, defaulting participants and many others. These issues may be addressed by using adopting more new techniques and approaches for you to lessen the possibly threats to the unity of SHGs. Thus the want and significance of group constructing mindset needs to be inculcated in the minds of the girls SHG individuals. The spirit of solidarity this is observed through this study is a welcome issue for growing country of a like India.

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# **Impact of Development on Women**

# Vijayalaxmi B. Patil

Assistant Professor Department of Sociology Government First Grade College Kalagi Dist-Kalaburagi. Karnataka

## **Abstract**

In India, inside the call of improvement the very individuals who are completely dependent on lifestyles resources are alienated from the identical. The fisher folks are weighed down whilst the ocean is contaminated with the DDT, worrying the lifestyles internet of the seas. Likewise the lifestyle of the tribal communities is threatened whilst deforestation is performed on a large scale. Again, it is the tribal which might be destabilized via mega hydro initiatives or excessive mining of the forest. In the identical way, the Dalit's and peasants are wielded at the same time as their simplest source of livelihood; the land is made infertile through exorbitant use of chemical fertilizers and insecticides. Of all these oppressed people, it's miles women which might be maximum affected by the improvement economy. It does multiply their work load, have an effect on their monetary self-sufficiency, cut back their mobility, creativity and push them lower back to "home" to carry out their conventional position as women.

**Keywords:** Fisher Folk, Dalit's and Peasants, Self-Sufficiency, Human Development Report, Feminization, Globalization

# Introduction

According to Human Development Report, (1993) women are the world's biggest excluded group. Even though they make up half the person population and, frequently make a contribution tons extra than their proportion to society, outside and inside the home, they may be often excluded from positions of energy. They make up simply over 10 per cent of the arena's parliamentary representatives, and continually much less than 4 consistent with per cent of cupboard ministers or other positions of executive authority. Women take part inadequately in crucial, industries and in a few business countries; women's profits are much less than half those of men. Indeed, for many years, life has modified little or no for 500 million rural women inside the growing global. From the 1950's to the 1990's, the position of women specifically in monetary structures became both forgotten or ignored, the voices of women's moves had been neither well heard nor registered correctly.

# The negative impact of development on women may be categorized as follows:

- 1. Devaluation of women's work and understanding
- 2. Impoverishment and feminization of poverty
- 3. Weakening of women's possibilities
- 4. Displacement of women

# Devaluation of Women's Work and Knowledge

According to the age-vintage sexual department of labour the principle responsibilities of womenare to undergo and rear kids and do other family duties in the four partitions. Even in 1974 Gray Becker remarked that men marry women "to bear and rear children as women have advanced abilities for this mission. But the economic and technological revolutions, ushering in speedy economic improvement and women's gradual get right of entry to modern education have taken them out of doors their four-partitions and given the ones coins as opposed to housework. Numerous studies have documented that women are not handiest green farm managers however have better stages of problem for the surroundings in preferred and in appreciate to specific environmental issues.

But the staying power of gender inequality in the household represents a venture to the overall integration of women in the technique of manufacturing. On circle of relatives' farms, production for residence preserve use is often no longer counted as effective labour; it is taken into consideration as an extension of reproductive labour. Thus, the huge spread discrimination in opposition to women is absolutely apparent. The discrimination is manifested in non-employment of women in low-paying marginal jobs with little scope for upward mobility and decrease wages than men with comparable work and without a choice making power, wherein ever they are engaged in production. While men gravitate towards the rising modern-day region, women have tended to be relegated to the casual sector, the traditional economic system and the domestic economic system. Thus women to a big quantity may be capable of retain and positioned to use the indigenous information and women continue to be strongly represented in sports that use nearby indigenous expertise extra immediately.

In many South Asian Communities, women often recognize more than men approximately conventional crop sorts and that they play a crucial role within the conservation of crop genetic types. In tribal and hilly areas, women are normally the principle seed selectors. But regrettably because of

globalization, their traditional understanding has been completely devaluated. Also, profit has turn out to be the dominant determinant of human behaviour displacing the wisdom of sustainable residing, primarily based on ethical values and holistic knowledge approximately the conventional groups.

Apart from this, women are devalued with the present day market-totalitarism that subsistence manufacturing and prolonged manufacturing end up dichotomized. All women who produce for their households, children and nature are for that reason dealt with as non-effective, as economically inactive. Self-sufficiency within the monetary area is therefore seen as monetary deficiency when economies are limited to the market location. The devaluation of women's work, and of labour executed in subsistence economies inside the Third World, is the natural final results of a manufacturing boundary built by using capitalist patriarchy.

Household work isn't always most effective exploited freely, without any labour legal guidelines, it's miles excluded from the GNP, and it is also no longer considered while human beings talk of a labour marketplace, due to the fact most effective employment and the work for a salary have entered the labour marketplace. Women's work is taken into consideration as informal area, because its miles believed that household work is unproductive. The irony is that, the housekeeping is effective when performed by using a paid home servant and non- efficient whilst no payment is completed. When the meals is cooked and is sold, it's miles active labour, whereas while it isn't, it turns into economically inactive labour. In the same manner, people who take care of children in orphanages are occupied. This is how the worldwide monetary device constructs reality which excludes the most important components of women's work together with reproduction, raising children, home work, and subsistence production.

## **Impoverishment and Feminization of Poverty**

Women are the spine in their households, pillars of community lifestyles, care givers for the ill/elderly, and primary caretakers of the next generation. In addition to managing families, securing and preparing food, many paintings in farms, factories, market locations, mines, places of work, etc. But a great deal of these works is unrecognized, invisible and unpaid. In the third global countries over 800 million humans preserve to stay in absolute poverty, three fourth of whom are women and children. They produce income and belongings in economic system but are often forgotten or dropped out of development or environmental techniques in any respect levels of national and international activity.

A examine from western Uttar Pradesh in India indicates that amassing fuel is a vital day by day chore for most rural women. For amassing 1.74 tonnes of firewood every 12 months, each firewood gathering household spends a median of 2.51 hours day by day making 172 trips a 12 months with each round ride measuring to 8.54 kms. But these very difficult works are not taken under consideration for the GNP. It is therefore obvious from many studies that the consequences of technological changes in agriculture, animal husbandry and aquaculture have now not been regularly useful to rural women engaged in those activities.

The U.N conference on decade for women emphasized the importance of assuaging the daily burden of rural women by using advent of suitable intermediate generation. The International Conference on population and development held in Cairo in 1994 known as upon the sector community for a brand new worldwide commitment to make women full partners with men in social, financial, political lives of communities.

# Weakening of Women's Opportunities

In the modern, wherein society is inextricably related with technology and generation, women's lot may additionally appear improved both at home and within the work vicinity. This is due to the fact mechanization has taken over an awful lot of the repetitive and time-consuming work. One of the most important contributions of era for women is the greater effective start control strategies that are now to be had. This reduces the time spent on child-bearing and rearing as women can determine when to have a baby. Advancement in technology has stronger the participation of women in the form of work that had predominantly been done by men.

On the alternative hand it is also true that mechanization has predominantly triggered girls to go through unemployment. Studies of farm house-holds, in numerous states in India, which use agricultural generation, display that once the earnings of the family reaches a positive degree, most women avoid the work location and from dealing with the farms. The women who do work are from the poorer sections and find handiest seasonal work consisting of transplanting, weeding and harvesting. Another instance wherein women are adversely affected due to the use of era is in the fishing industry. The use of trawlers, machine fabricates of nylon nets and mechanized boats have changed greater traditional strategies. The women are deprived of the job of internet making and fish marketing which now attracts huge investors who promote through public sale. Also, the retrenchment of women from fabric industries throughout the country has

been due to speedy mechanization. In instances where the machines work on a shift basis, a lady is hardly ever hired because the notion is that she cannot work the night time shifts.

Shawhney (1982) in his take a look at proved that accelerated mechanization in farming has led to mass retrenchment of women agricultural labourers for its far they who did maximum of the weeding, transplanting and winnowing before the advent and use of labour–saving harvesting and processing machines. Also Brandtzaeg (1979) in her look at on India has said that new technologies are advanced and controlled through men and so education and new jobs also are reserved for men. The perception that women are not prepared to deal with heavy machines has stored them far from gaining knowledge of this era and has permanently widened the talent and wage hole among women and men. The fundamental gender clever stereotyping of work remains unchanged.

## **Displacement of Women**

The technological interventions have affected women by displacing them from their conventional regions of employment. Particularly, agriculture is a top example of the displacement of women because of technological advent. Sandhya Venkateswaran cites the case of rice processing, a vital source of women salary employment, which, with the advent of rice milling, left sizeable destitution most of the women who had been involved within the manual husking of rice. Earlier women milled the grain by using hand on stone flourmills. But nowadays even in grain processing, the mechanized grain processing generators, generally employ best male labourers, absolutely displacing the women who earlier carried out such duties. Not only is mechanization ecologically dangerous however additionally it has brought about a substantial displacement of women, often forcing them to migrate to distant states where they work beneath appalling conditions. Gabriele Dietrich argues that since the mid-seventies struggles went on towards trawling and for safety of artesian fisher people from fishing via trawlers. Later the depletion of fish resources thru the use of outboard motors in preference to traditional crafts additionally had to be confronted. She says that facet with the aid of side the women of the community had massive struggles in opposition to mechanization of net making and use of nylon nets in preference to cotton, which deprived them of a very modest however though vital source of income. Therefore, she feels that both struggles are primarily based on similar factors: at the same time as trawling and mechanisation changed the artisanal understanding by way of mechanical electricity which calls for excessive capital and strength inputs, net making by means of machines did away with women's work as superfluous drudgery. Both the mechanised fishing and the system-made nets had been ecologically harmful and have contributed to depletion of fish aid. And the existing gender dynamics are such that only men have access to the roles created by means of mechanisation. In the identical way, commercialization and modernization of agriculture has pressured the women to low wages and unsatisfying jobs. Since the brand new technology demand the presence of greater everlasting, trained labour force, guys have monopolized and occupied these jobs. As an end result, women have been displaced into low paid, unskilled causal labour force; men have monopolized and occupied the trained labour pressure. It is proper that simple technology like weed killers and threshers have completely displaced female labour. When women are displaced from particular jobs on account of mechanisation, there may be lack of employment, which often effects in destitution. As an end result, women ought to battle difficult for his or her daily survival. Gabriele Dietrich whilst speaking approximately 'Development, Ecology and Women's Struggles', emphasizes a number of the overriding features in the development concept, which connect the perpetuation of poverty, the marginalization of women and the destruction of the environment.

The displacement of women people from the economic region thru technological changes become due to several motives along with women did now not get right of entryto studying current skills; more importantly, women had been taken into consideration incapable of coping with energized machines. Also manufacturing unit production required a workforce which changed into cellular between rural and urban areas and will accept regular paintings hours and an extended working day outdoor domestic. Traditional systems of woman subordination generally restriction women's get right of entry to and control over the productive resources of land and labour and impose sexual divisions of labour (in which women's work is accorded lower reputation) and limit women's physical mobility.

The method of modernization adversely affected women workers because in the traditional division of labour they had been in large part constrained to manual low productiveness duties in subsistence industries. The very person in their tasks had made them preferably unsuited for huge scale production and speedy mechanisation in the manner of improvement. In the 70s' and 80s' there had been several traits which have reversed this fashion to a certain volume. In each of the South Asian nations, numerous mild industries have come up and improved fast. Examples are equipped-made garments, sports items, leather-based ware, umbrellas, processed foods, digital goods and their add-ons. In all of these,

women are locating work in growing numbers. However studies of those industries anywhere have all come to a comparable conclusion viz. That even though these industries are primarily non-traditional and outwardly oriented, "women running in them remain focused in insecure, informal, low-paid, woman stereo-typed jobs. Entry into the present day region has not helped girls to break the existing traditions of sexual division of labour. In fact that, despite the expansion of women's employment even in some contemporary sectors in most international locations, the basic sample of gender wise stereotyping of work remains unchanged. Apart from this, one of the most important motives for the desire given to women within the newly growing industries is the truth that they favour to work as casual, temporary or seasonal people with especially unique talents. Majority of these new industries are fiercely aggressive and face distinctly fee elastic demand situations. There is therefore a trendy reluctance on the part of the entrepreneurs in the direction of making tremendous investments in fixed capital and mechanized production strategies. It is for this reason that there's desire for manual strategies and use of docile women labour that's regarded as less difficult in case of short closures and unsure work possibilities. For women consequently prospects of labour are basically uncertain and it is quite in all likelihood that after potentialities enhance and entrepreneurs begin to make investments more for extra productiveness, they might prefer to hire male employees. This is why women's participation within the boom system is challenge to extra fluctuation.

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# Family Disorganization - A Social Problem in Karnataka

## Dr. Shivaleela Basavaraj

Assistant Professor of Sociology Government First Grade College Kamalapur. Dist.-Kalaburgi. Karnataka **Abstract** 

The Family is as a basic unit of society. According to August Comte own family is a primary unit of the society. It has link among man or woman and community. It is made up with parents and their children, who come from the same ancestor and living collectively in the identical household. Family disorganization manner breaking own family relations, own family crisis, bracken of marriage relationships, family of relatives dissolution, marital maladjustment, dissertation, separation, divorce and so forth. It is called the conflict in marriage among own family participants. It is worldwide problem. Marital struggle is inevitable and come to be component and parcel of lifestyles nowadays but should take care of carefully. Many disorganized people do no longer have the social stigma. The most important cause for this is loss of adoption and understanding between couples. It outcomes on families dad and mom, dependents and kids some children from disorganized houses develop as much as end up social misfits and later graduate into delinquents and criminals. They may be maladjusted with people. According to Tim and Joy Downs in their book, The Seven Conflicts, couples who by no means discover ways to successfully control their conflicts begin a sequence of levels in their relationship which can in the end wreck it.

**Keywords:** Family, Family Disorganization, Desertion, Divorce, Maladjusted, Household Broken **Introduction** 

The Family is number one unit of the society. It is a primary organization and being a social system, it controls family of relatives' individuals. The Family is gratifying a few primary biological, mental and social wishes of the society. Functions, nature and varieties of the family of relatives are various from society to society. It might also encompass husband and spouse and their dependents, likewise children, ancestors, adopted children/a widow/widower with children/deserted/divorced lady or man with children and different spouse and children. The Family performs an outstanding position in moulding the character of the kid. According to some psychologists a child acquired nearly all its persona and character developments of later adulthood earlier than he is of five years of age. Family disorganization method breaking family members of the family own family crisis, broken marriage relationships, family dissolution, marital maladjustment, dissertation, separation and divorce and so on. It referred to as warfare in marriage between family members. It is global problem. Marital conflicts are unusual and end up element and parcel of the existence these days but ought to handle cautiously. Many disorganized people have the social stigma. The most important cause of this is loss of adoption and understanding among couples. It outcomes on dad and mom, other dependents and unmarried children some kids from disorganized houses grow as much as emerge as social misfits and later graduate into delinquents and criminals. They can be maladjusted within the society. According to Tim and Joy Downs in their book, The Seven Conflicts, couples who never discover ways to correctly control their conflicts begin a series of ranges in their relationship which could in the long run wreck it.

Family disorganization suggests, un-quality functioning and damaged members of the family of the own family. The major motives for family of relatives' crises are lack of adoption among husband and spouse. It affected on relationships of couples, children and elderly mother and father within the family. In India, majority of the households headed with the aid of men because of this encumber of family issues are obtaining. The family disorganization greater in urban settings than village because, women education level, employment, economic increasing stability, women wondering patriarchal authority etc., It ends in increase family of relatives problems and divorce instances in urban settings. During the remaining numerous decades, numbers of households have deviated from the traditional model. The Family disorganization forces many children into single-parent households or combined families created living collectively or remarriage system.

# **Family Disorganization**

Every family of relatives has family of relative's problems. It results in family disorganization. Family disorganization way-broken of family relationships, Lack of adoption, lack of adjustment, cultural component, conflates between husband, spouse or children or aged family of relatives members of the family of relatives. Recent decade's humans are because of individualistic mature, financial balance, women empowerment they may be now not lots connected with family of relatives'system. When pass over understandings developing up among family contributors it results in disorganization of the own family system. In the end result of family of relatives disorganization, people particularly children and kids

greater affected and come to be deviant. Sociologist Goode defines own family disorganization as the breakup of the family of relatives unit.

Over the beyond three a long time, due to desertion, devoice of the partners single discern households are incised. National surveys suggest that scholars who stay in unmarried-discern families are much more likely to be low in mastering, decrease grades, school drop-out, are less possibly to be in school, Lower on success in checks than individuals who come from two-discern families.

## Methodology

This study is solely on secondary assets accumulated secondary statistics from the Internet, Books, Magazines, legitimate reviews, websites, and so on.

# **Objectives of the Study**

The main objectives of this study are

- 1. To understand that means reasons of family disorganization in Karnataka.
- 2. What are the consequences of family disorganization in Karnataka?

# **Statement of the Problem**

Family has inequality, exploitation and violence. In addition to its idealistic photograph of a source of nurturance, emotional bonding, and assist however industrialization, modernization, occupational adjustments collectively with technological improvement has added numerous new challenges in own family system in Karnataka. Relations of the husband, spouse and different household of the family are everlasting in this global. When disharmony or marital conflicts are present in present day the own family, it impacts the complete the circle of relatives ecosystem, for that reason there is an pressing necessity to take a look at and body policies for continuity of family system.

This study was therefore finished to locate some of the motive and outcomes of own family disorganization in Karnataka.

# **Theorization:Social Bond Theory**

Social Bond Theory is the focus on peers and peer corporations of people. The four primary elements of social bond theory is attachment, commitment, the not unusual machine within a character's the society or subgroup and also, the "bond" among mom, father, and toddler in a nuclear own family.

# **Reasons for Family Disorganization**

The important motives for family disorganizations are; Industrialization, Modernization, Occupational Changes, Women Empowerment, Education, Women Movement, Addictions, Extra Sexual contacts, not capable for Sex ,Fertility Struggles over Attitude, Infidelity, Lack of Intimacy, Conflict Including Abuse/Neglect, Misunderstanding, Lack Of Mutual Understanding, Didn't Give Proper Time To Family, Poor Discipline, Lack assets and Low Income. Unemployment Work, Interference of In-Laws and Others in Family Matters, Lack of Privacy. Change in Appearance, Poor Communication, Inconsistent Religious Beliefs, Too Predictable, Lack of Commitment, Abandonment, Inability to Manage, Societal Variations, Disruption Caused from Outside by means of Persecution and Psychological Factors and so forth, are inflicting the own family disorganization.

# **Effects of Family Disorganization**

The family disorganization is major social trouble these days. Developments of communication level women education, urbanization, westernization procedure at once have an effect on family device in India. It is affecting on many social, physical, emotional, marital family members, couples, elderly people, dependents, and children of the own family. The primary affects of circle of family disorganization are;

# **Marital Conflicts/ Crises**

Marital conflicts are uncommon in any own family in the globe. It may be show up for many of motives. The Marital crises are leads to circle of family disorganization, in some cases; the problem may emerge as with divorce, different instances, if each spouses are inclined to alter crises are stop. In this case each couples are having distinct choice, it broken to own family relations.

## **Breaking of Family Relationships**

Family disorganizations root purpose of breaking relationships between wife-husband, parent child, parent relationship and other family member's relationship. Some time marital members of the family are quashed spouses may additionally fluctuate from every different. In some situations husband isn't tolerating wife's achievements, monetary stability, and so on the husband may turn out to be jealous of his wife versa visa wife also the same. It immediately affected on their family members. Aged people are neglecting, now not have top relation with elderly. Majority of the people suppose it's their fault, so it hurts even greater. When households are split apart generally each person is going in separate instructions, usually the entire family looses touch with each different. Those are the results that harm the most, in particular in case you're near with them. Thus it can include not simplest the tensions among husband and

spouse however these arising between children and dad and mom as nicely. Parents children tension regularly present serious troubles of adjustment when the conjugal relationship is broken.

# **Brocken of Marital Relations**

Marital members of the family imply members of the family among spouse and husband. Many pair's family members don't stay up to greater expectations, of human beings and households. So they ruin down or are violent. Children socially, mentally and individually suffer lot. The chance component of turning into a deviant behaviour or suicidal attempts is high however thru a few preventive measures disorganized families can reorganized.

## **Single Parental Families**

Single own family system is a converting characteristic of urban community. Due to family disorganization families are broker-up, children may stay with single parent or father or mother and additionally dying of the opposite discern, and childbirth by way of a unmarried individual or unmarried-person adoption. Now an afternoon's this sort of households have end up even greater commonplace in cities. We can find all forms of damaged families are headed by using mothers/fathers/even with the aid of a grandparent raising their grandchildren. Research reviews are highlights that approximately 33% of children are born to single mothers, and about 10% of children are born to unmarried teenage mothers. Many children are reared by using grandparents or different relatives.

# **Children and Family Disorganization**

Family is a socializing agency. Learning starts from own family. Family disorganization affects immediately on children socialization, education, personality and mindset development. Single parental family of relatives, Parents attitude influences the children. Children are judging their dad and mom. Sometimes the children are centric for own family disputes, disorganization, tensions and conflicts. The family disputes warfare most customarily has poor results on children. First, the children are looking at warfare between dad and mom. Some studies surveys said over 1 million children live with adoptive parents. Traditional families have changed, frequently both dad and mom are operating out of doors the home, and children care could be very hard. Family disorganization influences on children regular care.

# **Partial Social Isolation and Guilty Feeling**

The family disorganization is root motive of many problems in our country. It leads to social stigma among couples and other family of relatives' participants. It creates guilty feeling among couples. They preferred to live without social interaction. Avoiding social gatherings they suppose it is unethical, illegal towards to social norms, it leads to guilty feeling.

# **Economic Crisis**

There is a right away hyperlink between circle of relatives relation and financial crises of the own family. Where is the coolest family relations, there is right financial situation. If there's an own family disputes financial crises will arise in the family. The family individuals and couples are may not showing hobby to work. The fundamental earner of the family might not show interest for earning. It is root causing for low economic condition.

# **Negative Emotions of Family Disorganization**

Family and marriage institutions are foremost institutions in India. Hindus idea marriage relations are sacred, once married no question of divorce or separation. Coughing with family of relatives crises are mainly affecting on social members of the family of the couples and family contributors. The main negative feelings of the family disorganization are; Worst outcomes on family and social family members, lot of bitterness amongst all of the family of relatives' contributors, low Performance of children in education and different troubles. Less Interest in Social Activity: The Family members, consisting of couples and youngsters aren't participated in social, cultural, and religious sports of the network. Effects on Emotions: who are in own family crises are emotionally very active. They continually fighting each different and discussing family disputes with outsiders.

# **Increasing Health Problems**

Health is more than wealth. The suitable fitness situations of the individuals rely upon healthy family environment and social family members. Good health and family of relatives' family members are correlated. Peaceful existence is depending on number one family members among couples, children, elderly men and women and own family members. If no peace of thoughts within the family, health issues may additionally rise up. Family crises may also purpose for social, bodily, intellectual unwell health of the people.

# **Psychological Impact of Family Disorganization**

The family disorganization is major inflicting for intellectual unwell health or intellectual imbalance. There is an immediate link between own family disorganization and mental fitness of the own

family members. Long term family crises will room to psychological issues the various family of relatives' members. The disorganized circle of relatives participants are intellectual disorders like Stress, Depression, Anxiety, Hopelessness, Loneliness, Low Self-Esteem, Emotional, Mental un-Satisfaction or disturbance, Attempt Suicide, and Lack of Empathy Etc.

# Main Psychological Problems are

# **Depression**

Depression is the primary intellectual disorder of the individuals. Couples, children and own family contributors of the disorganized families are dealing with depression. Long time period own family troubles deeply affected to deep mental sick health. It results on man or woman incomes, training and relationships. It may additionally reason for try or commit suicide

## **Anger or Irritability**

Anger is an enemy of any person of the society. Family disputes create strain and it ends in anger. Couples are regularly quarrelling each other. It deprives the peaceful life of the circle of relatives. Some intense situation anger spoils the best members of the family of the circle of relatives' contributors.

## **Findings of Study**

This study at is purely on secondary statistics based totally one. The fundamental findings of this study are; Family disorganization is worldwide problem. Compare to rural family gadget, city households are more divulge to own family crises. Urban families are nuclear, family troubles are more than rural groups. The stage of desertions and separations are very excessive in urban communities than rural. Educated and operating women households have extra own family crises than now not operating and uneducated one. It influences not most effective couples but on all family participants. Emerged single parental households in city place (Either Mother or father or guardian) it recommended emerging new type marriage machine stay-in relation in urban regions. It encouraged greater marital intercourse affairs, Effects on children socialization. It can also purpose to children crime or deviant behaviours. Some people of the family are strive or dedicate suicide. Women recognition, Individualistic nature of behaviour, failure of values pertaining own family are principal root motive of own family crises or disorganization.

## Conclusion

The family of relatives is number one unit of the society. Every family of relatives has its own importance. Family members are converting in modern technology. Family disorganization i.e., Crises/Brocken, separation, divorce are uncommon in contemporary society it outcomes on couples, dad and mom, children, and other spouse and children of the circle of relatives. Family damaged root motive for many social problems like, separation, Desertion, unmarried parent deviant behaviour of the children, low training degree of the children, low social popularity social stigma, melancholy, live in members of the family, greater sexual relation and many others. These inter-related elements encompass parental war; the quality of parenting and of discern-baby relationships is spoils.

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# **Child Marriage in India: Factors And Problems**

## Shaila Y. Sulebhavi

Assistant Professor Department of Sociology Government First Grade College Hunnur. Dist.-Bagalkot. Karnataka

#### **Abstract:**

Marriage is one of the important social establishments and it's far a means of setting up a own family thru which the society perpetuates. This social procedure is expressed within the form of rituals and symbol. In India 45 percentage of women are wedded beneath 18 year. The Niger is top country (74.5%) inside the global for child marriage under 18 years of the age, followed with the aid of Chad, Mali, Bangladesh, Guinea and Central African Republic, their chances are 71.5, 70.6, 66.62, 63.1 and 57 respectively. Majority of girls who had been married beneath 18 year are from bad and under poverty line (BPL) families. Nearly 80 percentage girls are dealing with the domestic violence (beaten, slapped or threatened), health issues. Most of the girls who're married earlier than 18 year are in all likelihood to get pregnancy issues and there had been loss of life case suggested. Girls younger than 15 are 5 times more likely to die in childbirth than ladies of their 20s the age organization underneath 18 year have excessive fertility. Child brides often show signs and symptoms symptomatic of sexual abuse and submit-stressful pressure including emotions of hopelessness, helplessness and excessive melancholy.

**Keywords**: Poverty, Domestic Violence, Health Problems, Ignorance and Depression.

#### 1. Introduction

Child Marriage is one of the burning problems of Indian society. In India, regardless of amended legal guidelines advocating 18 as the criminal minimal age at marriage for females, a substantial proportion i.e., every third adolescent woman in the age group of 15-19 year is married and each second married adolescent female has given delivery to a child. According to the Registrar General of India (RGI) Report (2001) Rajasthan has the best (40.8) percentage of females ever married amongst 15-19 year old girls compared to India (24.9%) accompanied by means of Bihar (39.6 %), Madhya Pradesh (34.1%), Jharkhand (32.9%) and Andhra Pradesh (32.3%). Among the various districts of Rajasthan, Bhilwara is on the pinnacle with 61.9 percentages.

Child marriage in India has been practiced for centuries, with children married off earlier than their bodily and intellectual maturity. The hassle of child marriage in India stays rooted in a complex matrix of non secular traditions, social practices, financial factors and deeply rooted prejudices. Regardless of its roots, child marriage constitutes a gross violation of human rights, leaving bodily, mental and emotional scars for life. Sexual pastime starts soon after marriage, and pregnancy and childbirth at an early age can cause maternal as well as infant mortality. Moreover, women who marry younger are much more likely to revel in domestic violence inside the home.

# 2. Objectives & Methods

- 1. To study the socio-economic conditions of the child family, to perceive the factors affect the child marriages and to examine the consequences of the child marriage.
- 2. To analyze constitutional and legal measures towards child marriage and their implementation.

The present examine analyzed based on the primary and secondary data, protecting various problems like poverty, domestic violence, bad know-how, their fitness problems, degree of management and their living well-known of the wedded female children.

## 3. Indian & World Scenario

In the medieval ages, regulation and order become now not yet a commonplace phenomenon and arbitrary powers were concentrated in the hands of a hierarchy led through a despotic monarch. In India the Sultans of Delhi who held the region of the despotic monarch, came from a special kind of lifestyle. Orthodox in their beliefs with a fanatical dedication to their religion there has been a ruthless technique in its propagation. Intolerant as they were to all kinds of worship aside from their very own, in addition they exercised contempt for contributors of other faiths.

Among different subsidiary issues which can have helped to hold this custom is probably the belief that adults (or adolescent) boys and ladies could bask in dangerous moral practices. This attention might have been extra relevant within the context of the puritanical and orthodox surroundings of the bygone ages. The practice can also were perpetuated, in particular a few of the economically weaker sections, by way of the attention of keeping marriage charges to a minimal. A child-marriage want not have been as grand an affair as grownup marriages.

**World Scenario:** The Niger is top country (74.5%) within the global for child marriage under 18 years of the age, accompanied by means of Chad, Mali, Bangladesh, Guinea and Central African Republic, their

probabilities are 71.5, 70.6, 66.62, 63.1 and 57 respectively. In India 45 percentage of girls are wedded underneath 18 year.

**Current Scenario:** The felony age for marriage in India is 18 years for a female and 21 for a male as in keeping with Section 6 of the Hindu Marriages Act, 1956. Any marriage of a person more youthful than that is banned and punishable in India beneath the Prohibition of Child Marriage Act, 2006.

But child marriages nevertheless take area in India, particularly across the Hindu holy day of Akshya Tritiya. Normally Hindus decide the date for marriages based totally on horoscopes interpreted through pundits. Some dates but are considered so auspicious that no pundit wishes to be consulted. One such day are Akshya Tritiya (also known as Akha Teej), the third day of Vaishakh, and the month of the Hindu calendar typically falling in May. During this time lots of marriages take place. Unfortunately, many of them are toddler marriages. It is a religious lifestyle in lots of locations in India and consequently quite difficult to alternate.

And this is sincerely the crux of the problem child marriages are a reflection that, like sati, women and ladies are visible as assets that 'belongs' to someone: her own family, her husband, her in-legal guidelines. If her marriage is left too late, she is considered a burden to her own family. In a few communities in which child marriage takes vicinity, rather than dowry there is a system of 'bride rate' in which, whilst the female receives married, the husband's family has to pay an amount of money in change for the bride. Instead of making things higher, this gadget also method that households are eager to get their daughters married off to be able to deliver in cash.

In any case, child marriages are worse for girls than for boys, for the reason that girls are normally younger than the boys. Marriage additionally puts an end to any education girls might also have been receiving. And if they get pregnant at the same time as still young, their fitness receives a whole lot worse due to the fact their bodies are frequently not geared up to bear children. According to the United Nations, maternal mortality (which indicates the quantity of women death in childbirth or from being pregnant-related causes) is 25 times better for women beneath 15, and times higher for 15-19-12 months-olds.

Interestingly sufficient, around the identical time as Akshya Tritiya in 2010, the United Nations had simply concluded a special session on children wherein they followed 21 infant welfare goals for the following decade. One of those became to cease "harmful conventional or standard practices inclusive of early and forced marriage.

## 4. Findings and Discussions

# **4.1 Factors Motivating Child Marriages**

Women stand on the cross roads between production and duplicate, among economic pastime and care of humans and therefore among monetary improvement and human improvement. They are employees in each sphere. But discriminations in opposition to women are pervasive. It starts off evolved from womb and ends with tomb. The discrimination reflects in education, employment, work place, family and socio-political sphere. The infant marriage system is also a mirrored image of discrimination in opposition to women. There are many elements which are accountable for child marriage.

- Avoiding Expenditure on Female Education: Human assets development plays on critical position in monetary improvement, powerful use of bodily capital depends upon green human useful resource or human capital. Education is one of the key determinants of human capital formation. Productive potential of a person relies upon stages of education attainment. Investment stages on education decide instructional attainment and human capital improvement and thereby promote monetary increase and improvement. Expenditure incurred on someone's education determines his or her potential building. In all developing nations woman receive much less education, profession improvement possibilities than men. A country spends more on education while best it acknowledges the significance of developing human assets. Same is relevant to individuals and families. Generally households discriminates between boys and women (Males and Females) in funding on education, male children are handled as destiny property and monetary base of the family wherein as girl children are handled as burden at the own family financial base and they are handled as a few one's else asset as they're to be given to someone in marriage. Due to this discrimination in spending on children education, female children are given less or no precedence. An observation of the enrollment of children in Karnataka shows how discrimination in opposition to women is practiced. About more than 90% of Government schools in Karnataka enrolled with more variety of women than boys and within the private schools boy are enrolled extra than girls. People suppose how to avoid spending on woman's education and locate marriage as smooth answer.
- **b. Minimizing Marriage Expenditure:** Generally husband is attributed higher status than spouse inside the own family. Naturally he's predicted to have greater abilities than his spouse. If it's far translated to

instructional fame, husband is meant to have more educational qualification than that of spouse. It is the experience of many, more frequently, to locate bridegroom to suit the bride in phrases of tutorial qualification and if found bridegrooms with better qualification demand extra dowry and different matters. If girl is knowledgeable groom ought to be greater educated than bride and greater dowries are required. So more the female is educated more is the marriage expenditure. This is one facet of the photograph on the opposite aspect, due to prevailing faulty education system, educated humans are alienating socially and culturally, losing integrity and blindly following/adopting extravagant existence style and marriage ceremonies of knowledgeable people turned highly-priced expensive inside the name of fashion and current subculture. More often educated ladies are too due to demonstration effect, dictating marriage celebrations according to their wills and fancies and making them highly-priced and high priced. Thus educating girls is increasing marriage expenditure. So people think it's miles less complicated or lessees burden to get marriage of girl finished soon after accomplishing puberty or maybe earlier than, at more youthful age of 13 or 14 or underneath that, than to educate her.

- **c. Avoiding share in Ancestral Property:** Right of female to proportion ancestral belongings is also one of the factors chargeable for encouraging child marriages to a point. If marriage of woman is executed at early age she as a child might now not demand for her share. For benefiting male heirs female heirs are denied property rights in practice, no matter statutory provisions, via resorting to early toddler marriage.
- d. Poverty of Family: Women and female children are frequently denied same access to common sources whilst a family is in poverty. Female members, particularly woman children are victimized through poverty of the own family. A negative family of relatives obviously jeopardizes girl children. Every threat is used for fending off burden of female so poor families naturally motel to child marriage to avoid all sorts of burden of woman child. Sometimes it may also be perceived that poor families selling ladies and the child marriage is a hidden shape of promoting female. Marring child to gods as a subculture is likewise originates from family poverty.
- e. Social Insecurity: Social protection is also one of the social factors accountable for child marriage system. It is popular belief that a married woman is more secure in opposition to offenses than single women. People (men) view married women otherwise than unmarried women. Unmarried girls are considered with malafied intentions. It is the malafied intentions that result in crimes in opposition to unmarried girls/females. To be secure from offences, assaults, teasing in opposition to unmarried girls, mother and father are in a hasty to offer away girl in marriage quickly after she attains puberty or in advance.
- Single Parent Families: Some of households are single parent, it compel them to lessen the load through appearing marriage to their beneath 18 years female child. It is most effective excuse.
   5.2 Problems
- A) Heavy Burden in in-laws Family: Women's work in the residence maintain involves a huge range of activities along with processing and pounding new grains, tending live inventory, cooking and looking after children and aged persons. They must position several hours of strenuous efforts to acquire firewood and water from distant places. They additionally have interaction in family production for supplementing family income, contain in increasing family asserts via raising livestock, produce vegetables for family consumption. They play important role in cultivation too. In many families women undertake extra strenuous work however men manipulate property and earnings giving less freedom to women. The problem of married child in in-laws residence may be very burdensome "As a female member of the family she has to play multiple position in the in legal guidelines family. They earn for supplementing family profits by carrying out efficient activities. Maintenance of the own family and children is every other strenuous burden at the married child. Being a child she has to play function of a grown up women. Family obligation is difficult if she happens to be elder inside the in-legal guidelines own family. Family participants expect extra but she cannot attain up to their expectancies. She has to wait wishes of elderly persons and other men and women in the own family as according to their exceptions which can be regularly beyond her skills.
- B) Early Pregnancy-Health Complications: Child marriage certainly leads to early pregnancy resulting into many fitness complications. Without proper knowledge approximately physiological situation, she cannot deal with adjustments in her body in the course of being pregnant. Elderly women are too no longer in a position to manual her well. In the olden days elderly women used to display the scenario perfectly all through being pregnant, at some point of delivery and put up shipping instances. But now-a-days aged women neither have know-how as did women in olden days nor have advantageous mind-set to method right medical humans. This type of situations on occasion ends in depends on nearby quakes in emergency.
- C) Fall in the High Fertility Age Group: When a female is married underneath the age of sixteen years typically have a tendency to have greater children, unwanted being pregnant. Lack of get admission to

fashionable scientific facilities to keep away from/submit phone pregnancy, women are pressured to have being pregnant and deliver the child.

- **D) Inability to Plan or Manage Families:** Statistically, women who marry early are in all likelihood to bear greater children. Among our respondents, the ones married below 15 averaged 4.96 children; the ones married among 15 and 17 had 4.15 and people over the age of 18 averaged 3.12 children. Young mothers exercise much less have an effect on and control over their children and feature less capability to make choices approximately their nutrition, health care and family control.
- **E) Desire for Male Child:** Due to preference for male child women are pressured to conceive as generally as she will be able to till she offers beginning to a male child.
- **F) High difference in age between Bride and Bridegroom:** Generally there is lots of age distinction between bride and bride groom. In maximum of the child marriages it is bride who is child and no longer the bride groom. When bride is child she clearly does not have any freedom to express her critiques on any of family existence and she or he has to blindly obey orders of husband.
- G) Impact on Sexual Health of Women and Girls: Young girls can face massive physical ache related to sexual sex because of the physiological immaturity of their sexual organs. Complications because of being pregnant at a younger age often encompass obstetric fistula (perforation of the bladder or bowel, because of extended labour).
- H) Vulnerability to HIV Infection: A girl is physiologically more vulnerable to contracting HIV than a male, as her vagina isn't always well covered with shielding cells and her cervix may be penetrated easily. Young women are several instances more likely than young men to settlement the sickness through heterosexual touch. Also, deeply entrenched socio-financial inequalities similarly compound their risk. Marriage can increase married women' exposure to the virus, especially as older husbands may also have interaction in unprotected sexual members of the family with different companions. The risk of HIV contamination is better a few of the poorest and most powerless in society, and, as such, married adolescent girl may be more liable to contamination than unmarried women who are not having sexual intercourse. Married adolescent girls' incapability to negotiate more secure intercourse and different social pressures represent a critical channel of vulnerability.

#### 5. Conclusion and Suggestion

Elimination of early marriage is a clear start line. The results from this observe advice the subsequent strategies to address this trouble:

- 1. Challenge the traditions that surround early marriage. Inform parents, network individuals, and teens approximately the negative effects of early marriage.
- 2. Create a supportive network of (religious) leaders and teachers who can empower women to negotiate with their parents.
- 3. Expand education for health and community employees on the dangers of early marriage, attractive them as advocates and change agents in their communities and institutions.
- 4. Strengthen and establish community networks and partnerships regarding women club equipment, instructors, elders, local authorities officers, women and teenagers organizations, community and religious leaders, etc., that collectively work toward ending early marriage.
- 5. Strengthen the position of the judicial system especially the police, judges and persecutors through education on enforcement of the regulation in opposition to early marriage.
- 6. Develop sturdy assist structures to preserve girls in school. Provide scholarships in which essential and inspire teachers to support ladies.
- 7. Bring leading professional women to communities to speak to girls as role models and a supply of proposal.
- 8. Finally, given the elements motivating child marriages, all efforts sought to goal at change the gender biased attitudes of parents and society with the aid of imparting right education on one hand and removing poverty on the alternative.

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## Importance of Yoga In Daily Life

### Santosh B Rajaput

Director of Physical Education, Government First Grade College, ManaguliTal.BasavanBagewadiDist.vijayapur Karnataka

#### **Abstract**

Yoga in Daily Life is a system of practice consisting of eight levels of development in the areas of physical, mental, social and spiritual health. When the body is physically healthy, the mind is clear, focused and stress is under control. This gives the space to connect with loved ones and maintain socially healthy relationships. When you are healthy you are in touch with your inner Self, with others and your surroundings on a much deeper level, which adds to your spiritual health. The word "Yoga" originates from Sanskrit and means "to join, to unite". Yoga exercises have a holistic effect and bring body, mind, consciousness and soul into balance. The main goals of "Yoga in Daily Life" are Physical Health, Mental Health, Social Health, Spiritual Health, Self-Realization or realization of the Divine within us. These goals are attained by Love and help for all living beings, Respect for life, protection of nature and the environment, A peaceful state of mind, Full vegetarian diet, Pure thoughts and positive lifestyle, Physical, mental and spiritual practices, Tolerance for all nations, cultures and religions. Yogic techniques are known to improve one's overall performance. Pranayama is an important, yet little known part of Yoga. Until recently, this art and science of yogic breathing was almost completely unknown to the common

#### Introduction

Yoga is a traditional method of meditation developed by the saints of ancientIndia. They practiced yoga as an effective method of controlling their mind and bodily activities. Yoga in

Daily Life is a system of practice consisting of eight levels of development in the areas of physical, mental, social and spiritual health When the body is physically healthy, the mind is clear, focused and stress is under control. This gives the space to connect with loved ones and maintain socially healthy relationships. When you are healthy you are in touch with your inner Self, with others and your surroundings on a much deeper level, which adds to your spiritual health. Yoga increases the flexibility of the spine, improves body's physical condition and heightened awareness to the importance of relaxation. It has been emphasized that each exercise be practiced slowly, coordinating movement with the breath, pausing motionless in each position and always with full concentration.

Yoga teaches you to focus on breathing while you hold the poses. This attention to breath is calming it dissolves stress and anxiety. Yoga can help cure insomnia, as regular yoga practice leads to better and deeper sleep. Yoga can help fight fatigue and maintain your energy throughout the day. Yoga is an effective treatment for a variety of autoimmune diseases because it can reduce the symptoms these diseases often cause, such as stiffness, malaise, fatigue, and weakness. Even children can benefit from yoga. Those with attention deficit disorder and hyperactivity can learn to relax and get control by using yoga breathing and yoga asanas. Yoga has been used to help heal victims of torture or other trauma. Because yoga is a form of meditation, it results in a sense of inner peace and purpose, which has far-reaching health benefits. Peace of Mind, Consciousness and Soul

To live in harmony with oneself and the environment is the wish of every human. However, in modern times greater physical and emotional demands are constantly placed upon many areas of life. The result: more and more people suffer from physical and mental tension such as stress, anxiety, insomnia, and there is an imbalance in physical activity and proper Exercise.

This why of methods and techniques for the attainment and improvement of health, as well as physical, mental and spiritual harmony, are of great importance, and it is exactly in this respect that "Yoga in Daily Life" comprehensively offers an aid to help one's self. Throughout the many years that I have been active in western countries, I have become familiar with the modern lifestyle and the physical and psychological problems faced by the people of today. The knowledge and experience I gained led me to develop the system of "Yoga in Daily Life". It is systematic and graduated, integrating all areas of life and offering something valuable for each phase of life. Regardless of age or physical constitution, this system opens the classical path of Yoga to all. In developing this system to accommodate the needs of today's people, much consideration was given to the conditions within modern society, without losing the originality and effect of the ancient teachings.

The word "Yoga" originates from Sanskrit and means "to join, to unite". Yoga exercises have a holistic effect and bring body, mind, consciousness and soul into balance. In this way Yoga assists us in coping with everyday demands, problems and worries. Yoga helps to develop a greater understanding of our self, the purpose of life and our relationship to God. On the spiritual path, Yoga leads us to supreme knowledge

and eternal bliss in the union of the individual Self with the universal Self. Yoga is that supreme, cosmic principle. It is the light of life, the universal creative consciousness that is always awake and never sleeps; that always was, always is, and always willbe. Many thousands of years ago in India, Rishis (wise men and saints) explored nature and the cosmos in their meditations. They discovered the laws of the material and spiritual realms and gained an insight into the connections within the universe. They investigated the cosmic laws, the laws of nature and the elements, life on earth and the powers and energies at work in the universe - both in the external world as well as on a spiritual level. The unity of matter and energy, the origin of the universe and the effects of the elementary powers have been described and explained in the Vedas. Much of this knowledge has been rediscovered and confirmed by modernscience.

These are experiences and insights a far-reaching and comprehensive system known as Yoga originated and gave us valuable, practical instructions for the body, breath, concentration, relaxation and meditation. The practices that this book offers have therefore already proven themselves over thousands of years and have been found to be helpful by millions of people.

The system "Yoga in Daily Life" is taught worldwide in Yoga Centres, Adult Education Centres, Health Institutions, Fitness and Sports Clubs, Rehabilitation Centres and Health Resorts. It is suitable for all age groups - it requires no "acrobatic" skills and also provides the unfit, as well as handicapped, ill and convalescent people, the possibility of practicing Yoga. The name itself indicates that Yoga can be and should be used "in Daily Life".

The exercise levels were worked out in consultation with doctors and physiotherapists and can therefore with observation of the stated rules and precautions be practiced independently at home by anyone. "Yoga in Daily Life" is a holistic system, which means it takes into consideration not only the physical, but also the mental and spiritual aspects. Positive

Thinking, perseverance, discipline, orientation towards the Supreme, prayer as well as kindness and understanding form the way to Self-Knowledge and Self-Realization.

## The main goals of "Yoga in Daily Life" are:

- PhysicalHealth
- 2. MentalHealth
- 3. SocialHealth
- 4. Spiritual Health
- Self- Realization or realization of the Divine withinus

#### These goals are attained by:

- Love and help for all livingbeings
- 2. Respect for life, protection of nature and the environment
- 3. A peaceful state ofmind
- 4. Full vegetariandiet
- 5. Pure thoughts and positive lifestyle
- 6. Physical, mental and spiritual practices
- 7. Tolerance for all nations, cultures andreligions

#### **Physical Health**

The health of the body is of fundamental importance in life. As the Swiss-born Physician, Paracelsus, very correctly said, "Health isn't everything, but without health everything is nothing". To preserve and restore health there are physical exercises (Asanas), breath exercises (Pranayama) and relaxation techniques.

Within "Yoga in Daily Life" the classic Asanas and Pranayamas are divided into an eight-level system, beginning with "SarvaHitaAsanas" (meaning, "Exercises that are good for everyone"). Seven other parts follow this preparatory level and lead progressively through the practice of Asanas and Pranayamas. Several special programs have been developed from the basic exercises: "Yoga for Back Pain", "Yoga for Joints", "Yoga for Seniors", "Yoga for Managers" and "Yoga for Children". To maintain good health, other valuable exercises within "Yoga in Daily Life" are the purification techniques of Hatha Yoga. These involve Deep Relaxation (Yoga Nidra), Concentration Exercises (e.g. Trataka) as well as Mudras and Bandhas (special Yoga techniques).

An even greater factor in the maintenance of good health is the food we eat. What we eat influences both our body and psyche - our habits and qualities. In short, the food we eat has an effect upon our whole being. Food is the source of our physical energy and vitality. Balanced and healthy foods include: grains, vegetables, pulses, fruit, nuts, milk and milk products, as well as honey, sprouts, salads, seeds, herbs and spices - either raw or freshly cooked. Foods to be avoided are old, reheated or denatured foods, meat (including all meat products and fish) and eggs. It is also best to avoid alcohol, nicotine and drugs as these rapidly destroy ourhealth.

#### **Mental Health**

In general, we are led through life by the mind and senses, rather than having these under our control. However, to gain control of the mind, we must first place it under inner analysis and purify it. Negative thoughts and fears create an imbalance in our nervous system and through this our physical function. This is the cause of many illnesses and sorrows. Clarity of thought, inner Freedom, contentment and a healthy self-confidence are the basis for mental wellbeing. That is why we strive to gradually overcome our negative qualities and thoughts and aim to develop positive thoughts and behavior.

"Yoga in Daily Life" offers numerous methods to attain mental wellbeing: Mantra practice the observance of ethical principles, the keeping of good company and the study of inspiring texts to purify and free the mind. An important tool in self-investigation and self- knowledge is the technique of "Self-Inquiry Meditation", a step-by-step meditation technique of Self-Analysis. In this meditation practice we come into contact with our subconscious, the source of our desires, complexes, behavioral patterns and prejudices. The practice guides us to become acquainted with our own nature - as we are and why we are so - and then beyond self-acceptanceto Self-Realization. This technique enables us to overcome negative qualities and habits and

helps us to better manage life's problems.

#### **Social Health**

Social health is the ability to be happy within oneself and to be able to make others happy. It means to nurture genuine contact and communication with other people, to assume responsibility within society and to work for the community. Social health is also the ability to relax and experience life in all its beauty.

One of the growing problems of our times is drug addiction. It is a clear sign of social illness. The system of "Yoga in Daily Life" can assist in overcoming this illness and grant people a new, positive aim and purpose in life. The importance of keeping good, positive company has a great influence upon our psyche, as such companionship moulds and forms our personality and character. Positive company is of great importance in spiritual development. Living "Yoga in Daily Life" means to work for ourselves and for the benefit of others. To do valuable and constructive work for our neighbours and the community, to preserve nature and the environment and work for peace in the world. To practice Yoga means to be active in the most positive sense and to work for the welfare of all of mankind.

#### **Spiritual Health**

The main principle of spiritual life and the highest precept of mankind are:

## AHIMSA – PARAMO- DHARMA

This precept embraces the principle of non-violence, in thought, word, feeling and action. Prayer, meditation, Mantra, positive thinking and tolerance, lead to spiritual health. Humans should be protectors, not destroyers. Those qualities that really make us human are the ability to give, understand and forgive. To protect life and respect the individuality and independence of all forms of life is a primary practice of the Yoga teachings. By following this precept greater tolerance, understanding, mutual love, help and compassion develops - not only between individuals, but between all humans, nations, races, and religiousfaiths.

#### Self-Realization or realization of the Divine within us (Healthy Life)

Cultivate indomitable will. Practice self-control and self-mastery. Have self-confidence. Develop independent judgment. Do not argue. Strive ceaselessly for Self-realization. Kill this little ego. Develop pure love. Rise above all distinctions of caste, creed and colour. Give up the idea of 'I-ness', 'Mine-ness'. Look within for the happiness which you have sought in vain in the sensual objects.

Moksha is the *summumbonum* of life. It is freedom from births and deaths. It is not annihilation. It is annihilation of this little 'I'. It is obtained through knowledge of the Self. You will have to know the Truth through direct intuitive experience. You will have to cut asunder the veil of ignorance by meditation on the Self. Then you will shine in your pristine purity and divineglory.

Do not try to drive away the unimportant and irrelevant thoughts. The more you try, the more will they return and the more strength will they gain. You will only tax your energy and will. Become indifferent. Fill the mind with divine thoughts. The others will gradually vanish. Get yourself established in Nirvikalpa Samadhi through meditation.

Without perfect Brahmacharya, you cannot have substantial spiritual progress. There is no half measure in the spiritual path. Control the body first. Then purify your thoughts through prayer, Japa, Kirtan, Vichara and meditation. Make a firm resolve, "I will be a perfect Brahmachari from today." Pray to the Lord to give you spiritual strength to resist the temptations of life and killlust.

Constant study of the lives of saints will enable you to lead a virtuous life. You will imbibe very noble qualities. You will be gradually moulded in the spiritual path. You will draw inspiration from them. There will be an inner urge in you to attempt for God-realization. Pray to the Lord that you may become asaint.

# The Techniques of Pranayama

Yogic techniques are known to improve one's overall performance. Pranayama is an important, yet little known part of Yoga. Until recently, this art and science of yogic breathing was almost completely unknown to the common man like many other ancient Indian arts. Those who knew it used to be very reluctant to share their knowledge and experience with anyone, unless a student proved by tests that he was ready to receive it.

## "Tasmin sati swaspraswasyogartivich Pranayama"

This having been (accomplished) "Pranayama" which is control of inspiration and expiration1 the inspiration of prana-vayuisshwasa and expiration is prashwasaand the cessation of both is characteristic of Pranayama. Patanjaliin his Yoga Sutra describes — Yama, Niyama, Asana, Pranayama, Pratyahara, Dharana, Dhyana and Samadhi as eight angas(parts) of Yoga. Amongst them, in the present materialistic world, the third and fourth part, Pranayama and Asana (Postures) are considered as very important part and prescribed by modern medicine too. The beneficial effects of different Pranayama are well reported and has sound scientific basis. 2- 3There is reported evidences of Pranayama that it increases chest wall expansion and lung volumes.

The ancient sages also discovered that among the thousands of nadis there are three which are the most powerful energy channels and, when purified enough, these can promote the development of the human being in all three planes: physical, mental and spiritual, allowing us to reach higher levels of consciousness. These channels are called IDA, PINGALA and SHUSHUMNA nadis. Pranayama techniques act to purify the nadis including these three main energy channels. Yogis discovered a long time ago that breathing through the left nostril stimulates the IDA nadi or the "moon channel" (connected with the parasympathetic nervous system) and breathing

through the right nostril stimulates the PINGALA nadi or the "sun channel" (connected with sympathetic nervous system). By balancing the functioning of both nadis (that is, both aspects of the autonomic nervous system) we can stimulate the main energy channel called SHUSHUMNA and harmonize the activity of the nervous system as a whole.

#### **Conclusions**

To conclude the fundamental principle of "Yoga in Daily Life" is religious freedom. Yoga is not a religion - it is the source of spirituality and wisdom, the root of all religions. Yoga transcends religious boundaries and reveals the way tounity.

"Yoga in Daily Life" offers the spiritual aspirant guidance on life's path through the practices of Mantra Yoga and Kriya Yoga. As the most highly developed beings upon earth, humans are capable of realizing their real nature and inner Self, God. The spiritual goal of Yoga is God-Realization, the union of the individual soul with God. The realization that we are all one in our common root and connection to God is the first step. Decisions regarding your health and

Wellbeing and a free, happy life, are in your hands. Practice regularly with firm determination and success will be certain.

I wish all Yoga practitioners and those still to become practitioners much happiness, success, health, harmony, joy in life and God's blessing.

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## Strength - Cardiovascular Effects Among Rural And Urban School Boys

## Dr. Adveppagouda G. Jakkanagoudar<sup>1</sup> Dr. Dayanand Mugadlimath<sup>2</sup>

<sup>1</sup>Director Physical Education, Dept. of Physical EducationNTSS Shri Shankar Arts and Commerce College, Navalgund

<sup>2</sup>Director Physical Education, Dept. of Physical Education, S. K. College of Arts, Commerce and Science,

#### **Abstract:**

The purpose of this study is to estimate and compare the efficiency of cardiovascular, strength of leg and back and grip of boys from the urban and rural schools. The Harvard step test was used to evaluate cardiovascular effects, dynamometers were used to measure leg and back strength, and grip dynamometers were used to measure grip strength.

#### **Introduction:**

Age, gender, habits, and living style all have an impact on strength and cardiovascular effects. The majority of people reside in either urban or rural areas. Geographical and environmental variables, as well as the character of life, can all have an impact on the development and preservation of strength and cardiovascular consequences, particularly in high school boys. As a result, the author was inspired to conduct research on this topic.

### Methodology:

The objective of this study is to compare the cardiovascular impacts and chosen strength features of boys in rural and urban school.

### **Estimation of cardiovascular effects:**

Harvard step test was conducted and cardiovascular effects of the subjects were measured.

## Measurement of grip strength:

A grip dynamometer was used to measure grip strength.

#### Samples:

As a subject, the total of 150 school boys was selected, out of which 75 boys were from rural schoolsand 75 boys from urbanschools.

#### **Data analysis:**

Table -1estimatedmean values and t-value of cardiovascular effects

Statistic	Rural	Urban	
Mean	48.71	44.25	
t-value	3.188		

### Significant, at the 0.01 levels

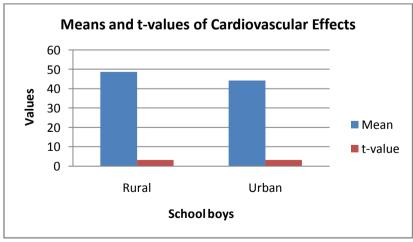


Figure 1: mean values and t-values

### Table – 2estimated mean values and t-value of Strengthofboys

Statistic	Grip strength (Right hand)		Grip strength (Left hand)		Leg strength		Back strength	
	Rural schools	Urban	Rural	Urban	Rural	Urban	Rural	Urban
Mean	22.45	22.64	19.83	20.21	152.75	151.07	74.43	73.55
t-value	0.176		0.336		0.284		0.24	

# Significant at the 0.01 levels

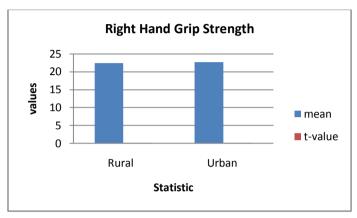


Figure 2: Grip strength: Right hand

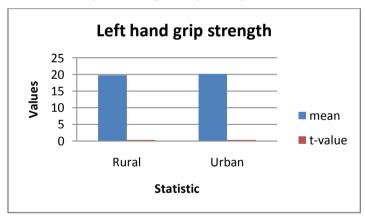


Figure 3: Grip strength: Left hand

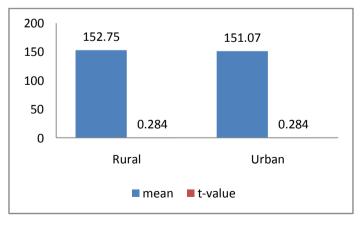


Figure 4: Leg strength

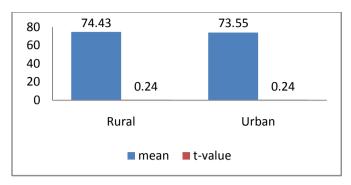


Figure 5: Back strength

#### **Conclusion:**

- 1. The index of mean cardiovascular efficiency of boys from rural secondary school is superior to that of boys from urban secondary school. This finding suggests that rural schoolboys have improved cardiovascular effects, which implies a higher level of health-related physical fitness.
- 2. In terms of grip strength, urban school boys were shown to be slightly superior to rural school boys. However, these statistics are insufficient to conclude that urban sampling is preferable.
- 3. Although the findings are not statistically significant, rural school boys are shown to have an advantage over urban school boys in terms of leg strength and back strength.

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## **B.Ed.** Corse Impact On Attitudal Change Towards Teaching Profession

#### Dr. S.B. Kambar

Assistant Professor, BLDEA's J.S.S. College of Education, P.G. Studies in Education and Research Centre, Vijayapur, Karnataka.

#### **Abstract:**

Attitude of teachers largely depends upon their personal characteristics and disposition; both seems to be highly interlinked. The teaching profession requires certain dominant behaviors which show teacher's intellect, desire to excel, extended professionalism and teaching as a life concern. This is a profession, which exalts service above the personal gains.

Teacher education is a course which design to develop professional competencies like teaching skills, strategies, evaluation techniques and professionalism and passion of teaching in teacher aspirants.

Here in this study an attempt was made to test the impact of B.Ed. course in developing positive attitude towards teaching profession. This study also aimed to find out the influence of B.Ed. course in developing positive attitude with respect to different gender, locality and graduation subjects. This study was experimental in nature which includes control and experimental groups.

The study sum-up with good findings and there is a significant change in attitude towards teaching profession irrespective of students' gender

**Keywords:** Attitude, Behaviour, teaching Profession, student teachers

#### **Introduction:**

Attitude of teachers largely depends upon their personal characteristics and disposition; both seems to be highly interlinked. The teaching profession requires certain dominant behaviors which show teacher's intellect, desire to excel, extended professionalism and teaching as a life concern. This is a profession, which exalts service above the personal gains. Teaching involves human nurturance, connectedness, warmth and love and teacher's beliefs about his role in caring for the student plays a crucial part in developing the personality of the students. Attitude of teachers have also been determined to be influenced by the gender. Teaching is perceived as a difficult job among people. Many reasons can be named for this perception. It can be said that teachers face several difficulties when they start teaching.

### Attitude and Teaching Profession.

Attitude denotes inner feelings or beliefs of a person towards a particular phenomenon. Attitude is essential for the education of the individual because it shows the interview of person. If a person has a positive attitude towards an object, he will try his best to achieve it. If he has a negative attitude, he will try to avoid it. Thus, it plays an important role in determining the success and failure of a person in any field. The choice of teaching profession also depends upon the attitude of person towards their particular profession. If teacher thinking positively towards his job. He will generate good results. One the other hand if he thinks negatively. He will not find satisfaction in his work.

The students would not be able to get the full benefits. Thus, attitude towards the teaching profession shows the personality and the zeal with which he would take up his work. The teachers should develop a desirable professional attitude so that he may inspire himself for excellent programme in multifarious study of education.

## **Objectives of the study:**

- 1. To find out the impact of B.Ed. course on attitude towards teaching profession in teacher trainees
- 2. To study the difference between male and female teacher trainees in change of attitude towards teaching profession due to B.Ed. training.

## **Tools Used for the study:**

In the present study, in order to collect relevant data, a standardized tool that was prepared by Dr. (Mrs.) UmmeKulsum, Senior Lecturer Department of Education, Bangalore University, is used. The name of the tool is Attitude Scale Towards Teaching Profession for teachers which is used by the investigator in order to carry out the investigation successfully.

The Attitude Towards Teaching Profession test consists of 55 items out of which 25 are Favorable Statements and 30 items are Unfavorable Statements. All the items are four points of Summated Rating Scale. For the purpose of scoring, a score of 4, 3, 2 and 1 is rated for Favorable Statements and 1, 2, 3 and 4 for Unfavorable Statements respectively.

## Methodology:

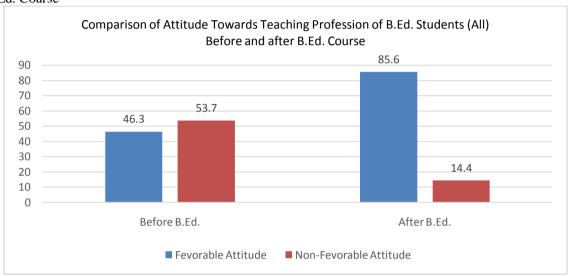
Researcher administered an attitude test towards teaching profession at the entry level of B.Ed. course and a same test was administered to same group of students at the end of B.Ed. programme as a post-test and data of both times were compared by statistical procedures using SPSS software.

### Analysis of data:

**Table.1**Comparison of Attitude Towards Teaching Profession of B.Ed. Students (All)Before and after B.Ed. Course

Attitude towards Teaching profession	Before B.Ed.	After B.Ed.
Favorable Attitude	46.3%	85.6%
Non-Favorable Attitude	53.7%	14.4%

Figure:1 Comparison of Attitude Towards Teaching Profession of B.Ed. Students (All) Before and after B.Ed. Course



From the above table the score on favorable attitude towards teaching profession after B.Ed. training was found to be 85.6. Since it was greater than the attitude towards teaching profession before B.Ed. training (46.3), the score indicates that B.Ed. course influenced significantly in changing attitude teaching profession from unfavorable to favorable. The training reduces the unfavorable attitude from 53.7 to 14.4 which is statistically significant.

There was minimum variation observed in attitude od freshers towards teaching profession (46.3 and 53.7) and at the end of the course it reveals the impact of course in changing attitude towards teaching profession (85.6 and 14.4) is significant.

**Table.2** Attitude Towards Teaching Profession of B.Ed. Students (Male and Female) Before and after B.Ed. Course

Attitude towards Teaching profession	Before		After	
	Male	Female	Male	Female
Favorable Attitude	68.0%	56.0%	91.0%	89.0%
Non-Favorable Attitude	32.0%	44.0%	9.0%	19.0%

Attitude towards teaching profession of B.Ed. Students
(male and female) before and after B.Ed. Course
89.0

80.0
60.0
40.0
20.0
Male

Male

Female

Figure: 2 Attitude Towards Teaching Profession of B.Ed. Students (Male and Female) Before and after B.Ed. Course

From the above table the score on favorable attitude towards teaching profession in male students after B.Ed. training was found to be 68.0% increase from 32.0% where in female students the change in attitude towards teaching profession after B.Ed. course is shifted from 19.0% to 89.0%. It shows that the change in attitude towards teaching profession in significantly higher in female students than male students.

■ Feverable Attitude ■ Non-Feverable Attitude

#### Findings:

- 1. There is a significant influence of B.Ed. Course in developing favorable attitude towards teaching profession.
- 2. There is a significant influence of B.Ed. course in developing favorable attitude towards teaching profession in female students with compare to male students.

#### **Conclusion:**

• B.Ed. is a professional course which prepares the prospective teachers with proper skills and strategies of teaching. In this study it is proved that the course is also change the mindset of the students admitted to B.Ed. course with negative attitudes. Course develops a positive attitude in prospective teacher towards teaching profession through proper activities of B.Ed. programme.

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### Relevance of Smart City Mission towards Sustainable Development

# Amulya R H<sup>1</sup>, Dr. J K Raju<sup>2</sup>

<sup>1</sup>Research Scholar, IMS, DU, Assistant Professor, Government First Grade College. Davangere, Davangere Dist.,

<sup>2</sup>Professor & Research Guide, Institute of Management Studies, Davanagere University, Shivagangothri, Davanagere, Karnataka.

#### **Abstract**

In the approach of the Smart Cities Mission, the objective is to promote cities that provide core infrastructure and give a decent quality of life to its citizens, a clean and sustainable environment and application of 'Smart' Solutions. The focus is on sustainable and inclusive development and the idea is to look at compact areas, create a replicable model which will act like a light house to other aspiring cities. This paper tries to understand the insights of Smart City Mission in India and highlight the role of smart city mission towards sustainable development. The paper centers thecity development models for the Smart Urban Development in Karnataka. The research helps us better understand the relation of the smart and sustainable city concepts. The aim of this study is to develop understanding of the similarities and differences between the sustainable and smart cities concepts.

**Keywords:** citizens involvement, environmental sustainability, Physical infrastructure, stakeholders, urban development, urban planning,

#### **Introduction:**

Academic attention to smart cities and their governance is growing rapidly. A general goal of smart cities is to improve sustainability with help of technologies. These technologies need to be smart, lean, integrated, cost-efficient and resource-efficient, and they should have an impact not only on environmental sustainability targets but also on citizens' wellbeing and financial sustainability. In recent years, there has been a shift in cities striving for smart city targets instead of sustainability goals.

To understand the aspect of sustainable development vis-a-vis smart cities, we need to focus on the Indian government's initiative, the 'Smart City Mission' which has been defined as an 'urban renewal and retrofitting program' with the mission to develop 100 smart cities across the country, making them 'citizen friendly and sustainable'. The agenda is sought to be achieved with tangible results between 2017 and 2022 planned by both the Central and state governments by providing financial aid to these cities. So, when we look at the Smart City mission, the key concern is to address issues like unmatched civic and social infrastructure with a focus to 'leapfrog' in terms of technology-driven approach of urban planning, implementation and proper maintenance.

#### Methodology:

The paper is an attempt to understand the smart city mission objectives, to build smart cities for sustainable development.

- 1. Research Design: Descriptive study
- 2. Sources of Data: The data is collected from various sources like websites, books, newspapers, Blogs. Published Government Reports
- 3. Tools Used for the Study: Charts, Tables and Figures.

Period of Analysis: The study was done During the month of August –September 2021

### **Defining Sustainable Development and smart city:**

In line with the original definition of sustainable development (WCED, 1987), a city can be defined to be sustainable "if its conditions of production do not destroy over time the conditions of its reproduction" (Castells, 2000). More recently, Hiremath (2013) have characterized urban sustainable development as "achieving a balance between the development of the urban areas and protection of the environment with an eye to equity in income, employment, shelter, basic services, social infrastructure and transportation in the urban areas". However The absence of a less general and more universal definition of sustainable development has given rise to multiple interpretations and in particular has triggered an explosion of indicators in the Indian context as well as with reference to Karnataka state.

There are multiple definitions of "Smart City" available, and various "smart" approaches have been understood by different people and sectors differently. Some definitions define s mart cities as cities with "smart (intelligent) physical, social, institutional and economic infrastructure while ensuring centrality of citizens in a sustainable environment. A smart city would have a different connotation in India than, say, Europe. Even in India, there is no one way of defining a smart city. This can be a long term goal and cities can work towards developing such comprehensive infrastructure incrementally, adding on layers of 'smartness'.

### The concept of smart city:

India has experienced rapid growth in the urbanpopulation in recent decades. Government and policy designers are facing challenges todraft a policy that can incorporate increasing urban population migrated from ruralIndia due to insufficient physical infrastructure and civic services available in the cities. Smart cities would be a future city with facilities of smart social capital, advancedtechnology, efficient energy, intelligent transportation system, innovative informationtechnology, and communication system operated under the control of smartgovernance. 'Smart City' has been interpreted quite liberally because of the fact that each city has its own history, culture and ecology. Smart city mission offers great opportunity of developing cities in the context of sustainable development.

## **Coverage and Duration:**

The Mission will cover 100 cities and its duration will be five years (FY2015-16 to FY2019-20). The Mission maybe continued thereafter in the light of an evaluation to be done by the Ministry of Urban Development (MoUD) and incorporating the learnings into the Mission.

## The real challenges for regional implementation:

Smart City initiatives can help overcome the limitations of traditional urban development that tends to manage urban infrastructure systems in silos. By leveraging the pervasive character of data and services offered by digital technologies, such as Cloud Computing, the Internet of Things, or Open Data, they help connect different city stakeholders, improve citizen involvement, offer new and enhance existing services, and provide context-aware views on city operations. Smart City development is, however, highly complex, challenging and context-specific. The challenges include different discourses used by technologists and policymakers, lack of capacity to connect urban sustainability challenges to actionable approaches, and pressures on social and territorial cohesion requiring unique governance solutions. The variety of socioeconomic, population, technology, and environment-driven trends causing the sustainable development challenges are inequality, globalization, environmental degradation, and population diversity. These trends complement each other in manners which pose several challenges. An important sustainable development challenge arises from unsustainable consumption and production patterns that have evolved in developed countries, a pattern that is increasingly being followed by developing countries.

In this context, India could have proposed that that sustainability and human development need not be contradictory to each other but can complement each other in measurable terms. For example, in the Human Development Index 2011, development indices such as education, health, gender equity and economic standards of living were combined with the ecological footprint calculation to come up with a common framework of evaluation. This framework could be a model for all nations to follow and India can show the way by including it in its plans and policies. There is no excuse anymore to say that it is difficult to measure and correlate sustainability and human development or that they are inherently contradictory.

### **Conclusion:**

Cities today show a growing concern about sustainability issues and they are increasingly tryingto find means to preserve natural and economic resources. Earlier the discussion has considered sustainability of cities but in recent years the interest in how sustainability targets can be achieved with help of "smartness" has led to an increasing popularity of the smart city concept. Severalperformance measurement systems have been developed in order to enable cities to assess theirprogress towards smart city targets. The aim of our study was to explore to what extent the smart city concept addresses the sameissues as the sustainable city concept. To examine the differences we studied the indicatorassessment frameworks used to evaluate both sustainable and smart urban performance. Muchstronger emphasis on ICT and "smartness" in the smart city assessment frameworks compared tothe urban sustainability frameworks was an expected observation of our study. Another, more surprising finding is that as urban sustainability assessments mainly focus on the dimension of environmental sustainability, the smart city assessments lack environmental indicators whilefocusing much more on social and economic aspects. The purpose of the smart city assessment frameworks is to give guidance for decision-making, enable target setting for cities as well as allow assessing whether the development is proceeding towards the wanted direction. The large number and dispersion of smart city definitions however poses challenges to the target setting of cities, which has similarly been presented as a challenge for the sustainability concept. It is realized that Smart Cities have a lot of potential for the circumstances of many developing countries but this potential is not being fully utilized, and a number of structural factors could actually widen the gap between the potential and reality. The Smart City agenda entails improving the citizens' quality of life, strengthening and diversifying the economy while prioritizing environmental sustainability through adoption of smart solutions.

The comparison of the two types of performance measurement systems suggests that the initial target of smart cities, defined as attaining sustainability of a city with help of modern technologies, is not sufficiently addressed in some of the smart city frameworks. While environmental sustainability is an essential target of smart cities environmental indicators are clearly underrepresented in the analyzed smart city frameworks in our study. Surprisingly, according to our study it seems that the use of energy related indicators is rather limited in the smart city frameworks, when compared to urban sustainability assessment. Instead, smart city frameworks have a large variety of indicators considering economic and social aspects of a city. This suggests that environmental and energyrelated aspects may not be considered to a sufficient extent in the smart city frameworks indicating some future development needs for smart city performance measurement systems or a need for redefining the smart city concept.

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### Transcendence From Nationlist Movement To Nationalism- An Indian Context

# Manjunatha.R <sup>1</sup>, Dr.Hanumanthappa D.G<sup>2</sup>

<sup>1</sup>Research scholar, Department of PG Studies and Research in Political Science Ranichannamma University VidyaSangama, Belagavi.

<sup>2</sup>Assistant Professor, Department of PG Studies and Research in Political Science Ranichannamma University

VidyaSangama, Belagavi.

#### Abstract:

The Nationalist movement in India was an embodiment of the expression of the national consciousness. The nationalist movement was born out of the various socio-religious reform movements that surfaced India during the nineteenth century. The freedom fighters and leaders invoked the national consciousness to nurture the roots of the social conscience. The present paper is a conceptual one tracking the percolation of nationalism into the mindsets of Indians.

Keywords: Nationalism, Economy, National Consciousness.

#### Introduction

Event such as the passage of the Vernacular Act in 1878, and the Ilbert Bill of 1882, as well as the lowering of the age limit for the Civil Services exams in 1876, resulted in a wave of opposition from middle-class Indians. Consequently, some of them came together and a number of small political parties that came out on the streets for protests and rallies. The Indian nationalist movement was the political expression of rational and religious uproar, and social and economic development. It was the result of numerous factors and influences.

### **Concept of Nationalism**

When the national movement was entering its mass phase in the 1920s, the different possibilities inherent in nationalism had come under critical scrutiny. The dialogue between Rabindranath Tagore and Gandhi, in the wake of the violence that erupted during the course of the non-cooperation movement, is a pointer towards the anxieties and apprehensions aroused by aggressive nationalism. While the latter emphasized the emancipatory potential of nationalism, the former drew attention to the aggressive possibilities inherent in it. A little later, Jawaharlal Nehru tried to explore the historical roots of nationalism in his highly acclaimed work, *The Discovery of India*, which is worth a read for every Indian. Except for these two instances, there was no notable attempt in this direction.

The other participants in the anti-colonial struggle did not carry forward the debate, possibly because nationalism had already become an influential sentiment by that time. There could be other intellectual and political reasons. For instance, was it because there were not many who could match the intellectual ability of these three? Was it also because patriotism was conflated with nationalism in popular imagination? The state was seen as an alien imposition and the nation, on the other hand, was considered a given by history. The intellectual engagement was more with the virtues of composite nationalism and its historical trajectory rather than with the possible pitfalls of nationalism.

The Chinese, who had faced an equally complex situation, adopted a more pragmatic path. After the nationalist revolution of 1911, with the warlords emerging as centers of power in different parts of China, the authority of the state had declined and multiple centers of power had emerged. The nation lacked cohesiveness and there was nothing tangible to bind the people together. When Sun Yat-sen, the leader of the nationalist revolution, invoked the metaphor of loose sand to describe the Chinese situation, he was trying to indicate the unity and diversity of the country and its fragmented polity and the need to construct unity from diversity. In order to achieve that, Sun Yat-sen believed that the consciousness of being a nation had to be imbibed in the popular mind. Towards that end he undertook a journey across the country, reminiscent of the journey Gandhi undertook after his return from South Africa, although for entirely different reasons.

Gandhi's was a journey of discovery, whereas Sun Yat-sen's was an attempt to bring the disparate elements of the nation within the cultural-political logic of nationalism. But there was similarity in one aspect: both shared the conviction that they can realise their goals only if they identified with the masses. In Lord Attenborough's celebrated movie on Gandhi, there is a frame which shows Gandhi discarding his upper cloth, which is a symbolic representation of establishing his identity with the common man. Sun Yat-sen could not make any such identity and hence his nationalist project went awry. Gandhi, on the other hand, not only empathised with the poor, but strove hard to approximate his lifestyle with that of the common man. It was this identification with the masses which enabled him to galvanise the nation to effect a transition from colonial rule to an independent India. In the amazing story of this transition lies the spirit

of the making of modern nationalism of India.

#### Factors Contributing to the Rise of Nationalism among the Indians

The British rule was largely responsible for a new awakening among the Indians. The British exploitation enraged the Indians. Several factors contributed to the rise of nationalism among the Indians.

The following are some of the important factors in the rise of nationalism.

### National Awakening by Socio-religious Reformists

These socio-religious movements, which brought out the cultural-ideological struggle, were some of the important factors in the evolution of national consciousness. The national awakening in the nineteenth century was largely due to the socio-religious movements launched by Raja Ram Mohan Rov, Swami Dayananda Saraswati Vivekananda, Sayyid Ahmad Khan, Annie Besant et al that aimed at ensuring equality, individual liberty, abolition of social disparity and so on. This reformed the minds of Indians and awoke them from centuries of Thralldom.

The chief reformist organizations active during that timeincluded:

- 1. BrahmoSamaj, founded by Raja Ram Mohan Roy,1828.
- 2. PrarthanaSamaj, founded by Atma Ram Panduranga, 1867.
- 3. Arya Samaj, founded by Swami DayanandSaraswati,1875.
- 4. AdhyatmaSamaj founded by Annie Besant, 1893and
- 5. Ramakrishna Mission, founded by Swami Vivekanand, 1897, These movements were not restricted to the task of mainly reforming religion, but extended to that of reconstructing social institutions and social relations. Thus, these became the first universal expression of nationalawakening.

#### **English Language and Western Education**

The socio-religious reform movements of the nineteenth century triggered the evolution of the Indian national consciousness. Nineteenth century literary pioneers such as Bankimchandra Chatterjee (1838-1894), whose novels Krishnakanter Will (1878) and (1882) with its famous song VandeMatram, brought a patriotic flavors to Indian literature. This Indian intelligentsia set out to invoke national consciousness among the Indians. The influence of western education prompted the educated Indians to reflect the idea of liberty, freedom and nationalism through the vernacular literature. They aimed at arousing the mass to oppose British rule being surcharged by the spirit of nationalism.

DinabandhuMitra's play nil Darpan extorted tremendous influence upon the people and created Anti-British feelings among them. Bharatendu Harish Chandra's play 'BharataDurdasha' reflected the miserable condition of Indian mass under British rule. Besides several eminent poets and writers in different languages, e.g. Rabindranath Tagore in Bengali. Vishnu ShastriChipulunkar in Marathi. LaxminathBazbama in Assamese, Mohammad Hussain Azad and Altaf Hussain Ali in Urdu etc. contributed a lot to rouse nationalism among the local people through their writings.

The introduction of English education in 1835 was a milestone in the British administration. It was primarily meant to create an educated Indian mass who would faithful servants to the British raj. However, with the gradual march of time, the English educated Indians became the pioneers in the socio-politic-economical and religious reforms in India. Raja Ram Mohan Roy. Swami Vivekananda. Feroz Shah Mehta, DadabhaiNaoroji, SurendraNathBanarjee championed the course of liberty, equality, humanitarianism etc. The role of Mazzini, garibaldi and Cavour in the unification of Italy, the unification of Germany by Bismark, the French revolution, and the American war of independence etc. influenced their mind. Thus, gradually, the English educated Indians became the torch-bearers of Indian nationalism and aroused national consciousness in the minds of millions of Indians

## Significance of the Linguistic-Cultural Communities

The advent of British capitalism in the colonial form was not only destructive, but also regenerative to the formation of nationalities. At that time, several linguistic-cultural communities were in different stages of growth. The Indian freedom struggle coincided with the period of awakening of these communities and their graduation to nationalities. The rise of these

nationalities manifested themselves in the form of agitation for recognitions of their respective vernaculars, separation from advanced nationalities and movement for the formation of unilingual provinces. After independence, these movements gained intensity and demanded greater regional autonomy. Without the inclusion of these sub national currents, any understanding of the making of the India would beincomplete.

## **Freedom of the Indian Press**

The press is a mould and mirror of all activities of the national and international life. Indians came to know about contemporary events and movements abroad such as the unification of Italy (1861), the Great American Civil War (1861-1865), The Unification of Germany (1870), and Independence Movements in Romania, Montenegro, Serbia and other places. The Indian press advocated the cause of the local people

which helped in fueling political and social reforms and seeding patriotic emotions in the masses. With the active help of the press, despite the imposition of restrictions by the British government, the nationalist groups were able to popularise the idea of representative government, liberty, democratic institutions, home rule, dominion status and even complete independence in the end.

Press and magazines played a dominant role in injecting national feelings in the minds of Indian. Raja Ram Mohan Roy was the pioneer of Indian press and journalism. He edited 'SambadKaumudi' in Bengali and Mirat-Ul-Akhbar in Persian. Gradually, several newspapers were edited in different parts of the country in several languages. To mention a few notableones:-The 'Amritbazarpatrika' 'Hindu Patriot', 'Indian Mirror', 'Bengalee'. Sanjivani', 'Sudharani', in Bengali, the 'Maratha', 'Kesari' 'Native Opinion' 'Indu Prakash in Maharashtra'; 'The Hindu'. 'Kerala Patrika', Andhra Prakashila in Madras: 'The Tribime', 'Akhbar-i-Am', 'Koh-i-Noor in Punjab' etc, were the important publications that reflected the colonial rule of the Britishers and aroused nationalism in the minds of Indian people.

#### **Political Unification**

India became politically unified under British hegemony. It also brought administrative unity inside the country. Under the one rule, one administrative framework, one set of law, judicial court, administrative officers, etc. became same anywhere and everywhere in the country. It created awareness among Indians that this vast united India belong to them and by this way, a feeling of nationalism was developed within them.

### **Development in the Means of Communication and Transport**

Lord Dalhousie made a lasting contribution for Indians by introducing railways, telegraph and new mode of postal system. Roads were connected with India from one end to the other. Though, all these were meant to serve imperial interest, the people of India capitalized it. The railway compartment reflected a unit India. All persons, from north to south and east to west, rich and poor and master and servant - all were found inside it. It narrowed down gap among them and gave them the feeling that they all belonged to this vast India which was under the grip the Britishraj.

### Rediscovery of Indian's GloriousPast

The nineteenth century Indian renaissance created several avenues in the field of oriental studies. Western scholars like Max Muller, Sir William Jones, Alexander Cunningham etc. translated several ancient Sanskrit tests of this land and established before the people the glorious cultural heritage of India.Inspired by them, the Indian scholars like R.D Banerjee, R.G Bhandarkar. MahaMohapdyaya Hara Prasad Sastri. Bal GangadharaTilak etc. rediscovered India's past glory from the history of this land. This encouraged the people of India who felt that they were the ancestors of grand monarchs of this country and ruled by foreigners. This flared up the fire of nationalism.

### **Economic Exploitation ofBritish**

A nation of shopkeepers, the British people paralyzed Indian economy by draining wealth from this country. The industrial revolution in England helped in the productive process and she needed markets all over the world for selling its products and also needed raw materials for its factories. Indian was robbed away in both the ways i.e by providing market for the British goods and supplying raw materials for the factories of England

The creation of absentee landlords by the Britishers and in association with them the local money lenders exploited the Indian mass and made them poorer and poorer. The adverse effects of British exploitation were reflected in Indian economy. Dadabhai Naoroji with his theory of agricultural decay: G.V Joshi and Ranade with their charges against the ruin of Indian handicrafts, brought before the people the exploitative policy of the Britishers which ruined the Indian economy, factory, handicraft etc and brought untold miseries to the people and made them poor. The hungry bellies became angry against the British

### RacialAntagonism

The Englishmen considered themselves as superior in all respects than the Indians. They never wanted to offer the Indians higher jobs even though they were qualified and intelligent. The age limit for Indian civil service examination was kept at twenty one and the examination was held at England. Aurobindo Ghosh was declared disqualified in horse-riding and could not get through that examination, even if he had qualified the written examination. Thus, the colonial rule was well apparent before the educated Indians who became the vanguard in spreading discontent against the British rule among the Indian mass,

## The Atrocities of LordLytton

The administration of Lord Lytton discharged venom in the minds of Indian people. He celebrated a ceremony at Delhi durbar when Queen Victoria assumed the title Kaiser-i-Hind (the empress of India) when the country was famine-stricken. He imposed heavy tax on the people of India and spent a large chunk of money in the Afghan war. During his time, the arms act was passed which prohibited the Indians

from keeping arms without license. His vernacular press act infuriated Indians.

#### The Ilbert BillControversy

During the period of lord Rippon as viceroy, the Ilbert bill was passed. It empowered the Indian judges to try the Europeans.It created hue and cry among the Europeans and their pressure led to reform the bill inserting a clause that an Indian would try a European in the presence of a European witness. This clearly exposed the malafide intention of the British authority and clearly projected their racial antagonism

## The Birth of Indian National Congress

The birth of Indian national congress in 1885 gave a final spark to the growth of national consciousness among the Indians. Soon, the national congress gained momentum in the nook and corner of India. It expressed the desires of the people before the British authorities. Through many mass movements and their important leaders the courses became able to give an ideological fight to the British raj and bring freedom to India.

Thus, these factors encouraged nationalism. A new spirit was instilled in to the body, mind and soul of the Indians. They now rose up from slumber and jumped into the freedom struggle. The sun of British raj was about to set. The birth of Indian national congress in 1885 galvanized the process. This Indian national congress played a vital role in achieving India's independence

#### **Conclusion:**

The socio-religious reformers have immensely contributed in the rise of nationalism. Their contribution have eased the life of many, who underwent sufferings at the hands of the family and the society.

Thus the people of India have left no stones unturned in transcending nationalist movements into nationalism. Sacrifices and efforts have been made by people of India in bringing independence to the country. The need of the hour is to revere the sacrifices made by the Indians and continue to maintain and protect the country from any kind of onslaughts made by a few sections of the community to disturb the unity of the country. The true sense of nationalism exists in the people being honest in their dealings. Being patriotic and loyal towards a country demands citizens to be tolerant towards others as tolerance remains one of the significant virtue which a citizen should

Possess. Nationalism in its true spirit as it persisted in the pre-independent era can be retained by inculcating a sense of belongingness among the masses.

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## An Overview of Green Marketing In India

# Ganesha K R<sup>1</sup>, Sarala.D<sup>2</sup>

<sup>1</sup>Assistant Professor, Government First Grade College, Malur <sup>2</sup>Assistant Professor, NMKRV College for Women,Bangaloe

#### **Abstract**

Green marketing means implementing and promoting products with respect to sustainability of an environment. If an organization's green marketing activities are not authenticated by substantial investments and modifications, then it is consider asfake, false or incorrect promotional activities. The Indian government has implemented an Eco mark scheme in the year 1991 to develop awareness to the consumers towards Eco friendly product. The main goal of this programme is to motivate the buyers to buy and select those commodities which are harmless. These can be recycled and reused. Of course, each individual have their own ideas and opinions about green products. The study is based on green marketing, Importance, rules, Benefits and Drawbacks.

**Keywords:** Green marketing, Importance, Rules, Benefits and Drawbacks.

### Objectives of the Study

- **1.** To understand the Rules.
- 2. To study the importance.
- 3. To analyse the Benefits and Drawbacks.

#### Research methodology

The secondary data is collected for the study by analyzing articles and citations from the Government reports and websites, News papers and books, Tradejournals, publications from different websites.

#### Introduction

Alternate name: Eco-marketing, environmental marketing.

- 1. Modification of Product
- 2. Developments in the various production process
- 3. Modification in the promotional activities
- 4. Modification in the Packing and design
- 5. Made from renewable materials.



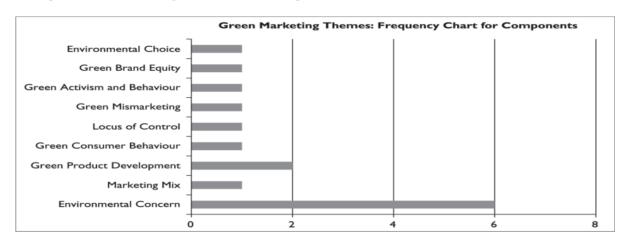
### Review of Literature

- Priyadharshini, J., & Muthusamy, S.(2017) Green marketing is an effective Marketing Technique. It is the sale of products and services with respect to their environmental sustainability.
- 2. Baral, S (2019) Green marketing is essential in the current market and existed as a powerful concept in India and other parts of the countries, it is an effective strategy for the overall development of the society.
- 3. Nithin Mittal (2014) According to his analysis consumers are accountable for the problems of the environment. Companies should create awareness about the benefits of Green Marketing.
- 4. Sweta gupta, DeepakSingh, C.S Thakur (March 2003) Promoting Green products and creating Consumer Awareness is a great challenge to the marketers.

## **Importance of Green Marketing**

1. It avoids the use of plastic materials

- 2. It eliminates the consumption of chemical products
- 3. The nature will be clean and healthy
- 4. It provide opportunity to Access and enter new markets
- 5. It provides Positive Image in the minds of the public



#### **Best Rules of Green Marketing**

- 1. Customers should be aware.
- 2. Reassure the buyers.
- 3. Transparency about the claims.
- 4. Reconsider pricing.
- 5. Customer participation.

#### **Benefits**

- 1. It increases the long term profitability of the company.
- 2. Money can be saved for a long run.
- 3. Companies can market their products and services effectively.
- 4. Employees feel proud and responsible to be working in this kind of company.
- 5. It increases the reputation of the company.
- 6. It helps for further expansion.
- 7. It helps to maintain good relationship with the public.

## Top 5 Companies which is adopted Green Marketing Strategies



#### **Drawbacks of Green Marketing**

- 1. The materials which are used for renewable and recyclable are expensive.
- 2. It requires high technology; huge investment is required on R & D activities.
- 3. Since the concept and idea is new, it requires lot of patience and there is no immediate result.
- 4. A lot of time is required to reach the consumers.

### **Findings and Suggestions**

- 1. There is no connection between gender, occupation and awareness.
- 2. As far as green marketing, there is a regular change in the organizations with respect to the establishments of their products and their influence on the climate.
- 3. It is the best way for the companies to achieve the strategic goals, designthe product, packaging, branding, marketing and so forth.

### Highly Rated Countries based on their Response Level on Green Marketing

Firstly IndiaSecondly UnitedKingdom, Thirdly United States, Fourthly Thailand, Fifthly Australia, Sixthly Canada, Seventhly China.

#### Conclusion

It is concluded that Green marketing provides awareness to the consumers about the green products and environment sustainability. Many companies are engaged in producing Eco friendly products and educating the Society. Consumers also showing willingness to buy the environmental products and realizing the importance of protecting the environment. It increases the market shares of the organizations. The main aim is not only focus on satisfying customer wants and needs but also on benefitting society.

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## Nature of India's Agriculture: a Retrospective View

### Dr. HanumanthappaK.M.

Assistant Professor of Economics Government FirstGradeCollege, Harihar, Davanagere, Karnataka State **Abstract:** 

The importance of agriculture in the economic development of any country, rich or poor, is borne out by the fact that it is the primary sector of the economy which provides the basic ingredients necessary for the existence of mankind and also provides most of the raw materials which then transformed into finished products, serve as basic necessities of the human race. In a preponderantly agrarian economy, agriculture plays a most strategic role from several points of view. At a minimum, farm production must be increased rapidly enough to keep pace with population growth. However, in a speedy industrializing economy, this is not enough. Industrialization necessarily brings with it urbanization and a rapid expansion of the industrial labour force. This may then be expected to bring with it a rising per capita demand for food, based on higher urban incomes. In addition to supplying food, agriculture must provide many of the raw materials for industry.

**Keywords:**Production, Capital and labour. Rural Credit, Subsistence Farming, Substantial Agricultural Diversities, Labour Market Dualism,

#### **Introduction:**

For instance, the fate of textile industry will be crucially affected by the supply of raw cotton; leather goods industry will depend on the availability of hides and skins; food processing, brew and tobacco manufactures will all be dependent on agricultural supplies. Therefore the pace of advance in a wide range of consumer goods manufactures will be eventually affected by the pace of agricultural development. In addition, agriculture must generate export surpluses in order to earn the foreign exchange with which to finance the import of capital goods and certain kinds of industrial raw materials. However, agriculture is not only a supplier of goods for domestic and export needs, but is also a supplier of production factors such as capital and labour. A rapidly expanding industrial sector necessarily draws some of its labour force from the rural areas. Moreover, in one form or another, agriculture is called upon to save and finance a significant part of the investment for an expansion of industrial plant, transport and other sectors as well.

At the time of independence India's agriculture was in a state of backwardness. Productivity per hectare and per worker was extremely low. The techniques were traditional, because of low productivity and vice versa. Agriculture provided subsistence to the farmers and had not commercialized. 45 percent of the total consumption of farmers came from their own production in 1951-52. All the factors described above when taken together describe the Nature of India's agriculture during 1950's. The same position continued even after 1960. They reveal that Indian agriculture was backward and qualitatively traditional in nature on the eve of the 1st Five year plan. However, it is not sufficient to call Indian agriculture backward, traditional and stagnant and leave the discussion here. We must examine the causes responsible for this state of affairs.

### a) Feudal Relations of Production

At the time of independence three types of tenure systems were prevalent in the country. Zamindari, Mahalwari and Ryotwari. 57 percent of area of the country was under the Zamindari system. 38 percent of area came under Ryotwari system and only 5 percent are under Mahalwari system. Zamindari system was major hindrance to agriculture development because Zamindars pressurized peasants in a variety of ways. In Ryotwari systems also, cultivators were exploited by the Ryoths, obviously the classes that were exploited by the landlords were the classes of tenants and agricultural workers. 50 percent of the cultivated land was under written or oral tenancy. These classes of tenants possessed no security of tenure and enjoyed cultivation rights only so long as the landlords allowed them to do so. This exposed them to the exploitative practices of the landlords since their very existence hinged on the pleasure of the landlords.

The second class is constituted of agricultural workers. This class is at the lowest rung of social ladder in rural areas. It can be divided into two categories -A) Attached Labourers, B) Casual Labourers. The farmers are attached to some cultivator on the basis of a written or oral contract. Normally they are not free to work in other place. As against this, casual labourers are free to work on the farm of any farmer. The growing number of agricultural labourers indicates the process of Immiserisation' of the rural poor.

#### b) Usurious Capital and Rural Indebtedness

During the pre-Independence period, Moneylenders and Mahajans ruled the roost as there was no other credit agency worth the name taking advantage of their position, these people exploited the farmers in a number of ways. After Independence, the government initiated a number of steps to curb their

activities through the most important policy measures being the development of cooperative credit institutions and the increasing participation of banks in supplying rural credit. The phrase "once in debt always in debt" expresses the condition of these farmers graphically. The moneylenders usually charge exorbitant rate of interest, manipulate accounts to their advantage and often seize the land of small and marginal farmers on one pretext or the other. Since long the Indian peasants have been living the life of bonded slave.

### c) Labour Market Dualism

Because of the excessive pressure of population on land, wages in the agricultural sector tend to be considerably lower as compared to the modern sectors. (Industry). This leads to a labour market dualism. This dualism is explained by the fact that large number of workers in traditional agriculture exist despite low wage due to ignorance of better opportunities outside agriculture. Low wages in the agriculture sector lead to low per capital income and this, in turn, results in low labour productivity.

### d) Outmoded Farming Techniques

Most of the Indian farmers continue to use outmoded farming techniques. The traditional agriculture depends on the biological sources of energy (Human and Animal) rains and dung manure. The nature of farming like this appropriately described as "Subsistence' farming. However the advent of the new agricultural strategy in 1966, modern techniques of production were initiated in certain selected regions of the country like Punjab, Haryana, and Western Uttar Pradesh. The adoption of modern techniques of production and new-high yielding varieties of seeds, agricultural productivity registered substantial increase in these areas. However, since large areas of the country continue to use outmoded agricultural techniques a sort of technological dualism has emerged in the country.

### e) Fluctuations and Instability in Crop Output

The Indian agriculture has rightly been called a "gamble in monsoons", Total net sown area in 1950-51 was 118.8 million hectares where as net irrigated area was only 20.8 million hectares. Thus only 17.5 percent of net sown area had irrigation facilities. In 2009-10 the total net sown area was 142.2 million hectares of which 47.4 million hectares was irrigated, thus 33.3 percent of net sown area had irrigation facilities in 2009-10 and 67 percent of net sown are depended on rainfall. Therefore, nature continues to play a major role in determining the level of agricultural production. If anything, the use of bio-chemical technology in the post 1965 period has increased sensitivity of output (except wheat) to variations in rainfall. The analysis carried out by C.H. Hunumanth Rao. Susanta K. Ray and K. Subbarao for the period 1959 to 1985 show a steady upward trend in the sensitivity of total food grains output to variations in rainfall. The new technology has raised the response of output to water as a result, for a given Variability in rainfall or moisture conditions, the instability in output would be greater.

## f) Diversities in the Agricultural Sector and the Problem of Generalization

India is a large country having substantial agricultural diversities. Different regions exhibit entirely different characteristics so that no one plan can be conceived for all agricultural regions of the country. The nature of the soil, rainfall, availability of water etc., differ considerably between different regions, for example, Western Rajasthan and part of Thar desert have a very uncertain rainfall of 4 to 5 inches, a year, due to which some areas face the problems like floods, water logging and salinity, and others drought. Practically, the entire cultivated area of the country suffers from deficiency of nitrogen. Elements of Phsophates and Potash also differ significantly in different area. The presence of large diversities in the agricultural sector makes it necessary to devise separate agricultural policies for different regions. It is not possible to generalize and formulate a single agricultural policy for the nation as such generalization is bound to gloss over inter regional differences and fail to deliver the goods.

#### **Conclusion:**

To sum up, in a developing economy like India, agriculture is the most important sector in terms of contribution to gross national product, labour absorption and provisions of livelihood to the population. Its share in the total output is well over to presence in the developing economies. Broadly speaking, infrastructure for agricultural growth includes all Transportation means, Electricity supply, Irrigation facilities, Implements, processing, Storing and Grading facilities, Distributions centers for supply of the inputs, Expansion of education centers, agencies for plant and animal protection, disease and pest control organizations, financial institutions and various other allied kinds of servicing centers. Development of these various infrastructure facilities, along with the use of all kinds of inputs in the country not only strengthen the agricultural sector but also help in the overall development of the country's economy, including development of small and large scale industries. In other words, infrastructure facilities induce both agricultural and industrial development in the economy.

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## Marketing Strategies Adopted By Private School: A Case Study

### Dr. Pallavi S. Kusugal,

Research Guide & Assistant Professor, Department of Studies and Research in Economics, Tumkur University, Tumakaru, Karnataka

#### **Abstract:**

The study proposes and confirms education is a key in human capital formation. Quality of human sources depends upon the pleasant of education of a country. Sustainable financial development wishes skilled manpower that's raised via productiveness and efficiency of individuals that is simplest viable through education. No policies, ideas or regulatory controls exist for the commercial and promotion of education; consequently marketplace approach/techniques are practiced. For this cause the pattern size is taken 10 schools in Tumakuru which private schools the tools used are the Personal Information questionnaire and Academic Achievements from school record. We review a rich literature at the hyperlinks between faculties overall performance and the subsequent marketing strategies to be followed with the private school in Tumakuru.

- 1. Quality Programs.
- 2. Infrastructural Development.
- 3. TV/ Radio Advertisement.
- 4. Face to face talk with parents.
- 5. Newspapers/Magazines Advertisements
- 6. Social Media / website.
- 7. Price.
- 8. Prints (posters, handbills and signage)
- 9. Public Address System.

**Keywords:** Academic achievement, Marketing Strategies, Increase Student Enrollment, Enhancing sustainability, Quality service, Improve Standards

#### I. Introduction

Education is a key in human capital formation. Quality of human resources relies upon the excellent of education of a country. Sustainable financial improvement desires professional manpower which is raised through productiveness and efficiency of individuals this is handiest viable via education. Primary education is perceived as one of the major vehicle for selling monetary increase and enhancing residing requirements in developing nations. But it is probable while primary education is involved with new knowledge and the precise technical training at primary stage to enhance the quality of education. Expanding get entry to primary education is an extensively commonplace precedence within the fight against poverty.

Primary education is distinctly correlated with institutions and the institutions are classified into private school. The world has turn out to be more and more aggressive now. The whole education system of the world rotates round instructional achievements of the students. Parents desire for high stage of achievements of their children in education. These dreams positioned a pressure on both public and private schools and make them aggressive. The query is which sector is extra powerful and efficient on this competition, how and in which?

### II. Title of the Study

"Marketing Strategies adopted by Private School in Tumakuru"

### III. Objective of the Study

The researcher will set out the following objectives for thepurpose of this study:

- 1. Identify the marketing strategies that are effective forboosting students in private schools.
- 2. Find out if marketing strategies significantly relate withstudents enrolment in private schools.
- 3. To explore marketing strategies currently practiced byprivate schools in marketing themselvesin Tumakuru.
- 4. To compare the academic achievement of private schools.

### IV. Justification of Selection of Topic/Area

- 1. The boys and girls did not differ significantly with each other in academic achievement in Government schools howeverthe boys and girl differ significantly with each other inacademic achievement in private schools.
- 2. The achievement level of student comparatively low ingovernment sector.
- 3. It will be require adopting marketing strategies for private schools.
- 4. Research Area: Marketing Management.

The research will be conduct in Tumakuru(Karnataka State). The researcher will be considering thesample mainly from the Tumakuru (Karnataka State), Private schools will be select for the study.

#### V. Sample Design

The object of the study is to identify the marketing strategies that are effective for boosting students as well as to find outif marketing strategies significantly relate with studentsenrolment in private schools. To exploremarketing strategies currently practiced by private schools in marketing themselves in Tumakuru. Tocompare the academic achievement of private andgovernment schools.

The Sampling method for study of Public SchoolSectors:

In the present study of Public SchoolSectors 10 samples were taken to develop and understandmarketing strategies are essential as well as to examine theunique marketing strategies for implementation in Private School Sectors in Tumakuru.

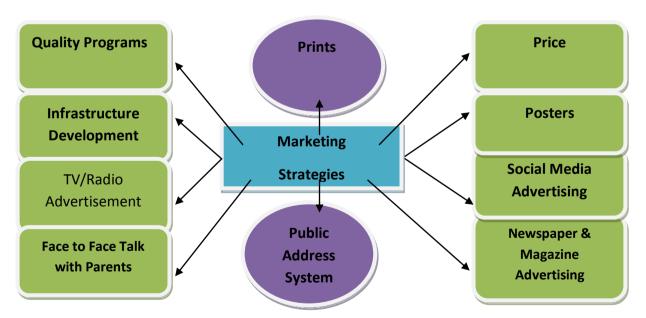
### VI. Need for Doing this Research

There is want to build in marketing plan within the budget of private schools in order that marketing activities will not be an afterthought. Also need to identify the marketing strategies that are powerful for enhancing students in primary schools. The implementations of marketing strategies with timelines have to be genuinely spelt out for correct effectiveness.

School advertising and marketing is described because the method by which a school actively communicates and promotes its purpose, values and products to learners, mother and father, Staff and the broader community and there is a extensively held view that principals are predicted to include marketing techniques and strategies into their roles so that it will correctly copes with the brand new school environment. The privatization of education may be visible as having an effect with fantastic and poor effects. However, one truth must be stated: the current big growth of education through private provision has brought new horizons in advertising and marketing educational institutions. No regulations, ideas or regulatory controls exist for the advertisement and promoting of education; therefore market technique/strategies are practiced.

## VII. Marketing Strategies

For this research it will be required various marketingstrategies for comparative study of private and governmentschools as:



The strategies according to their rank order are asfollows; Quality programmers, Infrastructural development, TV/Radio Advertisements, Face to Face talk with Parents, Newspapers/Magazines Advertisements, Social Media/Website, Price, Prints (posters, handbills and signage) and Public address system. This means that when themarketing strategies are applied in educational institutions, especially adopting the higher ranked ones will enable increase in student's enrolment. This will enable increase in the school income base and thereby enhancing sustainability and quality service delivery by the school organization.

#### VIII. Expected Outcome/Contribution

- 1. When the marketing techniques are carried out in private educational institutions, might be enabling to growth in student's enrolment. This will assist to growth in the schools income base and thereby enhancing sustainability and great carrier shipping by the school organization.
- 2. Marketing techniques that can be followed in non-public schools to reinforce students' enrolment of their order of perceived effectiveness by the school administrators.
- 3. When marketing strategies as mentioned are hired in schools, its miles bound to attract students to enroll with the school. Not always that all the marketing techniques might be employed concurrently. Administrators need to discover the healthy between what is offered inside the contemporary society with the approach they'll adopt to ensure that it effectively yield the favored end result of boosting students' enrollment.
- 4. Newspaper adverts and courses of school programmes and achievements, TV and Radio commercial and broadcast of maximum school attractive programmes through equal medium will ensure that they attain huge target audience to widen the scope in their possibilities. This to a big volume will permit boom in students' enrolment for the schools.
- 5. There might be widespread dating between marketing strategies adopted by private schools in phrases of; exceptional programmes, social media/internet site, infrastructural development, face to face talk, media advertisements, and charge and students enrollment.

Expected outcome is definitely that private schools are extra powerful than similar public schools with the equal students, parents and social composition. This study is tried to make contributions to the dialogue of critical elements that have an effect on parents' decision in deciding on a private school as well as their perceptions of high-quality of private zone. It also gives know-how of parents' studies of pride and dissatisfaction in private and public school which could be aware about students' need and the view of customers.

### IX. Findings

- 1. The achievement level of student was found very low in Private schools.
- 2. The private school boys performed significantlywell the academic achievement than their counterparts inprivate schools in all subject, similarly the private school girlsoutscored the girls of government school in the entire subject.
- 3. The boys and girls did not differ significantly witheach other in academic achievement in government schoolshowever the boys and girl differ significantly with each otherin academic achievement in private schools.

### X. Conclusion

The strategies according to their rank order are as follows; Quality programs, Infrastructural development, TV/RadioAdvertisements, Face to Face talk with Parents, Newspapers/Magazines Advertisements, SocialMedia/Website, Price, Prints (posters, handbills and signage) and Public address system. This means that when themarketing strategies are applied in educational institutions, especially adopting the higher ranked ones will enableincrease in student's enrolment. This will enable increase in the schools income base and thereby enhancing sustainability and quality service delivery by the school organization.

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## **Cyber Disorder**

### Dr. Chandraprabha M. Patgar

Assistant Professor, Department of Criminology and Forensic Science, Government First Grade College, Haveri, Karnataka.

#### **Abstract:**

Among a small but growing body of studies, the term addiction has extended into the psychiatric lexicon to pick out problematic Internet use related to extensive social, mental, and occupational impairment.

**Keywords**: Cyber Disorder, Cyber Sexual Addiction, Cyber Relationship Addiction, Internet Addiction, Computer Addiction, Cyber Bulling.

#### Introduction

The Mental Health Concern for the New Millennium among a small however developing body of studies, the time period addiction has extended into the psychiatric lexicon to become aware of problematic Internet use related to giant social, mental, and occupational impairment. 1-10 Symptoms consist of a preoccupation with the Internet, expanded tension when off-line, hiding or mendacity about the quantity of online use, and impairment to real-life functioning. In specific, this research argued that addictive use of the Internet without delay lead to social isolation, expanded depression, familial discord, divorce, instructional failure, economic debt, and task loss.



#### **Cyber Disorders**

A group of disorder characterised by way of preoccupation with the Internet, improved anxiety while off-line, hiding or lying about the extent of on-line use, and impairment to real-existence functioning.

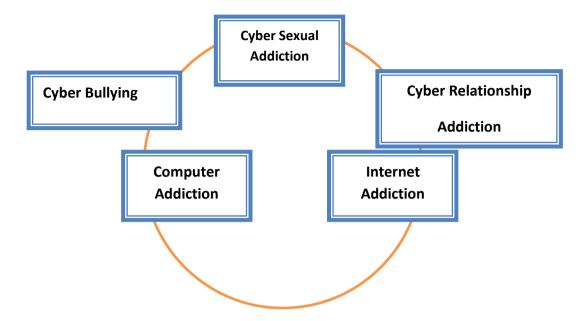
### **Statistics and Facts on Cyber Disorders**

Nearly 43% of humans have been affected with cyber disorders 1 in 4 has had it manifest more than once (According to Cooper et al 2013). Only 1 in 10 victims were affected with cyber problems in USA. Girls are about two times as probably as boys to be sufferers and perpetrators. About 75% of human beings have visited an internet site bashing another person.

#### **Effects of Cyber Disorders**

- 1. Lose self-esteem, self-confidence, and sense of security
- 2. Depression, anxiety, nervousness, and eating disorders
- 3. Affects a student's performance and attendance at school
- 4. Experience mental and health problems
- 5. Leads to suicidal thoughts and suicide
- 6. Causes a lifelong affect to the victim.

### **Types of Cyber Disorders**



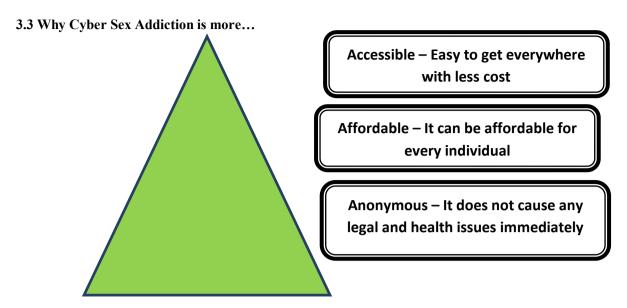
Cyber Sexual Addiction: Defined as any form of sexual expression accessed through the computer or the Internet, has elevated dramatically over the last few years. Cybersex addiction is a critical, harmful hassle that may affect not handiest the addict, but also his or her spouse, family, friends and employer. Cybersex activities consist of viewing, downloading pornography along with masturbation, studying and writing sexually explicit letters and stories, e-mailing to installation stay intercourse conferences, putting private commercials to fulfill sexual partners, visiting sexually oriented chat rooms, and attractive in interactive on-line affairs which encompass actual-time viewing of each different the use of electronic cameras set up to the laptop (Schneider & Weiss, 2001).

#### **Characteristics of Cyber Sex Addiction**

- 1. Pattern of out-of-control in cyber sexual behaviour
- 2. On-going desire or effort to increase cyber sexual behaviour
- 3. Cyber Sexual obsession and fantasy as a primary coping strategy
- 4. Severe mood changes around cyber sexual activity
- 5. Inordinate amounts of time spent in obtaining cyber-sex,
- 6. Neglect of important social, occupational or recreational activities because of cyberSexualbehaviour.

## **Prevalence of Cyber Sex Addiction**

- 1. 9-15 million people access internet daily
- 2. Sex is the most frequently searched topic
- 3. 38% admit to explicit sex talk with someone online.
- 4. 31% admit to having a sexual relationship with someone they met online.
- 5. 38% admit to masturbating while online
- 6. Cybersex compulsives reported spending an average of 35-40 hours per week online, with an average of 15-25 hours pursuing online sexual material.



# 3 A's

### **Therapy**

- 1. Knowledgeable therapists gave appropriate diagnoses, guidance about how to stop thebehaviours,
- 2. Therapists should treat the disease similarly to other sex addictions.
- 3. Schneider (2010) notes that "initially, the addict needs to be helped to break through the Denial that a problem exists and to recognize the impact of the behaviours on the partner and family.
- 4. Develop strategies for dealing with sexual urges.
- 5. Couples therapy: Maheu (2001) suggests some basic steps to help recovering cyber addicts enhance their marriages and other committed relationships.

Cyber Relationship Disorders: The Internet can be a brilliant area to have interaction socially, meet new human beings, and even start romantic relationships. However, on-line relationships can regularly be greater intense than those in actual life. Our fantasies are given unfastened reign and the idea of being with our on line love can exceed all realistic expectations. Since few real-life relationships can compete with those wild, delusion relationships, the Internet addict will prefer it spend increasingly time with their on-line friends. Another trouble is that approximately 50% of people inline lie about their age, weight, activity, marital repute, or gender. When online friends meet and the real-lifestyles man or woman fails to healthy the net private, it could create profound emotional sadness. That's why cyber-relationships are also a part of Internet addiction, as it will spend you lots of time whilst using Internet.

**Internet Addiction:**Internet addiction is described as an impulse manage sickness similar to other addictions, the ones stricken by Internet addiction use the virtual delusion world to connect to real people through the Internet, as a substitution for actual-lifestyles human connection, which they're not able to attain commonly.

# What are the Warning Signs of Internet Addiction?

- 1. Preoccupation with the Internet. (Thoughts about previous on-line activity or anticipation of the next online session.)
- 2. Use of the Internet in increasing amounts of time in order to achieve satisfaction.
- 3. Repeated, unsuccessful efforts to control cut back or stop Internet use.
- 4. Feelings of restlessness, moodiness, depression, or irritability when attempting to cutdown the use of Internet
- 5. Use of the Internet is a way to escape from problems or to relieve a dysphoric mood. (E.g.Feelings of hopelessness, guilt, anxiety, depression.)

#### **How to Overcome the Internet Addiction:**

- 1. Use the internet only for work
- 2. Get professional help when its need
- 3. Build your coping skills with supportive meetings
- 4. limit your settings
- 5. Use other type of deviational therapies

### Computer Game Addiction: Obsessive Computer Game Playing

This addiction is characterized through an immoderate desire and next use of the computer that effects in bad effects socially, financially, physically, emotionally or otherwise for the user. A preoccupation with computers can result in troubles with relationships, issues with productivity or issues with self-care and hygiene. It's important to recognize that not all people who spend hours each day at the computer are taken into consideration addicted. An character may also spend 6 or extra hours in a day on the computer but still no longer be taken into consideration an addict. Each character state of affairs is exceptional and consequently, there's no set wide variety of hours this is (or isn't always) taken into consideration a capacity for laptop addiction.

## The Most Common Causes for Computer Addiction are:

- 1. Anxiety caused by stress at work, relationships, financial problems or other sources
- 2. Depression that leads to computer use to escape reality
- 3. Inactivity and using the computer instead of working out or otherwise being active
- 4. Physical illness that prevents an individual from leaving the home
- 5. Boredom and feeling like there is nothing else to do

#### **Types of Computer Addiction**

- 1. Programming addictions those addictions end result from a character's desire to reprogram items or databases or to create new software excessively.
- 2. General Computer addictions this the result of an person's preference to play video games together with Solitaire or different video games on the computer and does now not commonly encompass internet utilization.

### **Tips to Overcome a Computer Addiction**

- 1. Limit your computer use
- 2. Commit to only using the computer for work or institutions
- 3. Place limitations on the location that you will use the computer
- 4. Look for social support
- 5. Keep a computer diary
- **6.** Get outside help

#### Cyber bulling

Cyber bullying is any harassment that occurs via technology (e.g. fake profiles and threatening text messages and phone calls.)

## Statistics of Cyber Bullying's

- 1. 72% of students report seeing frequent bullying online.
- 2. Over 85% of teens use a cell phone regularly, making it the most common medium forcyber bullying.
- 3. 66% of teens agree that cyber bullying is a serious problem.
- 4. 82% of young people think bullying online is easier to get away with than bullying inperson.
- 5. Bullying victims are 2 to 9 times more likely to consider committing suicide.

## **Prevention of Cyber Bullying**

- 1. Schools/colleges need to make students more aware of the effects of cyber bullying.
- 2. Parents need to monitor children internet and cell phone activity.
- 3. Legislation need to take action to deal bullies.

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## **Impact of Global Warming On Indian Economy**

#### N. Santoshkumari.

Assistant Professor, Department of Economics, Government First Grade College, Koppal, Karnataka.

#### **Abstract**

Over the period of last two many years greater interest has been given to global warming, and the most effective and crucial reason is the growth in the Earth's temperature that is an alarming issue for the survival of life on Earth. Our nation is can be an extended manner from melting polar ice caps, but the effect of climate change will have an effect on the financial system unfavourably on account of climate exchange. As in line with a observe by way of Lehman Brothers the GDP of India could dip with the aid of 5% for each two degree temperature upward thrust. India is one of the fastest growing economies and the third largest pollution emitting country inside the worldwide, but has always held the obligation of weather change on advanced nations for his or her historical emissions. According to the Global Climate Risk Index of 2018, posted via German Watch, a non-earnings appearing various operations on North-South equity and protection of livelihoods, India is at twelfth maximum endangered country in terms of weather change influences. Annually, it observes a mean of 3,570 deaths due to climate-associated events, and the expenditure of climate trade impact it'll pay is envisioned to run into trillions of greenbacks in the approaching instances. Therefore, present paper will focus on alarming state of affairs raised via global warming and its impact on Indian economy. Further paper explores what India is doing to scale down the scenario and what must be.

**Keywords:** Global Warming, Economy, Temperature, Climate Change **Introduction** 

Global warming is the witnessed standard statistical upward thrust inside the common temperature of the Earth's atmosphere and oceans over recent passing years. "Global temperature has improved about a degree for the reason that late 19<sup>th</sup> century; importance of Carbon dioxide inside the surroundings has accelerated nearly about 30 percent over same span of time; and Carbon dioxide is one of the major individuals to destiny warming." According to the U.S. National Academy of Sciences, surface temperature of Earth has extended through approximately one degree Fahrenheit in the last few years, with dashing up the warming within the final two decades. Annually in view that 1977 has been warmer than the 20<sup>th</sup> century average, with 16 of the 17 warmest years on report occurring for the reason that 2001, and 2016 being the warmest year on recorded records. A examine from 2016 discovered that without the emissions from burning coal and oil, there may be little or no likelihood that 13 out of the 15 warmest years on document might all have came about. The impact on GDP could be non-linear. In the start, each 2 degree upward push in temperature would lead to a 3% dip in worldwide GDP. The next 2 ranges might be more dangerous and do even extra damage to the economic system. However for India the effect is much more likely to be lots extra dangerous. For every 2 degree rise in temperature the effect on GDP is 5% and for subsequent 6 degrees it is probably 15-16%. As according to the Kyoto Protocol on worldwide warming, countries will have to pay for excessive carbon emissions and can also alternate with international locations having insufficient resources. While, the developed global, led through USA and Europe are most of the excessive polluters, India, China, in conjunction with most growing countries are many of the deficient countries who can earn revenues from buying and selling in these emissions.

#### **Objective**

Following are the objectives of present paper;

- 1) Analyze various reasons leading to global warming.
- 2) Impact of global warming on different sectors of economy.
- 3) Suggestions to cure global warming.

### Research Methodology

This research is exploratory in nature. It is primarily based on secondary facts accrued from numerous resources like studies papers, journals, articles, web sites, newspapers and an informal interaction with the individuals who run such businesses.

#### A. Reasons for Global Warming

1. **Human Activities-**The fingerprints that humans have left on Earth's climate are turning up in a diverse variety of records and may be seen in the ocean, within the environment, and at the Earth's floor. Human activities have already raised the global temperature by way of one-degree centigrade as compared to the pre-business stages. Global warming is now probably to reach 1.5degrees between 2030 and 2052 if it continues to rise at the existing price, the Special Report on Global Warming of 1.5 degrees C has warned.

- 2. **Greenhouse Gases-**The greenhouse impact refers back to the radioactive effect via which the atmosphere warms a planet, i.e., the trapping of the Sun's rays inside atmospheric gases and the way that trapping of the rays and their warmth moderates international temperature. Carbon dioxide (CO2) is that the primary heat-trapping gas in large part responsible for most of the average warming over the last numerous decades. We realize human activities are accountable for the rise in CO2 concentrations because atmospheric CO2 incorporates records about its source. Scientists can tease that what share of CO2 comes from herbal assets, and what sort of comes from combusted fossil fuel assets.
- 3. **Naturally Gases-**The evidently occurring gases in our ecosystem that lure solar radiation and consequently contribute to greenhouse warming consist of water vapor, carbon dioxide (G02), methane (CH4), nitrous oxide (N02), and ozone (O3). While all of those are obviously happening (water vapor and C02 are primary gases emitted in volcanic eruptions, as an example), significant levels of those gases also are produced via human activities.
- 4. **Non-natural Gases-**Other non-naturally taking place gases that significantly make a contribution to the ecosystem's potential to lure sun radiation encompass hydro fluorocarbons (HFCs), per fluorocarbons (PFCs), and sulphur hexafluoride (SF6), all of which might be generated thru commercial approaches.

### **Impact**

India as the case can be an extended way from melting polar ice caps; however the impact on the economy could be full of hardships as a result of climate change. According to a document by Lehman Brothers India's GDP might dip by way of 5% for every degree temperature upward thrust. The affects of worldwide warming are being felt throughout the globe. Extreme warmth waves have induced tens of heaps of deaths round the world in current years. And in an alarming sign of occasions to return, Antarctica has been dropping about 134 billion in line with ton this is masses of ice in line with annum considering that 2002. This price ought to speed up if we hold burning fossil fuels at our modern tempo, a few experts say, and causing sea degrees to upward thrust numerous meters over next 50 to 150 years. Water deliver would additionally go through due of lesser snowstorm in the Himalayas, which provide water for 40% of the arena's populace. According to the Global Climate Risk Index of 2018, posted by means of German Watch, a non-profit performing operation on North-South fairness and preservation of livelihoods, India is most of the most susceptible nations ranked twelfth to climate exchange impacts. Every year, it witnesses aaverage of 3,570 deaths as a result of climate associated events, and the cost of climate exchange impact it's going to pay is anticipated to run into trillions of dollars inside the near future. The effect on GDP could be non-linear. Initially, every 2 degree upward push in temperature would lead to 3% dip in global GDP. The next 2 ranges could do even extra harm to the economy. However for India the results are likely to be a whole lot greater harmful for every 2 degree boom in temperature the impact on GDP is 5% and for the next 6 degrees it is probably 15-16%. He feels that India may also lag China and be among the remaining of the primary emitters to enact coverage that critically bears down on greenhouse emission. The snow cover in the Northern Hemisphere and floating ice in the Arctic Ocean have decreased dramatically over the last 50 years. Globally, sea degree has risen 4-8 inches over the past century and worldwide precipitation over land has elevated by way of approximately 1%. Agriculture Sector is the backbone of Indian economy which in flip is predicated on the monsoon season. Rising worldwide temperature is not handiest inflicting global climate exchange but also contributing to the irregular rainfall patterns. Uneven rainfall styles, accelerated temperature, improved CO2 content material inside the ecosystem are important climatic parameters which influences the crop manufacturing. Research indicates that weathering parameters impact strongly (67%) in comparison to different elements like soil and nutrient control (33%) at some point of the cropping season. The Intergovernmental Panel on Climate Change (IPCC) projected that the worldwide imply surface temperature will probable rise and might result into uneven climatic changes. This growing temperature may additionally affect crop yield at large scale. If steps are not taken to scale down carbon emissions, agricultural productiveness ought to fall dramatically, particularly in growing nations.

### Suggestions

- 1. More environment associated movies should be made because it will render consciousness concerning not unusual populations.
- 2. In India, for instance, food and cash is supplied to the poor who take part in local environmental programmes.
- 3. Reduce your personal carbon footprint by means of following some smooth steps. Make retaining strength a part of your regular life and your selections as a consumer. When you purchase new home equipment like fridges, washers, and dryers, look for products with the government's Energy Star

- label; they meet a higher general for electricity performance than the minimum federal requirements. When you buy a vehicle, search for one with the first-class mileage and lowest emissions. You also can reduce your emissions by means of taking public transportation or carpooling whilst viable.
- 4. Various Political solutions (including the Kyoto Protocol) had been supplied to cope with the anticipated weather problem. There are many worldwide agreements which are working on this direction however we want to broaden certain nearby laws to treatment international warming,
- 5. Society and government should create methods to make the market work allocating scarce resources in a flexible, decentralized manner, allowing self-interest to determine the most efficient way to create social desirable and reduce social damage.
- 6. The freedom to trade the lets in creates incentives for companies to reduce their emissions, on the grounds that they must pay extra as they emit extra, whilst they are able to sell their allows in the event that they lessen their emissions underneath their allow tiers. Having set a gold standard amount of pollutants, the authorities would allow the market to decide the charge of pollution permits.
- 7. In the patron market, goods made the usage of tactics that require greater greenhouse emissions can be extra pricey, and customers will start to decide upon items that require much less pollution to make. The result is that actors working of their personal pursuits arrive on the social excellent of lowering emissions as cheaply as possible.

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# Impact of Core Banking Solution on Customers: A Study Of Selected Banks In Hassan City

## Dr. Ramesha V

Associate Professor of Commerce, Govt. Arts, Commerce & PG College-Autonomous, Hassan, Karnataka. **Abstract:** 

The development and the increasing progress that is being experienced in the information and Communication Technology have brought about many changes in almost all facets of life. In the Banking Industry, it has been in the form of core banking solution, which is now replacing the traditional banking practice. In this backdrop, the researcher has carried out the research work in order to know how banks are delivering the banking services and products using the advanced information technology irrespective of place, time and distance. Further, there is a need to evaluate the impact of core banking solution on banking performance from the viewpoint of its customers. Keeping this in view,the present study of "Impact of core banking solution on customer of Banks: A study of select Banks in Hassan" with special reference to two major banks in Hassan, which is in Karnataka, namely State Bank of India and Syndicate Bank is undertaken.

## **Key Words:**

Core-banking solution (CBS), Information technology (IT), RTGS (real time gross settlements), NEFT (national electronic fund transferor)

## **Introduction:**

Today, information technology (IT) has become a key element in economic development and a backbone of knowledge-based economies in terms of operations, quality delivery of services and productivity of services. The rapid advancement in Information Technology has had a profound impact on the banking industry and the wider financial sector over the last two decades and it has now become a tool that facilitates banks' organizational structures, business strategies, customer services and other related functions. The recent "IT revolution" has exerted far-reaching impacts on economies, in general, and the financial services industry, in particular. This revolution in the market place has set in motion a revolution in the banking sector for the provision of a payment system that is compatible with the demands of the electronic marketplace.

For this purpose, the researcher has carried out the research work in order to know how banks are delivering the banking services using the advanced core banking solution irrespective of place, time and distance. Such products and services can include deposit-taking lending, account management, the provision financial advice, bill transfer, ATMs, Mobile banking, SMS Banking, Online banking and the provision of other electronic payment products and service such as electronic money (RTGS, NEFT). These include the nature and degree of adoption of innovative technologies, degree of utilization of the indentified technologies and the impact of the adoption of IT devices on the bank operations. The objective of this study is to examine and assess the impact of core banking solution on customer while rendering banking services in the Hassan city.

## **Review Literature:**

Girish V. Preetha S (1997) in his paper on "Technology in banks-A Global perspective" argued that technology in banks would help to increase the level of productivity and customer satisfaction. To meet the challenges posed by the entry of foreign banks, Indian banks will have to invest heavily in technology to meet competition, reduce cost, improve customer service, improve productivity and offer new products/services.

Salma A (1998) in her article on "Technological reforms in the banking sector" studied technological reforms in the banking sector and the emphasis on technology as the key factor for improving performance and increasing productivity in banks has been well exemplified by her through illustrations.

Shastri (2001) in his article entitled "Technology for Banks in India-Challenges" has analyzed the effect and challenges of new technology on banks. He found that technology has brought a sea change in the functioning of banks and usage of ATMs has increased with the passage of time.

S.Syamali (2004) in her article entitled "customize, compete and conquer through technology" highlighted that, "As the degree of uncertainty is more in banking sector they have to depend more on building "customer relationship" which is a permanent asset bringing regular income rather than mere hardware which have obsolescence as a means to achieve the result.

K.N.C. Nair (2005) in his paper entitled "E-Banking:Growing Big" discussed the recent trends in E-Banking, and the focused on federal bank-information technology initiatives. Our recent information technology initiatives. Achievements of information technology in banks and problems of E-banking. The

author concluded that banking being highly information-intensive, it is only logical to use information technology as an effective enabler and facilitator for meeting the requirement of banks and their customers. With the changing lifestyle of customers, they need new products and convenient delivery channels, which can be provided only by enabling technology.

"RBI. Report on Trend and Progress of Banking in India (2018-19)' revels that, the quality of service is one of the major determinants of the customer satisfaction, which can be enhanced by using ICT available to survive. The banks in India are using Information Technology (IT) not only to improve their own internal processes but also to increase facilities and services to their customers.

## **Objectives of the Study:**

The present study aims to:

To know the Awareness and usage of CBS banking services,

To identify the level of satisfaction for CBS banking services,

To understand the Benefits and problems associated with CBS services in banks.

To find out the Customers perception about impact of CBS services in banks.

## Sources of Data and Methodology:

The study is mainly based on primary data and secondary data. The primary data collected from sample customers from sample branches of State Bank of India & Syndicate Banks through questionnaires. In selecting the sample of customers, the following methodology is adopted in different stages. In the first stage, two banks have been selected purposively i.e: 1) State Bank OfIndia, (From State Bank Group) 2) Syndicate bank (from nationalized banks). The reason for selecting these two banks is that they are major public sector banks having good net worth and number of branches in Hassan city.

At the second stage, two care banking branches under each bank have been selected from the two banks. From each of these branches, 15 customers were selected on random basis. Thus, the sample of customers is arrived at 60(two Banks x 2 Branches each bank x 15 customers each branch). The secondary data is collected from the official records of the banks like weekly abstracts, circulars and statistics of various banks published by RBI bulletins, the annual reports of the Banks, Annual Action Plan prepared by lead Bank officers information collected from Libraries of the institute and Universities and Banking journals published by Indian Banks Association.

## **Results and Discussions:**

Table No 1 Objectives of Core Banking Solution-Customer perceptions:

Sl No	Variables	No of Respondents	Percentage
1	Anywhere Banking	17	28%
2	Better and Efficient Customer Service	18	31%
3	Reducing the operations cost	05	08%
4	Offering multiple delivery channels	04	07%
5	Centralizing the bank end processes	03	05%
6	Creating a customer profile database	02	03%
7	Speedy operations	09	15%
8	others	02	03%
	Total	60	100%

The table no.1 reveals the opinion of respondents about the objective of core banking services. Majority of respondents 18(31%) have felt that better and efficient customer service is the main objective;17(28%) respondents were of the opinion that, anywhere banking is the prime motto;09(15%) respondents were opined that speedy operation is main object; and reducing the operation cost05(08%), offering multi delivery services 04(07%), Centralized banking services 03(05%), creating customer database profile 02(03%), others 02(03%) are followed. In the ultimate analysis, it can be stated that visits to the banks are frequent. This may be reason for the development of the banking services.

Table No.2 Customer's Level of Awareness and Usage of Core Banking services:

Sl.No	Particulars	Awareness			Usage	
1	Cash withdrawal	10	17%	09	15%	
2	Cash deposit	07	12%	06	10%	
3	Demand draft/pay order	03	05%	02	03%	
4	Cheaque deposit	04	06%	04	07%	
5	ATM/Debit card facilities	23	39%	25	42%	
6	Credit card facilities	05	08%	04	07%	

7	Internet Banking	04	07%	05	08%
8	Anywhere Banking	02	03%	02	03%
9	NEFT/ RTGS	02	03%	03	05%
	Total	60	100%	60	100%

The table no. 2 reveals the opinion of respondents about the level of awareness and usage of core banking services. Majority of respondents 23(39%) are aware of services and also usage 25(42%) is more; 10(17%) respondents were of the opinion that they aware and also using 09(15%); 07 (12%) respondents were opined that aware and using 06(10%) cash deposit services; and followed by all other services like, credit card facilities, internet banking, NEFT/RTGS, anywhere banking etc. In the ultimate analysis, can be stated that the customers are all aware of the entire core banking services and using it in very delighted manner and are very satisfied about all kinds of services. This may be reason for the development of the banking services.

Table No.3 the level of Satisfaction for Core Banking Services:

Sl. No	Particulars	No. of Respondents	Percentage
1	Multi-service on a single counter	10	17%
2	Anywhere Banking	09	15%
3	ATM/Debit Card Services	21	35%
4	Credit Card Services	04	06%
5	Fund Transfer(RTGS/NEFT)	07	12%
6	Internet Banking	06	10%
7	Other Services	03	05%
	Total	60	100%

Table 3 reveals the satisfaction of the respondents about CBS enabled banking services. In this connection,21(35%) respondents spelt out that they are very much satisfied ATM/Debit card services; 10(17%) respondent are of the view that they are highly satisfied with multi-services on a single counter; 09(15%) respondents are of the view that they are satisfied with anywhere banking services and fund transfer 07(12%), credit card services 04(06%), internet banking 06(10%), other services 03(05%) are followed. The above fact and figures state that respondent are not only satisfied but also delighted with core banking services. Still few services are not utilizing to optimum level. This expresses that they are having some doubts or hesitation with these services are concerned. Therefore, it has to be rectified and try to overcome from those biases, which may leads the customer to accept and use core-banking services without any problems.

Table No.4 Benefits of Core Banking Solution in Banking:

Sl. No	Particulars	No. of Respondents	Percentage
1	Easy clearances	10	17%
2	Round the clock services	07	12%
3	Time saving	16	27%
4	Improved/fast customer services	13	21%
5	Better transfer of funds	08	13%
6	Easy balance enquiry	03	05%
7	Other Services	03	05%
	Total	60	100%

The table no.4 discloses the opinion of respondents about benefits of core banking services. Majority of respondents 16(27%) were of the opinion that core banking is time saving services; 13(12%) respondents were felt that it is fast and improved type of customer services; 10(17%) respondents were opined that core banking is easy clearance type of services; 08(13%) respondents spelt out that core banking has provided better transfer facilities; 07(12%) respondents were thought that core banking provides round the clock services; and remaining are like easy balanced enquiry and other followed them. This envisages that the core banking is providing many more services by replacing traditional banking services.

Table No. 5 Problems of Core Banking Solution in Banks:

Sl. No	Particulars	No. of Respondents	Percentage
1	Lack of computer knowledge	4	6%
2	Increase in services charges	07	12%
3	Loosing personal contact with bank staff	11	18%
4	Absence of special laws	03	05%
5	Security Concern Problems	10	17%
6	Electricity disturbances	05	08%
7	Machine Failures	15	25%
8	Others	05	08%
	Total	60	100%

Table-2 depicts the responses of the users regarding Core-banking services. Table envisage that 15(25%) respondents are of the opinion that they face more problem of machine failure; 11(18%) respondents confirmed that they may lose personal contact with bank staff by the usage of core banking services which they don't want; 10(17%) respondents were of the opinion that they are afraid of security concern problems; 07(12%) respondents expressed that the services charges are hiked because of core banking services; remaining problems like lack of knowledge, electricity disturbances, absences of special law, others etc. These figures and facts speak that the customers are facing some problems as well as they have some doubts about the core banking services. This show why still they are tied with the personal banking system.

## **Conclusion:**

Core banking has become a necessary survival weapon and is fundamentally changing the banking industry worldwide. Today, the click of a mouse offers bank customers services at a much lower cost and empowers them with unprecedented freedom in choosing vendors for their financial services needs. No country today has a choice-whether to implement information technology in banking or not, because today it has become inevitable in the competitive nature of the economy. Banks have to upgrade and constantly think of new innovative customized packages and services to remain competitive. The invasion of core banking has created an information age and rendered banking services more appealing.

From the above all discussions it is quite clear that the main purpose of core banking is for offering better and efficient customer services in the banks, the other objectives in order of their preference include anywhere banking, speedy operations and reduction of operational cost etc. customer are aware of almost all core banking services and they are utilizing too. In addition, the satisfaction level of the customer is very high which they have indicated how they are benefit able by all kind of core banking services. Customers have stated that, they are having few doubts and facing and some problems out of core banking services. It is the obligation on the bankers, they have to search solutions for all the problems if they want to survive and stay in the market for a longer period in future.

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# 18th CENTURY AND THE MYSORE STATE UNDER HYDER ALI AND TUPPU SULTAN: AN OVERVIEW

## Krishnegowda H K

HOD & Assistant Professor, Govt First Grade College, Alur, HassanDist

#### **ABSTACT**

After the dismal disintegration of the political superstructure of the Vijayanagar Empire, many subordinate political segments raised their heads. These were the local warrior elites such as Nayaks, Poligars and Wodeyars. By 1600, Mysore which was one such subordinate segment, emerged as an independent political power. A long list of kings ruled the region, until Hyder Ali Khan usurped the throne in 1761. Mysore grew to be a strong and valiant power under Hyder and his son Tipu Sultan. At the end of 18<sup>th</sup> century, Mysore was the only province which offered resistance to the Britishers, the then masters of three-fourth of India. However, with the unfortunate demise of Tipu Sultan in 1799, Mysore also came under the strong hands of British flag.InThis article discuss the 18<sup>th</sup> century political activites and Tipu's administration in Mysore state.

Key words: Hyder, Tipu, Mysore, Kingdom, British, War

## INTRODUCTION:

During the second half of the Eighteenth century,the first Muslim rulers of Mysore-Haider Ali (1720-82) and his son Tipu Sultan (1750-99) were amongst the first south and west Asian rulers to unleash a process of administrative,socio-economic and military protomodernisation. Haider, a rather caution and pragmatic autocrat who could neither read nor write, ruled within the framework of the traditional Mughal system of governance. Highly skilled in administrative, military and diplomatic realms, he initiated the proto-modernisation of the army and took some important measures towards the establishment of a central state. In turn Tipu was an educated autocrat, fond of administrative, socio-economic, military and technological inventions and innovations which he intended to use in the struggle against the British occupying forces in south India. In the extant literature, Tipu is either being idealized as an "Enlightended" ruler or described as a pre-modern despot. Fewscholers have given balanced account of his tule by depicting both his autocratic style of leadership, as well as the pragmatic features and proto-modernising aspects of his rule.

## Hyder Ali (1761-1782):-

Hyder Ali was born at a place called Budhikote in Kolar district. After initial difficulties Hyder Ali entered services of Mysore as a soldier in the late 1740's during the rule of king Krishna Raja Wodeyar II under the DalavayiNanjarajaiah. Hyder took advantage of the opportunities that came his way and rose step by step to become the ruler of Mysore. In 1747 Hyder Ali took part in the military campaign against Devanahalli under DalavajiNanjarajaiah. The campaign was a success in which Hyder Ali fought with exemplary military courage. The Dalavayi was very much impressed and immediately promoted Hyder Ali to the rank of commander of contingent. In 1750 when DalavajiNanjarajaiah sent Hyder Ali to Hyderabad to help the cause of Nazir Jung for the throne of the Hyderabad Hyder Ali return to Mysore loaded with wealth on the death of Nazir Jung. In 1751 Hyder Ali rose into limelight after the Trichnopoly campaign Hyder Ali was appointed as the faujder of Dindigal. As a faujderHyder Ali imparted European training to his army

In 1758 Hyder Ali defeated Marathas and took back Bangalore which was pledged earlier by Krishna raja Wodeyar II. As he was unable to pay the yearly tributes to the Marathas. Krishna Raja Wodeyar 11 thus honoaredHyder by bestowing upon him the title of "NawabHyder Ali Khan Bahadur" A few years later when Mysore was struck by a severe financial crisis Hyder Ali solved the crisis by paying the salary to the soldiers from his own packet the stolen money of Nazir Jang and misappropriated revenues of Dindigal came in handy. Following this event DalavajiNanjarajaiah retired. From now Hyder Ali relegated the wodeyartobackgroundHyder Ali became the Central figure, the entire administration revolving around him. However Hyder Ali called himself as a "mere u Karyakartha of Mysore" the servant Mysore

Hyder Ali extended the kingdom by conquering Sira and principalities of Guthi, Keladi and Savanur. Thus for the fist time the kingdom extended beyond Tungabhadra up to Dharwad in the North. Large parts Kerala also come under the Mysore kingdom. Chitradurga was also captured.

## Anglo Mysore Wars (1767-1799)

## First Anglo Mysore War (1767-1769)

Hyder Ali expansionist policy brought him into conflict with the British who had established themselves in the Tamil region. In order to suppress Hyder Ali the British entered into an Alliance with the Marathas and the Nizam. However an eve of war Hyder Ali wooed, the Marathas and the Nizam to his

side. Under Hyder Ali the Mysore army ran up to the gates of Madras inflicting severe defeat upon the British and Madras was captured by Hyder Ali. The British who are unable to resist the attacks of Hyder called for peace. According to the treaty of Madras which was dictated by Hyder Ali to the British the First Anglo Mysore War came an end. Its provisions were

- 1. Mutual surrendering of the territories conquered
- 2. Mutual military help in case of attack by a third party.

## Second Anglo Mysore (1780-1784)

As per the treaty of Madras the British failed to help Hyder when Marathas attacked the Mysore in 1771. In 1780 the British raided the French ports of Pondicherry and Mahe through which Hyder imported arms and ammunitions. These were the two factors which led to the Second Anglo Mysore.

As soon as the war began Hyder Ali force erupted like a volcano and murdered the British forces and captured places like Porto Novo, Kanchipuram and Arcot. The British who were defeated for the Seconds time summoned their most efficient General Sir Eye Coote who turned the tables against Hyder. In the battles of Porto Nova and SolingurHyder was defeated. During the course of war Hyder Ali died of an incurable disease. The war was continued by his son Tippu who defeated the Britishs captured Bidanur. The British who were war exhausted sued for peace. Accordingly the treaty of Mangalore was signed. The treaty call for:-

- 1. The mutual surrendering of the territories conquered
- 2. Exchanging prisoners of war

Hyder Ali was a born soldier, a self made man and a man of indomitable will and un-restrained energy. From a mere soldier he rose to the position of the ruler of Mysore. Though unlettered Hyder was a statesman. a good administrator and diplomat when he died he left behind the kingdom extended to an area of 80,000 sq miles yielding a revenue of 43 lakhs of pagoda Hydermaintained a well organized army which was trained on European lines. He constructed palaces-the Daria Daulat at Sri Rangapatna and a palace at Bangalore. It was he who laid the Lal Bagh Gardens both at Sri Rangapatna and Bangalore.

## **Tippu Sultan (1782-1799)**

Tippu Sultan was born at a place called Devanahalli in 1753 10<sup>th</sup> Nov. Though Hyder was an illiterate he provided his son Tippu Sultan a second education. Thus Tippu Sultan was well learned. He was also well trained in the field of horse riding and sword fighting. Even as a boy he accompanied his father on military campaigns and thus was well trained in the field of war fare.

Tippu Sultan took part in the First Anglo Mysore War. On the death of his father Hyder, Tippu Sultan continued the Second Anglo Mysore War and even defeated the British in the Battle of Wandiwash, Bidanur was captured by him. As the British called for peace Tippu Sultan signed the treaty of Mangalore in 1784 which brought the Second Anglo Mysore War to an end. The treaty called for Mutual restitution of territories conquered and changing of prisoners of war. After the Second Anglo Mysore War Tippu Sultan signed a treaty with the Marathas according to which he surrendered the regions of Nargund and Badami to the Marathas Tippu Sultan even captured Kodagu.

## Third Anglo Mysore War (1790-1792)

Tippu Sultan attack on the Raja of Travancore and British coming to the rescuer of the Raja as he was an ally of the British led to the Third Anglo Mysore War, Lord Cornwallis who was the Governor General of India in the early 1790's wanted to established a British empire in India and thus Tippu in the south was a hindrance. The First phase of the war was indecisive hence Lord Cornwallis himself led the British force, the combined armies of the British the Nizam and

Marathas attacked, Tippu unable to fight the combined armies faced a humiliating defeat. The British imposed on Tippu the humiliating treaty of Sri Rangapatna which brought the Third Anglo Mysore War to an end. It provisions were

- 1. Tippu had to surrender half of his kingdom to the British
- 2. He had to pay a huge war indemnity of Rs-3 million pounds
- 3. He had to surrender two of his sons a hostage to the British

# Fourth Anglo Mysore War (1779)

The humiliating defeat suffered by Tippu in the Third Anglo Mysore War which was followed of the humiliating treaty of Sri Rangapatna rankled in the minds of Tippu and made him all the mere determined to drive out the British. With this end in view, Tippu sent embassies to the foreign countries to France, Turkey, Mauritius and Afghanistan. He even planted the tree of liberty at Sri Rangapatna, so as to liberate Mysore from the British.

The main cause of the Fourth Anglo Mysore War was Tippu's refusal to sign the Subsidiary alliance devised by Lord Wellesley. The British contingent led by from Madras and Bombay attacked Sri

Rangapatna. They were joined by the Marathas and the Nizam. Tippu was defeated in the Battle of Malavali following which the British bombarded the unbreakable fort of Sri Rangapatna. Tippu fought tooth & nail and single handedly killed several British soldiers. But ultimately the British shot him dead. Thus died the Tiger of Mysore sacrificing his life for the Mysore until his last breath.

The British who were thus victorious in the Fourth Anglo Mysore War captured Mysore and divided it into 4 parts one each was given to the Marathas and the Nizam for their help in the Third and Fourth Anglo Mysore War, the Third part was taken by the British and Fourth part returned to the Wodeyar thus Krishna Raja Wodeyar III was restored to the throne of Mysore.

## **Tippu Administration**

Tippu was not only brave warrior but an equally good administrator. He divided his kingdom into 37 provinces called as Asofis each of which was administered by a provisional Governor called as of the provinces were further divided into Taluks called Amils which functioned under a taluk officials called Amildar the lowest administrative unit was a village called Simpt administrated by a headman called Patel. The kingdom of the Tippu comprised an area of 62000 square miles. Tippu introduced 6 department which looked after different branches of administration, Land Revenue, military, commerce, marine, ordinance, treasury thus ministries was helped by the advisers and officials. Tippu established an efficient and highly disciplined army which comprised of cavalry, elephantry, and infantry. There was also navy Mangalore was Tippu's Naval headquarters steps were taken for the development of agriculture by construction irrigational project, fallow land was brought under cultivation by being made free of revenue payment for the 1st year and by advancing Taccavi (Agriculture Loans)

Tippu introduced postal system for royal correspondence. For the 1st time the department of census was opened. A new system of weights and measures and currencies came into existence. Coins were called by different names Hyderi, Inami, Osmani, Tippu also replaced Kannada with Persian as the administrative language.

The most important aspect in the Tippu administration was the establishment of state monopoly. Trade and Commerce became the exclusive prerogative of the state. Trading centers was established abroad. Karachi, Muscot some industries were also brought under state control. The benefits from these were accrued by the state.

## **Conclusion:**

The number of books Published about Hyder and Tippu sultan in post-colonial India testifies to his iconic status as a hero of resistance to domination, imperialism and as a champion of freedom. His concern for harmony between different social and religious groups, his admiration of the French republic and his concern for public welfare, have all served to enchance his reputation and to contrast his rule in Mysore with the British Raj in India which succeeded this , which is portrayed as authoritarian, freedom-denying and unconcerned with the rights or welfare of the many. Like Sirajud-Daulah's defeat in Bengal, Tippu defeat in Mysore was made possible by alliances between British and Indians. His defeat did not involve the same element of betrayal that brought Sirajdown, but without the help of rival Indian princes, the British might not have defeated him. One writer describes Tippu sultan as "a hero of the Indo-Pakistani nationalist and fold traditions" who died fighting the British East India Company"

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## Theagrarian Struggleand Socialist Movement In Mysore

## Dr.C.L.Shivakumar

HOD&Assistant Professor, Govt. First Grade College, Udayapura, Karnataka

#### Abstract

From the thirties of the twentieth century, leftist ideas began to spread in Karnataka also. N.D.Shankar, C.B.Monnaiah and SavoiAswath Rao were the leading leftists who tried to provide a new orientation for the freedom struggle in Mysore State. These leaders did not specifically use either the name of the Congress socialist party or the communist party. Instead, they rised the banners of mass awakeners union and other fora. In the year 1948, the Congress Socialist Party (CSP) was separated from the parent body and organized an independent socialist party. The first meeting of the State Socialist party was held at KorapaliChatra in Shimoga. Many prominent socialist leaders like S. Gopala Gowda, G.Sadashiva Rao, Y.R.Parameshwarappa, M.P. Eshwarappa, N.K.SeetharamIyengar, H.M.Shivanna, D.Ravalappa, GundappaNaraboli from Dharwad participated in the meeting. This was an historic event in the progress of socialistic ideology in the state. In this historic meeting they chalked out the policies and the programme of the state socialist party.

The historic Land Reform Act of D.DevarajUrs in 1974 was the result of the continuous peasant struggles of the previous years in the state in a way, socialist demands were institutionalized by DevarajUrs through his land reforms. However, this also prevented further socialist sponsored struggles in the state.

## Keyword: Socialistparty, Movements, MalenaduTenants, Landlords, Struggle

**Introduction:**From the thirties of the twentieth century, leftist ideas began to spread in Karnataka also. N.D.Shankar, C.B.Monnaiah and SavoiAswath Rao were the leading leftists who tried to provide a new orientation for the freedom struggle in Mysore State. These leaders did not specifically use either the name of the Congress socialist party or the communist party. Instead, they rised the banners of mass awakeners union and other fora.

It was Dinakara Desai, a well known Kannada literary person and a freedom fighter who first organized the tenancy movement in North Canara district<sup>i</sup> [Mumbai Karnataka], and thereby started the socialist activity in the Mumbai Karnataka area. He encouraged the tenants to rise against the landlords with a demand to reduce the land rent. He called a meeting of all the tenants who mostly belonged to HalakkiVakkalus, KammaraPaikas and *Namdharis*at Ankola on 16<sup>th</sup> March 1940<sup>ii</sup> and he formed the Ankola Taluk Raitha Sangha which was influenced by M.N. Joshi a famous trade union leader of Bombay.

Tenants actively participated in the movement. They protested against the exploitation by holding the red flags and singing the songs composed by Dinakara Desai which exposed the evils of landlordism at AmbaraKundla. Tenants also refused to pay land rent. Later, they formed an organization to unify all the peasants. This extent and the depth of Desai's popularity and his tenant movement under Ankola Taluk Raitha Sangha shocked the landlords. Most of these landlords belonged to Congress. They accused Desai of sowing the seeds of class struggle and pressurized the Government of Bombay to extern him. Because of the pressure of this powerful class, Bombay government arrested Dinakar Desai in May 1940 and externed him from Uttar Kannada for a period of 59 years. After the externment of Dinakara Desai, the movement lost its intensity and depth because of the lack of proper leaders. Later the movement was reinitiated by S.V.Pikle, a cousin of Dinakara Desai.

It was first started among the "Vidyarthi Congress" a students forum of (CSP) congress socialist party. Prominent among them were KamaladeviChattopadhyaya, Gopala Gowda, Y.R.Parameshwarappa, KadriShamanna, Ba Su Krishnamurthy, G. Sadashiva Rao, K.N. Karantha, B.S. Chandrashekar, Shankar KartuKote and others. As many of these leaders were from Shimoga District, we can see the influence the district on the socialist movement of Karnataka in the later years.

In the year 1948, the Congress Socialist Party (CSP) was separated from the parent body and organized an independent socialist party. The first meeting of the State Socialist party was held at KorapaliChatra in Shimoga. Many prominent socialist leaders like S. Gopala Gowda, G.Sadashiva Rao, Y.R.Parameshwarappa, M.P. Eshwarappa, N.K.SeetharamIyengar, H.M.Shivanna, D.Ravalappa, GundappaNaraboli from Dharwad participated in the meeting. This was an historic event in the progress of socialistic ideology in the state. In this historic meeting they chalked out the policies and the programme of the state socialist party.

The JP Movement for Total Revolution was another important phase in the history of the socialist movement. In 1977, when JP founded the Janatha Party, the socialists, Congress (O) and the Jan Sangh became part of it. It is interesting that the socialists dominated the Janata Party. Several Chief Ministers of

Karnataka such as Ramakrishna Hegde, Deve Gowda, J.H. Patel, S.R. Bommai and S.Bangarappa were identified with at least one faction of the socialist party or the other for same period.

## The Kagodu Tenants Struggle

Since the days of the freedom struggle there had been demand to give land to the tillers. After Independence many political organizations tried to take up the issue of land reforms and initiated tenant movements. Among them KagoduSathyagraha of 1951 attracted considerable interest. It was a brain child of the socialist party, which had its own success and failure, made considerable impact on the future land reforms in the state.

Kagodu struggle had spread over 20 km in and round the jurisdiction of Sagara taluk, Shivamogga district. Kagodu, Hylalpura, Manigadde, Sagumane, Soragapura, Yalakundi, Thadagundi of Hirenallurugrama, Kansi, Athrisalu, Horakoppa village of Siddurugrama, Masuru, Masighatta and Kanle could be considered the SPI centre of the struggle. Besides, peasants from the neighbouringKeladi, Talaguppa were also participatingand supporting the struggle.

Socially Kagodu may be divided in to Lingayaths and Gowda (means village headman usually from Vokkaliga community) in southern part of the district, and lingayaths in the northern part of the district along with the Brahmins. Deewars (tenants or vokkalu and also called as genidharas or the tenants. Madivalas, Kumbaras and Harijanas formed the landless agricultural labourers. Except Lingayaths and Brahmins all other communities belonged to economically weaker sections. This was the social background of the Sagar taluk. Kagoduincidcent gave the socialists of Karnataka as platform to spread the ideology of socialism and to launch a socialist campaign in Karnataka. Since the Indian National Congress leaned more towards freedom from the British, the land question and other local problems were left untouched. In this regard Malenadu Tenants Association which was founded in 1946 under the leadership of a well known congress leader and freedom fighter KadidalManjappa, BasavaniRamasharma and others played a significant role. G. Karibasappa was the first president and BasavaniRamasharma was the founder secretary.

On a similar line, Sagara Taluk Rytha Sangha (Sagara Taluk Peasants Association) was founded under the leadership of H. Ganapathiyappa, a enthusiastic young school teacher in 1948 at Sagara town of Shimoga district. He played an important role in organizing tenants of Sagara taluk and gained considerable success. STRSsubmitted a memorandum to the state government, pressing the following demands:

- 1. the tenancy rate should be fixed and it should not exceed 1/3 of the total production;
- 2. the law should be made to regulate the transactions in accordance with land regulations, receipt for the payment of rent and other documents between the tenants and the land lords;
- 3. the auction system of lands should be stopped;
- 4. government should introduce a permanent tenancy Act;
- 5. gun licence should be given to the Malenadu tenants to protect their crops from wild animals;
- 6. bitty or unpaid labour of tenants should be stopped;
- 1. government fertilizer and loan should directly reach the tenants, without intermediation by land lords

Association created awareness among the tenants, the 90 per cent of whom belonged to the Deewaru (Ediga) community.

The famous KagoduSathyagraha was started on 18<sup>th</sup> April 1951. The peasants entered the land with their agricultural implements. But they were not allowed to do so. With the help of police force, landlords stopped the peasants and police arrested 51 people and sent to Sagara Jail. On the next day, 25 people were arrested, police even arrested D. Mookappa, the President of the Sangha, who visited Sagara town on that day. The Thahasildar's attempt to resolve the problem ended in failure and the struggle was continued. On 16<sup>th</sup> May 1951, editorial in the Parajavaninewspaper attracted the attention throughout the state regarding the movement. Another attempt was made on 17<sup>th</sup> May 1951, at Shimoga. Government organized a meeting between the members of the Sangha and the landlords, government accepted to release the arrested tenants and the leaders. And an alternative arrangement was made for their rehabilitation at Kenjigapura but the attempt ended in a failure, because the struggle was organized mainly to restore the occupancy rights of the tenants who were evicted from the lands which they cultivated.

On 18<sup>th</sup> May 1951 a well-known socialist leader S. Gopala Gowda and Y.R.Parameshwaappa met H. Ganapathiyappa and expressed their full support and called for the joint struggle of SagaraRaitha Sangha and the socialists. In this regard, the comment of H. Ganapathiyappa is noticeable, he remarked "until then, the movement looked like a dispute between Deevaru and the Lingayaths. But with the entry of the socialists, the Kagodu movement became a socialist movement".

Lohia was arrested along with the state socialist leaders like KhadriShamanna, MulkaGovinda Reddy, Eswarappa and others. Later, Lohia was brought to Bangalore Central Jail. Government of Karnataka withdrew all the cases against Lohia and released him on 22<sup>nd</sup> May 1951. The visit and address of Lohia made an immense impact on the movement and got nation wide publicity.

The chief minister assured that he would appoint a committee to investigate into the nature of the conflict between the parties at Kagodu. The pressurize the government C.G.K. Reddy, the President of the State Socialist Party declared that the sathyagraha would not end till every tenant was handed back the land sized from him.

After these incidents, State Congress president KengalHanumanthaiah visited Kagodu on 27<sup>th</sup> June 1951, but failed to find a solution. The government was not convinced with the argument of the socialist leaders that Kagodu issue was an economic one. The whole issue had been considered as a fight between Ediga tenants and Lingayat landlords, by the State administration, giving it a casteistcolour. Many congress leaders like KengalHanumanthaiah, H.M. Channabasappa and others were of the opinion that it was more a communal than economic. For the government, it was just a law and order problem. KadidalManjappa, asked the government to intervene in this conflict. His mediation also failed to find a solution. Meanwhile Jayaprakash Narayan also visited Sagara on 21<sup>st</sup> September 1951 and extended his support. On 6<sup>th</sup> October 1951, government released all the tenants from the prison and cases against them were withdrawn. By this time, the movement had lost the momentum.

Though the movement did not reach a logical conclusion immediately, it made a huge impact on future land reforms in the state, and provided a major opportunity for the socialist party to launch its activities in the state. Many socialist leaders who took part in the struggle such as Santaveri Gopal Gowda, S.Bangarappa, J.H. Patel, KagoduTimmappa and KonandurLingappa became successful in electoral politics.

The following were the major struggles organized by the socialists. They were the following:

1958 – HebballiBhoohorata

1965 – RaithaMorcha

1969 - Land Grab Movement

1969 – Sandur Movement

## HebballiBhoohorata

Although the strugglehad taken place during the pre-unification days, when Hubballi was part of Maharashtra, its discussion becomes necessary in the context of the socialist movement under the 1952 Geni Act, the Maharashtra government took possession of 15,655 acres of Hebballi *Jaghirdars* lands. Out of these, 3020 acres were given back to the *Jaghirdars*, 9555 acres were given to the original *genidars*, who wee the occupancy tenants.

Around 2500 acres of excess lands that remained were not distributed to any one. Most of the beneficiaries of the *Genidar*Aboliton Act were Lingayats, Brahmins and others. None of the agricultural laboring classes were benefitted from these land reforms. They belonged to *Harijans*, *Nekaras*, *Pinjaras* and *Chaluvadis*.

On 20 April 1958, under the leadership of socialist leaders, more than 300 landless agricultural labourers went on a long procession from Hebballi to the office of the Deputy Commissioner of Dharwad. They submitted a written petition, urging the District Revenue authorities to fulfill their demands in 15 days. Since there was no positive response from any authorities even after 15 days, Pujar and other socialist leaders again held a meeting of the agricultural labourers in Hebballi. The labourers, who were daily wage workers found it difficult to go for a lengthy period of struggle. It was difficult to stop the daily work, because they will be forced to starve. Secondly, if they participate in the struggle, the upper caste farmers may not give them any daily work. Hence, it was decided that the struggle should take place without any harm to the laboring class. Ultimately it was decided to go for relay picketing of the D.C. Office daily with 10-15 agricultural workers.

When B.D. Jathi became the Chief Minister, he immediately made enquiries about the agitation and talked to the leadersover telephone through the D.C's office and requested them to withdraw the agitation by assuring that the government would meet their demands. The Chief Minister also assured that steps would be taken up to withdraw the cases against the agitating labourers. Thus, the *HebballiBhoohorata* became a successful agitation.

# RaithaMorcha – 1965

During 1965 there was severe famine and drought in the State. But the collection of land revenue continued unabated. In addition to the regular land revenue there were additional levies also. To protest against the revenue collection, the Praja Socialist Party under the leadership of S. Shivappa, member of the

Assembly from Shravanabelagola and A.H. ShivanandaSwamy organized the small and medium farmers and the agricultural labourers and took out a massive RaithaMorcha in Bangalore. Farmers from the entire State was mobilized and around 5000 farmers participated in it. The *Morcha* had raised slogans and held placards demanding the immediate stoppage of the collection of land revenue and other levies.

## **The Land Grab Movement**

In 1969, the socialists decided to start the land grab movement to satisfy the demands of the landless peasants of Karnataka. Three leftist parties - the Praja Socialist Party<sup>iii</sup> (PSP), the Samyukta Socialist Party (SSP) and the Communist Party of India (CPI) – decided to launch a nation-wide land grab movement in the month of August 1969. The ultimate objective of this struggle was to draw the attention of the government towards the plight of the landless agricultural labourers and marginal peasants. Despite certain land legislations and ceiling laws the landlords could get the tenants evicted from their lands which they cultivated as occupancy peasants.

The permanent threat of eviction forced the occupancy peasants in to the status of landless agricultural labourers. The problem was more acute in the former *zamindari* areas. Each in the erstwhile ryotwari areas, the rich peasants could always manipulate and get the tenants lands evicted or transferred to their hands. In the beginning of independent India, movement was partly successful. But after the historic Vinoba movement there was practically nothing towards the solution of the problem of land-hungry peasants.

A State level committee was formed to monitor the land grab movement in the state, which included Santaveri Gopala Gowda, Y.R. Parameshwarappa, B.S. Chandrasekhar, S.S. Kumta, I.T. Madavan, S. Bangarappa, KagoduThimmappa, N.D. Nanjundaswamy and DayanandBiradar.

This state-wide movement was quite stronger at Shimoga. The local socialist party workers organized the land grab movement on a large scale in Shikaripura, Sagar, Soraba, Shimoga and Thirthahalli taluk. The movement started on August 15, 1969. The struggle began and within a short span of time, they grabbed almost 10,000 acres of government land. Local Committeedistributed the 10,000 acres of land which was grabbed by the socialists. The beneficiaries wee the landless agricultural labourers. At Shikaripur taluk nearly 4,700 acres of land was grabbed and distributed. Thousands of agricultural workers became the beneficiaries and the movement began to spread to other parts of the state also. The struggle helped the socialists politically. Three important leaders were elected from the Shimoga district, namely S. Bangarappa, KagoduThimmappa and KonandurLingappa.

## The Agriarian Struggle of Sandur - 1973.

The last, but the most significant agrarian struggle was organized by the socialists at Sandur in the Bellary District. On 18 February 1971 peasants of Narasapura who had lost lands due to the establishment of the National Mineral Development Corporation (NMDC) staged a non-violent protest. These peasants were not given any compensation nor alternative land. Although the **NMDC** was a central government enterprise, the Sandur Royal Family held its lease. When the project was established, most of the cultivators lost their lands. In the beginning these cultivators were given some employment mainly for the construction work. But subsequently, they were retrenched from the employment, saying that they were inexperienced. In their place workers from north India were brought and appointed. The peasants of Narasapura thus lost their lands as well as the employment to sustain themselves and their families.

As per the request of the state unit of the Socialist Party, Shri. George Fernandes wrote a letter to the President of India Shri V.V.Giri, requesting him to drop Finance Minister Ghorpade from the cabinet for his false statement and for illegally possessing 10,000 acres of land. On March 3, 1973 prior to the commencement of the Sandur movement, the Sandur villagers under the auspices of the Socialist Party took out a procession in Bangalore. It was a massive protest march led by K.G. Maheswarappa, J.H. Patel, M.P. Prakash, YajmanShantarudrappa, YeligarThimmappa, S.S. Kumata, and KagoduThimmappa.

It is interesting that to enquire about the welfare of the Sandur villagers, the then Chief Minister Shri D. DevarajUrs arrived at Cubbon Park. The agitators welcomed the chief minister and presented a memorandum, listing their demands.

Despite the assurance of the Chief Minister, nothing had actually happened. Hence the socialist party decided to start the movement. The national executive of the Party entrusted the work to Messrs. George Fernandes and MadhuDandavate on 10.9.1973 the Socialist Party took out a procession at Sanduru.

Ghorpade and his men had threatened the peasantry by sending rowdy elements. They brought out Pamphlets against the struggle. The royal family also issued an open call to oppose the movement. Next day, Buddamma, a Dalit woman inaugurated the land grab movement at Siddapura. Ten Dalit workers participated in the movement. In Bangalore on March 3, 1973 they held a massive rally, demanding the Abolition of *Inams*.

However, in 1974, the *Inam* Abolition Act was passed.

The tiller became the owner of the land. It was a historic movement. Later on the State government received applications from the landless cultivators and distributed nearly 20,180 acres of land *pattas* were also issued.

Thus, it was the socialist led Sandur movement that led to the introduction of a major land legislation in Mysore, which benefitted several thousands of agricultural workers and landless peasants.

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# Indian Stock Market: A New Era Of Indian Banking

#### Ganesh Darbi

Assistant Professor of Commerce Government First Grade College Lingasugur, RaichurDist. Karnataka **Abstract** 

This paper targets to analysis the facts associated with the inventory market in India to peer the improvement of the Indian inventory marketplace inside the banking area. An inventory market is an area to shop for and sell a stake in a indexed business enterprise. Like any other marketplace, inside the stock market, customers and sellers meet and have interaction with each other. In India's development banking area, the inventory marketplace is playing a critical position to develop our country. Thus, this paper needs to reveal the actual way to acquire repute in the Indian financial system. Thus, the overall boom of the economy is a characteristic of how nicely the stock marketplace plays and empirical evidence has tested that capital marketplace development is vital to monetary boom. In this manner, how Indian stock marketplace is a new generation in India.

**Keywords:** Stock market, globalization, Indian stock exchange, Bombay stock exchange **Introduction** 

Share literally manner percentage. A marketplace is an area in which you can purchase and sell. In a literal feel, the inventory marketplace is an area to shop for and promote a stake in a indexed organization. Like every other marketplace, in the stock marketplace, shoppers and dealers meet and interact with every different. In its history, shares have been bought and bought through oral and buyers and sellers simplest entered into oral transactions. Globalization and the revolution of the Internet created new wondering in it and now these kinds of transactions are accomplished via computer systems linked to the community of stock exchanges. In ultra-modern generation, buyers and sellers are surprising with every different. In a way, shares are auctioned here. The stock market is divided into categories, the number one market and the secondary marketplace. When organizations listing for the first time on a stock change and issue their stocks thru IPO (Initial Public Offering) in a try to increase capital from the market, it is called the number one marketplace where the buying and selling of shares of groups is based on a regular foundation. Investors satisfy their alternate orders on the inventory alternate through a stockbroker, after which it is known as secondary marketplace or exchange-traded marketplace which takes vicinity as an ordinary market. Nowadays all of the shares have become dematerialized. Apart from stocks, traders also can invest money in Indian mutual price range. In the phrases of a researcher:

"Stock exchange in an association, organization or body of individual whetherincorporated or not establish for the purpose of assisting, regulating and controllingbusiness in buying selling and dealing security."

A not unusual customer has to open an account with any bank that gives Demat service. Nowadays many banks like ICICI, HDFC, State Bank of India, Axis Bank, etc. Offer Demat service. The annual charge for this sort of account is among Rs 500-800. Stock markets are a critical a part of the economic system of any advanced country. Just as street, rail transport, power, water are maximum essential for the improvement of a country, village, or town, the inventory marketplace is essential for the development of the country industries. Capital is required to run industries. They get it from the stock market. Every not unusual guy can offer his participation in the biggest industry via the stock market. With such participation, he can emerge as a same share inside the income of massive industries. Suppose, if a citizen thinks that Reliance or Infosys is going to make a huge income in the coming time, and then he can emerge as a participant on this earnings by buying stocks of those companies. And to do this, one wishes the gadget that the inventory marketplace provides. An excellent stock market makes sure that any investor gets same possibilities. Apart from the National Stock Exchange, Bombay Stock Exchange, there are 27 nearby inventory exchanges throughout the country.

## Objectives of the study

- 1. To introduce the concept of stock market
- 2. To see the impact of the stock market on the Indianbanking sector
- 3. To highlight the history of the stock market
- 4. To provide the types of stock market
- 5. To name the stock market

## Need, Limitation, and Significance of the Study

The take a look at is ready funding in the inventory market. This have a look at facilitates to understand the styles of Indian inventory markets and their development. The present studies may be

helped to apprehend the condition of the inventory market in the Indian banking quarter. This research will try to create awareness amongst readers approximately the Indian inventory marketplace. It may even create reference fabric and provide scope for further study.

## Research Methodology

In this studies paper, we are able to consciousness as regards to the stock marketplace. For that examine we the usage of technical evaluation it's far a way of evaluating the securities by means of reading past marketplace statistics together with proportion charge motion graph etc. It is a huge topic, so we are able to simply take it, but we're going to the development of the stock marketplace via secondary facts consisting of Books, Reports, Journals, Magazines, and Newspapers, Various authentic and unofficial websites.

## **Indian Stock Market: A Development**

Financial factors suggest the flourishing of any economic system and they determine the destiny of investments. Financial elements have an effect on the pricing process in any financial system. The confusion of monetary elements appreciably influences the stock and commodity markets, leading to charge moves. The inventory market promotes monetary boom via supplying possibilities to pool massive and lengthy-term capital by way of issuing stocks and stocks and different equities for industries in dire want of finance to expand their clients. Thus, the overall growth of the economic system is a function of ways properly the inventory marketplace performs and empirical evidence has verified that capital market development is vital to monetary boom. Undoubtedly, a relationship exists between the boom of the stock market and the increase of the economy, and percentage fees are commonly idea to be motivated by a few fundamental monetary elements which include lending charges, inflation, money deliver and exchange charges. Empirical proof has proven that adjustments in stock fees are linked to economic behaviour in advanced countries.

Indian Stock Exchange may refer to Bombay Stock Exchange and National Stock Exchange of India. The Bombay Stock Exchange, usually known as BSE, (Bombay Share Bazaar) is an inventory trade positioned in Dalal Street, Mumbai and Maharashtra, India. It is the tenth biggest stock trade within the global by means of marketplace capitalization. Established in 1875, BS Limited (previously referred to as Bombay Stock Exchange Limited), is the primary stock exchange in Asia and one of the predominant trade agencies in India. The National Stock Exchange (NSE) (Hindi: National City Market) is a stock exchange placed in Mumbai, India. It is the 11th biggest stock change within the global via market capitalization and the biggest in India in phrases of daily turnover and the quantity of trades for both fairness and derivatives trading. As of July 2012, the NSE has a market capitalization of approximately US\$ 1 trillion and over 1,652 listings

Housing Development Finance Corporation Limited (HDFC) Bank turned into established 25 years in the past in August 1994, based in Mumbai and is the biggest personal zone financial institution in India. HDFC Bank is a non-public area financial institution, providing an extensive spectrum of banking administration which incorporates buying and selling and agency relying on the discount side and price-primarily based / department counting on the retail aspect. It merged with Times Bank in February 2000. In 2019 this bank was offered as first-rate personal quarter bank and lots of greater. The financial institution is located as a frontrunner in diverse net-based B2C openings that include a extensive range of internet banking management for Fixed Deposits, Loans, Bill Payments, and so forth.

As a part of the system of economic liberalization, the stock marketplace has been given vital vicinity inside the improvement of the Indian corporate region. Besides elevating assets for direct funding from traders, supplying coins for investors and tracking and disciplining business enterprise control are the major functions of stock exchanges. The predominant appeal of inventory markets is that they offer a method for marketers and governments to raise resources at once from traders, and the coins they offer to buyers. It has also been suggested that money markets enhance aid allocation and boom prospects for long-time period financial growth.

BSE Limited, also called Bombay Stock Exchange, is an Indian inventory alternate positioned on Dalal Street in Mumbai. Established in 1875, it is the oldest inventory change in Asia. BSE is the ninth largest stock trade with a complete market capitalization of over Rs 2,18,730 billion as of May 2021.

The PhirozeJejeebhoy Towers, at first known as BS Towers, is a 29-tale constructing in downtown Mumbai on Dalal Street near its intersection with Mumbai Samachar Marg. The constructing is owned and occupied by way of the Bombay Stock Exchange (BSE). BSE has acquired an indicator for its iconic building.

National Stock Exchange of India Limited (NSE) is India's most efficient nation-owned inventory trade, located in Mumbai, Maharashtra. It is owned by using a few fundamental financial establishments, banks and coverage groups. NSE became installed in 1992 because the first dematerialized digital change inside the United States of America. NSE turned into the first change in the use of a to offer a current, absolutely automated display screen-based electronic trading system, which furnished easy trading centers to investors spread across the country. VikramLimaye is the Managing Director and Chief Executive Officer of NSE.

The National Stock Exchange has a total marketplace capitalization of over US\$3 trillion, making it the 9<sup>th</sup>largest inventory exchange inside the world as of May 2021. The flagship index of the NSE, the Nifty 50, is the 50 utilized in India and around the world is an inventory index. It is used by investors in India as a barometer of the Indian capital marketplace. The NIFTY 50 index becomes launched via the NSE in 1996. However, Vaidyanathan (2016) estimates that best 4% of the Indian financial system/GDP are honestly sourced from stock exchanges in India.

Unlike international locations like the United States of America, where about 70% of the country's GDP is derived from the corporate zone, the company zone in India debts for handiest 12-14% of the country wide GDP (as of October 2016). Of those, only 7,800 agencies are indexed, of which most effective 4000 alternate at the stock exchanges of BSE and NSE. Hence inventory buying and selling in BSE and NSE is best 4% of the Indian financial system, which derives most of its profits-related sports from the so-known as unorganized quarter and family expenditure.

The Economic Times envisioned that as of April 2018, 6 crores (60 million) retail investors had invested their savings in stocks in India, both through the direct purchase of equities or through mutual budget. Earlier, the BimalJalan Committee record predicted that barely 1.3% of India's population invests in the stock marketplace, compared to 27% inside the United States and 10% in China.



Table 1: Investors Decision Makers in Share Market and otherPlace

<b>Investment Opportunity in Share</b>	<b>Monthly Income</b>	<b>Investment Priority</b>		
Market	Investment	Primary	Secondary	Other
Broker	15%	4%	6%	2%
Friends/Other	12%	4%	7%	8%
Media	17%	6%	8%	2%
Own Study	23%	7%	9%	4%
Investment Advisor	33%	8%	11%	14%
Total	100%	29%	41%	30%

Source: Primary Data

On the premise of a survey of number one, discover the investment opportunities in percentage market thru very own observe media and investment consultant are very high according to the number one survey. I find that the investment possibility of Broker, Friends /others is very low. So we favor to media and investment marketing consultant Maximum quantity. Of investor inside the secondary marketplace and often these they choose proportion market and primary market.

#### Conclusion

To sum up the above points, it cannot be wrong to mention that Indian inventory banking is one of the most crucial inventory banking in the international. It develops India as a new era in India in the banking area within the 21<sup>st</sup> century. Today, maximum of the character engages inside the inventory marketplace in India. This takes a look at strains a huge correction and exchange within the Indian stock marketplace due to globalization. Market capitalization, the ratio of market capitalization to ADR/GDP to Gross Domestic Product (GDP), volatility, globalization of inventory markets have caused an growth within the participation of foreign institutional traders in the Indian inventory marketplace, contributors of the agents additionally expanded.

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# Challenges Of Human Resource Management And Opportunities For Organization During Pandemic Situation

## Shiddaramareddy

Assistant Professor of Commerce Government First Grade College, Lingasagur, Raichur Dist. Karnataka **Abstract** 

This takes a look at ambitions to study the demanding situations and opportunities at some point of the (COVID-19) pandemic situation. In this take a look at, we supply a one of a kind view that shows how this Coronavirus influences our personal and expert lives, and the way HRM (Human Resource Management) allows their employees in the course of this complete lockdown situation. This take a look at is divided into three components, the first part that suggests how Coronavirus creates an possibility for all of the employees with the aid of doing their work thru a digital platform or we can say that thru work at home, second part display what are the demanding situations confronted through the personnel for the duration of this pandemic, and the third part is how HRM assist their personnel to overcome their pressure as well growth of the organization. In this study, we attempted to examine all of the aspects all through this pandemic situation, also how HRM performs their role to conquer the employees pressure and to stability continence in work through this entire pandemic situation.

**Keywords:** HRM, Pandemic Situation, Employees' Challenges and Opportunities **Introduction** 

As consistent with the current situation at some point of this COVID-19 situation all people is dealing with masses of difficulties in their personal in addition to professional lives. This may have an effect on our economy and become a massive venture for anyone. In this pandemic situation, the most vital demanding situations that we are dealing with, alternate in climate, downward economy, and political inconstancy and those all demanding situations at once affect our day-to-day life. Based on those demanding situations, it may have an effect on our interconnected global; these problems might also create plenty of threats for organizations and their survival. Every global company dealing with, masses of upland trouble all through this COVID-19 situation. As in keeping with the modern information came up the wide variety of (COVID-19) instances are accelerated daily and there's a whole lockdown everywhere in the world, (WHO) World Health Organization announced that this is a very critical virus, and simplest social distancing is the high-quality manner to get stable from this virus.

This pandemic situation creates lots of difficulties everywhere in the global, each organization dealing with this mess. Like each subject is stricken by this pandemic situation so, as human useful resource control HRM also dealing with lots of difficulties all through that time. Employees' folks who paintings inside the business enterprise are also suspended and a number of them stop their activity due to this pandemic situation.

As all of us that there are some blessings and downsides are continually there in this pandemic situation, humans are greater interactive with their households normally every so often they're so busy with their paintings and they cannot make it, but now this pandemic situation is there, and that they have extra time for their personal in addition to expert existence (Giurge and Bohns, 2020).

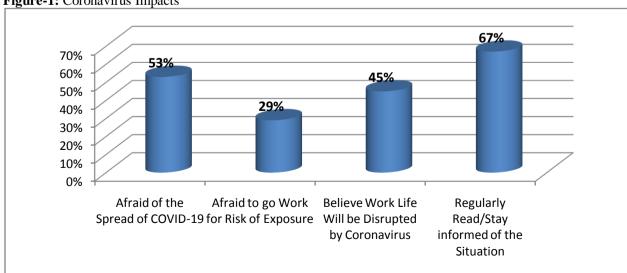


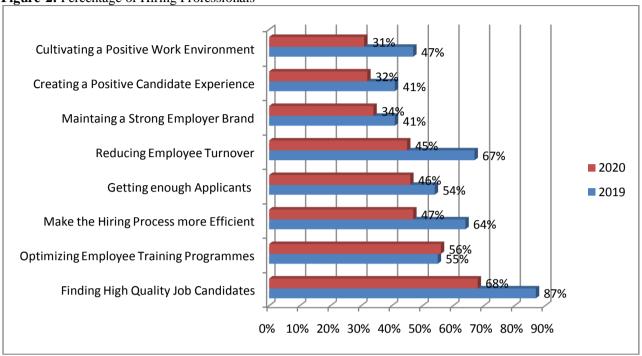
Figure-1: Coronavirus Impacts

Source: Forrester

In this current graph there is clearly shown that how COVID-19 is impact in our daily lives.

## 2. HRM Challenges and Opportunities during Pandemic Situation

Figure-2: Percentage of Hiring Professionals



## HRM and Opportunities during Pandemic Situation

In this pandemic situation, everything is executed through this virtual platform, so as HRM did their work through an online platform, or we will say that make money working from home. As all of us that during this example nobody can physically interact with every different in order that a web platform is the satisfactory way to get their paintings executed. This virtual era and digital paintings have accomplished make all of us existence's extra essayer. Employees are running of their (P-E fit) environment so; they supply extra interest to their work. Through this whole (COVID-19) pandemic situation HRM did their all work via a virtual platform all the recruitments, meetings, internships, portions of education, and work from home are executed thru a web platform. Work from domestic might be a undertaking for all the personnel additionally because commonly, they work of their workplace and now they must paintings in front of their families every now and then this is probably difficult for them additionally (Giurge and Bohns, 2020). Under this pandemic situation, anyone got extra time to spend with their own family in by some means, they do not get that a great deal time for them and this complete thing creates lots of positivity among the personnel.

## HRM and challenges during Pandemic Situation

During this pandemic situation of affairs, HR managers may have to cope with various personnel related demanding situations, as an example, preliminary days every agency faces plenty of difficulties to do their work through virtual platform due to the fact maximum of the personnel are not typically doing their make money working from home, in the front of their families and this Coronavirus deliver them a very extraordinary enjoy. Sometimes the modern-day personnel who're running for the employer they may have an effect on from this virus, so HR manager can also have the obligation of their safety and to create a wholesome dating between employees and corporation (Carnevale and Hatak, 2020). Since, this Coronavirus situation is their employees have disconnected from their social life additionally, due to the fact formerly they have interaction with friends, colleges and doing different social sports at some point of their jobs however now all of them are caught in one area. In this Coronavirus situation each research carried out through a digital platform so, there is a lack of non-stop business activities, worker safety, and purchaser's desire (Singer-Velush, Sherman, and Anderson, 2020) and HR managers are working so hard to convey down much less harm through this paintings from the home situation (Singer-Velush, Sherman, and Anderson, 2020). Sometimes this whole pandemic situation getting greater strain complete for personnel due to the fact generally their operating hours are already decided but beneath this example now and again time period isn't restrained, they had to paintings, to triumph over this annoying situation HR

executive building distinct kind of new guidelines for his or her employees. According to Carnevale (2020), COVID-19 has changed the environment for all the personnel as well as corporation, previously employees work from their company and now their paintings is exclusive they need to work in front of their families and HRM assist them to modify to this new surroundings and additionally accomplished their work well.

## HRM and Organizational Role during Pandemic Situation

Human Resource Management (HRM) players a totally vital function for the duration of this pandemic situation, this lockdown is unsure nobody deliberate for that but the way HRM (Human Resource Management) manage this whole situation that is very affectionate, they build a healthy and long-term dating between the employees and the organization. From time to time, HRM time to time makes new technologies for the organization to acquire its goals. According to Santana and Cobo (2020) studied that HRM should build this sort of kind of rules where work at home is there, this may assist in increases extra use of era and virtual platform. As all of us realize that HRM is helping in rework the employees, but they do answerable for a worker to improve their competencies and their expert growth, and throughout this pandemic situation they do run various online sessions for their employees to overcome their strain and assist them to upgrade their self. According to Al-sharafi, Hassan and Alam (2018), If an organization want their employees for long time so, they do have time to time motivate them to sustain in that agency, and in this pandemic situation, HR managers do motivate their employees for dealing with their non-public and expert lives.

## HRM and Growth of Organization through Digital Marketing during Pandemic Situation

Through this whole COVID- 19, the pandemic situation where there are specific varieties of challenges and possibilities for every company, in addition to employees, boom of the business enterprise, is also they're in commercial enterprise, because of this whole pandemic situation where each person is doing their paintings via online platform HRM (Human Resource Management) establishes masses of new rules and running surroundings for their personnel to accomplish their paintings effectively and as it should be. According to Carnevale (2020), the COVID-19 pandemic situation has finished changed the running environment inside the beyond few month's employer running patterns is modified formerly agencies promote their merchandise with the assist of customers, middleman, purchasing complexes, and other sellers however now every agency direct deal with their customer and provide their nursery product as in line with their necessities. Nowadays anybody running thru a web platform now we will direct touch with the customers and offer them enough offerings it will additionally help us to directly acquire the feedback from their sights and work in keeping with them, this may additionally help in the boom of corporation due to the fact whilst we directly connect with clients agency know what they need from them and provide the services/products as consistent with the desires. As we all of the COVID-19 pandemic situation is an unplanned disaster for absolutely everyone no person is previously equipped for this situation, however whilst everybody coping with this case digital market performs a very critical function via this complete pandemic, now days almost every organization paintings thru this platform, with the help of virtual marketplace they immediately connect with their clients and offer offerings to them.

## 3. Discussion and Conclusion

As all of us know that (COVID-19) pandemic situation of affairs is unexpected for every person nobody is prepared for that. Everyone is coping with this virus. The pandemic element creates plenty of demanding situations in our private as well as our professional lives. In such an unexpected situation, HRM performs a terrific position within the corporation thru this Coronavirus pandemic situation. Working through this on line platform gives a distinctive revel in for all the employees who those in no way accomplished it before. We can say, this is very tough as well as possibilities-primarily based conditions for all around the global because people are not predicted something can manifest like this. No one is ready for this whole lockdown situation; absolutely everyone faces different sorts of difficulty in their personal and professional lives. In Coronavirus pandemic situation may additionally growth the automated matters and now people are more depending on them. Working through this on-line platform, everyone gets more dependent on automatic systems this entire issue might also remember a very huge benefit for each organization. Under this way of getting their paintings carried out personnel sense more connected with each different due to the fact formerly they have achieved most of their conferences via the offline platform and now and again absolutely everyone can't attend it, however now they have got greater online meetings in corporation among the country wide and global co-workers.

In this paper, we try to spotlight all the high quality and poor situations in the course of this pandemic, below which each worker and corporations go through, and the way HRM performs their

position to triumph over this example. This pandemic situation suddenly created a extra disturbing lifestyles for the ones employees, who already delaying with their fitness problems, paintings pressure, and other non-public issues as well (Caligiuri P, 2020) So, below those all diverse situation HR manager finished special kind of sports like (online chat sections between the new and antique personnel, on line schooling sections for employees to increases their paintings-related know-how, make money working from home sections and on-line concealing sections for their personnel) these all matters achieved by using organization for their employees to will increase their increase on this pandemic situation. This whole pandemic situation teaches us lots of new things that can help each person within the future due to the fact this virus is so surprising, no one is aware of the way to deal with this, and this uncertain lockdown makes things extra difficult but especially that this we learn so many new matters and proves that each problem has an answer we simply must find out.

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## Issues related to Food and Dalit Identity in Bama's 'Karukku'

#### SeemaS.

Assistant Professor, Department of English, Government Arts, Commerce and Post Graduate College – Autonomous, Hassan, Karnataka.

#### **Abstract**

Food is one of the essences of life and sustenance. It serves an important social role. Out of all the significant aspects of community life, food operates on a level to bond as well as to separate. It signifies social hierarchy, economic class, power and position .Food criticism in literary studies is a significant development gaining focus and attention. It brings out realism in writing. The paper examines the novel *Karukkuby* Bama and brings out a moving and assertive Dalit feminist perspective. The paper makes an analysis of the food habits of the Dalits, humiliations related to food because of caste and the significance of food as a representation of suppression and poverty. Food also acts as an important topic to address issues of gender, sexual politics and social dislocation in the selected novel .Food metaphors are used to characterize people and their status in society. The significance of food preparations during festivals and ceremonies are also examined.

Key Words: Food, Dalit identity, Bama, Gender Issues, Suppression

Bama is one of the most prominent contemporary Dalit woman writers. Karukku(1992) is a prominent auto biography of its kind by a Tamil Dalit woman. The most impressive feature of *Bama's writing* is that it is endearingly colloquial in expression and does not adhere to aesthetic representation of things as was earlier with the polished way of Dalit representations done by the writers of the upper caste.

Karakku exposes the pain and anguish of Dalit exploitation and suppression. It is also symbolic of the courage one can exhibit even when all things are at odds to bounce back and stand up for a purpose in life. As Bama herself reveals in the preface of the book "The driving forces that shaped this book are many: Events that occurred during many stages of my life, cutting me like Karakku and making me bleed, unjust social structures that plunged me in to ignorance and left me trapped and suffocating, my own desperate urge to break, throw away and destroy these bonds, and when the chains were shattered into fragments, the blood that was split then, all these taken together."(1)

Food plays a significant role in the selected novel of Bama. It is an important aspect of their social living and acceptance of life below human dignity at the hands of the upper caste. Bama becomes aware of her Dalit identity for the first time when she was studying in third standard Bama had never heard of untouchability until then, but she had already seen, felt, experienced and been humiliated by it. She narrates several incidences which impacted her deeply about the pathetic state of the people of her community. She sees an elder from her street holding a small packet of snacks tied in a string without touching the packet. The man bows low and extends the packet to a Naicker(an upper caste man). The Naiker opened the parcel and began eating the vadais. She finds it funny and narrates the incident to her elder brother. Her brother tells her about the caste system. He says that everybody believed that Naikers were upper caste and therefore must not touch Parayas. If they did they would be polluted. That's why the elder person had to carry the package by the string. It infuriates and disturbs her that such an important elder of their community goes off so meekly to the shops to fetch snacks and hands them over reverentially bowing and shrinking to this fellow who just sits and stuffs in his mouth. She feels so provoked and angry that she wanted to go and touch those vadais herself straight away. She reflects as to what it meant when they were called Paraya. She feels that they too were human beings and the people of her community should never do such kinds of petty errands. They should work in their fields, take home wages and leave it at that.

Both her grandmothers worked as servants', even tiny children of the upper caste would call them by their name and order about, just because they belonged to the Naicker caste. Her grandmother like all laborers' would call the little boy ayya, master and run about to do his bidding. Even the way they were given drinking water was disheartening to watch. The Naicker woman would pour out water from a height of four feet, while her grandmother and others received and drank with cupped hands held to their mouths. Her other grandmother would go to the Naicker houses early in the morning do all the cleaning work and bring home the leftover food from the previous evening. Her grandmother would behave as if she had been handed the nectar of the gods. It was a long time before Bama realized it that her grandmother was bringing home the unwanted food that the Naikers were ready to throw away.

One day Bama herself went with her grandmother to the Naiker house, after finishing all her filthy chores she placed the vessel that she had brought with her by the side of the drain. The Naiker lady with her left over food leaned out from some distance and tipped them into her grandmother's vessel and went away. Her vessel must not touch the vessel of the old women as it would be polluted. Bama tries to protest against this, her grandmother says "These people are the maharajas who feed us our rice without them, how will we survive? Haven't they been upper caste from generation to generation and haven't we been lower caste? Can we change this?"(17) Listening to this Bama feels terrible at the way her people are conditioned to oppression in the name of caste and untouchability. They are exploited by the upper caste people to do all sorts of work in their houses and fields but are treated with gross disrespect and below human dignity. The way food and water is given to them and the blind acceptance of it by the Dalits clearly suggests the social conditioning and lack of awareness in the Dalits. The food they ate was the cheapest. Most of her people worked as agricultural laborers'. Life was always on the run. It was only in the evening that people cooked rice and made curry at other times it was always kuuzh, millet-porridge.

Her elder brother, who had studied M.A., consoles her and tells her that because they are born into the Parayajati they are never given any honor, dignity or respect. He ingrains in her strongly that if they study and make progress they can throw away the indignities. He asks her to study with care and learn all she can, then people would come to her on their own accord and attach themselves to her .This has a deep impression on her mind. She studied hard in a frenzy and always stood first in her class because of this many people become her friends even though she was a paraya. She comes to see education as a means to uplift herself.

Throughout her education she finds where ever she goes there is a painful reminder of her caste in the form of untouchability. Even at school people spoke in a bad way about her caste. If ever anything went wrong they would say without hesitation, that it must have been one of the cheri children. Everyone seemed to think Harijan children were contemptible but they did not hesitate to use them for cheap labour.

After completing her eighth class Bama shifts to the hostel to study further. She gives an account of the Nuns commenting on the Dalit children. The warden sister of her hostel would scold and abuse the low caste children without any reason, comment on how plump they had become in the hostel by eating food there. The upper caste women refused to sit by the paraya girls in the bus. These constant reminders of her caste at school, at the church and at various places constantly insinuate her with the awareness about her as a paraya.

Bama put her heart and soul in educating herself and excelled at all levels but found that the casteism haunted her everywhere, be it in school, college or workplace. There would be infighting among the dalit sub communities for petty reasons, once a Pallar boy was carrying ripe bananas in his cart and a Paraya boy took out two or three bananas and ate them an argument ensued with exchange of foul words and a big fight followed between the two communities. Bama finds this stupid and feels that instead of staying united they fought amongst themselves and became the laughing butt of the upper castes.

Her people had to do some work to eat. It was only through toiling and without taking any account of their bodies as human flesh and blood that people of her community could survive. As soon as the children grew up to be ten or twelve of age they would go and find some way of making money until that time they would go about carrying siblings on their hips. They would even gather a few twigs and sticks and learn to boil a little gruel. It was always the girl children who had to look after all the chores at home. Their hard work was exploited by the Naiker employers. Bama says "even though they worked so hard and suffered bodily pain, our people laughed and were cheerful and however hard they toil, it is the same kuuzheveryday, the same broken grain gruel, the same watery dried fish curry. For its only when they fall asleep at night that their arms and legs are still; they seem to be at work at all other times. And they keep on working until the moment of death. It is only in this way that they can even half fill their bellies."(55)

Once Bama completed her education and started to work, life became comfortable enough. She felt good to earn enough money every month to go about independently as she pleased .she could buy things that she liked; she could buy and eat whatever she liked. She realized that money could bring authority, prestige and status. Her people however hard they toiled never seemed to be able to have money in their hands. They lived on gruel every day, they wore nothing more than rags, they owned neither property nor land or even a decent house to live inBama says "I realized that if only the children on my street acquired a little education and found jobs, then they could live reasonably well. But then, how are they to educate themselves? The struggle to fill their bellies is their main struggle, after all."(77) It was this desire to uplift her community that led her to become a nun; she wanted to sacrifice her life for her people. She wanted to live her life in a meaningful manner.

Bama first worked at a boarding school which was nominal for the sake of destitute children, but the nuns there behaved as if they were the queens and everybody else was there only to run errands for them. They could have done so much for the poor children. Instead they are and lived in comfort and argued among themselves.

Later Bama became a Nun and joined the convent with the intention of serving the poor Dalit children. This place was a world in itself. Here the Nuns spoke a lot about Lord Jesus, our lady, and the disciplines of the order. At due times they ate good meals, celebrated this holy day and that, feasted throughout the day on such occasions. There would be such a variety of good things that one had to make up one's mind on what to eat and what to forego. Bama could not even pronounce the names of the dishes. The comforts were such, if the food was like this, the building was even better. She decided to become a nun for the sake of her poor people so that she could serve them, but in time she realized that there was no real possibility of that. Always the discussion was at the level of what to prepare, what to eat, what to celebrate and how to enjoy, what to build what to break what to sell and buy. Prayers were only as a duty and they enjoyed power and status. Even here they spoke ill of the oppressed Dalit people. Bama wondered how these people could bring into being gods kingdom where there are neither high nor low. Whenever she tried to question she was intimidated with talk of 'obedience' and 'faith'.

Bama decided to leave the convent as she felt that she had lost purpose in life against a lot of convincing and opposition. After having led a sheltered life for seven, eight years within the safety of the convent, eating at regular meals times and living a life of comfort she was in a position of having to endure the hardships of being alone in the outside world, and having to seek work, and even food and drink for herself. In spite of all the difficulties and pain she is happy to lead a life with a whole and honest mind. Aspects related to food become an important defining factor of the struggles and identity of the Dalits in the novel.

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# Television Rating System and Television Audience Measurement (Tam) In India: An Analysis of the Content and The Controversies.

# Nagaraj Ronad<sup>1</sup> Prof Dr J.M Chandunavar<sup>2</sup>

<sup>1</sup> Research Scholar Department of Journalism& Mass Communication Karnataka University Dharawad.

<sup>2</sup> Chairman Department of Journalism& Mass Communication Karnataka University Dharawad.

#### **Abstract**

Television rating point provides information about which channel is viewed most. This tells about the interest, choice of viewers and the popularity of that particular channel. TRP measures the absolute rated points gained by any program. This gives us a measure of interest of the target people or viewers which account for the popularity of specific channel. Television Audience Measurement particularly deals with media researches which quantify (size) and qualify (characteristic) the television audience information. TAM deals with those practices which help the advertisers and broadcasters to determine the number of viewers. The resulting number is known as audience share or in broader way market share.

Keywords: Indian Television, TRP, Audience Measurement, Rating Services

## Introduction

Television rating in India is going through the most controversial and transitional phase since its inception. While, the methodology of the rating agency TAM has always been under scanner and the industry has been mulling an alternate system for quite some time now, it is for the first time that a big segment of the industry as openly boycotted the ratings and has gone to the extent of unsubscribing its data. While advertisers and advertising agencies are still backing TAM with an argument that a bad rating system is still better than no rating at all, it is very clear that to satisfy the needs of all stakeholders, the sole currency of the Indian television rating needs to be reinvented and there needs to be some serious thinking done before arriving at any decision related to its new methodology. The aim of this research is to look into the pros and cons of various controversies surrounding TAM and the reasons behind it.

Television Viewership Ratings or TVR is time weighed average of the total time that people in the sample homes spend watching a certain soap or program. Ratings can be for one minute, five minutes, 15 minutes or 24 hours. India right now has 10200 sample houses across 160 towns and cities with the population of 1 lakh and above. These households are connected to the electronic people meters. These people meters record the frequency of channels being watched on the TV sets. Each channel has a unique frequency which is stored at the agency's bank. Once every week the data from all people meters is collected, decoded using the frequency matching technique, analysed and ratings are arrived at. TAM releases the data in form of several reports according to the need and demand of the clients. The clients typically are television channels, content production houses, advertisers, advertising agencies and content production agencies. And the reports are made according to various genres of channels (entertainment, news, sports etc), demographics (age, gender, income levels etc of the viewers), language, cities et Ratings for the previous week are released every Friday.

## **Rating Services In India**

Following rating agencies used electronic rating method

- 1. Television Audience Measurement Media Research
- 2. Audience Measurement & Analytics Limited

Initially, only DART i.e. Doordarshan Audience Ratings was followed which was gathered by Doordarshan viewing viewers study division done by its 40 Kendra"s and 100 All India Radio stations. After that ORGMARG"s Indian National Television Audience Measurement was recognized in 1994. INTAM"s taster data magnitude was small and primarily limited to key metropolises in India. A subsequent rating agency TAM was emerged in 1998, while INTAM was still in operation. A Joint Industry Body (JIB) embracing delegates from the Indian Society of Advertisers (ISA), Indian Broadcasting Foundation (IBF) and Advertising Agencies Association of India (AAAI) worked meticulously with TAM in methodological situations. In 2001, INTAM and TAM were officially amalgamated together.

## **Awareness Of TRP**

Television rating point tells us that which channel is viewed most. Awareness about TRP and the regulatory body for TRP is less in India. The Ministry of Information and Broadcasting is one of the branch of the Government of India which is body for formulation and administration of the rules and regulations and laws relating to information, broadcasting, the press and films in India.

Even the miniscule sample base of TAM is not spread out evenly. TAM measures only urban areas that too with population of more than 1 lakh. Lower population households are measured only in Maharashtra. Vast areas like north eastern states, Kashmir and newly formed states like Chhatisgarh and Uttarakhand did not have even a single people meter till recently. Also, TAM system is always skewed towards higher earning and higher disposable income households residing in big cities. Until January 2007, it reserved 25% of its meters outright for SECA householders and provided detailed studies to its members. (Mehta, 2009)

Another problem with TAM is that the analogue cable operators often change the frequencies of channels. Thus, TAM needs to keep checking with the cable operators and update it accordingly. Adding to this is the problem of failure of people meters to work at any given point of time mostly due to power cuts and other system problems. The gap between the total number of metered houses and total number of working people meters is filled with the help of statistical methods. Since the survey base is already so small these things only increase the margin of error

Various recommendation were given by TRAI to the Ministry of Information & Broadcasting, Government of India on the structure of Television Audience Measurement (TAM)/ Television Rating Point (TRP) and the policy rules which were reviewed and adopted by government for the rating agencies. Annexure-A contains the copy of that letter. Advertisers, broadcasters and production houses use the TRP to decide their media strategies. Broadcasters and Media agencies are competing persistently for higher TRPs. TRP rating often related with the likes and dislikes for any program and on the advertisement expenditure also. Pricing of channels can often be affected by the rating. Improper, wrong and misleading readings hurt broadcasters, advertisers and the viewing public as well.

## Conclusion

Television audience measurement or Television rating Point gives the popularity of particular channel. It also indicates that which channel is viewed most by the audiences from different age group and from different social economical background. Based on the popularity of the TV programme it is decided that which airtime slot is to be given to that program. Even the frequency and the cost of the commercials by advertising agencies and media planner during a programme on a given channel is decided on the basis of popularity of the program which is given by TRP. Rating for the particular program is given by different rating agencies in India such as INTAM. But there are speculations around the calculation procedure of TRP as it doesn't consider the whole population of India but a few sample homes. The method is not transparent as many channels have filed complaint against the abusing power of TAM"s monopoly in India because they have witnessed the TAM"s unfair trade practices and flawed methodology of calculation for many years.

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## Problems And Prospects Of Digital Payments In India Dr. Amit Mirji

Assistant Professor and HOD, Department of Management, Government First Grade College Vijayapura.

#### Abstract

E-banking and e-payment were given a right set of circumstances for cashless transactions earlier, but it was not well known. Internet banking was the term introduced, which led to a reduction in the use of cash, hence making transactions online. The philosophy for establishing a digital revolution has steadily transferred more and more cognate information into digital channels. The digital revolution is benefitting society by allowing easy financial operations. The real boost for the digital payment received when government banned Rs 500 and Rs 1000 physical currency notes on 8th November'2016 and another reason is due to revolution in mobile payment and its development in technology. Why is there a need for cashless transactions? The question might have arisen in the initial days. The Indian government says that the cashless policy generates more empowerment in the industry, which will elevate employment and alleviate cash-related fraud. E payments will lead to more cash savings in the bank accounts of customers and less hard cash in their hands, which will lead them to disclose their exact income so that income tax fraud can be reduced significantly. In India, Country has witness transformation of digitalization in last couple of years with the support of government. Digital India is the one of the initiatives of the government through which government is promoting for cash less society and encouraging the people to opt digital mode of payments for all kind of transactions. The Author in this paper attempts to focus on understanding scenario of digital payment in the country.

**Keywords**—Digital Payments, E-Payments, Demonetization, Digital Revolution **Introduction** 

The meaning of digital payment is within its word, Payment which has been done through digital way both the parties i.e sender and receiver uses the electronic mode of payment transaction. National Payments Corporation of India (NPCI) is the umbrella of all digital payment transaction which is set up in the initiative of RBI and IBA under Payment and Settlement Act 2007. It is looking digital payments and settlement in India. NPCI is the real transformation of Digital Payment in Indian banking industry. The "Digital India" is the Indian Government's flagship programme with a vision to convert India into a digitally empowered country. "Faceless, Paperless, Cashless" is one of supposed function of Digital India. as part of government reforms Prime Minister Mr. Narender Modi demonetized the high value currency of Rs. 500 and 1000 in November 2016 and also launched the "digital india" initiative in 2015. The Digital banking is the new worldview that offers significant advantages to banks as far as expanding benefit and efficiency just as to its clients regarding simplicity of payments and admittance to the banking administrations 24\*7. It is cultivated by utilizing the condition of - the-workmanship innovation foundation to achieve changes in interior cycles and outside interfaces. Gone are the days when individuals used to remain in long queues of banks trusting that their turn would pull out cash or to store money in banks. Presently, individuals can approach banks without remaining in long queues according to their benefit without agonizing over the financial hours. On the prior, when digital payment is present, individuals hesitant to change their exchange propensities yet after demonetization, they are left with no decision to do their exchanges with digital payment. Expanding utilization of web, versatile entrance and government activity, for example, digital India are going about as an impetus which prompts dramatic development being used of digital payment. Business banks give unrivaled customer administration as one of the greatest suppliers of banking and monetary administrations in our metropolitan and country hinterland. Steadfast customer base must be made through conveying Customer Delight. Yet, the essence of the issue is that to accomplish better execution, the Indian banks, both private and public, need to offer support

As the country moves towards a credit only climate after demonetization, the underlying fury and confusion have offered approach to rapid of concerns. Will the attention on online exchanges give comfort and significant advantages or simply add to pressure and extra charges? The Digital India program is a leader plan of the Government of India with a dream to change India into a digitally engaged society and information economy. Anonymous, paperless and credit only is one of the supposed functions of Digital India. To boost the move towards a credit only economy, the Government has conceived a rash of limits and gifts on digital exchanges. Therefore, it is important to know the problems of digital payment system and its progress in India

## Literature Review

BalazsVinnai, general manager, Digital Channels, Misys (April 25, 2016), says that "It is critical for banks to consider new digital channels as part of an integrated strategy and evolve from first to second generation E banking: switching digital from a supporting role, to the primary sales and communication channel for banks.

KartikevaBolar (2014) In his research paper "End-user Acceptance of Technology Interface In Transaction Based Environment "stated that Creators and investors of technology need information about the customers" evaluation of their technology interface based on the features and various quality dimensions to make strategic decisions in improving technology interfaces and compete on various quality dimensions. Mamta, Prof. HariomTyagi and Dr. Abhishek Shukla (2016) the article entitled "The Study of Electronic Payment Systems". This investigation aimed to identify the issues and challenges of electronic payment systems and offer some answers for improve the epayment system quality. The successful implementations of electronic payment systems depend on how the security and protection dimensions perceived by consumers just as sellers are famously managed, thus would improve the market confidence in the system. Nitsure (2014) in his paper observed that the problem being faced by developing countries like India in the adoption of E-banking initiatives due to low dissemination of Information Technology. The paper highlighted the problems such as security concerns, rules, regulation and management. In India there is a major risk of the emergence of a digital split as the poor are excluded from the internet and so from the financial system. Preeti Garg and Manvi Panchal (2016) the article entitled "Study on Introduction of Cashless Economy in India 2016: Benefits and Challenge's". This paper contemplated the perspectives on individuals on presentation of cashless economy in India. The investigation was led in Delhi area and information was gathered with the assistance of organized poll and examined utilizing basic rate technique. Reactions from respondents shows that cashless economy will help in checking dark cash, counterfeit's counterfeit money, battling against illegal intimidation, diminish money related burglary, helps in improving financial development of our nation. Significant difficulties that can upset the execution of the strategy are digital extortion, high ignorance rate, disposition of individuals, absence of straightforwardness and effectiveness in digital payment system. The investigation found that, the presentation of cashless economy in India can be viewed as a stage right way. It helps in development and advancement of economy in India. Rakesh H M & Ramya T J (2014) in their research paper titled "A Study on Factors Influencing Consumer Adoption of Internet Banking in India" tried to examine the factors that influence internet banking adoption. It is found that internet banking is influenced by its perceived reliability, Perceived ease of use and Perceived usefulness. In the process of internet banking services experts should emphasize the benefits its adoption provides and awareness can also be improved to attract consumers" attention to internet banking services.

## Research methodology

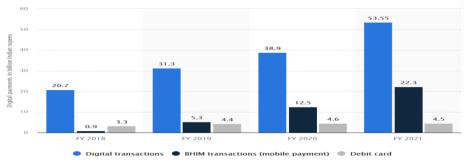
The researcher has used exploratory research to get a deeper understanding of the subject under study. Secondary source of data being used for the study which is published by the website, newspaper, article bulletin, RBI and Government publications.

## **Objective:**

To scrutinize digital payment structure of Indian financial system.

## Digital payment and India

Total value of digital payments in India from financial year 2018 to 2021, by transaction type (in billion Indian rupees)



Source: (RBI, 2021)

The above graph shows that drastic improvement in digital truncation from past four financial years. The digital transactions have doubled in the financial year 2021 compared to financial year 2018. As we can

see BHIM transactions have increased more than 7 times in the current financial year compared to last four years. We casee here debit card transaction have not witnessed much changes.

# The researcher has found out the following are the reasons why India is rapidly growing in digital transaction system

- 1. Time Saver: using digital payment system customer can pay to merchant transfer money quickly and no need to make payment by cheque and waiting for clearing. Because Digital Payment system take less time than traditional payment system.
- 2. Accessibility: customer can transact wherever and whenever needed there is no need to go banks for every transaction.
- 3. Easy Purchasing: The Digital payment system provides facility to user for purchasing by using ATM card, Credit card and POS therefore it is easy for making transaction and no hard cash required to travel with us.
- 4. Use of Wallet: The Digital Payment system includes digital wallets which make payment easy and with that wallet customer can get discount as well as cash back.
- 5. Written record: You often forget to note down your cash spending. Or even if you note, it takes a lot of time. But you do not need to note your spending every time with digital payments. These are automatically recorded in your passbook or inside your E-Wallet app. This helps to maintain your record, track your spending and budget planning.
- 6. Less Risk: In digital Payment system it provides us securities for every transaction it requires MPIN or OTP which can be avoid frauds in the system.

# 7. The current study explored that the following are the major Challenges/ Problems of Digital Payments

- 8. Absence of trust among people in digital payments
- 9. Dearth of knowledge and awareness among uneducated or less advanced people.
- 10. Less trustworthiness due to scams and hacking cases.
- 11. Low internet connectivity.
- 12. Postponement in cashback processing by E-commerce Companies and e- wallet Companies.
- 13. Lack of smoother transactions. The payments get blocked and no confirmation is sent to customer regarding status of payment

## Digital Payments in India The Future Ahead

India may take longer time to become complete cashless economy. The nation requires ample support from public and more awareness and knowledge among people. The problem of lack of education and digital literacy needs to be solved first to have a greater number of digital transactions. Further, cashback offers are working well at present but it will require a committed, secure and highly reliable payments network to boost digital transactions in India to have transparency in the transactions, eradication of black money and to have long run economic development by cashless economy. The India banking sector is one of the best sectors in India and it changes as per the requirement of the India country. There is large scope of digital payment system in India because of it is increasing trend. The growth in volume and value of transactions using payment issued banks entities has been significant. There are several banks and near about all banks are in adaption of Digital banking and NPCI also promoted Aadhar enabled payment system to involve all Indian in digital transaction. UPI system the best system to make digital transaction and it is expected to give a progress in digital payment transactions. By doing this, we can surely have a great future of digital payments in India.

## Conclusion

In a developing country like India there is tremendous opportunity of Digital Payment business. Under the study of Digital Payment, it is clear that Digital Payment transaction is growing rapidly. It is because of Government initiative of Digital India and the Banks awareness among the customer still proper education is required to the customer of the banks. People in the country understanding the benefits of digitalization and they are ready to accept various modes of digital payment. Digital Payment brings transparency in money transactions it helps to get rid of security of handling of physical currency. The future of Digital Payment is depending upon the development in technology and acceptance infrastructure in various corner of the country. Presently it has been observed that there is high cost of infrastructure and lack of financial literacy among the people

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## Role of Birds in English Literature and Poetry

#### Eshakumar H N

Assistant Professor of English, Government First Grade College K R Nagar

**Abstract:** Birds had been represented in diverse paperwork and logos considering the fact that time immemorial; guy has always had a fascination in the direction of nature specifically in birds. When we appearance up on the sky, or at a tree, or even if we have been to go to the very best of mountains or the driest of locations there's constantly a few advanced living creature which is soaring higher than the individual. Birds won't match the human length yet, clearly have been a supply of thought for mankind in diverse ways. This paper offers us an understanding into the references of birds being made as manifestations of the very best; once in a while as superstitions and spiritual beliefs; stronger illustration of energy for international locations and divine interpretations for humans. It is brings out a comparative evaluation of ways doves and vultures have been referred in various contexts by using numerous poets in English literature.

**Keywords:** Birds, Doves, Vultures, Love and Death

Human beings and nature have continually been interconnected and mentioned, especially inside the context of literature. If we have been to assume the arena without mankind it'd be so stupid and void, on the opposite if people had been to exist without nature, it would be an imbalance inside the eco machine, nature and man had been cordially present ever seeing that. Man has been using nature for specific purposes, at times as a supply for sustainable development, and as a method of survival, in reality, every so often as one's own interest for understanding and studies and most of all a creativeness which can lead and remodel into a fascination.

Nature has stimulated guy's concept process each philosophically and psychologically in particular birds and animals. Birds have been studied as a part of the environment's eco machine to basically assist in assessing the biodiversity of the earth. (Kratochwil), in his book has contemplated on birds and hoe play an essential component within the atmosphere that "there is a striking concordance of the bird's fauna with the vegetation and type of altitudinal belt".

Birds also are a supply of thought to poets as a way to understand and relate with nature in one of a kind aspects like emotions, signs and symptoms, beliefs, and as messages, greater frequently even used as messengers to speak to some distance and distant places. Poets have used nature and its beauty to explicit their mind and feelings, Birds have continually stimulated poets in their qualities like their accuracy and stealth, their potential to hover round the very best snow capped mountains to the un-endless seas and oceans.

Poetry is any other source thru which guy has used birds as a way for expressing himself. Poets, writers, philosophers were using one of a kind styles of birds for expression. Interestingly, birds also are refereed to their exuberant and vibrant colors which replicate the brighter facet of lifestyles. However, quiet opposite to the poet's descriptive info of birds, there's any other manner of studying and differentiating one bird from any other, in truth this has been illuminated upon with the aid of one poet.

Nims J. F. In his e-book stated the way one could be in a position to differentiate among birds and no longer normally use their reference in a commonplace context "If one is interested by birds, one likes to be able to inform one from some other a cat hen from a mocking bird, a tremendous racket tail drongo from a blue confronted bobby".

Some of the fundamental to complex references approximately birds are seen in the works of poets who've used nature as a source to specific their emotions and feelings every now and then as their important subject matter or as a subject for poetry and topics like describing the color of the eye of the chook to very intimate info of the birds ingesting conduct to the contrast of the way human beings look upon the chook for a number of reasons.

In the early nineteenth century, poets like Henry David Thoreau, Walt Whitman, Emily Dickinson, Sylvia Plath, Mary Oliver and some others of the American literature, of the Romantic age, encouraged different writers and poets approximately nature. They were capable of use nature inside the form of poetry to carry to others the efficacies of nature and its fauna and fauna.

Some of the common birds which we normally stumble upon are Doves, Eagles, Vultures, Sparrows and Ravens. Doves have often been mentioned their shade and poise. In the Bible, the dove has been known as a symbol of the Holy Spirit descending upon Jesus Christ earlier than being baptized.

According to the bible in John Ch1: Verses: 32-34 New International Version (NIV), Then John gave this testimony: "I noticed the Spirit come down from heaven as a dove and remain on him. And I myself did no longer recognize him, but the one who sent me to baptize with water informed me, 'the guy on whom you notice the Spirit come down and continue to be is the only who will baptize with the Holy Spirit. 'I actually have visible and I testify that that is God's Chosen One".

When we take a look at some of the poetic references made we are able to see that the dove has been visualized as a symbol of love, in John Keats Poem, I had a dove, and the candy dove died, the lines of which run thru "I had a dove, and the candy dove died, And I actually have thought it died of grieving; O what may want to it grieve for? Its feet have been tied" right here the poem refers to the dove as a sign of a cherished one who he's grieving for, perhaps the dove although often referred as a sign of peace is being known as love, the poet has tried to retain his love however could not succeed via doing so.

There is but any other feeling expressed by the poet David Krieger in his poem "The doves flew high" in this poem the poet expresses a sense of peace, by using letting off the doves, he wants others to recognize and flavor what freedom is, this is reflected within the traces of the poem as "The President devoid of options, chose peace. And the doves flew high"

In the poem of Edgar Allan Poe "Sonnet' To Science", verse 'Science! True daughter of Old Time thou art! Whoalertest all things with thy peering eyes. Why preyest thou thus upon the poet's heart, Vulture, whosewings are dull realities?"

We must contemplate on the reason as why had been those variations made in birds specifically if they were a supply of concept to poets, if the dove changed into taken into consideration as a symbol of love purity and freedom then why is the vulture continually stated death and corpses, this possibly may be high-quality explained by means of the references of numerous poets the usage of the vulture to provide meaning to the outcomes of our personal actions. The poem "Vultures" with the aid of Chinua Achebe has superbly introduced out the feeling of love and togetherness among vultures even if they were doing what all vultures typically do, a number of the lines from the verses examine like this "In the greyness, and drizzle of 1 despondent; dawn unstirred with the aid of harbingers, of solar spoil a vulture perching excessive on damaged bones of a dead tree; nestled close to his mate his easy bashed-in head, a pebble on a stem rooted in a selloff of gross feathers, inclined affectionately to hers. Yesterday they picked the eyes of a swollen corpse in a water-logged trench and ate the matters in its bowel.

In the poem "The Vultures", through David Diop "In that point, When civilization struck with insults; When holy water struck domesticated brows, The vultures constructed within the shadow in their claws, The bloody monument of the tutelary technology, In that time, Laughter gasped its remaining inside the metal hell of roads".

These traces had been rephrased by way of D. M. Aderibigbe "Here the speaker took on the arrival of slavery. Indeed, whilst the Europeans came to Africa, of the principal motives which they used as pretexts for invading Africa had been civilization and Christianity, all of which Diop treated above".

(Dodiya), "Death is seemed as the final impurity, and the Parsis refuse to defile the earth with burial; instead, the frame is exposed with in a round, unroofed tower known as the dakhma or the Tower of silence, in which vultures devour it".

Many poets have used birds in their poetic references, however Wordsworth and Emily Dickenson have elaborately long past into complex information of Nature and Birds, Emily Dickenson has discovered birds to the volume of giving precise information of the fowl's ingesting on worms in one in all her well-known poems she has quoted "A Bird came down the Walk" He did now not recognize I saw "He bit an Angleworm in halves, And ate the man, uncooked, And then he dranka Dew" right here the poet has described in an express manner in which a chicken is able to sustain itself from the pangs of hunger, no longer thinking about the threat which would possibly anticipate it or the type of food it's miles feeding on.

These references made with the aid of specific poets on birds goes past creativeness it takes us in to an international of fact and the way birds play a position in our attitude and method towards existence.

A few of the extracts from this paper highlights the traits of birds, not only getting used as symbols of superstitions or as mere messengers, but intensively reflecting on the emotions and creativeness of how poets have used birds as a source of expression to explicit their emotions.

We want to mirror and evaluate ourselves with the perseverance which the birds own and use as a daily survival technique. Authors and Poets have used birds no longer most effective to bring out the features.

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## **Indian Folklore Culture**

#### Neelamma Hattalli

Assistant Professor of Political Science, Government First Grade College Vijayapura.

## **Abstract:**

India is a Hindu-majority country, with more than three-fourths of the population identifying themselves as Hindus, there is no single, unified, and all-pervading concept of identity present in it. Various heterogeneous traditions, numerous regional cultures and different religions to grow and flourish here. The Indian Museum parts are overseers of a portion of the world's most valuable accumulations and there is a critical requirement for ability up-gradation to be better caretakers of India's social riches.

#### Introduction

Folk culture refers to a culture traditionally practiced by a small, homogeneous, rural group living in relative isolation from other groups. Historically, handed down through oral tradition, it demonstrates the "old ways" over novelty and relates to a sense of community. Folk Culture India for centuries has been a rural society and still majority population live on land. Obviously, its ways of thinking and activities are heavily drawn from the rituals and seasonal rhythms of rural life. Despite the present trends of urbanisation and globalisation, the underlying culture, in both urban and rural communities is folk oriented. Interestingly, there are remarkable similarities in the folk cultures of the societies of all parts of the world. Folklore has a vital position in handing down social norms, spiritual know-how and information and in preserving the social shape strong. Folklore arts, beliefs, rites, rituals, myths, rural handicrafts etc. are elements that enrich our folk-lifestyle. Each social shape has particular customs and practices in addition to systems of beliefs. Folk arts and ideals play an essential role

India is a land of rich cultural heritage, these folk art forms are an embodiment of the diverse cultures within the country and each one is different and unique from the rest. However, these art forms have been on the decline, some time back, some untouched by modernization, some adjusting to new paint hues and materials. The Indian Museum parts are overseers of a portion of the world's most valuable accumulations and there is a critical requirement for ability up-gradation to be better caretakers of India's social riches.

The folk and tribal arts of India speak volumes about the country's rich heritage. Art forms in India have been exquisite and explicit. Folk art forms include various schools of art like the Mughal School, Rajasthani School, Nakashi art School etc. Each school has its distinct style of colour combinations or figures and its features. Other popular folk art forms include Madhubani paintings from Bihar, Kangra painting from Himachal Pradesh and Warli paintings from Maharashtra.

Indian oral epics are found abundantly everywhere there are caste based culture. Cultural heritage is one of the most key aspects for any country. But unfortunately, various forms of folk dances and music are dying in India. We must protect them

## **Indian folklore forms**

India is a country where the elements of folklore exist in abundance in the form of folk performing art and non performing art, folk practices, folk literature etc. Going into the literary meaning of folklore, we identify folk and lore as two distinct aspects. The folk identifies with the specific community whether it is tribal or non-tribal and lore specifies the collective knowledge or wisdom on a particular subject. Lore is also often associated with myth.

Myth is an important mode of human communication, teaching, knowledge and learning. There is clear intimacy between folklore and culture. Since folklore is intimately associated with the culture we have to first look at the culture. It has been stipulated by scholars that folklore depends mainly on oral traditions and there are little margins for their recreation or change in developing society.

However, when we look at the developing societies of today, we observe that, although the basic genesis of folklore may not change but its manifestation and interpretations may see perceptible or imperceptible changes. In this chapter we are discussing folklore as a concept, its definition, forms, patterns and variations. William Thomas in 1846 coined the term folklore in English to replace popular antiquities and popular literature. The manners, customs, observances, superstitions, ballads, proverbs and so on were part of folklore as viewed by Thomas. 39 Indian There are 21 definitions given by different scholars of the term "folklore", the number serving to explain the vastness of the debate and discussion on the word itself

## Literature and folklore

All folklores do more than merely conveying heart-pourings of natives about the nature around them. They are often, nay, always the carriers of culture, of social mores, customs and forms of behaviour – that is a society, nay, life in a nutshell. Folklores contain the lofty thoughts of yore and highest metaphysical truths, normally incomprehensible to laymen, in a subtle, story forms.

Literature, in written form, helps in preserving the folklores and oral traditions. But for the literature in this form, the world would have lost almost all the folk and oral traditions. Written books, as recordings of folklores help in passing on the lofty thoughts and ideas to posterity with no or very little changes in contrast to oral traditions where they often get lost in transition. Literature also can highlight the relevance of the stories of the past to the generation of the present, something which the oral traditions cannot strongly do.

Indian Literature, compared to any other literature in the world, played a dominant role in the preservation and propagation of oral traditions and folklores. Very ancients of this land, India, were past masters of all art forms that is folk. Sama Veda, to name one, is probably oldest form of folk music that has survived till date. Even if one takes Sama Veda as a rusty folk music, then it is the finest and ancient folk music that the world has ever witnessed.

From the Epics of India, Ramayana and Mahabharata to Jataka tales of Buddhism to PanchaTantras and Hitopadesha to Katha Saritsagarain the medieval period to mystic songs of Bauls of Bengal to numerous works in almost all the main languages of India, the scholars, saints and writers have kept the oral traditions and folklores alive by writing down many a tale.

Indian folklore identity is different from American and European folklore. Therefore, the American or European paradigm may not fit into the Indian thought and concept. India as part of East earlier used European or American conceptual frameworks. These frameworks not only diminish the conceptual construction of Indic thought, they also directed thinkers and scholars to work with the given mode of thought. India is a vast country and part of the great eastern culture, where folklore does not need a decided form, instead it should have a conceptual framework that incorporates its indigenous diversities and specificities. Though, after careful examination, it is observed that the scientific approach to define folklore by American scholars fit well into studying the vast Indian folklore, but there is still a vast magnitude of emerging trends of folklore in the Indian subcontinent, their merging and blending into the urban metropolises and maintaining a distinct identity of functional perpetuation.

The folklore of India is distinguished from classical Sanskrit literary traditions by its colourful local bias. Stories and oral epics glorify local heroes and places and are expressed in local languages and dialects. Folklore is created and enjoyed by the lower castes and classes who often use it to champion their values and to raise 47 Indian Folklore themselves above their social circumstances. Indian folklore has a religious character and may be associated with sacred rites or festivals

Indian folk culture is so varied that it would be difficult to generalize it. However, as with all folk cultures it has been handed down by oral tradition, and has a strong sense of community. In a country whose cities boast of ballroom dancing classes, it is refreshing to see folk dance continue to hold its ground. It remains an integral part of India's culture.

Perhaps it's the Indian fascination for stories that gives Indian culture its distinctive flavour. Whether it's India's folk dances or its folk songs they all tell a story. They are specific to a particular locale and even if they are performed at another place they will still carry the strong features of the place of creation.

Bhangra, the folk dance form of the Punjab region originated as a harvest dance. It depicts the cycle of ploughing, sowing, and harvesting and is performed at the harvest season.

Folk Dance Forms Indian folk dances and the dances of small forest and hill communities are simple dances, and are performed as a part of some community celebration or observance. These dances are performed for every possible occasion: to celebrate the arrival of seasons, the birth of a child, weddings and festivals, social activities such as hunting and food gathering. There is a large body of non-classical dance forms. The only thing common among these dance forms is their rural origins. Most of them are extremely simple with a minimum of steps or movements. But they are very vigorous and energetic — they burst with verve and vitality. Men and women perform some dances separately, while in some performances they dance together. On most occasions, the dancers themselves sing their songs, while they are accompanied by artists on the instruments. Each form of dance has a specific costume. Most costumes are flamboyant with extensive jewellery. While there are numerous ancient folk and tribal dances, many are constantly being improved. The skill and the imagination of the dances influence the performance.

Along with classical dance forms, folk dance also flourished. In most of the regions the local dance form became very popular. Manipuri dance, Santhal dance, chhau, ras, gidda, bhangra, garba are some of the folk dances that have flourished in India. They are equally popular and have extreme acumen and innovation. Practically every region of our country has developed their rich tradition of folk dances. For example, the Bihu dance of Assam, Mask dance of Ladakh, Wangla of Meghalaya, Bhutia or Lepcha dance of Sikkim. Similarly we also have some dances which are called martial dances like Chholia of Uttranchal, Kalaripaittu of Kerala, Thangtaa of Manipur among the more famous ones.

The meaning and scope of culture in the context of a society are quite extensive. Culture includes belief systems, dress sense, cuisines, dance and music, literature, thought process, superstitions, interests, festivals, language and everything relating to a society. It is the collective behaviour of a particular society. Obviously, culture can't be constant for all the ages; it changes its colour along with the evolution of the society. What was the culture of a society few hundred years ago, that may not be culture of that society on the current day and age. It is quite natural, because, society is bound to change due to various factors and being correlated to society, culture also gets a new form invariably.

However, society or culture of the present day is not entirely independent of its past. In fact, our past has a huge role in shaping of culture of a contemporary society. Sometimes it may not be clearly grasped, but, no one can deny that a big part of our present culture is inherited from the past. If we want to understand the present, we need to look back to our past. In this context, importance of the study of folk culture comes into the fore

We wonder how there is a general affinity of human mind towards art or artistic works. For human beings, nature is the greatest artist and what are projected as art to a human mind are purely influenced by her. Folk art had evolved while the human was closest to nature. As such, folk art always has a universal appeal. Today, in this contemporary world musicians are amazed by the fact that how the folk music of different regions can generate the same kind of vibes in our mind. In other forms of art also, it is noticed that folk art always remains contemporary and relevant with little or no modifications. The main reason for such wonderful character of folk culture is its harmony with nature. Human body and mind are nothing but an extension of Mother Nature. We as a creature exists here, because of the playfulness of nature. So, what is harmonious with nature, will invariably strike a chord with a human mind. Art is the most fascinating side of human existence. As such, to have a deep understanding and to perform scientific studies of art, the starting point should always be the folk cultures.

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# Land Use/ Land Cover Changes Along State Highway 27 From Punecity to Ahmednagar City, Maharashtra, India

# Mr. V. M. Pagar<sup>1</sup>, Dr. V. R. Veer<sup>2</sup>

1Assistant Professor, Arts, Commerce and Science College, Kalwan (Manur), Tal:Kalwan, Dist Nashik

2Professor, KisanveerMahavidyalaya, Wai

Email- Email-vinayakpagar29@gmail.com, vinodrveer@gmail.com

#### **Abstract**

Mapping and tracking changes in land use and land cover (LULC) along the Pune-Ahmednagar corridor is critical for long-term development, planning, and management. The research is an effort to track changes in LULC patterns along withNational Highway State Highway MH-SH 27 over the years 1989–2000, 2000–2010, and 2010–2020 using remote sensing (RS) and geographic information system (GIS) methods. Land cover maps were created using images from the Landsat-5 Thematic Mapper (TM), Landsat-7 Enhanced Thematic Mapper (ETM+), and Landsat-8/9 OLI/TIRS, MSI data. The LULC maps were created using supervised classification utilizing the Maximum Likelihood Classifier (MLC). Ground realities were checked and determined using GPS, and the correctness of the classified map was validated using Esri-Earth photos. Over the last three decades, LULC along the Pune-Ahmednagar corridor has experienced a series of complex adjustments. Agriculture, scrubland, built-up area, vegetation, fallow land, and water bodies are the six primary LULC types discovered, indicating that scrubland is the dominant land use along National Highway State Highway MH-SH 27.

**Keywords:** Accuracy Assessment, State Highway 27, Land Use/ Land Cover **Introduction** 

According to Sawant (1978), the land use and land cover mapping and to the study of the same are the basic need for all urban planning. Although initial efforts for the application of different interpretation techniques in LULC mapping were made since the mid-seventies, the potential of satellite-based data as a basis for generating valuable information for LULC is now widely recognized Various LULC mapping and change detection techniques have been developed and applied all over the world over the last few decades. Various land use categories are rapidly replacing land cover across the world. Land use and land cover are two notions (Barnsley et al., 2001) that are commonly used interchangeably to describe LULC changes on the earth's surface the significance of examining LULC and their effects as a baseline need for natural resource planning and management. According to National Remote Sensing Centre (NRSC 2006) classification scheme of the land use and land cover classification system consists of three categorised levels. These academics claim that land use has a considerable influence on the functioning of socioeconomic and environmental systems, with significant trade-offs for sustainability, food security, biodiversity, and people's and ecosystems' socioeconomic vulnerability.

Ecological conditions, elevations, geological structure, and slope, as well as technical, socioeconomic, and institutional setup, all impact land-use patterns (Rai et al., 1994). The LULC has evolved dramatically as a result of population increase, industrialization, and urbanization Though changes in land cover due to land use may not always indicate land degradation, LULC change is one of the major contributors to global warming.

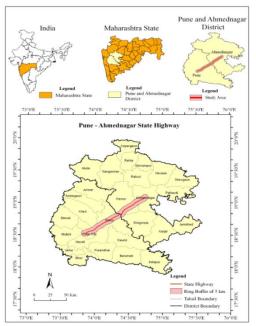
There is a need to accurately describe land use and land cover for sustainable environmentally friendly planning. The present research, work emphasizes mapping land use and land cover along the National Highway State Highway MH-SH 27over a period of the last four decades (1989-2020) by employing modern technology like remote sensing (RS) and geographical information system (GIS). Information on land use and land cover in the form of maps and statistical data is precise significant for the utilization of land for agriculture, economic production, spatial planning, and sustainable management.

## **Study Area**

This region is located between coordinates of 18° 31' N and 19° 05' N latitudes and 73° 51' E and 74° 44' E longitudes surrounding the State Highway i.e. MH SH 27 from Pune to Ahmednagar cities. Ahmednagar district was the sub-part of the Pune division till 1981. But after that Nashik division was formed and Ahmednagar district made a sub-part of Nashik division. The buffer zone of MH SH 27 from Pune to Ahmednagar cities covers part of two districts Pune and Ahmednagar respectively. The 10 km Buffer passes through the Pune City and Haveli, Khed, Shirur tahsils of Pune District. This Buffer passes through Shirgonda, Parner and Nagar Tahsils of Ahmednagar District. The National Highway NH 50 and

State Highway MH SH 141 pass through Pune and Ahmednagar city respectively. The Pune-Ahmednagar State Highway is the main highway which is numbered MH SH 27. The distance between

the two urban centres is 120 km. A buffer region on both sides and of state highway MH SH 27 is



marked as the specific area for thorough investigation study area covers an approximate area of 265843 ha. by 10 km buffer zone

# Figure 1. Location of Study region Materials and methods

#### 1. Data Sources

In the present study, Landsat 5 (January 1989), Landsat 7 ETM+ (April 2001), Landsat 5 (May 2010), and Landsat 8 OLI (March 2020) satellite images were acquired from the United State Geological Survey (USGS) website

Pre-processing has intricate scanning, geo-referencing, and digitization of Survey of India (SOI) topographical maps e.g. Toposheet Number-47/F/14, 47/J/2, 47/J/1, 47/J/6, 47/J/5, 47/J/9, 47/I/12, 47/I/16 having scale of 1:50,000 to serve as the base map. Primarily, SOI topographical maps were geo-referenced using WGS 1984 and Universal Traverse Mercator (UTM) projection system. After geo-referencing, the SOI topographical sheets and satellite images were superimposed and verified. These maps are digitized in various features like point, line, and polygon such as administrative boundaries, transportations network, contours, drainage networks, built-up areas, rivers, lakes, etc.

Table 1: Details of satellite images used for LULC classification

Acquisition Date	Path/Row	Landsat Sensor	Spatial Resolution	Number of Bands
19/01/1989	147/47	Landsat 5 TM	30m.	7
12/04/2001	147/47	Landsat 7 ETM+	15/30/60m.	8
03/05/2010	147/47	Landsat 5 TM	30	7
20/03/2020	147/47	Landsat 8 OLI	15/30/60/100m.	11

# 2. Image Classification:

Initially, standard image processing techniques have been applied for the investigation of satellite data such as rectification, geometric and radiometric error removal, image enhancement, band extraction, restoration, and classification. Classification techniques in remotely sensed image enlightenment are based on spectral reflectance values with an assumption of the sample training data being normally distributed. Hence, it is difficult to add secondary data in exiting classification procedures to improve higher accuracy. The hybrid image classification approach effectively fits in ancillary information into the classification process. The classification of land use and land cover was characterized based on the classification scheme developed by NRSC in 2006. So, on the basis of this scheme, six major classes are created. These land use

and land cover classes are Settlement or built-up land, agriculture land, vegetation, fallow land, water body, and wasteland or barren land. About six training sites for each class were used in the hybrid image classification approach.

# 3. Ground Truth Data Collection and Cross Verification:

Ground truth verification is done in unsure areas of land use and land cover. The unsure areas were physically confirmed in the field during 2015 to 2020 and field remark about the terrain conditions and land use and land cover patterns were distinguished for use in the modification of thematic information. This phase indicates the visit to the study area in a different period or seasons using Global Poisoning System (GPS) surveys. That facilitated to understand the existing land use and land cover as well as the genuine changes that took place in the study area.

#### 4. Post Field Modification:

Corrections and modifications of unsure land use and land cover were done based on ground intelligence and the summary was given to final land use and land cover map is prepared.

## 5. Accuracy Assessment:

Satellite images of Landsat were classified by adopting hybrid classification method and to check the accuracy of the land use and land cover class with ground truth information before it can be used in scientific investigations and decision-making policies (Jensen, 2005).

Accuracy is considered as the 'degree of closeness of the results to the actual values'. It determines the quality of the information imitative from remotely sensed data. Accuracy assessment was done based on the visual interpretation of images supported by ground truth information achieved from fieldwork. A purposive sampling method was applied for assembling the ground truth data for accuracy assessment. Sample data (pixels) collected in two techniques, one for training base and the other for testing based. The accuracy of image classification was measured using referenced and categorised data.

Kappa coefficient sorts between 0-1 and a negative kappa is an indicator of very poor classification (Lillesand et al., 2000). The Kappa statistic was calculated from the result of the land use and land cover classification, with six classes shown in the above table. The agreement standards for Kappa statistic was defined by Landis and Koch (1987). The agreement is *poor* when K is less than 0.4, *good* when K is between 0.4 - 0.7 and *excellent* when K is more than 0.75.

#### Results.

# 1. Accuracy Assessment of data

The quantitative assessment of  $K_{hat}$  (Kappa) coefficient was measured which was found to be 0.79 for 1989, 0.81 for 2001, 0.85 for 2010and 0.88 for 2020 images. Since the overall accuracy obtained for last four decade images was above 70% and the overall kappa statistics was above 0.7, it indicated that the classification accuracy was reasonably excellent.

LULC	1989		2001		2010		2020	
CLASS	Producers	Users	Producers	Users	Producers	Users	Producers	Users
Water Body	89.9	85.2	73.6	83.3	82.8	86.1	82.8	87.7
Vegetation	73.4	88.2	82.5	82.6	84.1	82.6	86.3	84.6
Fallow Land	78.1	81.9	81.7	86.3	85.6	84.1	86.7	81.7
Agriculture	89.9	84.8	83.4	84.5	87.1	86.8	85.5	82.4
Settlement	90.1	91.4	86.3	86.4	84.6	89.2	89.1	86.6
Waste Land	77.8	76.1	80.1	88.6	88.6	80.2	82.6	82.5
Overall Accuracy	86.5		83.3		88.4		84.5	
Kappa Coefficient	0.79		0.81		0.85		0.88	

Table 2: Details of accuracy assessment for LULC classification

Figure 2: Land use and land cover extracted from Landsat imageries of the study region

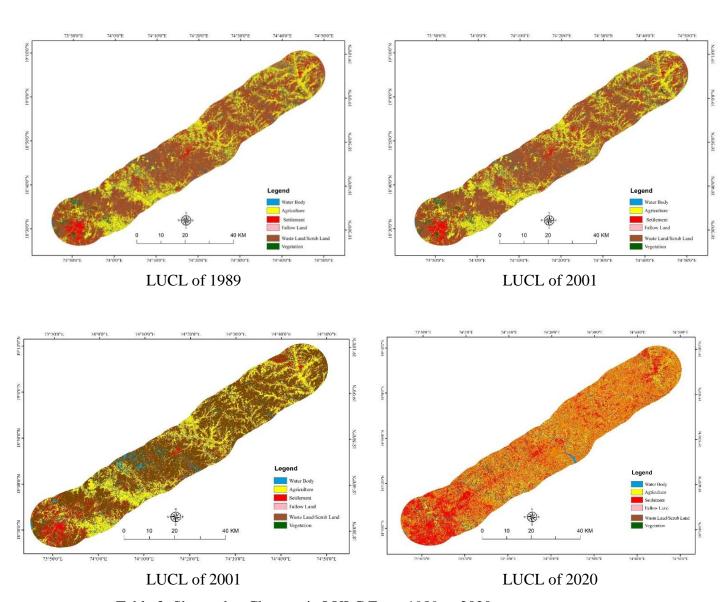


Table 3. Shows that Changes in LULC From 1989 to 2020

Land Has	1989	2001	2010	2020
Land Use	(Area in %)	(Area in %)	(Area in %)	(Area in %)
Scrub Land	67.11	64.9	57.28	56.42
Agriculture	19.62	20.82	22.16	22.56
Build-up	3.35	5.99	9.43	12.33
Fallow Land	3.75	2.99	6.33	4.81
Water Body	1.89	1.91	2.24	2.03
Vegetation	4.28	3.38	2.56	1.84

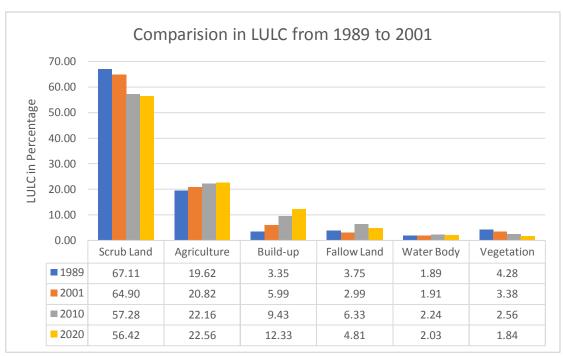


Figure 3. The chart shows Graphical Representation of LULC in percentage

# 2. Change Detection analysis in Land Use and Land Cover

The change detection in land use and land cover was obtained by a direct comparison between classification outcomes from the remotely sensed data in the year 1989, 2001, 2010, and 2020. The land use and land cover categories such as barren land, agriculture, build-up, vegetation, fallow land, and water bodyhave been identified and mapped from the Landsat data. The study areawas witnessed a gigantic change in terms of land alteration.

The table shows the built-up area along the highway has noteworthy increased from 3.35 percent in 1989 to 12.33 percent in 2020, followed by agricultural area were increase from 19.62 percent to 22.56 percent whereas scrubland and vegetation areas have remarkably decreased from last four decades. This is due to the shifting of scrubland and vegetation to the built-up area and agricultural area. The built-up area is increasing and expanding towards Northeast and southwest direction where the two district headquarters located namely Ahmednagar and Pune. The expansion has been taken place largely in a centrifugal manner along the roads.

Initially, in 1989 the highway was not much developed, during this period wasteland was more dominant which covers more than 65 percent of the total area. The wasteland significantly reduced to nearly 55 percent over the period of time due to the development of Ahmednagar to PuneHighway. This may be due to the alteration of scrubland into other uses mainly built up and agriculture. The changes in region of the numerous classes, which occurred for the duration of the last four decades, were shown in The most important feature of this land conversion was that study area has recorded a notable increase in built-up and agriculture area and this is mainly due to population growth and development in the industrial area such as MIDC mainly Shikrapur, Ranjangaon, Shirur and Supa. Also development of education sector and irrigation facility in study area has attracted population from various areas.

#### Conclusion

The development along the route between Pune and Ahmednagar was investigated utilising land use and land cover change detection methodology using remotely sensed data. The following are some of the significant results of change detection analysis: The built-up area has risen in all directions, but along the highway in four main clusters, owing to industrial barriers such as substantial MIDC growth, this has been more obvious. Change detection study has shown a tremendous increase in the built-up area, which increased by almost 3% per decade, indicating a building boom fueled by growing demand for residential housing and the development of commercial activities. Only around important rivers like the Seena River, Ghod River, Bhima River, and Mula-Mutha River did agriculture see significant growth. Due to physical or environmental barriers, namely climate conditions and geography, the water body and fallow land have not changed much over the last four decades. Negative effects occur on bare terrain that is altered by built-up land and vegetation that is used for agriculture.

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# **Class Inequality Through Apartheid In Disgrace**

#### Dr. Nitesh Nilkanthrao Telhande

 $\label{lem:conditional} Head, Department of English, Assistant Professor, ShriSaibabaLokPrabodhanArts College Wadner, \\ Tah. -Hinganghat, Dist.- Wardha (M.S.)$ 

niteshtelhande@gmail.com

# Abstract: -

The Present research topic is selected to study theproblems of class inequality through apartheid, such as the White government policy against Black and subordinate condition of Black people in the novel, Disgrace. Also, it is selected to bring out, how the white government of South Africa has the dominance over black people. It studies alienation, outsider, meaninglessness and ghetto life of Blacks in thisnovel of J. M. Coetzee. It tries to research Whites' government policy against Blacks. Apartheid is a system of legal racial segregation, which dominated the Republic of South Africa from 1948 until 1994. The discrimination was seen in having priority housing, jobs, education and political power. This bad impact of apartheid has been showed in this research paper. It studies everynexus of novel of J. M. Coetzee. It discusses, how apartheid system to decline Black people society. Need of research paper, apartheid and white government's policy should be understood by people, which is dangerous for country development. It can help to reader to learn Whites' worst policy, which keeps segregation to black people from society. Apartheid is the really bad condition of African Society, which is depicted through research paper. In fact, this is a resume of the research and contributes in the field of research studies.

#### **Introduction:**

The Present Research Paper studies the novel "Disgrace" of J M Coetzee with apartheid perspective in class inequality. It tries to research Whites' government policy against Blacks. Apartheid is a system of legal racial segregation, which dominated the Republic of South Africa from 1948 until 1994. Historically, it emerged from policies of racial segregation which had been practiced, since the first Europeans the Dutch followed by the British settled in South Africa in the seventeenth century. The official justification underlying apartheid is that each race rigidly divided into 'Whites' (all Europeans), Bantus or 'Blacks', 'Colored's (People of mixed race), and 'Asians' (Indians and Pakistanis who had been brought to South Africa as laborers).

Apartheid means 'apartness' or 'separateness' and literally meaning is 'apart-hood. Oxford Dictionary defined as;

"An official policy of racial segregation formerly practiced in the Republic of South Africa, involving political, legal, and economic discrimination against nonwhites." Hornsby (2010)

It is a policy or system of segregation or discrimination on grounds of race. Various races were separated into different regions. There were discriminations in having priority housing, job, education and political power.

The Present Research Topic is selected to study the problem of apartheid, the White government policy against black and subordinate condition of Black people in this novel of J. M. Coetzee. Also, it is selected to bring out, how the White government of South Africa has the dominance over non-white people.

# **Disgrace (1999):**

Disgrace is a novel by J. M. Coetzee published in 1999. It won the Booker Prizelike many of his novels, it takes place in his native South Africa that for many years was ruled under a system of racial segregation called Apartheid. It takes place only several years after the end of Apartheid, and as a result, knowing a little bit about the geography and systems of Apartheid are really helpful in understanding the undertones through this novel. It begins in the far Western reaches of South Africa in Cape Town, where David Lurie is a professor of English at the University who is a protagonist of this novel. Cape Town was generally considered to be part of 'white' South Africa during Apartheid. In this novel, we see it as being more developed and cosmopolitan. When David leaves to go to live with Lucy in Salem, he is headed to a completely different part of the country, the Eastern Cape, which was long considered to be part of non-white South. He goes from Cape Town to the Eastern Cape, he is not just leaving the city and entering the country. He is also traveling from a place that is secure for him, with fewer racial tensions, to a place where for decades systematizes segregation has oppressed, their opinions of others. While there are very few discussions of race in the novel, there is special attention paid to power dynamics, most especially between men and women, male and female, whites and non-whites that echo the history of oppression and submission dictated by the setting.

David loses everything, his reputation, his job, his peace of mind, his dreams of artistic success, and finally even his ability to protect his own daughter. He is twice-divorced and dissatisfied with his job as a 'communications' lecturer, teaching one class in romantic literature at a technical university in Cape Town in post-apartheid South Africa. Lurie's sexual affair that will ruin him, he becomes attached to a prostitute and attempts to have a romantic relationship with her, which she rebuffs. He seduces a secretary at his university, only to completely ignore her afterwards. His 'disgrace' comes when he seduces one of his more vulnerable students, a girl named Melanie Isaacs, playing her with alcohol and later, when she stops attending his class, falsifying her grades. Lurie refuses to stop the affair, even after being threatened by Melanie's erstwhile boyfriend, who knocks all the papers off Lurie's desk, and her father, who confronts him but whom David runs from. This affair is thereafter revealed to the school, amidst a climate of condemnation for his allegedly predatory acts, and a committee is convened to pass judgment on his actions. David refuses to read Melanie's statement, defend himself or apologize in any sincere form and so is forced to resign from his post. According to Adam Mars-Jones, writing in The Guardian;

"Any novel set-in post-apartheid South Africa is fated to be read as a political portrait, but the fascination of Disgrace is the way it both encourages and contests such a reading by holding extreme alternatives in tension." Adam (1999)

In the new South Africa, violence is unleashed in new ways, and Lurie and his daughter become victims, yet the main character is no hero on the contrary, he commits violence in his own way too. This characterization of violence by both the 'white' and the 'black man parallels feelings in post-apartheid South Africa where evil does not belong to the 'other' alone. By resisting the relegation of each group into positive and negative poles Coetzee portrays the whole range of human capabilities and emotions. The novel takes its inspiration from South Africa's contemporary social and political conflict, and offers a bleak look at a country in transition. This theme of transition is represented in various forms throughout the novel, in David's loss of authority, in the change in power dynamics of groups that were once solely dominate or subordinate, in the shift in material wealth etc. after becoming comfortable with rural life, he is forced to come to terms with the harmful result of an attack on the farm in which his daughter is raped and impregnated and he is violently assaulted. He can not speak about the attack with his daughter Lucy, because she says that he will never understand what happened to her. It does not take her to see her rape, in spite of the trauma of that experience as psyche, physical and economic retribution for her historical complicity in the apartheid, for her to exist as a white middle class young woman in post-apartheid South Africa with a piece of land in the rural hinterland is to have resources impossible for the victims of apartheid.

J. M. Coetzeewas strongly influenced by his personal experiences while he witnessed the social experiences while he witnessed the social barriers during the apartheid. When the novel begins, Coetzee describes the sexual relationship between the protagonist David Lurie and Soraya, a prostitute that David routinely indulged in every Thursday. 'For a man of his age, fifty- two, divorced, he has to his mind, solved the problem of sex rather well.' In his mind, however, he did not put into perspective the thoughts of Soraya. He satisfied his desires at the expense of another's emotional wellbeing. Despite Soraya's acceptance of prostitution, her reaction tower middle of paper. David uses his status as a while male in South Africa as his status as a white male in South Africa as his leverage and source of power, however, this tactic quickly fails and causes him to seek a new lifestyle. Lucy's farm life introduces David not only to natural beauties but the strength people have to provide the services that they do such as managing a last resort animal aid center. By the end of his experiences, he learns that he does not belong in the environment that he used to surround himself with in the city, but that he enjoys himself when he has the company of animals and his daughter. His shift in standards of living and customs demonstrates the racial impacts of the apartheid. The connection between Lucy's disgrace as the victim and David's shame as the rapist demonstrates hardships both flaws. Each aspect of these flaws represents the difficulties of the apartheid in South Africa.

Disgrace is not a big word, but it sure is a loaded one when we hear it, or even when we just see it staring back on the cover page of a book. We know, it does not sound too pleasant, but what exactly is it? Well, disgrace is a thing in itself, a loss of reputation or respect, but disgrace can be an action, to bring shame on somebody else. The word 'disgrace' appears throughout the book and is used in reference to a number of characters, from David to Lucy, to the dogs on the farm. It touches every character of the novel in some way, both through the ways they affect others and through the ways that others affect them.

. The theme of novel is focused on the way the White South Africans respond to the new circumstances brought about by the end of White Hegemony known as Apartheid. With the fall of apartheid, the world of White South Africans has twisted inside out and political and social roles have

inverted, while the Black South Africans are empowered by the alteration in the status quo the White South Africans are correspondingly disempowered.

Coetzee brings in the inverted racial relationships to the surface when Lurie arrives in Salem to see Lucy. Petrus, a black is a neighbor of Lucy. Earlier he is a helper in the house of Lucy and takes care of her dogs and garden. But the racial dynamics become strained when Lurie is attacked by intruders and Lucy is raped by their black men and this incident represents the interracial rape.

As Foucault says:

"Power corrupts and circulates; this incident implies the reversal of racial power play in the new South African perspective." Foucault (1998)

J. M. Coetzee is indomitable the condition of his being a white belonging to South Africa, a country where apartheid had been the official governmental and racist policy of segregation. His themes placed in the South African framework make clear a conflict arising from his ironic awareness of having to write with a subjectivity fashioned by the discourse of white hegemony. His fiction seeks to put the racial situation in view against the historical milieu with an unbiased sympathy for common humanity. The subtly noticeable sense of guilt in the authorial voice about having an associate of the dominant race atones for it by foregrounding the ruptures in the power equation engendered by resistance from the subjugated. In the post-apartheid situation, as depicted in Disgrace, this resistance comes from the new power structure. Coetzee transcends this facet of subjectivity by depicting his hegemonic white protagonist intensely aware of his powerlessness to effect change in the authentic situation now under the influence of black supremacy. Coetzee presents him as overcoming this predicament by redefining the resisting factors in terms of comprehensible to the hegemonic attitude.

Years of colonial and apartheid history is South Africa have exerted an immense strain on the writers and are the acid test of white liberal sensibility in South Africa. Realism has been preferentially chosen by writers to merge fiction and history. The dilemma before the white writer is whether he can represent the reality through the use of met fictional techniques, metonymy and colonial silence. Sex has been depicted as metonymy for the exploitation of the blacks by Coetzee in thisnovel.Lurie, a white man seduces a non-white girl Melanie, though she remains passive throughout the act yet she does not resist. Coetzee remains silent about Melanie's passivity and non-resistance in the novel. Lurie is not given any punishment for seducing Melanie. Lucy suppresses her voice against the crime committed on her and decides to give birth to the child she is carrying as a result of rape. Coetzee is silent to the manner in which Lucy being a white woman remains voiceless. Thus, the novel reveals a quiet and devious voice suited to express the dilemma afflicting a white writer in post-apartheidSouth Africa.

Everyone suffers from apartheid, and suffering takes place in a number of forms. It is important to think about the role that emotional and mental suffering plays in the novel; it seems that nobody escapes without some serious psychological wounds. While we do not witness Lucy's rape firsthand, we see how it changes her into a mere shadow of her former self who patters around the house and refuses to see people. David's own worries about Lucy constitute a major source of suffering for him. David withstands being knocked out and set on fire; the dogs in the kennel are viciously executed, except for one that just lies there bleeding to death and waiting to die. The narrator of Disgrace remarks;

"Perhaps that is what I must learn to accept. To start at ground level. With nothing. Not with nothing but. With nothing. No cards, no weapons, no property, no rights, no dignity."

"Like a dog"
"Yes, like a dog"Coetzee (2004)

To be a dog in this world is to be a base, low, helpless creature without rights or pride. Not long after this exchange, David becomes attached to one particular dog at the clinic that suffers from a crippled leg. Even though he sees though he sees disgrace in dying, he also sees extreme shamefulness in the way the dog is forced to live. The novel ends with David putting the dog out of his misery by giving it up to Bev for lethal injection. When he does so, we get the idea that he is in some way trying to save the dog from a life that is more disgraceful than death. We can not help but think that he does so in part to symbolically relieve his own sense of disgrace. The persistent presence of dogs in Disgrace pushes us to consider the shame and disgrace that humans go through, even though it plays out through the lives of animals.

# Conclusion:

The Present Research Paper focuses government policy in apartheid perspective in class inequality. In African Society, Black people always face this problem. Coetzee depicts the role of a political intellectual, that apartheid is dangerous for South African Black people. The painful and offensive reality of South African Apartheid is appeared again and again in Coetzee's novel Disgrace. He sketched

the pains of oppressed class of racism to keep away black people from the opportunity of economic, social rights of individual. The marginalized class is mentioned in this novel.

The purpose of the anti-apartheid is liberation of black people from the bad government policy. Black people must aware to get freedom in educational, economical, religious, cultural fields within a society and unite in the anti-apartheid movement for getting their fundamental rights. Since, Apartheid is curse for society and many massacres, riots and violence have been happened against Black people. This human being should not be discrimination in society and get freedom from exploitation. This entire Research Paper is trying to portrait the decline of apartheid system from society. Need of this research paper, apartheid and white government's policy should be understood by people, which is dangerous for country development. It can help to reader to learn Whites' worst policy, which keeps segregation to black people from society. Apartheid is the really bad condition of African Society, which is depicted through research paper. In fact, this is a resume of the research and contributes in the field of research studies.

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# Painful Recount of Woman in Urmila Pawar's *The Weave of My Life: A Dalit Woman's Memoirs*

# Prof. Santosh Dadu Ghangale1, Dr. Vaishali S. Pradhan2

1Research Student, Department of English, Dr. Babasaheb Ambedkar Marathwada University,
Aurangabad (M.S.) INDIA

2Principal & Research Supervisor, Milind College of Arts, Aurangabad Email- milind.arts@yahoo.com

#### Introduction

Taking into account Dalit Literature, we find discrimination of Caste and Gender. Dalit literature speaks of inhumanities done to the marginalized community who suffered thousands of years due to caste system in India. After the arrival of Dr. Babasaheb Ambedkar on the Indian scene, Dalit voices were raised against discrimination, inhuman and ill treatment, agonies, and miseries of those who were called as the untouchables by the varna system in India.

When the Negro movement took a grip and started black movement, similarly in India, especially in Maharashtra, the spirit of Dalit literature sprung in the holy land of People's Education Society's, Milind Mahavidyalaya, Aurangabad. The Dalit literary movement as well as socio-political movement began with full swing with upcoming poets such as Wamandada Kardak, Namdeo Dhasal, Raja Dhale, Baby Pawar, Arjun Dangale, Malika Shaikh, Urmila Pawar and many more to mention. The Dalit women writers pen downed their sacrifice and the discrimination given to them at all levels. Their social status, their honour and many more issues were discussed and highlighted. The entire Dalit literature is the saga of pain and revolt against the age old customs, traditions and the way of life.

This paper focuses on the painful recount of women highlighted by Urmila Pawar in her *The Weave of My Life: A Dalit Womens' Memoirs*. As we all know, Urmila Pawar is a prolific women writer who writes in her regional language that is Marathi. She actively participated in the Dalit Feminist Movement. Being a woman, she had to suffer doubly. First for being born in a Dalit family as a Dalit and second because of her gender that is woman.

Urmila Pawar in her autobiography creates Dalit feminist perspective. She also had a pain that being a Dalit women writer and activist, she was developed by the Dalit politics and Dalit men writes who spoke about Mahatma Jyotiba Phule and Dr. Babasaheb Ambedkar.

Prof. Maya Pandit translated her autobiography *Aaydan* (2003), as *The Weave of My Life: A Dalit Woman's Memoirs* (2008). In this autobiography, she reveals the truth of her family which belongs to the depressed class in Ratnagiri district of Maharashtra. She states her profession of weaving *Aaydans* that is objects made of Bamboo with the different connotations, 'weapons' and 'utensils'.

**Keywords:** Autobiography, caste, gender, discrimination, Dalit movement, *Aaydaan*.

## **Materials and Methods**

Urmila Pawar's *Aaydan* (2003) translated by Maya Pandit entitled *The Weave of My Life: A Dalit Woman's Memoirs* (2008) is the primary material studied with the analytical method.

#### Discussion

Urmila Pawar is a well-known Dalit woman writer in Marathi and an activist in the Dalit and feminist movement. Maya Pandit translated her autobiography, *Aaydan* (2003), as *The Weave of My Life: A Dalit Woman's Memoirs* (2008). Pawar belongs to the Mahar family weaving *Aaydans* in the Ratnagiri district of Maharashtra. Pawar stated in her Preface to Pandit's translation of her autobiography that *Aaydan* is a generic name for all objects made of bamboo, with different connotations including 'weapon' and 'utensil'. Pawar has stated that there is a connection between her mother's bamboo weaving and the weaving of words with her writings where the memoir begins. She glorifies her mother also in this memoir by narrating her ideas, thought processes and habits. Pawar says-

# "I find that her act of weaving and my act of writing are organically linked. The weave is similar. It is the weave of pain, suffering and agony that links us." (Pawar, 2008:9)

The autobiography is a link between the reader and the painful recount of Pawar's life. It is an intimate memoir that throws light on the struggle of a woman against patriarchy and caste discrimination. The memoir is a self-expression and a bitter critique of the Hindu upper-class society.

Pawar has recognised her long-standing gratitude to the ladies of her community, who pampered her and held her in their arms despite terrible toil in travelling up and down the hills with enormous burden on their heads. Being educated, Pawar attempts to repay in small part the obligation she owes to these ladies and other members of her community by spinning her memoirs in terms that explain the

circumstances of her existence as a Dalit woman growing up during the Ambedkarite and post-Ambedkarite period.

Pawar recalls the caste and gender-based division of task, as well as the arduous work and hardship of the Dalit women who sold their items at the Ratnagiri market or walked through the river during the low tide to harvest oysters and clams. Pawar presents the pathetic and painful life of daughters-in-law in her memoir. She has a great concern for their helpless condition. The drunkard husbands used to beat their wives severely. Such beaten wives have no support from their families. While narrating the expressions of a beaten wife Pawar says-

# "Let his drinking mouth be burned off forever. Let his hands rot." (Pawar, 2008:22)

Such distressful words reveal the agony of a Dalit woman who is overburdened due to domestic violence and has no way out. Pawar comes across many violent incidents in her memoir which makes us understand the vicious nature of patriarchy in the Dalit community. She, later on, stands by the side of such victims of domestic violence and supports them to re-establish their household by counseling the family members. Being an activist, she has tried to counsel her community on the issue of dowry, heavy expenses and other family problems.

While selling the bamboo objects walking by the streets of the village, if any upper-class woman happens to cross the Dalit women, at the time they say-

# "Look at them! See how they kept far from us! As if they are wearing the holy cloth like the Brahmin women!" (Pawar, 2008:25)

These lines express the suppressed anger of a common Dalit woman who is treated unfavourably by the upper caste women. It is really surprising for Pawar when a woman comments on the attire of another woman and hates her.

Urmila is humiliated in all of her social interactions because of her caste. When people came to know about her caste, they either avoided her or mocked about her, displaying their fundamentalist and separatist attitudes. On Manini's birthday, Kishori and her brother are invited. They share the cake with all but after knowing Pawar's caste, Kishori's mother gets angry with Pawar and warns to keep distance from their children. This shows that even an upper-class woman is unable to accept a Dalit woman as her neighbour. But Manini's teacher comments-

# "Never mind! She spoke that way because that was what she felt; just forget it!" (Pawar, 2008:146)

Pawar correlates it with Kishori's mother and realizes that even some progressive women in society follow the path of humanity. Pawar severely criticizes this act of inequality and disrespect and feels better when Kishori joins Manini again. She expects equal opportunity and status from society but gets mixed experiences that make her understand the vicious discrimination although they are converted to Buddhism. Such frequent experiences create a sense of revolt in Pawar's mind.

Having good academics, Pawar has a strong desire to get a higher education and earn the degree of M.A. in Marathi. She convinces Harishchandra despite his wish to allow his wife for further education. Pawar criticizes Harishchandra's patriarchal mindset and says-

# "He kept stating his philosophy that a man has the right to behave any way he likes. This angered me and led to fights that went on and on." (Pawar, 2008:146)

Pawar states her doubly marginalized condition when her husband raptor in her progress. She overcomes all hurdles and continues her studies and earns the degree of M.A. Her degree helps her a lot in terms of freedom and empowerment of women. She gains fresh strength and bravery to tackle all of life's challenges, succeeds in establishing her individuality and obtains the pleasure she seeks. This refiguring is an example for the girls who cannot reach the doors of education.

After education again Pawar's husband objected her to participate in the Dalit movement. He could not imagine Urmila rebuilding her existence through movement. Describing her husband's mindset Pawar says-

"He felt that he was losing control over his wife fast and had to establish his authority with an iron hand so as to keep her within bounds! But he did not know that my horizons had expanded hugely—that I had seen the outside world, and that he did not have the power to keep me confined to the narrow space of home anymore." (Pawar, 2008:149)

These lines show her confidence to beat any condition and achieve the best. Commenting on her thinking Basavaraj Naikar says-

# "This shows how Urmila's frontiers of experience, knowledge and vision have been extended beyond the confines of narrow thinking and parochialism." (Naikar, B. 2010: 08)

The widened attitude of a common woman is described by Pawar in her memoir. She expresses the act of liberating themselves with the help of education. Without education, women are crippled and

subjugated which is not a good sign for the feminist movements in India. She makes herself self- reliant and powerful and becomes a symbol of rejuvenation for other women.

The honesty and authenticity with which her pain is depicted in her Memoir are much appreciated. It illustrates her spiritual transformation from ignorance to knowledge, helplessness to bravery, uncertainty to conviction and multiple chains to liberation inside the patriarchal framework. It has helped Urmila Pawar unburden her feelings and restore her 'self.'

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# Status Of Workers In The Shetkari Vinkari Sahkari Soot Girni Ltd (Islampur)

# Mr. S. A. Gaikwad<sup>1</sup> Dr. B. S.Jadhav<sup>2</sup>

1Asso.Prof.Arts & Commerce College, Ashta. 2Asst.Prof. Shri Vijaysinha Yadav Arts and Science College, PethVadgaon.

#### Abstract:

Textile Industry in India is the second largest employment generator after agriculture. The Textile industry plays important role in the Indian economy and contributes substantially to its exports earnings. Textile exports shares nearly 30 percent of the country's total exports. It is 20 percent of the National production. It provides direct employment to cover be 15 Million parsons in the mill. Power Loom and Handloom Sectors. India is the world's second largest production of textiles after china. It is the world third largest production of cotton. After china and the USA and the second largest cotton consumer after China. The textile industry in India is one of the oldest manufacturing sectors in the country and currently. It's largest in Maharashtra Sangli District is very important in the textile industry.

The co-operative spinning mill in the India is relatively started recently. The co-operative textile sector his played a commendable role in the upliftment of workers in the Shetkari Vinkari Sahakari soot Girni Ltd Islampur here about 10 percent workers are selected as a sample for study This Mill is selected in the semi urban area or rural area of Walwa Tehsil the workers are coming from surrounding village of this mill.

# **Keywords:**Co-Operative Textile Sector, Socio- Economic condition of workers, Manufacturing **Introduction:**

The word "Textile" is derived from the Latin word "Texere" meaning to weave and "Textiles" means woven. The word 'Textile' was originally used to define a woven fabric and the process involved in wearing cloth form the ancient time textile industry was working it produced a various type of cloth .Now a day this industry well established in all over world.

India has golden history of cotton goods, it revealsthrough Veda's, Ramayana, Mahabharata and number of other historical literatures. India is one of the leading producers of textile goods. It is one of the largest and most important sectors in the economy in terms of output, foreign exchange earnings and employment in India. Its contribution forms 20 per cent of the industrial production, 10 per cent of the excise collection, and 18 per cent of employment in the industrial sector, 20 per cent of the country's total export earning and 04 per cent of the GDP (Husain, 2013). Cotton textile manufacturing includes cotton, wool, silk, jute and synthetic fibers.

# **Historical Background Of Textile Industry:**

Indianfirst textile industry was established in 1822 on the bank of river HugliinWest Bengal. Jute industry made a beginning in 1855 with the establishment of a jute mill in the Hooghly Valley near Kolkata with foreign capital and entrepreneurship. Thereafter in 1854, the Indian industrialist Mr. Kawasaki Dadabhai Devar hadtaken initiative and established first modern cotton textilemill at Mumbai (Maharashtra) and after that in 1861, the thirdtextile mill started at Ahmadabad (Gujarat). In the year 1907, the use of electricity has been started in the textile industry and the remarkable development of textile industry has been taking place. At present in India more than 1824 textile mills. Out of these 192 mills are run by the public sector, 153 are run by the co-operative sector and remaining 1479 textile mills are under the command of private sector.

Maharashtra is an important and leading textile cloth manufacturer state in India because it is not only in number of textile mills but also cloth production and its allied activities. There are 210cotton textile industries in which 36 per cent looms and 25 per cent spindles out of the total country in Maharashtra. The textile industrial sector of Maharashtra has provided nearly three lakes employments which contributes different levels of jobs. Mumbaiis supposed as the biggest and significant Textile Hub in Maharashtra as well in India. Due to this, Mumbai is known as 'Manchester of India'. Followed the Mumbai, the cotton textile industries are concentrated at Ichakaranji (Kolhapur district) due to favorable locational factors and it is commonly called as 'Manchester of Maharashtra'. Beside these some other textile centers in Maharashtra which are Sangli, Sholapur, Pune, Jalgaon and Nagpur etc.

#### Profile Of Shetkari Vinkari Sahkari Soot Girni:

This is co-operative spinning mill named as Shetkari Vinkari Sahakari soot Girni Ltd Islampur, established in 2003 but actual commercial production started in 2005. This mill started by the Ex Finance Minister Jayant Patil and ex Chairman Maharashtra state co-operative Textile federation Limited Mumbai Dileep Patil. This is a state of the art 25200 spindles project, with machines from Laxmi Machine

works, Coimbatore and winding machine from Murata (Japan) and a laboratory form premier Inc. The set up of machinery and modern testing equipment results in high production levels and superior quality of yarn. Theyarn produced by the mill is accepted by the export markets on all counts of quality standards. The project has been launched in two phases, the first of which is complete, 18000 spindles are presently under production. The unit has been awarded 1 St Prize for the best technical performance in the first year.

## **Objectives:**

- 1) To Study the facilities provided workers by Soot Girni
- 2) To Study the socio economic condition of workers

# **Methodology And Database:**

The primary data has been collected from schedule which has been prepared for workers about 490 workers are working in the Shetkari VinkariSahakari Soot Girni Form these workers about 10 percent workers are selected as sample for this analysis. Here stratified random sample techniques have been used for study. Further the researcher has recorded his observations during the data collection. Also he had conducted the group discussions to understand the opinion and attitude of the respondents in general. Secondary data has been collected through technical performance report from Maharashtra state cooperative Textile federation Limited Mumbai.

# Status Of Workers In Theshetkari Vinkari Sahkari Soot Girni:

Here schedule has been prepared for the analysis of status of workers in the soot Girni. This schedule includes questions regarding their General Information, Infrastructure and Facilities, Educational status, Family status, Economical status provided by soot Girni. About 49 Schedules have been filled up from the workers. The workers from different villages, different economical background has been selected.

Table No- -1 Residential Address Of The Workers

Sr. No.	Local Workers	Out of State Workers	Total Workers
1	47	02	49

Above table shows that majority of the workers are coming from the nearest place of spinning mill. They are travelling 2 km to 21 km distance regularly to work in the spinning mill. Some workers are come here from out of state. (Goa and Karnataka state). Those are stayed in the Islampur city. They are invited because they are experienced and skilled workers.

**Table No-2 Education Of Workers** 

Sr. No	Education	Number of Worker			
1	S.S.C	19			
2	H.S.C	16			
3	Graduate	11			
4	Post Graduate	03			
	Total	49			

Above table shows that 71 percent workers are studied up to ssc and hsc. This soot Girni is situated in the rural area therefore various workers are coming from rural background. Remaining workers are highly educated those are supervisors and technical workers.

Table No-3 Facilities Provided By Company

Sr. No	Facilities	<b>Number of Respondent</b>
1	Medical check up	49
2	Transportation	15
3	Accommodation	08
4	Food	49
5	Provident	49
6	Bonus	49
7	Training Programs	49
8	insurance	49

Above table shows that the various type of facilities are provided to workers by the Shetkari Vinkari Sahakari Soot Girni. Medical checkup is doing regularly twice in a year. This Medical checkup is done for all the mill workers. Transportation facility is provided only for supervisors in form of travelling allowance. Food facility is provided for those workers who are staying for over time. Provident fund and Bonus is provided to all workers. Also this soot Girni is arranging training programs for all workers, when they are joining this soot Girni.

**Table No -4 Problems During Working Hours** 

Sr. No.	Problems	Yes	No	Total
1	Problems regarding salary	38	11	49
2	Problems regarding working pattern	01	48	49
3	Problems regarding management		49	49
4	Problems regarding facilities		49	49
5	Problems regarding machineries		49	49

About 78 percent workers are feel that salary is low and increments in salary are not proper therefore they are not satisfied with salary. Machineries are not maintained properly therefore it create technical problem in working process. The workers are getting facilities in proper therefore about all workers are satisfied with the facilities.

**Table No-5 Impact On Health And Environment** 

Sr. No	Impact	Yes	No	Total
1	Stress level increase		49	49
2	Heart problems	03	45	49
3	Hearing problems increased		49	49
4	Sleeping problems increased		49	49
5	Air get polluted		49	49
6	Water get polluted		49	49

Here questions about health problem and pollution have been asked. Here about 03 workers are saying they are going through heart problem. Machineries are doing very loud noise therefore it create hearing problem in the workers. Soot Girni is providing ear plug but most of the workers are not using this ear plug. Even soot Girni is also providing mask to the workers.

TABLE NO -6 FAMILY SIZES OF WORKERS

Sr. No	Persons in the family	Number of workers		
1	Below-2	09		
2	2 to 4	19		
3	4 to 6	12		
4	6 to 8	07		
5	8 to 10	02		
	Total	49		

Above table shows that family size between 2 to 4 are in majority workers house. The second largest group is 4 to 6 because all the workers are form nearby rural area, which is living in mostly joint family or with their old parents and therefore other peoples of family members are helping them in the agricultural practices.

TABLE NO.-7 WORK EXPERIENCE

	TABLE 110:-7 WORK EXTERNETICE			
Sr. No	Work Experience	Number of workers		
1	1 Year	26		
2	2 Year	06		
3	3 Year	08		

4	4Year	04
5	More than 5	05
6	Total	49

Majority of the workers are from nearby areas from the share holders therefore they are not taken for experience. Therefore here skilled workers are very less. Soot Girni is giving training of machine work after joining. Only few workers are experienced they are mostly from other state of from city specially invited because of their experience.

TABLE NO.-8 CHANGE IN SOCIAL STATUS

Sr. No	Number of workers	Change in social status
1	28	Yes
2	21	No
Total	49	

About 57 percent workers are agreed that their social status has been changed because of this job. They are living in nearby villages they are doing agricultural practices with this job therefore they can invest better in agriculture than other people. Therefore they get respect in the village more than only farmers therefore they feel that their social status has been improved.

#### **Conclusion:**

This soot Girni is providing job to the people living in the nearby village therefore this soot Girni is responsible to improve standard of living of the people lives in nearby village. But majority workers are not experienced they are doing job because soot Girni is very near to their village and getting additional income. Therefore they are not serious about job. Workers are having agricultural land and they are doing agricultural practices with this job. Therefore not focusing on the skill and technology therefore for skill and technology soot Girni has appointed person from the out of state. Therefore here few suggested improving the quality of workers for better development

- 1) The nature of work in textile units is tempory
- 2) They should provide more health facilities to reduce health problem
- 3) Compulsory training programs

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# Make In India: Success Or Failure A Critical Analysis

# Dr. Balaji Vithalrao Dakore

Associate Professor, Arts, Commerce & Science College, Shankarnagar, Tq: Biloli Dist: Nanded, Email: dakorebalaji @gmail.com

#### Abstract

Development and growth of an economy is depending on manufacturing and production of goods and services. If manufacturing sector is strong then it creates more employment opportunity for skill and unskilled workers. In 2014 the Indian government launches Make In India campaign in order to boost of manufacturing sectors and in flow more Foreign Direct Investment (FDI) in manufacturing units India. The main purpose of Make In India is to generate employment opportunities as well as technological advancement in India so that Indian economy can be come global economy. Study giving emphasis on the initiative taken by Indian government to success Make In India campaign. It also emphasis on the problems face make in India campaign.

Keywords: Make In India, Employment Creation, Foreign Direct Investment, Economic Development.

# **Introduction:**

On 25th September 2014 our Prime Minister Mr Narendra Modi launch make in India aim of making India is to take an initiative by Government of India to encourage domestic and multinational companies to manufacture their products in India.

The Government of India adopted this strategy for establishment of socialistic pattern of society through the Economic growth, Self reliance, Social justice and poverty alleviation.

Making India is a new National program designed to transform India from National to global manufacturing hub just like China. The major objective of make in India to create employment opportunity and skill development. The initiatives also aim that high quality production at lowest cost and create employment opportunities. It hopes to attract capital and technological investment in India. There are 25 sectors are mainly included in make in India campaign there are certain relaxationare given licensing for 3 years.

- 1) Chemical
- 2) Automobile
- 3) Biotechnology
- 4) Aviation
- 5) Automobile components
- 6) Defense manufacturing
- 7) Electrical machinery
- 8) Electronic items
- 9) Food processing
- 10) Information technology
- 11) Leather
- 12) Media and entertainment
- 13) Mining
- 14) Oil and gas
- 15) Pharmaceuticals
- 16) Port and shipping
- 17) Railways
- 18) Road and highways
- 19) Space astronomy
- 20) Textile and garments
- 21) Thermal Power
- 22) Tourism and Hospitality
- 23) Renewal energy
- 24) Construction
- 25) Wellness

As per new government policy 100% FDI is permitted in all above sector except defense (49%) and media (26%).

# 2. Objectives of study:

- 1) to review the present scenario of make in India campaign.
- 2) to know aims and objective of make in India.
- 3) To find out major initiative taken by the Indian Government in related to make in India.
- 4) Toanalysed the success or failure of make in India.

# 3. Research methodology

This research paper is pure the base on secondary data, which is collected from different websites, reference books, periodicals ,Books,Journals,Newspapers and OfficialWebsite of making India. We critically analysed various official articles government reports and literature review.

# 4. Aims and objective of make in India campaign

There are following major object making India Company.

- 1) An increase in the share of gross domestic production from 16 % to 25% up to 2022.
- 2) To create up employment opportunities of hundred millions people in India to the make of India.
- 3) Enhancement of technological developments and use modern technology in production sector.
- 4) keep Indian companies and global competitive level in case of production sector.
- 5) Ensure sustainable growth and development in manufacturing sector in India.

In August 2014 Indian government allow 49% FDI in defence sector and hundred percent in railway infrastructure previously it was 24% and no FDI in railway infrastructure.

# Major initiative taken under make in India campaign:

# 1) Easing policies and laws:

Hindi field of Defence Sector Indian government has been declined and validity increase up to 3 years.

# 2) Amendments in Companies Act, 2015:

There are certain amendments are done in Companies Act that is minimum Paid- up capital and Common seal for companies.

# 3) The department of industrial policy and promotion.

There are special team is formed to facilitate and Fast Track investment from Korea and Japan.

# 4) Protect minority investors

An additional safeguard have been put for the shareholders of privatelyheld companies.

# 5) An investor's facilitation cell (IFC)

Special investor facilitation cell has been created as "Invest India "to guide ,assist and holding handsof investors during the lifetime.

# 6) Dedicated portal for business queries.

Dedicated cell has been created to answer queries from business entities through a newly created web

# Review success or failure of make in India

There are 6 boosting make in India.

### 1) Automotive

Automotive sector has play an important role in the success of make in India. Mini Global car making companies are established in India such as Renault ,Suzuki ,Honda, Volkswagen set up there plant in India the total investment is 74 to 240 billions and there are 60 Millions employment opportunities in future.

# 2) Electronic System Design and Manufacturing (Digital India):

Electronics hardware is an important pillars of both making India and digital India. There are several electronics manufacturing company started to making productions in India such as Vivo Oppo MI search companies expected to invest\$100 billions to 400 billions the employment opportunity will be 28 Millions.

# 3) Road and highways:

Road and highways are important factors for infrastructure Development.ln financial year 2018 -19 the Road length was increased from 5759 kilometres to 61300 kilometres. The total investment is \$ 97.4 billion.

# 4) Food Processing:

There are seven Mega Food Park started and 5000 jobs and 25,000 farmers are benefited from these industries.

# 5) Renewable Energy:

Now present solar energy play an important role in every aspect of reproduction in 2015 320 Gigawatts energy produce now it is increased to 750 Giga watt.

# 6) Pharmaceuticals:

India is the biggest producer of Pharmaceutical product. FDI equity inflow in this sector from April 2014 to March 2016 amounted to 2.25 billions.

# Challenges for make in India

# 1) Low productivity of Indian factories

As per McKinsey report Indian workers are less productive as compared to China in Thailand.

# 2) Inefficient skills

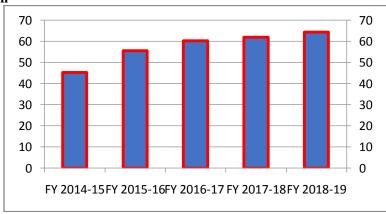
Indian workers don't have sufficient technical skill. Indian workers are five time less productive than China and Thailand.

# 3) Complicated Labour Regulation

Complicated labour Rules and Regulations is also one of the problem that FDI is less.

- 5) Power supply is insufficient and costly.
- 6) Inconvenient transport facilities.
- 7) Bureaucratic procedure and corruption.

Diagram or Graph



# FDI inflow into India US Dollar in Billion

#### **Conclusion:**

The main aims of making India is to boost up foreign investment and self Reliant in term of manufacturing products .India become Global hub in a manufacturing of various types of products ,so that many job opportunities can be raise in India, this is the main objective of make in India. But due to Labour Law ,corruptions,instability of political environment,low productivity of Indian worker, lack of infrastructure development. The speed of development has been reduced which was expected in make in India now at present FDI is not increasing as we expect in a manufacturing units in India.

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# Change Of Consumer Behavior In The Post Covid-19 Period

## Shanurkumar Ganiger

Assistant Professor, Department of Economics, Government First Grade College, Mudalagi. Karnataka

#### **Abstract**

This evaluate expects to introduce openings and difficulties for Vietnamese undertakings approximately the adjustment of consumer conduct inside the publish-Covid-19 time are some other point and not a single referenced or available article yet. The exploration has selected various articles diagnosed with customer behavior that can accumulate logical information, foresee the condition and provide express elements for the examination. The exploration consequences show that within the post-Covid-19 duration, corporations can anyhow seize numerous chances for them to get again to commercial enterprise as usual. Specifically, the element of converting shopper behavior is commonly important for groups, some other business outlook will be simply critical for organizations these days when the scourge on the planet remains going muddled. This is likewise the duration whilst groups can re-screen their personnel and enhance preparations, with better designs for the drawing close plans; businesses can likewise confirm their items looking out. Which organizations truly live strong inside the client enterprise and take benefit of lucky breaks to deliver their corporations over again from this emergency? Notwithstanding the openings, after the post-Covid-19 duration, Vietnamese businesses face many difficulties while the COVID interpretation is not totally completed, the agonizing thing over the business is its money, paintings force, in particular the buyer behavior of customers after Covid-19 has converted, they select more steady objects, dread of dangers than formerly. From the points of view on promising circumstances and difficulties, the exam has additionally given diverse preparations which can assist companies allude and deliver headings for organizations in this period.

**Keywords:** Opportunities, challenges, buyer culture, customer conduct, post-Covid-19 time **Introduction** 

The justification for picking the subject nowadays, when our lives are developing little by little, the purchase, deal and alternate of products are progressively engaged and intrigued. Buyers have an ever growing number of selections, greater freedoms to find out themselves the right object at an affordable price. An inside and out comprehension of client behavior is the manner in to a fruitful advertising technique each regionally and universally. This is one of the foremost considerable reasons that pulled in us to have a look at and studies on this issue. Confronting the modern-day muddled pestilence infections, people' usage conduct has been focused harder. Shopper conduct is a subject of examination that has its underlying foundations in sciences like brain studies, social science, social technological know-how mind technological know-how, humanities, and economic subjects.

Understanding customer behavior will provide the established order to advertising and marketing systems, like object forecast, market department, new item improvement, new marketplace packages, worldwide showcasing, and selling mixture, those huge marketing physical activities could be greater effective while in light of a comprehension of shopper behavior. The above are a part of the fundamental motivations behind why we select the post-Covid-19 shopper behavior in Vietnam to research and research. Our exam destinations are as remember of first significance to check the real situation of customers, the situation of changing consumer behavior. We trust that this exploration and exam need to be executed automatically to have the option to follow the marketplace vacillations, to give you opportune and becoming preparations.

# **Objectives of the Study**

- 1. Knowledge and logical comprehension of buyer conduct to show right into a compelling enterprise director. Raise a common comprehension of an essential a part of human behavior.
- 2. Discover the additives that effect client buying dynamic.
- 3. Appropriately compare the impacts of purchaser behavior for your showcasing machine.

#### **Theoretical Framework**

# Consumption culture and consumption behavior Consumer Culture

As in step with Professor Don Slater (Faculty of Sociology, Goldsmith University): "Customer culture is the important social qualities and practices of society, the views, desires and features which can be understand or be considered as patron associated patterns".

When targeting shopper subculture according to a social factor of view, we are able to for the most component recognize purchaser subculture as follows: Buyer culture is a part of subculture by means of and big, counting the herbal complete components, reasoning, values, norms, consumer mind technological

know-how, showed via usage practices of particular human beings, gatherings or networks. Exploration on client subculture implies inspecting mind science, tastes, usage propensities, and techniques for installment of consumers toward consumer objects. Examination on consumer culture is a large degree in statistical surveying, supporting companies with concocting items that are appropriate to character inclinations, gatherings of human beings and public social characters, to acquire advantages high productiveness and feasible business. Simultaneously, investigating and developing consumer way of life additionally provides to the reason for building an excessive stage Vietnamese culture permeated with the contemporary public person.

#### **Consumer Behavior**

Purchaser behavior is the demonstration of a character purchasing and utilizing an object or management, including each intellectual and social measures happening previous after which in a while the demonstration. The investigation of customer conduct carries the research of the individual consumers, how they pick objects and administrations and the effect of this interaction on clients themselves and society.

# Factors impacting consumption behavior

The principle factors impacting shopper conduct are separated into four principle gatherings: social, social, individual and mental.

#### **Cultural Factors**

Culture is the maximum essential determinant of a character's wishes and conduct. An individual's critical characteristics, discernments, inclinations, and conduct are suffering from the way of life in which the character in question lives and is derived in touch. Branch subculture is a chunk of culture, with more specific traits, inclusive of ethnic gatherings, religions, ethnic gatherings and geographic locales.

Social lessons are relatively homogeneous and stable pieces of society, located progressively and comprised of individuals who provide traits, pastimes and practices. Every friendly class has various traits that make up the attributes of that elegance. Purchasers of various classes regularly have diverse choices, tastes, waterways, societies and information channels and this is a factor where advertisers regularly center on taking gain of and serving.

# **Social Factors**

An individual's reference bunches are individuals or gatherings of folks that can straightforwardly or in a roundabout manner effect an individual's disposition or conduct. Reference gatherings may be pals, companions, understudies, a comparable institution, some association or essentially people who percentage comparable pursuits, waterways, and so forth near an individual, this is, that character takes component and has an affiliation impact, called a gathering of individuals. Moreover, there are bunches that do not straightforwardly affect an character in light of the truth that the character isn't always part of that collecting but moreover in a roundabout way influences the individual's conduct.

Family is apparently the gathering that has the most giant sway on a person's purchaser conduct. We can separate into kinds of family: extensive circle of relatives (organized family) comprising of guardians, kids, grandkids and little family (isolated family) comprising of a pair, youngsters. Guardians impact their youngsters strictly, strategically, financially, their feeling of person choice, self belief, love and assist form individual and character. The private circle of relatives is taken into consideration the primary client purchasing affiliation in the public eye.

# **Personal Factors**

Plainly at diverse ages, a character could have precise tastes and dispositions, so the client behavior is too precise. Youngsters love improvement, jump forwards and are organized to get to new innovation; regardless of what might be anticipated, the older like to be extra constant, extra moderate and apprehensive to attempt different things with new and various contrasts.

An individual's profession influences how he devours. "Word related infections" will make people bound to burn-through a extra quantity of the person's enterprise associated objects right presently, midway because of paintings requirements, mostly because of pointers (formal and informal) Brought again with the aid of the calling.

Financial conditions are one of the substantial variables influencing an individual's object selection. Individuals with numerous monetary conditions may have diverse necessities, so the utilization conduct is also specific. Advertisers often pay fantastic attention regarding the monetary state in their goal crowd to have the right estimating, conveyance and technique method.

# **Research Results and Discussions**

The Covid-19 pandemic appreciably affected the overall conduct of the Vietnamese public. In specific, 48% of Vietnamese have changed their dietary styles even as 62% of them have changed their diversion/leisure sporting events. 72% of Vietnamese have evaluated their movement plans and 45% of them feel their kind of revenue has been motivated. As in step with evaluate, 46% of respondents reacted that they're setting away extra food at domestic than formerly. Existing stores were hit tough, with over half of inhabitants' faded recurrence of journeying stores, supermarkets and traditional enterprise sectors Accommodation meals sorts and cooking flavors category. Because of the anxiety and disarray of people within the putting of the expanding wide variety of diseases just because the behind schedule stay at home, the hobby for food stockpiling is required.

#### Conclusion

In endeavors to warfare the worldwide Covid-19 scourge, the Administration of Vietnam is getting worldwide appreciation for it's a hit enemy of plague measures. This is considered by means of experts to help with decreasing stress and make first rate blessings for the economic system while it returns after the epidemic. Researching customer behavior after the Covid-19 season assists organizations with sporting out advertising efforts more correctly. Therefore, chiefs should pay near consideration concerning customers' conduct to construct designs and kind out deals for the high-quality way. That is the element that brings accomplishment to the introduction and enterprise cycle of our business.

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## Dr.B. R. Ambedkar And His Educational Philosophy

## Sanjeevakumar Ganiger

Assistant Professor, Department of Political Science, Government First Grade College, Mudalagi. Karnataka

#### **Abstract:**

Dr. Bhim Rao Ambedker became a famous instructor himself. He hooked up People's Education Society in Bombay and Aurangabad to train the scholars of Dalit community. His academic philosophy is pondered in his lectures, his posted articles in various magazines and his paintings within the educational institutions. The present paper is worried with his instructional philosophy. According to him school is a holy group in which the minds of students are made properly cultured. School is a manufacturing unit of making suitable residents. Education is a lifelong non-stop system and trainer is the essential part of it. The schooling of ladies is likewise crucial like the education of men. Education is the way of freedom from exploitation. It awakens the society and helps to make it self-dependent and self-confident. The researchers attempted to talk about the instructional philosophy of Dr. Bhim Rao Ambedker in the shape of his ideas approximately school and academic organization, education and college students and position of instructors inside the education of students.

Kev Words: Education, School, Students, Teacher.

#### Introduction:

Education is the process via which guy has made the extraordinary positive adjustments in the society and the lifestyle. The importance of education cannot be said enough. It is a self-enlightening procedure. It is crucial to the general improvement of an individual and the society at big. Education for all approach has been the most essential debate in all levels of society, progress and development. This would possibly construct in you the question as to why all of is running behind education? What is it that makes us bind to schooling and makes it the centre of enchantment to all of the aristocrats, lawmakers, dad and mom and elders? Education isn't about my marks or you're popular; it's approximately know-how and the way properly you're privy to the happenings around you. A man or woman who is awakened is aware of what's great for him/her, knows the difference among proper and incorrect and that's whilst he's referred to as knowledgeable (Waghmare, S., 2015). Without education Dr. BabasahebAmbedkar could not come to be a Doctor and couldn't write constitution of India. Education can construct a person of someone. It can assist ones country to in addition to the destiny, like our terrific heroes did. Named, legend Dr. B. R. Ambedkar units an amazing instance by taking a higher schooling to solve these legend cannot put his footsteps in front of this problem then can be the hassle of dalits and additionally on untouchability. He is one among such amazing philosopher, chief and highbrow of its time in India who has not best modified the lifestyles of millions of untouchables however fashioned India as a largest democratic country in the international through writing its constitution. Education is maximum critical among anyone. Education performs a completely important position in our lifestyles. For dwelling luxurious lifestyles or for living a better existence, you have to be educated. Education is that which transforms a person to live a better life and even in a social nicely-being. Education is the one that doing something positive in our close to future. Education performs an important role in fulfillment within the personal increase. The extra you've got knowledge the extra you develop. Being educated and earning an expert diploma prepares you to be a component in reputed businesses, businesses or establishments. A person who receives right education turns into good citizen.

# **Education is Important, Why?**

We live in an ever progressing and developing society. Education on this society is not simplest a demarcation of the rich and bad however additionally of the uneducated and knowledgeable. The reputation of the character depends upon the instructional qualifications. Society being a cluster of different styles of human beings and to address every one desires the understanding of the gadget as well as rights & obligations that are known thru the medium of education (Meshram, N. U. 2015). If we are able to no longer teach the kid he'll harm the social life and society. By education he learns to stay within the society, the ways and means of the existence style and the value system. The society and country assume terrific contribution from the hands of pretty qualified and educated individual. The basis of better education is laid in our primary colleges. So, fundamental schools need to be reinforced by means of cloth and manpower to provide good material for better academic establishments. The better certified human beings are the foreman of educational factory.

# **School and Educational Institution:**

According to Dr. Bhim Rao Ambedker, "School is a holy group in which the minds of the scholars are cultured". The everyday working in the schools needs to be organized in a disciplined way. School is the manufacturing facility of making precise citizens. The professional foreman of this organization converts the uncooked material into an awesome great product. Babasaheb started out the version academic organization through establishing People's Education Society. The preference should receive to higher educational qualifications regardless of caste and creed whilst appointing the teachers inside the instructional institutions. He given importance to the admissions of students belonging to dalit community in his group but, the teacher of the faculty have to be better qualified belonging to any caste or class. He supported the co-education through announcing that ladies have to receive same possibility along with guys to educate themselves.

#### **Education and Students:**

Dr. Bhim Rao Ambedker had served in numerous educational institutions as professor until years. So, he had deep expertise of the minds of the students. He said that the self-worth of the students should be raised thru schooling and the students have to now not lose their self confidence on the time of exam or the usage of the found out talent. He burdened the fee schooling and stated that scholars ought to autonomous the expertise, intellect, politeness and strict subject into their conduct and character. Politeness is required at the side of the understanding and know-how without politeness is vain. He additionally said that social feelings should also be integrated within the students via instructional manner. According to Babasaheb, "To rating suitable marks within the examinations and to get the diploma is a separate trouble, however, to be cultured, informed and educationist is totally specific. The teacher ought to recognize the fundamental issues and loopholes inside the education of the students. The capacity to create something new, to find the answer of questions in a logical manner, to explicit oneself with self assurance, to put the inner thoughts well in front of target audience and the simple information of the principles are absent inside the college students" (Bhagayaya, 2015). The students have to be shaped as in line with the want and requirement of the society and nation. The curriculum and teaching material must be framed by way of taking into consideration the way of life, customs, obligations, financial system, ancient perspectives, knowledge approximately the numerous societies and logical thinking in the students.

# **Education and Teachers:**

Babasaheb himself changed into progressive and creative instructor. According to him education is a continuous manner and the instructor presents the actual base to it. Therefore, education and capacity depends entirely upon real knowledge, self reliance, and gaining knowledge of mindset and delivering talent of the trainer. He followed the triangular method of 'Vachan Manan, ChintanAurAdhyana' in his teachings. Due to this formula he himself have become a terrific trainer and in broader feel a social trainer. A trainer needs to be multifaceted. He must be sharp minded and choosey character. He is the national builder because education is in the hands of trainer and the development of a nation relies upon knowledgeable manpower. So, every educational organization should have intellectual, positivist and type hearted instructors to educate the terrible and baseline students.

# **Education and Knowledge:**

The view of Dr. Ambedker approximately the information is quite broader and perfect Knowledge way light. This mild ought to emerge as the bottom of social, financial and moral development of man. The context of information need to be social and education is the weapon through which man can be loose from exploitation boost the revolution against slavery. He says that mind is sort of a sword and each society and organization acknowledges the man bearing it. The cleverness and intellectuality need precise individual and politeness. If the human beings become educative without these then the nation and society could be destroyed. The schooling is that which builds guy and particular combination of know-how and intellect is identical to education. The achievement of self-reliance via the know-how is the primary purpose of education.

#### **Education is Equivalent to Food:**

Babasaheb says with the aid of stressing on development of literacy and improvement that to confess an infant in a faculty isn't surety of his being literate. The development of the capability to make him literate and train until complete of the lifestyles is the motive of the college or educational institution. The children have to now not drop out of the machine until the fulfillment of the basic intention. Education is equal to food which is needed day by day till entire of our life.

# **Education and Society:**

Social alternate is a continuous manner. The manner of social alternate is processed thru education. Bhim Rao Ambedker says in this context that it's miles critical to have the strong mindset of accepting the adjustments within the society for giving speed to the system of alternate. **PadoAurPadavo** 

is pondered within the social academic philosophy of Babasaheb. No society can be wakened without the manner of education. He pressured that the social and behavioral inequalities inside the society may be removed via the medium of education. Babasaheb says that the socialization and moralization of man is the purpose of schooling due to the fact schooling lays the inspiration of tradition and civilization.

#### **Conclusion:**

Take education, be united and do the conflict' is the principle message of Babasaheb to the society and country. Education keeps at the first place on this message. He says that education and society have a bounded dating because the progress and improvement of society is feasible handiest through education. The energy of making the man unfastened from exploitation and slavery comes from education. He has discussed about fundamental education, higher education and college education, the progress of literacy and importance of education for all. He has given significance to behavioral factor of education together with the structure of education. The epistemological, axiological, sociological, duties of students, position of instructors, eligibility for instructors and duties of colleges and faculties and the reservation in schooling are reflected in his lectures. The broad-based totally attitude of education for all the groups is clear in his philosophy.

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# Reading Parameters And Construction of Language Proficiency For Second Language Learners - A Study

# Sanjeev Arjunappa Madarakhandi

Assistant Professor, Department of English, Government First Grade College, Mudalagi. Karnataka **Abstract:** 

The today's Technology has paved manner for easy get right of entry to emerge as acquainted with diverse trends of sources to explore the wealth of understanding adapted to match coaching techniques. This permits the academicians to impart exceptional primarily based education and practice effective pedagogical strategies. This paper helps students to put in force strategies and techniques to expand their language talent at distinctive stages of selected reading materials like books, comics and so forth graded to facilitate easy understanding and self sufficient mastering of vocabulary development. The college students are exposed to the significance of large reading, end up fluent readers and to speak like fluent speakers in English. The research examine become conducted on Engineering Graduates who're from vernacular medium background and learn English as a Third Language and students who studied thru English as a medium of preparation. The findings of the have a look at found out that the students with English as a second language faced trouble to apply applicable techniques to apprehend the texts. The students are trained to use cognitive and Meta-cognitive strategies consisting of a Pre-analyzing, While-studying and Post reading sports to inculcate the analyzing conduct to turn out to be impartial readers. The patterns of the study become conducted on each level of students to decide their efficiency of gaining knowledge of at their degree of information for powerful language skill ability.

**Keywords:**Cognitive, Meta-cognitive, Pre-reading, While-reading, Post reading **Introduction** 

English has end up an international Language connecting different cultures, carry on worldwide trade, legit and semi-legitimate language with a big wealth of understanding stored in print and internet. The adaptability and to apply the language efficiently has been positioned on top priority to acquire skillability specifically in the areas of pronunciation, spellings, grammatical constructions to mold the students to utilize their built in strategies to come to be fluent readers and writers. The position of instructors have a distinguished place to teach the students to inspire their character abilties, build self assurance and to provide an surroundings to flood with varied simplified texts of exciting topics to experience in a tension free surroundings. The gift observe awareness on the significance of Extensive Reading in which college students have a sure aim of reading to extract information from the texts, make use of their cognitive and Meta-cognitive capabilities to wager the meanings for overall understanding of the studying texts. The fundamental element is to create hobby and cause them to read as studying offers the readers to interact with phrases often and automated retention of vocabulary enhances the students to shape revolutionary ideas and mind. Therefore, the analyzing substances need to be graded to facilitate the scholars to pick books on various subjects together with magazines, journals, comics, animated brief memories and so forth, to have clean information to seize the reader's interest. Psychologists and researchers have claimed that the scholars, who have normal analyzing behavior, study for entertainment will automatically expand certain strategies like mapping, Skimming, Scanning and decode the texts using their schematic knowledge to build language talent.

"As Grabe describes Goodman's notion of analyzing that is visible as an ... lively technique of comprehending [where] college students want to learn techniques to read more correctly (e. g., guess from context, define expectations, make inferences about the textual content, skim in advance to fill inside the context, and many others (1991, p. 377)". This paper offers a tricky description on college students studying habits; put in force the realistic and strategically components of studying in a tension unfastened surroundings to utilize their relevant talents and techniques to grow to be unbiased readers.

### Reading

Reading is an innovative art of getting to know to discover the wealth of knowledge as there may be uninterrupted interactive manner of linking with the textual content and the reader. The reader surrounds the information in his own global of studying, making use of the applicable statistics to link with his know-how and the textual content. The reader responds to the published texts to bet the meanings the use of distinct practical methods to derive via bottom-up and top-down processes. The college students skim and experiment the statistics for preliminary analyzing, together with blurb on the duvet page, diagrams and realistic application of tale or biography coincides together with his real life situations via top down observation. Bottom-up process employs students to choose the applicable facts to arrange the facts through mapping in his mind, spot the image symptoms, symbols etc., word down the records in a

scientific way. These techniques implant the scholars to have a greater scope to facilitate them to automatically clear out the substances and be cushty at his consolation sector of studying.

Extensive reading affords the inexperienced persons to flood with giant varieties of simplified versions of texts mainly designed to make use of their inbuilt capability to understand their competencies, vocabulary, synthesis and compare their cognitive and Meta-cognitive talents in a controlled section to reap talent. In assessment, Intensive analyzing develops language talent wherein college students examine the texts underneath the supervision of the teacher and there may be no scope to bring out their internal abilities. The present take a look at exhibits the students to adopt sensible methods to recognize the general content material of the issue, derive the data through brand new generation and to enhance their studying and writing competencies.

# Significance of the Study

The research on Extensive analyzing is a main aspect to encourage the students to expand their studying talents and bring out their hidden abilities via realistic methods to examine books proper to their degree of knowledge. This will naturally stimulate the scholars to grow to be independent readers either in class or at home via silent studying to extract the facts from the texts or massive information stored in internet through net pages. Extensive studying promotes the general exposure to the outdoor global to undertake methods to enhance highbrow escalation of getting to know.

#### **Findings**

The finding of the observe changed into conducted from 200 students of three extraordinary faculties of Sridevi Institute of Engineering & Technology, Channabasaveshwara Institute of Technology CIT, and Shree Siddaganga College of Arts Science & Commerce in Tumakuru. The pattern includes students mainly from the village level who decide English as a second or third Language as a medium of Instruction. On the alternative hand, some of the scholars have normal analyzing behavior and optional English because the First Language and draw close sentence formation, grammar and reasonable communicative talents. The workshop turned into carried out for a week and the scholars were tested within the applicable regions of spellings, word formation, grammar and analyzing talents. They had been given responsibilities to pick books ranging from fiction, Magazines, Biographies, comics etc., graded to their stage of information. The college students tried to browse via a whole lot of texts that activates their hobby in studying. As a Pre-Reading Activity the students had been given a few schooling to set up formal vocabulary to analyze Pre-fixes and suffixes and to have a look at whether or not the language and vocabulary is perfect to engage the texts. The substances selected had been in most cases simplified versions of the original texts with simple vocabulary with greater animated pictures, lively dialogues to seize the attention of the reader. They had been requested to keep a studying log to mention the textual content is suitable or no longer and discard the text which cannot inspire them to create interest and delight in analyzing.

Book/Title of	Suitable for	Not Suitable for	Vocabulary/	<b>Remarks</b>
<b>Topic</b>	reading	reading	<b>Grammar</b>	
Comics				
<b>Magazines</b>				
<b>Biographies</b>				
Short Stories				
Novels				

#### Activity [No.01]

The college students were tested to check their knowledge to make them examine a Lesson from a Lesson "MokshagundamVisvesvaraya" a Biography at the eminent Engineer from the first year "Epitome of Wisdom" [P.NO.1-5] approximately three hundred words. As a Pre- studying interest the scholars have been requested to research, examine and express their own ideas and mind and to hyperlink with their actual lifestyles conditions. After studying the lesson the students had been asked to visualize the scenes, summarize the story and deliver their opinion of the lesson. They have been given a project to pick out the verbs, articles, prepositions and many others, and to attempt to frame sentences on their own. The thesaurus of unknown phrases provides a rich taste of gaining knowledge of to cause them to engage in reading. Simple Techniques like formation of words from nouns to adjectives like "Doubt as a noun and "Doubtful" as an Adjective, repeated exposure of words in the context has given an ample scope to instigate the student's interest to shape positive thoughts and mind to enhance vocabulary and language skillability.

# Activity [N0.02]

Students had been given a mission to choose out the grammatical systems, phrase meanings from the given lesson the usage of clues to motivate their historical past know-how to extract the maximum gain of reading texts.

# Example

- 1) The river Musi divided the city of Hyderabad into two. [Identify the parts of speech of the underlined words]
- 2) The Government appreciated Visvesvaraya's genius and sincerity. [Write the meanings of the underlined words.
- 3) Some of the big towns are dreadfully----- (crowd) [Supply appropriate form of the word given in the brackets)
- 4) The rains lashed. The river was in floods [Join the sentences using the conjunction "As"].

The study has simply illustrated that the students attempted to awareness on their unbiased thoughts and thoughts to recognize specific shades of phrases, grammar and to use their historical past know-how to apprehend the texts. The study showed that the scholars with English as a Second language attempted their level exceptional to satisfy the obligations with some grammatical errors and pronunciation of unknown words. In evaluation, the students with English as a first language have a higher understanding of the words, pronunciation with some exemptions inside the grammar. At the cease of the Programme the observe showed that the students have a higher reaction to practical methods of teaching in place of the antique conventional strategies of translating the sentences and to read instructor decided on texts.

#### Limitations

The locating on this paper was taken inside the rural regions of Tumakuru where students have terrible reading habits and shortage proper motivation to experience texts at their degree of information. The workshop carried out for per week to motivate the scholars to cultivate the analyzing conduct, flood the rookies on a broad sort of published materials graded in step with their cognitive tiers of know-how. The take a look at truly confirmed that the students face trouble in particular regions which includes spellings, Grammar, Pronunciation of phrases. Teachers play a essential role to inspire the students and understand their numerous wishes including designing the curriculum, grading the substances and engage them in practical strategies inclusive of debates, group discussions, paper presentations and so on., to come to be independent readers. The students ought to study to select their personal impartial materials, download and watch lectures on diverse subjects, lively brief memories, vocabulary games and so forth, to apprehend their talents, pick out their weak spot and observe relevant strategies to clear up their troubles within the mastering technique. The major objective of Extensive analyzing is to enhance their studying talents and strategies on plenty of subjects graded to their degree of knowledge to make them impartial and existence-lengthy readers.

# Suggestions

The research on Extensive studying has revealed that the scholars increase their language talent, vocabulary, sentence formation and to apply their optimistic thoughts and ideas in a more expressive way. The findings have truely stated the students' capacities to judge the materials compare, examine the textual understanding and proper implementation of techniques and talents to decode the meanings like semantic mapping, graphic signs and symptoms, diagrams and many others, to recognize the texts. The reader brings the real records derived from the texts and attempts to apply the data and expertise with the outdoor international. The findings have clearly proven that the students with extra exposure to the print media develop their cognitive and meta-cognitive strategies, choose their skillability ranges and create a lively gaining knowledge of surroundings via discussions with their peers. The materials designed for the students of English as a second language should be graded to seize the eye, interest and enjoy the texts at their stage of information.

# Conclusion

The study carried out for per week on the Extensive analyzing programme has revealed that the scholars have to be inspired to examine independently on a extensive variety of topics to inculcate reading habits. The learners have the tendency to research new phrases, construct their thoughts and thoughts in a expressive way thru automated retention of vocabulary takes vicinity because the reader comes throughout words repeated in unique contexts which include quick tales, comics, Newspapers etc., Therefore, studies on Extensive analyzing has proved that the longer duration of silent analyzing in a low anxiety environment improves automated retention of vocabulary, background understanding and self assurance in each element of studying.

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# A Study On Women Entrepreneurship Development In India And Karnataka State

# Sneha J<sup>2</sup> Dr. Chanabasappa Chalawadi<sup>2</sup>

<sup>1</sup>Research Scholar, Department of P.G. Studies and Research in Commerce, Vijayanagara Sri Krishnadevaraya University, Jnana Sarovara, P.G. Centre Nandihalli, Sandur

<sup>2</sup>Associate Professor, Department of P.G. Studies and Research in Commerce, Vijayanagara Sri Krishnadevaraya University, Jnana Sarovara, P.G. Centre, Nandihalli, Sandur-583119

## Abstract -

Women entrepreneurs occupy a significant position in the industrial economy of the countries with the evidence of small investment requirement, high potential for gainful employment generation and wider dispersal of industries in national and international level.

It is important to learn the dimensions and development of women entrepreneurship in India in general and Karnataka in particular. The discussions made with some aspects regarding women entrepreneurship can throw light on the insights of development in India and Karnataka are as gender-wise classification, literacy-wise, religion-wise, employment-wise, women worker with hired and at least one hired and sources of finance-wise attributes are discussion in this research paper.

**Keywords** –Women, Entrepreneurship, Karnataka, India, Gender, Literacy and Employment. **Introduction**–

Women constitute almost half percent of the total population of the global, in support of this, women do not own even one percent of the world's property. In most of the countries, average earnings of women are lower than those of men. The position of women in society can be improved by the increased participation of women by creating employment of opportunities. Women when they contribute to the labour force, they contribute economically to their families, for achieving development and sustainability of human rights and for improving the quality of life for women, men, families and communities. Women entrepreneurs occupy a significant position in the industrial economy of the countries with the evidence of small investment requirement, high potential for gainful employment generation and wider dispersal of industries in national and international level. In several countries entrepreneurship development is mainly considered as the root to promoted self-employment the solution tonic to the unemployment disease among the educated youth and it is also to stable economic development and to augment the competitiveness of entrepreneurs' in the eve of globalization and liberalization.

# **Review Of Literature -**

An attempt has been made to review some of the earlier works done on the subject are as follows –

**THOMAS, A. E. (2018),** the paper concluded that women's play a very important role in economic development of the country. <sup>2</sup>

**RAMIJA**, **B** (2019), the study concluded that women entrepreneurs contribute to social, environmental, economic changes essential for sustainable development.<sup>3</sup>

**SAHOO.** C (2020), the paper stated that the development of nation is incomplete without the development of women.<sup>4</sup>

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**KUMAR N (2021),** the paper stated the challenges and present status of women entrepreneurs in India and steps taken by government of India to promote women entrepreneurs in India.<sup>5</sup>

# Objectives Of The Research Study -

The main objectives of the research study are as follows –

- 1. To study the conceptual framework of Women entrepreneurship in Indian context.
- 2. To analyses the development of Women Entrepreneurship in India general and Karnataka particular.

# Research Methodology -

The current study based on extensive study of secondary data collected from various books, national and international research journals, public and private publications available on various websites and in libraries focusing on institutional support for entrepreneurship development in study area.

**The Concept** -According to Schumpeter an entrepreneur is an innovating individual who introduces something new into the economy<sup>6</sup>.

# Financial Institutions –

There are many financial institutions with State and Central Government which offer more financial products for the benefit of the entrepreneurs and specific scheme for women entrepreneurs.<sup>7</sup>

- 1. Industrial Development Bank of India (IDBI)
- 2. National Bank for agriculture and Rural Development (NABARD)
- 3. Export and Import Bank of India (EXIM)
- 4. Small Industrial Development Bank of India (SIDBI)
- 5. Industrial Investment Bank of India
- 6. Industrial Finance Corporation of India (IFCI)
- 7. Industrial Credit and Investment Corporation of India (ICICI)
- 8. Industrial Reconstruction Bank of India
- 9. Indian Banking System and Commercial Banks
- 10. State Financial Corporations
- 11. Unit Trust of India (UTI)

# **Development Of Women Entrepreneurship –**

# An Analysis –

The policies pursued by the government over the years have resulted in the growth of women enterprise to a considerable extent. Many efforts are made by the State as well Central Government to adopt measures for boosting their growth.

**Table Number – 1: Population wise distribution** 

Gender-wise	In India	In Karnataka
Female	586,469,294	30,128,640
Total	1,210,854,977	61,095,297

Source: Information compiled from Indian Census report 2011.

It is seen in table number 1 the population of India and Karnataka as per 2011 census was 1,210,854,977 with male and female. In Karnataka were 61,095,297 with male and female population in 2011.

Table Number – 2: Literacy in percentage of population in India

Gender	In India	In Karnataka
Male	82.10	82.47
Female	65.46	68.08
Total	74	75.36

Source: Information accessed from Indian Census report 2011.

It is seen in table number 2 that literacy in percentage of population in India and Karnataka as per 2011 census, the total literacy rate of India is 74 percentage, in Karnataka it is 75 percentage it shows that Karnataka as effective literacy rate increased to a total of India literacy with 82 and 65 percentage of male and female being literate and 82 and 68 percentage of male and female population in Karnataka being literate as per the above table stated.

Table Number -3: Status of Women's Employment in India from 2011-12 to 2018 -19

Status of Employment	Women		
	2011-12	2018-19	
Self-employed	55.6	52.9	
Own-account worker and Employer	19.6	22.2	
Unpaid family helper	36	30.8	
Regular wage/salaried employee	13.4	22.9	
Casual labour	31	24.2	
Total	100	100	

Source: Computed from NSS 66<sup>th</sup> round and PLPS (2018-19) unit level data on employment and unemployment.

Table number 3 shows that the proportion of women's entrepreneurship increased by only 2 percentage points over the period 2011-12 to 2018-19. However, recording them as directors or working proprietors may create a false impression about the true nature of their work, as most of them are involved in outsourced manufacturing, on the contrary, the proportion of unpaid family helper was consistently more for women in all the years, but decreased for both over the same period.

Table Number – 4: Country/State wise total number of establishments under women entrepreneurship by nature of operation

Country/State	Perennial	Seasonal	Casual	Total
India	6667724	685442	151847	7505013
Karnataka	498295	40993	6518	545806
Total	7166019	726435	158365	8050819

**Source:** Information compiled from Indian Census report 2011.

It is seen from table number -4 about 7166019 which were divided in India and Karnataka it is 6667724 and 498295 of the women owned establishments were perennial, which was followed by seasonal in India and Karnataka it is 685442 and 40993. It is also depicted that casual workers work in India and Karnataka it is 151847 and 6518 respectively.

Table number – 5: Country/State wise total number of establishments under women entrepreneur by important source of Finance

Sources of Finance	In India	In Karnataka
Self-Finance	5,900,679	464768
Assistance from Govt.	253,465	17513
Borrowing from Financial institution	79,426	7363
Borrowing from Non-	64,569	2956
institutions/Money Lenders		
Loan from Self Help Group	71,666	8994
Donations/Transfers from Agencies	1,135,208	44212
Total	7,505,013	545806

**Source:** Information compiled from Indian Census report 2011.

It is seen table number - 5 that 5,900,679 and 464768 in India and Karnataka with self-finance which was followed by assistance from government it is 253465 and 17513 in India and Karnataka, it is also deals with borrowing from financial institution in India and Karnataka it is 79,426 and 7,363. Study table also noticed that other financial assistance is borrowing from non-institutions/money lenders, loan from SHGs, Donations/Transfers from agencies it is 64,569, 71,66 and 1,135,208 in India and 2,956, it is 8,994, 44,212 in Karnataka. It is results that more number of financial assistance provides development of women entrepreneurs' in Karnataka.

# Conclusion -

It is totally myth to believe that, entrepreneurs are born and not made, truly that they can be created. Though, it is a too difficult job to create the creator, but not an impossible attempt. In creation of an entrepreneurs many problems are very common and properly undertaken an entrepreneur can be successfully created. It is important to learn the dimensions and development of women entrepreneurship in India in general and Karnataka in particular. The discussions made with some aspects regarding women entrepreneurship can throw light on the insights of development in India and Karnataka are as gender-wise classification, literacy-wise, religion-wise, employment-wise, women worker with hired and at least one hired and sources of finance-wise attributes are discussion in this research paper. **Reference**—

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# Occupational Health Issues Among Women In Unorganized Sector

# Reshma M. Shaikh<sup>1</sup> Professor R. Sunandamma<sup>2</sup>

<sup>1</sup>(Ph.D., Research Scholar, Dept. Women Studies) Karnataka State Akkamahadevi Women's University Vijayapur

<sup>2</sup>Registrar of Karnataka State Akkamahadevi Women's University Vijayapur- 586101.

#### **Abstract:**

It is very difficult to give a concise and holistic definition of unorganized labor. Unorganized labor is not formally cohesive in any recognized association and union with defined ideology, goals, and areas of specialization in India, the unorganized sector of the economy is the largest sector in terms of employment of the workforce. It consists of agricultural and related activities such as forester, livestock, fishing as well as non-agricultural sector.

A large number of women from rural areas migrate to cities and towns all over India. Most of these women and girls are illiterate and unskilled, their working conditions in the cities as their living standard is extremely poor. It is a recognized fact that there is no society in the world, where women workers enjoy the same opportunities as their male counterparts.

According to 2001 censes 96% of women workers in India are in the unorganized sector, where 2004 to 2005 censes 97% of women workers in the unorganized sector, again, it will be decreased about 1% in the year 2009 to 2010, which shows in the 2011 censes again 96% of women workers in the unorganized sector. Women workers in the unorganized sector are facing a lot of problems in which illiteracy is the biggest.

They are economically weak; they are unable to give education to their children. As majorities of the female are not aware of proper training in and skills they face many problems in their workplace.

"The term unorganized sector was used by Hart in 1971 who described the unorganized sector as the part of the urban labor force, which falls outside the organized sector, the work situation is not an official record and working conditions are not protected by laws, so the problems of female workers in unorganized are not properly known".

#### **Introduction:**

An unorganized sector is a sector that is generally not governed by the rules and regulations that are laid down by the government regarding the condition of employment. Jobs in the unorganized sector are very low paid, no paid leave, no provided funds, no holidays, and medical benefits are not given to the employees. Job security is absent in the case of work, the employee may be asked to leave at any time. It is the employer who decided the rules and regulations of work.

The unorganized workers, mostly engaged at home-based workers, street vendors, mid-day meal workers, head loaders, brick kiln workers, cobblers, rag pickers, domestic workers, washerwomen, rickshaw pullers, landless laborers, own-account workers, agricultural workers, construction workers, beedi workers, handloom workers leather workers, etc.

According to censes 2011 women constitute 48.46 percent of the total population in India and about 25.67 percent of the female population is designated workers. The participation of women in the occupational field is having great significance in the society. During the ancient period, women have the freedom to take part in various fields and in the later period, the status of women gradually declines. The women working in the unorganized sector are not included in the official statistics even their work is also not documented and considered in different wage work, unskilled, low paying and they are not provided with benefits, Despite the advances, women have made in societies they continue facing discrimination and marginalization.

The joint international labor organization committee of occupational health in 1950 defines occupational health as a prevention of disease and promotion, and maintenance of "The highest degree of physical, mental, and social, well being of workers in all occupation". It represents a dynamic equilibrium between the worker and his occupational environment.

Occupational health includes mental stress and physical health. In society, any working person's life without stress cannot be imagined. Mental stress forms an informal part of life. Up to same daily life. It may be essential for normal personality progress, such as stress becoming too critical to extensive mental

distress. In the unorganized sector also working women suffer from including physical abuse, emotional abuse, through the complex interaction of societal family, psychological and biological factors.

# **Objectives:**

- 1. To study the health problems of women in the unorganized sector.
- 2. To study the socio-economic problems of women in the unorganized sector.
- 3. To know the working condition of women in the unorganized sector.

# Methodology:

The study was conducted by Bijapur city; this includes the "occupational health issues among women workers in the unorganized sector" like beedi workers, and incense sticks /agarbatti workers, using sampling size for research.

Data were collected using the interview or survey method.

With the help of a questionnaire, a survey method is used for the interview.

The study is based on primary data and secondary data which the sample is collected from the Bijapur city to find out health issues among women working in beedi and incense stick work and also to find out the problem facing in the workplace.

#### **Review of literature:**

# Maury 2008:

Reported about the problems and situations of home-based workers discussed in the convention on home-based workers in Delhi.She reported that women are engaged in home-based work like doing zari, charka, or handloom work, making beedi, stitching labels, food processing, etc. The majority of women home-based workers work on a piece-rate basis, which is characterized by irregular or seasonal availability of work and delayed or reduced payment by agents or contractors. They are the workers with no protection, there are no social security benefits or insurance, etc. The majority of women home-based workers work on a piece-rate basis, which is characterized by irregular or seasonal availability of work and delayed or reduced payment by agents or contractors. They are the workers with no protection, there are no social security benefits or insurance, etc The payment for their work is never regular, or complete. Demands like, social security and provident fund health insurance, maternity benefits minimum wages, education and housing cover, identity card, etc. for home-based workers were put especially in this convention on home-based workers.

#### Dad Heech 2016:

According to him, his study shows that it is an established fact that home-based workers face numerous problems, like high working hours and less payment compared to the amount of effort and working environment, etc.

He has pointed out that the home-based workers work more than men as they have to play a dual role, working both in and outside the home.

Further, he has explained that those working in the unorganized sector are living a life far below satisfaction and the low earnings of these women cannot meet their daily needs.

# **WIEGO 2012:**

Further, the study reported that home-based workers face transport problems, many a times they are also exposed to occupational hazards (ibid). They have no medical facilities, even at the critical movement of giving birth to children.

# **Gopal Iyer (2010):**

He has critically analyzed and reported that wage differentials survive among the men and women workers in the unorganized sector. The accomplishment of labor laws is reported to be very poor in the unorganized women working in the sector. Minimum Wages payable to the women workers were deprived of them. The working conditions in the unorganized sector are also not up to the mark.

# **Conclusion:**

Unorganized sector work is characterized by low wages that are frequently insufficient to meet minimum living standards, including nutrition, long working hours, very much hazardous working conditions, lack of basic services such as first aid, drinking water, and sanitation in the workplace. The women workers are in India across different sectors. The statistics on beedi rollers in India or the state level are based on the private sector. So the government should identify the beedi workers and also carry out the socio-economic stats, every five-year plan. Beedi workers lack identity cards while they work,

workers should get identity cards from the owners of contractors who will supply the material to the workers. The beedi workers, even they don't know for which the company will provide the material and they will not ask the contractor also from where the product will import and export. Only they work long hours for meager wages like 65 to 70 for 1000 beedi with facing a lot of health problems, like fever, cough, eye pain, breathing problems, etc. exploited a lot of health issues. Therefore the beedi workers should be given a minimum of 150 to 200 for 1000 beedi rolling, and also the government should give the cost of living adjustment allowances to the workers to take safety measures to avoid serious health issues.

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## Mahatma Phule's Thought on Women

### Dr. Vikramrao Narayanrao Patil

ShankarraoJagtap Arts & Commerce College, Wagholi Tal. Koregaon Dist. Satara

### Introduction -

The Feminist movement started on a large scale in India after 1975. The feminist movement that started in the western countries had been the center of public criticism from the begning. The women who were beingoffer this ideawere also looking at it with amazement. This movement was strongly opposed in all male dominated societies as individual freedom along with fundamental rights was the basis of this movement. In India a large number of social reformers have come up with basic ideas of justice for women. During the British rule, the social reforms strongly advocated for women's education and social justice. Mahatma Gandhi included women in the 1942Indian independence movement. Mahatma Phule was one of the pioneers of women's libration in India. Phule was an important leader in the social history of India. Women were completely deprived of education as Atishudra.

Theological rituals, complete paralysis and extreme mental slavery and the tradition imposed on the basis of religion. Forced women to live likeanimals. He claimed that for the first time in history of the country, women weremade aware of their rights and that they should be given the basic rights human life.

## Research methodology -

History research methodology has used for their research. Secondary tools are used in it. Books, periodicals, journals, literature of Mahatma phule are included as secondary data.

## Objectives of the study-

- 1) To study the thoughts of Phule on Women
- 2) To study the reform by Mahatma Phule for Women.
- 3 To study the thoughts of Phuleand the present situation.

## Mahatma Phule as a pioneer of women movement -

Mahatma JotibaPhule was the first to give the idea of freedom to women. In the preface to the book slavery he says that it is very important for a human being have a freedom only when a human being is free can express his thoughts clearly. The only option is to give freedom to everyone and make them happy by freeing them from oppression. The idea of women's liberation and their struggle in the women's movement is no different. Phuleis one of the first men the modern Indian period to express his views on women's liberation in the cultural struggle. Phule's thoughts are important in determining the place of feminism in modern times.<sup>1</sup>

JyotiraoPhule and SavitribaiPhule along with their Bahujan& Brahmin colleagues established the native female school in Pune in 1848. Jyotirao explains his views in an interview given to Gyandary, a newspaper published from Ahemadnagar. The first thing that came to mind was that mother role in making the child clever is an crucialone so the first school for girls was started. The Phule couple was working on the basic. Principle that education is a human right of women and the upliftment of the whole country is not possible without women's education. In the age when women learned that religion would perish and culture perich. Women need not education this kind of thinking was prevailing in the main stream of the society. On the other side of this stream there was a progressive front which uphold the need of the education of the women. Women should familiar within the education they must learn for this particular thing the Phule couple was working restlessly Phule was debared from his name by his fathereven though both Jyotiraoand Savitribai had keep continues their work. They have faced many difficulties extreme deprivation of many a times they were face sever kind of incidents all above their information can be seen the ten news paper's and periodicals. The apporach can be seen from the contemporary situation for looking at the women education.

A letter from a Brahmin student in the news paper. Poona observer in worth looking at the reason. Why the number of boys in government schools is because the system of teaching girls is many times better than the system government schools for boys if this situation continues then Jyotirao girls will be superior to us boys and they feel that in coming exams they were quit sure to be get first with victory. We men have to how our heads in shame. When we see women ever powering men. Impressed by the ideas of Sayashodak. TarorbaiShinde wrote the first book 'stri-purushTulana' at the time when the book was widely published, it was criticized by the male media.

Mukta Salve a matang student studying kn class IVatphule's school. Wrote on essay on the plight of the mang and mahars. She further wrote a dalitwomen in the face of childbirth in the open bringstrars to the eyes. It we do not allow to access the vedan then which is car religion. This very thorough and

nakedquestion was raised by mukta in her essay. The question that confronts such a basic truth and challenges the Brahminical logic. Tanhubai Birje, a truth seeking satyashodhak. Father and husband was the first woman editor in India and savitribai Rode, a woman editor in India and Savitribai Rode, a women from Ramushi community was found leading 'Ramoshi Samachar' breaking the dalit barrier and lead the movement in 1914.

At that time, when the first examination of girls school was held, more than three hundred people had gathered to watch it. The girl who got the first number in it.demanded in English that we don't want the prize of food, toys, clothes I want a school Library. At her request, Phule built the fort school library in 1852. The school library provides English, agricultural, education and industrial training to the boys and girls from the very beginning and paid the boy and girls at home to solve the problem of dropourt. They started first night school in India for woman the 1854 to instill a love of science started an science in parents of boys and girls. Phule says that the world misery is caused by gender equality. He hold men responsible for that. On the one hand they treat women on goddesses and on the other hand they treat them price slaves. Jonrao believes that equality between men and women is a proven tact of nature. He said that it that happened then there would be no need for price, judges and jails. According to Phuleinjustice Is done to all women life the world and the main reason is in all orelegions. Men have written that all the scriptures around the world have done more or less injustice to women. So they have been blased for selfish reasons. Jyotirao's Phule's words ario deeds were unanimun among the social reforms in India.

Many widows are treated into position became they are not allowed tooremonry in 1863. JyotiraoSavitribai started an 'BalhatyaPratibandhgruh' where their own enclose was not enough to cover their expense seeing the reluctance of the Brahmin men in the mattere he avoided taking any help from them in this work Thirty Five Brahmin window were given birth here by Savitribaiherset. The adopted a son of a Kashibai.<sup>5</sup>

Phule has raised voice on Hindu marriage system, set a side underable norms and dowry and introduced truth seeking marriage system. SatyashodhakVivahpadhatti which word based on gender equality. He was not just a talk active rejorment. He was the first to raise his voice against the physical and mental exploitation of the widows. Who were dependent on him for everything in their life.

Jyotirao had appealed to the people to stop thus unhuman practice of hair removal. He appeare the barborsto hot to flow the discriminatory coustom of hair removal a te women. Thus Phule dedicated his whole life to the betterment of women by opposing the narrow for bettanunt for women.

#### Conclusion

In the nineteenth century when Mahatma Phule proposed the idea a reforming women, there was a lot of superstition in the society at that time. Women were not seen an human beings. Phule endured many hardships during this period of his life.

Phules views on women's social reform were reflected in his actions more than one and halt contries ago. There are high treatment of rape against the backword class, Dalits and tribal women if seems that even today aftam and andhalf century Phules. News needs to be adopted by all and by the government in India on gender equality.

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## A Study Of National Rural Health Mission In Kolhapur District

### Smt. Sonali B. Kumbhar

Research Scholar, Department of Economics, Shivaji University, Kolhapur.

#### **Abstract**

The Government of India launched the National Rural Health Campaign on 12 April 2005 to improve the health sector. Various health related programs are implemented under this campaign. The health services are their weak points and various measures are taken to solve the problems. The study has provided information about the National Rural Health Mission in Hatkanangle and Karveer talukas of Kolhapur district. For this purpose, questionnaires have been prepared for the beneficiaries and the required information has been obtained through their interviews.

**Keywords:** NRHM - National Rural Health Mission, Primary Health Center, Infant Mortality Ratio. **Introduction** 

Health is of paramount importance as it is said that health is a real asset. The Government of India launched the National Rural Health Campaign in 2005 to improve the health condition in India. Delivering those health services and improving India's health indicators various programs are implemented under the National Rural Health Mission. A variety of health services are provided. The main objective of the scheme is to reduce maternal and child mortality. Public access to public health care has increased and maternal and child mortality rates have been declining. Under this scheme, public service providers have been strengthened.

## The Concept Of National Rural Health Mission: -

The government Of India has launched National Rural Health Mission on 12<sup>th</sup> April 2005. Its objectives are to provide integrated, comprehensive and effective primary health care to the under-privileged and vulnerable sections of the society especially women and children improving access availability and quality of public health services. The National Health Mission was initially tasked with addressing the health needs of 18 states that had been identified has having weak public health indicates. Later other remaining states have been covered under this mission. The Union Cabinet headed by Dr. Manmohan Sing approved its decision dated 1<sup>st</sup> May 2013. The launch of National Urban Health Mission (NUHM) as a sub-mission of National Health Mission and these two sub missions combined called as NATIONAL HEALTH MISSION

### **Objectives**

- 1. To study the National Rural Health Plan
- 2. To review the provisions mentioned in the National Rural Plan

#### Research Methodology

The present research work is empirical and analytical types of research since it has covered grass root level scenario of the National Rural Health Mission in Karveer and Hatkalangle Tehsil and its outcome .Thus, the study explorative in nature. The study was based on the following research methodology.

It has been identified that certain indices and parameters which are truly represent. The socio-economic impact of National Rural Health Mission on beneficiary's life. In that sense it is also called as an analytical research. Thus, Present research work is empirical as well as analytical in nature.

## **Data Analysis And Interpretation**

Table No. 6.1: Expenditure on Health (Rupees)

Sr. No	Beneficiaries Expenditure on Health (Rupees)	Karveer	Hatkanangale	Total
1	1000 to 2000	94 (41.8%)	76 (33.8%)	170 (37.8%)
2	2001 to 3000	81 (36%)	95 (42.2%)	176 (39.1%)
3	3001 to 4000	35 (15.5%)	26 (11.6%)	61 (13.6%)
4	More than 4000	15 (6.7%)	28 (12.4%)	43 (9.5%)
4	Total	225 (100%)	225 (100%)	450 (100%)

The above table 6.1 observed that beneficiaries expenditure on health in NRHM scheme.

- 1) There are 37.8 average percentages for 1000 to 2000 rupees category regarding beneficiary's expenditure on health in NRHM scheme. As compared to average the percentage reported from Karveer taluka is higher while the percentage reported from Hatkanagale taluka is lower.
- There are 39.1 average percentages for 2001 to 3000 rupees category regarding beneficiary's expenditure on health in NRHM scheme. As compared to average the percentage reported from Hatkanagale taluka is higher while the percentage reported from Karveer taluka is lower.
- There are 13.6 average percentages for 3001 to 4000 rupees category regarding beneficiary's expenditure on health in NRHM scheme. As compared to average the percentage reported from Karveer taluka is higher while the percentage reported from Hatkanagale taluka is lower.
- 4) And there are 9.5 average percentages for more than 4000 rupees category regarding beneficiary's expenditure on health in NRHM scheme. As compared to average the percentage reported from Hatkanagale taluka is higher while the percentage reported from Karveer taluka is lower.
- 5) Considering Karveer taluka, the percentage reported from 1000 to 2000 rupees category is higher while the percentage reported from More than 4000 rupees category is lower.
- 6) Concerning Hatkanagale taluka, the percentage reported from 2001 to 3001 rupees category is higher while the percentage reported from 3001 to 4000 rupees category is lower.

Thus it is concluded here that, the majority level beneficiaries were made expenditure on health between 2001 to 3000 rupees whereas the negligible level beneficiaries were made expenditure on health under the NRHM scheme.

Hence, it may be noted here that, Hatkanangale taluka is slightly higher than Karveer for the same expenditure category in the NRHM scheme.

Table No. 6.2: Types of Hospital

Sr. No	Beneficiaries Expenditure on Health	Government	Private	Total
1	1000 to 2000	159 (41.6%)	08 (11.9%)	170 (37.7%)
2	2001 to 3000	152 (39.5%)	14 (20.9%)	176 (39.1%)
3	3001 to 4000	48 (12.6%)	18 (26.9%)	61 (13.6%)
4	More than 4000	24 (6.3%)	27 (40.3%)	43 (9.6%)
5	Total	383 (100%)	67 (100%)	450 (100%)

Above table 6.2 observed that beneficiaries prefer to go to government hospital or to the after implementation of NRHM

- 1) It is clear that out of 450 selected families, 383 families prefer to be treated in government hospitals whereas only 67 families prefer to be treated in private hospitals. Researchers also found that the cost of government hospitals was much lower than that of private hospitals. Because it was observed that the annual expenditure of one thousand to two thousand rupees is incurred in the government hospital. The average percentage of 1000 to 2000 rupees category stands at 63.1 regarding beneficiary's expenditure on their child education in NRHM scheme scenario. As compared to total the percentage from Hatkanagale taluka stands at higher while the percentage from Karveer taluka stands at lower.
- The lowest cost group of Rs.1000 to Rs.2000 includes 170 families, out of them only 8 respondents say that private hospitals having lower cost between Rs 1,000 and Rs 2,000; according to 159 people, such a small expenditure can only be incurred in a government hospital. Moreover, the average percentage of More than 3000 rupees category stands at 11.6 regarding beneficiaries expenditure on their child education in NRHM scheme scenario. As compared to total the percentage from Hatkanagale taluka stands at higher while the percentage from Karveer taluka stands at lower.
- 3) Of the 43 people in the high-cost group (over Rs 4,000), 27 said private hospitals cost more than Rs 4,000 a year, while only 24 out of 383 public hospital beneficiaries said government hospitals cost more than Rs 4,000.

In summary, after the implementation of the National Rural Health Mission, government primary hospitals were able to reach every village, resulting in a huge increase in the number of beneficiaries of that hospital. Similarly, the cost of treatment in these hospitals was found to be very low as compared to private hospitals.

### **Hypothesis Testing**

The National Rural Health Mission is significantly playing an important role in improving the health status of people in rural areas of Kolhapur District. The researcher has made this assumption to evaluate the performance of the National Rural Health Mission. He assumed that the National Rural Health Mission has significantly improved and changed the health of the rural population in Kolhapur. To test this, the researchers used data of primary health centers established under the Rural Health Mission from 2008 to 2018. The table below shows the statistics of one sample t-test results. The researcher has selected eleven years of data of primary health centre statistics for analysis. The mean value shows the average number of primary health centres in Kolhapur district in these eleven years. This year, there has been a standard deviation of 7.6 per cent in preliminary health care data. The test value shows what was the average number of primary health centres in Kolhapur before 2008.

One-Sample Statistics							
	N Mean		Test Value	Std. Deviation	Std. Error Mean		
PHCs	11	77.64	52	7.606	2.293		

The researcher should follow the thumb rules of hypothesis "If the calculated t-value exceeds the table t value. We say that the difference between x -bar  $\bar{x}$  (Sample Mean) and  $\mu$  (Population Mean) is significant at the 5 % level, hence reject H0 and accept Ha. Vice-versa if the calculated t-value is less than the table t-value value, then the difference between  $\bar{x}$  and  $\mu$  is not significant, hence reject  $H_a$  and accept  $H_0$ .

One Sample t-test (Two tailed test) at 95 Percent Confidence Interval							
Hypothesis	Degree of Freedom	T- Calculate d Value	T- Table Value	P- Value	Mean Difference	Decision (Accept or Reject)	
		Equal v	ariances a	ssumed			
Ho-The National Rural Health Mission is not significantly playing an important role in improving the health status of people in rural areas of Kolhapur District.  Ha-The National Rural Health Mission is significantly playing an important role in improving the health status of people in rural areas of Kolhapur District.	10	11.179	2.228	.001(P>0. 05)	25.636	H <sub>0</sub> - Reject  H <sub>a</sub> - Accept	
The results are significant at 0.05 percent significant levels for 05 degrees of freedom							

Above table no. Show that statistical analysis of the present hypothesis regarding NRHM performance, the researcher can tell whether the National Rural Health Mission is performing well in Kolhapur district or not. Here, the result shows that the calculated-T value (11.179) is greater than Table-T value (2.228) along with P-Value is come lesser (.001) than 0.05 per cent significant level for 10 degrees of freedom. Moreover, the mean difference is that 25.636; there are considerable differences between the means of the sample (77.64) and population/tested value (52). The mean difference value (25.626) shows that the

average 25 more primary health centers are in Kolhapur than the average number of primary health centers were in Kolhapur before 2008. This indicates that the National Rural Health Mission has made a positive change in the Kolhapur district regarding health. In conclusion, the null hypothesis is rejected, and an alternative is accepted due to the higher calculated-t value and lower p-value.

#### Conclusion

NRHM plays pivotal role to provide primary health care facilities in rural poor, women and children. The NRHM has become most powerful platform in the hands of rural poor and vulnerable section of the society. The NRHM mission is committed to provide universal access of public services such as food, nutrition, sanitation hygiene. The scheme has been promoted healthy lifestyle in poor section of the society. Besides, in order to achieve integrated and comprehensive access of health care NRHM has been taken several initiatives in state as well as country.

The present study has been conducted in Kolhapur district especially Karveer and Hatknagale tehsil to identify the implementation status of NRHM scheme. There are different types of stake holders of NRHM. The stakeholders like beneficiaries, medical officers have been witnessed to scheme in depth manner in their respective jurisdictions. Hence, the researcher has been made an attempt to find out socio-economic of profile of beneficiaries and medical officers. Apart from this, implementation level, access as well as status of health care facilities and views regarding the present problems which had to face both beneficiaries and medical officers across the study area. The present chapter deals with conclusions and suggestions. This chapter is the outcome of research work. The researcher has drawn different type of conclusion and suggestion of research work

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## Distribution Of Forest In Satara District: A Geographical Analysis

#### Dr. T.P.Shinde

Professor, Department of Geography, Mudhoji College, Phaltan, Dist. Satara (MH)

#### **Abstract**

Natural Vegetation is an important natural resource it should be conserved on priority basis for sustainable environmental management. However, increasing levels of human interference have forced terrible pressure on the natural vegetation cover through increase in human and cattle population and rural poverty. Due to this, there is significant loss of forest cover at an alarming rate. Depletion of forest affects many ecological, social and economic issues including extinction of biotic communities leading to loss of biodiversity, soil erosion, global warming and loss in income to forest dwellers. Although, the distribution of forest cover is the function of terrain, soil, temperature in general and amount of rainfall in particular. The qualities of forest also change accordingly. The present research paper is an attempt of assess the nature of distribution of natural vegetation inSatara district.

**Keywords:**Biodiversity, Erosion, Terrain, Depletion, Ecology **Introduction** 

Man has continually and at an increasing rate, been changing the forms and models of his interaction with the environment. Natural processes and factors that depend on the structure and other characters of the earth and social processes and factors that depend on structure and characteristic our society have been closely interwoven. On the one hand, population of the earth is growing rapidly and by the year 2000 AD, it might exceed the 6 billion mark, while on the other hand with the technological and scientific revolution developmental activities have been accelerated to such an extent that in certain areas they have become a threat to the environment. The utilization of natural resources is growing at an alarming rate, causing great concern for their conservation. The degradation of the environment due to the industrial and other wastes discharged into the atmosphere and hydrosphere has also caused great concern and there is big question mark- what will happen next? All these environmental problems associated with development have raised several questions regarding the type and nature of development and this has given rise to the concept of sustainable development.

### **Objectives**

To study the distribution of Forest area inSatara district.

### **Study Region**

The Satara district is situated in west part in Maharashtra state. This district consists eleven tahsils covering 1739 villages. The total area extent is of 10,480 sq. km. extending from 17°05' to 18°11' north latitudes and 73°33' to 74°54' east longitudes. This district is confined by Pune district to north, Solapur district to east, Sangli district to south and Ratanagiri district and Raigarh districts to west (Fig.1). It has very short boundary of Raigad district to the northwest. Although the boundaries are mainly administrative line along with several lines this considered with physical features.Satara district has typical landscapes due to variations in relief, climate vegetation. The variation of relief ranges from the pinnacles and high plateau of the main Sahyadriyans range having heights

Figure 1: Location Map of Study Region



over 1200 meters above mean sea level to the subdued basin of Nira river with an average height of about 600 meters above mean sea level. The climate ranges from the rainiest in the Mahabaleshwar region which has an average annual rainfall of over 6000 mm to the driest in Man, Phaltan, Khandala and Khatavtahsils where the average annual rainfall is about 500 mm. Satara is predominately a rural district of the 23 inhabited places in the district, 1739 are villages and 15 towns including in the Satara district.

### **Data And Methodology**

The present work is exclusively based on secondary data. Such data is collected from District Reports, Statistical Abstracts and District Gazetteers for the year 2008-2014. The data was collected from official web-site of Pune Vedhshala the Information published in Newspapers and Magazines was also obtained along with certain books. Besides this, some other published and unpublished records are also used for the collection from different government offices like district statistical department and tahsil level offices. Wherever, it is appropriate the results of the analysis are presented diagrammatically by means of bar charts, line graphs and map.

## **Analysis**

The total forest cover of Satara district is 851 km<sup>2</sup> out of which, 'Very dense forest cover' is nearly 14% while 'Moderately dense' is 50% of the total forest cover. The geographical area of Satara district is 10,484 km<sup>2</sup> and is spread over 11 talukas. The Satara forest division has twelve forest ranges viz. Dahiwadi, Dhebewadi, Karad, Khandala, Koregaon, Mahabaleshwar, Medha, Patan, Phaltan, Satara, Waduj and Wai. This Working Plan covers 1,309.18 km<sup>2</sup> of forest area falling within the jurisdiction of Satara forest division. It replaces the WP by Kulkarni and Pethkar (1996-97 to 2005-06) which had total 6 Working Circles- 4 main WCs viz. Protection and Reservoir catchment WC, Mahabaleshwar Plateau WC, Enrichment WC, Afforestation WC along with 2 overlapping WCs viz. NTFP (OL) WC and Wildlife (OL) WC. The revised WP has total 8 WCs - 4 main WCs viz. Protection cum Reservoir Catchment WC, Mahabaleshwar-Pachgani Eco-sensitiveZone Management WC, Improvement WC and Afforestation WC along with 4 overlapping WCs viz. Wildlife Management (OL) WC, Old Plantations Management (OL) WC, Bamboo Management (OL) WC and NTFP (OL) WC. 'Mahabaleshwar Plateau WC' of the previous Plan was replaced by 'Mahabaleshwar-Pachgani Ecosensitive zone Management WC' in the revised Plan as per the Ministry of Environment and Forests Notification dated 17<sup>th</sup> January, 2001. EnrichmentWC' of the previous Planwasrevisedas 'Improvement WC'intherevised Plan. Old successful plantations of Acacia auriculiformis. Eucalyptus, Glyricidia, Teak and mixedspp.arebeingdealtinthe'OldPlantationsManagement(OL)WC'intherevisedplan. Bamboo Management (OL) WC has been added in the revised plan to manage the Bamboo bearing for estare as. For est compartments all otted to the WC of the previous Planhave beenallottedonthebasisoftheirpresentstockingandenumerationdata. The annual coupes have been laid in the watershed following the ridge to valley concept. Each village in a watershed shall be taken as a unit of holistic development. is prescribed converge integrate forestry management interventions with developments chemes of other department's under JFM, FDA. IWDP, DRDA, District Plan etc.for socio-economic upliftment of the village communities.

The Working Plan was prepared based on the data of forest area, boundaries and other details made available by the DCF, Satara Forest division. Timely availability of the matching budgetary grants for the development and protection works as per the prescriptions of this Working Plan are crucial for the successful implementation of any management intervention and needs to be given proper attention for achieving desired results.

Table 1: Distribution of Forest Area in Satara District

Table 1: Distribution of Forest Area in Satara District								
Taluka	Range	Reserved forest			Protected	Unclassed	Private	Total
		Sec. 20	Sec. 4	Total	forest	forest	rrivate	Total
Satara	Satara	8272.21	0	8272.21	0	109.82	391.57	8773.60
Koregaon	Koregaon	9867.82	0	9867.82	0	303.40	0	10171.22
Jawali	Medha	8274.41	347.52	8621.93	0	62.80	237.48	8922.21
M.shwar	M.shwar	14693.14	1199.52	15892.66	268.74	212.05	4013.29	20386.74
Wai	Wai	12897.08	0	12897.08	0	119.54	45.25	13061.87
Khandala	Khandala	5713.49	320.39	6033.88	0	0	13.50	6047.38
Phaltan	Phaltan	3906.88	0	3906.88	4452.46	0	0	8359.34
Man	Dahiwadi	12228.68	0	12228.68	0	41.54	0	12270.22
Khatav	Waduj	6895.97	0	6895.97	0	172.49	4.77	7073.23
Karad	Karad	12475.10	0	12475.10	0	22.42	553.66	13031.18
	Dhebewadi	9486.84	90.92	9577.76	0	133.13	400.91	10111.80
Patan	Patan	11050.82	47.96	11098.78	61.22	344.28	1197.69	12708.97
G.Total		115749.44	2006.31	117755.75	4782.43	1521.47	6858.11	130917.76

Source: Satara District Forest Department, 2020-2021

#### **Distribution Of Forest**

ForestareaofSataradivisionhasbeenverifiedwithrespecttotherecordsofRevenueandSLR department in the year 2000. The form No. 1 was updated accordingly. The forest area in chargeofforestdepartmentinSataraforestdivisionis1309.18Sq.km.Outofthis1177.56 sq.km.isreservedforest;47.82sq.kmisprotectedforests,15.21sq.km.isunclassedforestsand acquiredprivateforestis68.58sq.km.Thepercentageofforestareatothegeographicalareaof the division is 12.49 %. The forest area is spread over 12 Ranges. These areas are inscattered blocks throughout the civil territory of Sataradistrict.

Intheseareas,mostofthetreecoveredareasarefoundinaNorthSouthbeltparalleltoandata distance 25 to 30 kms from the Western Ghats. According to the Champion and Seth classificationoftheforeststypesofIndia,themainforesttypesfoundinSataraforestdivision are asfollows.

- $1. \quad 8A/C_2-We stern \ sub-tropical \ hill forests$
- 2. 2A/C<sub>2</sub> West coast semi-evergreenforests
- 3.  $3B/C_2$  Southern moist mixed deciduous forests
- 4.  $5A/C_3$  Southern dry mixed deciduousforests
- 5.  $5A/C_{1b}$  Dry teakforests
- 6.  $5D/S_4$  Dry grasslands

The forests of Satara forest division belong to the following main groups as per revised classification of forest types by Champion and Seth:

## Western sub-tropical hill forests-8A/C2

This forest type occurs in Sahyadri ranges where altitude is more than 1,000 meters above mean sea level and rainfall exceeds 2500 mm. This category exists in higher ridges of Mahabaleshwar, Patan, Dhebewadi ranges. The crop is mostly middle aged. Density varies from 0.5 to 0.8. The crop is mostly stunted, without distinct canopies with large blanks interspersed where erosion and laterization has taken place. Shifting uncontrolledgrazing, heavy precipitation have led to degradation of these areas. Main species Syzigiumcumini. Actinodaphneangustifolia, Terminaliachebula, Memecylonedule. Catunaregamspinosa, Phyllanthusemblica, Oleadioica, Acacia concinna etc. Bamboo is absent. The height of trees varies from 5 to 12 meters. The trees are generally of spreading habit. Shikekai and Hirda occurpredominantly.

## West coast semi-evergreen forests-2A/C2

This forest type occurs in the Western part of Satara Division viz. Patan, Mahabaleshwar, Dhebewadi. Thesearefoundbetween the Western Subtropical hill forests and Southern moist mixed deciduous forests at altitudes between 450 meters to 1,000 meters above mean sea level.

In these areas the rainfall is heavy and generally exceeds 2,000 mm. In this type offorests the leaves of all trees are not shed at a time. That is why these forests appear always green. Though, particular species dominates, it is a mixed forest. Crop is middle aged to mature. Density varies from 0.4 to 0.6. Height varies from 12 to 25 meters. Crop has been affected adversely on account of soil erosion, grazing and shifting cultivation in the past

## Southern moist mixed deciduous forests-3B/C2

This type of forest is met with along the lower slopes of Sahyadri ranges. The rainfall is between 1,250 mm. To 2,000 mm. Crop is mixed one. Teak is rarely found. This forest is foundintheWesternpartofSataraandKhandalarangesandinlowerpartsofDhebewadiand Patan ranges. The density of crop varies from 0.5 to 0.7. Average height of tree is 12 to 15 meters. Regeneration is almostabsent.

# Southern dry mixed deciduous forests-5A/C3

Thisforesttypeoccurs in the central portion of the tract where the rainfall varies from 750 mm to 1,500 mm. It occurs particularly in the Western part of Karadand Satararanges. In general, the height of the trees varies from 10 to 12 meters. For esteropiscomparatively better than the degraded scrub for est commonly met with in the Eastern portion of the tract. Density of the crop is generally less than 0.5. The areas are subjected to heavy grazing and frequent annual fires and have increased the proportion of thorny species on the poor and eroded sites.

# Dry teakforests-5A/C<sub>1b</sub>

ThistypeisgenerallymetwithinGhotil,Kalgaon,SalveareasofDhebewadirange,Daraand Kaner of Satara range. Site quality is generally less than IV-a. Teak usually forms major portion of the crop. Except in Ghotil area, elsewhere the crop is mostly unsound. The crop is mostlymiddle-aged.Reproductionofteakandotherprinciplespeciesisscanty.Theseareasare subjected to heavy grazing

and frequentfires.

### Dry grass lands-5D/S<sub>4</sub>

This type occupies nearly 1/3<sup>rd</sup> of the tract dealt with. This type occurs in low rainfall areas where annual rainfall received is less than 750 mm. Due to intense biotic interference and frequent drought, the areas are devoid of tree growth. Due to severe grazing and frequentfire, low quality grasses Kusali have suppressed the growth of good quality grasses Pawnya, Dongari, Marvel, Progression may take place if the seare a sare rigidly protected from these biotic factors. Common grass species met with are Heteropogoncontortus, Aristidafaniculata, Fragrostis species. Good fodder species like Dichanthiumannualatum, schimanervosum are rare. In moist localities sometimes Cymbopogon martini also met with. Thorny species such as Euphorbia neriifolia, Maytenusemarginata and Rhusmysorensis are occasionally metwith.

#### Conclusion

The natural vegetation covers in Wai tehsil get increases from East to West. Vegetation cover is associated with either river basin or drainage leaning. North and south hilly area of tehsil is having either scrub or barren land. This area provides sizable opportunity to afforestation. These low forest areas also suffer from acute problem of water crises as and when rainy season goes off. Afforestation on this section of tehsil might be change the worst situation. References: 1. Menon, S. and Bawa, K. S., Applications of Geographic Information.

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### DR. BABASAHEB AMBEDKAR'S VIEWS ON DEMOCRACY

### Dr. ASHOK BHEEMASHA

Department of Political Science, Gulbarga University, Kalaburagi. Karnataka

### **Summary:**

It is safe to say that BabasahebAmbedkar became one of the great thinkers of the century. By implementing the Chaturvanrya system, the Brahmins had disadvantaged the Shudras of all rights along with education. Babasaheb taught Shudras to stay with dignity through getting all their rights. He wrote considerably. It is thru this writing that his social, financial, political, spiritual and democratic perspectives emerge as clean. His devotion to democracy is clear from the vast and scholarly writings he has written on democracy. In the presented studies paper, Dr. Ambedkar's perspectives on political, socio-economic and democratic troubles have been highlighted.

## Aims of paper

- 1) To take a look at Ambedkar's political, social and economic views.
- 2) To examine social, economic and political democracy beneath Ambedkar's concept of democracy.

**Keywords:** Chaturvanrya, Constitution, Fundamental Rights, Dalits, Parliamentary system of government **Introduction** 

Dr. BabasahebAmbedkar has a respected area in the international as a jurist, a constitution maker, a Dalit savior, a social reformer and a just guy. Despite being born into such an ordinary own family, the reputation he won as a Vishwaratna within the world due to his expertise is sincerely a supply of proposal to many. He is also known as the 'Lincoln' of India as well as 'Martin Luther' for his work for the Dalits and backward training in India. The widespread frame of literature created by using Ambedkar shows the course of his holistic wondering. They have an impact on of JyotibaPhule's mind on Ambedkar can be seen. That is why he considers JyotibaPhule as his political and social philosopher. Ambedkar has come up with a thorough idea that is as radical as JyotibaPhule's ideas on caste system.

Caste can best come to a stop if a society based totally on the values and beliefs of freedom, equality and brotherhood is formed. That changed into his clear opinion. As long as casteism exists, a kingdom cannot exist due to the fact castes are anti-nationwide and anti-countrywide cohesion. That became his opinion. Ambedkar expressed the need for trade in the social structure. The upliftment and salvation of Dalits is the essence of our existence. That is why the basis of humanitarian philosophy is evident in his political thinking. Ambedkar's ideas reached out to the ones sections of the society which did no longer attain the winds of reform. He expressed his views on many standards along with state and nationalism, democracy, social democracy, nation socialism, individualism. His writings monitor his thoughts on all the above ideas.

Ambedkar had taken into consideration the state as an important political organization. But he did no longer consider that the state became all-effective and all-effective. He become of the view that the state need to be a tool or medium for social welfare. He said that the state have to give all and sundry the proper to existence, freedom and expression. He changed into of the view that social, political and monetary inequality ought to be eliminated from the state and the nation should be aware of how to enhance the residing requirements of the disadvantaged, dalit and backward classes.

Dr. Ambedkar's social thought changed into extra extreme and progressive because for hundreds of years the Brahmins raised their voices in opposition to the social injustice accomplished to the Shudras. The society was divided into four castes and the Dalits and the deprived had been deprived of many rights. This annoyance changed into in them. If rights aren't obtained through begging, then one has to fight for it. That was his clear opinion. Dalits were denied education and other rights in the Chatuvarna system. That is why he understood his closing obligation to serve the Shudras. He becomes of the opinion that political reform become useless without social reform. That is why he attempted to make sure that Dalits, like other sections of the society, must have the proper to education the insult to Dalits in each village. He also fought for his rightful representation in authorities' jobs and elsewhere.

He spoke out towards untouchability in Indian society. Untouchability is exploiting human beings. Dalits are also being disadvantaged of many rights. He became of the view that untouchability turned into undermining India's cultural role at the worldwide level. So he labored tirelessly to erase this stigma from Indian society. That is why he inserted the precept of disposing of social inequality in Articles 15 and 16 of the Constitution, and made untouchability a prison offense underneath Article 17. Ambedkar has also articulated vital monetary thoughts. He was of the view that the exercise of zamindari need to be stopped and the landless should get their rightful land. The ownership of land should be close to the state. He said that human beings ought to be endorsed to domesticate on a collective basis. He become of the view that agriculture must receive the same status as enterprise and that industries should be developed under the control of the state.

Dr. Ambedkar changed into a democrat. They did not take delivery of dictatorship, fascism or communist rule. His views on democracy were sensible. His political aim turned into no longer limited to constructing Indian democracy, however he desired India to guard the values of democracy via cooperating with all of the international locations anywhere there may be democracy in the global. He wanted democracy within the whole world. He had high-quality faith in democracy. According to him, democracy is the best way wherein a revolution can take area without bloodshed. He turned into of the view that most effective in a democracy can character rights are protected. There is best one device of government that frees us from injustice, oppression and slavery, and this is, in keeping with the democratic Ambedkar, the common guy can advantage electricity on this way. He changed into additionally relating to democracy because the most effective shape of presidency that maintained the prestige of the common guy. He turned into of the opinion that democracy is coexistence. He changed into of the view that poverty, illiteracy and casteism have been the principal barriers to Indian democracy. He stated that democracy could not exist without eradication of some of these. Ambedkar thought no longer handiest of political democracy but also of social and monetary democracy. He said that with the intention to deliver power to the commonplace guy, democracy needs to be in addition propagated and spread. For this, he changed into of the opinion that the strength concentrated in the hands of the elite have to be decentralized. He stated that gaining electricity for the Dalits and the underprivileged within the society is likewise actual democracy. If social democracy does now not exist, then the formal skeleton of democracy has no value in any respect, says Ambedkar. He stated that votes need to be transformed into values. People should know their genuine fee when balloting. Because once a vote is cast, it has no price for 5 years, so it's far vital to give this sort of vote to the right individual. There are extra illiterate, ignorant humans inside the society. Such people do no longer understand the importance of their opinion. But he felt that people who have been elected on the idea in their votes ought to work for such humans. He stated that casting off social inequality and giving identical possibility to concern about personality improvement is likewise social democracy.

Ambedkar became against the dictatorial machine due to the fact a person does no longer have any type of impartial dictatorship in the system. He turned into of the view that equal possibility and status for all residents might be accomplished only in a democracy. Democracy is also the guideline of the bulk. He expressed the view that these majorities need to shield the interests of the minorities. He said that everyone have to have same possibility for character development without any discrimination between individuals. Dr. Ambedkar became a supporter of parliamentary democracy. Parliamentary machine can create selfreliance, entrepreneurship and sense of responsibility in a man or woman. That changed into his opinion. He stated that the project of bringing about the National four become within the parliamentary gadget. Only parliamentary democracy has the capacity to result in radical change inside the social and economic spheres without bloodshed, he said. According to him, newspapers, opposition parties and loose elections are essential issues within the parliamentary system. He stated that there have to be a sturdy competition party in the parliament similar to the strong ruling birthday celebration. If there may be a sturdy competition, it could lower the arbitrariness of the ruling party. He become also of the view that the Opposition may want to come to be the ruling birthday party inside the future. At the same time, they recollect newspapers critical. He stated that newspapers must act honestly, disclose injustice and atrocities inside the society and focus the eye of the ruling party and the competition on social issues. In a

democracy, free and honest elections are held. In a way, elections are the essence of parliamentary democracy. That became his opinion. Through elections, the human beings can bring about independence via peaceful manner. But Ambedkar became also concerned approximately the elections in India. Because the elections here are fought on the electricity of this solid, he become of the clean opinion. Ambedkar knew that applicants of the equal caste have been elected wherever there has been a majority caste, so the people of the minority caste needed to live far away from strength.

#### **Conclusion:**

Man is the focal point of BabasahebAmbedkar's notion and thought. From the mind that Ambedkar gave, the folks that lived a dark life for thousands of years saw a ray of light. He had in thoughts the capability to have a much-achieving impact on Indian society. The revolution among Dalits and the underprivileged changed into because of Ambedkar's work, his humanitarian purpose. The social, economic and political thoughts offered through Ambedkar gave a new path to the society. Ambedkar is the supply of idea for plenty thinkers. If each person has achieved the work of giving rights and social prestige to the Dalits by way of disregarding the Chaturvanrya system, via burning Manusmriti, then it has been achieved by Ambedkar. His pragmatism and foresight can be seen in his democratic ideas. He was fully aware about the obstacles that stand within the manner of democracy. He has given goal steering to the general public and the rulers that democracy may be executed by way of fending off those barriers. Ambedkar wanted to carry out social revolution through ideological means; he did not need a revolutionary revolution.

Dr. BabasahebAmbedkar gave the Shudras popularity as regular human beings, and additionally gave the country a distinct identity by giving it a constitution. Due to his all-spherical wondering, he came to be referred to as 'Yugpurush'. From the perspectives supplied by using BabasahebAmbedkar on democracy, its miles clear that he had an extremely good devotion to democracy. He believed that handiest democracy could restructure social relations in India. They intended 'one person one value' rather than 'one person one vote'. Dr. Ambedkar taken into consideration constitutional morality more vital than law armed revolution was no longer applicable to them. He had faith within the constitutional manner. He become adamant that democracy could no longer prevail until social inequality becomes eliminated.

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### ENVIRONMENTAL POLITICS IN INDIA: AN OBSERVATION

#### MAHESHWARI SIDDARAM CHANNAPPAGOL

Department of Political Science, Gulbarga University, Kalaburagi. Karnataka

#### **Abstract**

The roles of democracy and democratic institutions in advancing environmental coverage and, in particular, weather policy are combined, as evidenced by means of the variation in the environmental development of various democratic governments. The sizable assumption that the In the Indian context, the endeavour to trace urban environmental politics must don't forget the current and latest upheavals in India's cities environment is of concern for superior societies however no longer for developing countries is incorrect. Environment has tremendous significance in India however there

are numerous politics in controlling pollutants and protecting environment. The present article goes to analyse the fame of surroundings in India and politics in environment.

**Key words:** Democracy, Government, Environment, Pollution, Control.

### Introduction

The roles of democracy and democratic establishments in advancing environmental coverage and, especially, climate coverage are mixed, as evidenced with the aid of the version in the environmental development of different democratic governments. From a theoretical attitude, democratic procedures can impact significant reform if public help for these reforms exists, especially whilst as compared with autocratic regimes, because the set of incentives for policymakers to legislate towards those ends in a device deriving legitimacy from the consent of the governed is substantive; as an instance, given political responsiveness because of electoral duty, policymakers in democratic governments have motive to don't forget a huge view of the public interest that incorporates the various positions in their elements and work to effectively create change. On such a view, democracies will probable keep in mind the consequential affects to most, if no longer all elements, caused by climate exchange. Factors like regime balance and ruler or governing reputable hobbies, too, appear higher aligned for progress in a democracy; civil unrest is less likely in a country perceived as legitimate, as is graft, both of which seem likely to inhibit climate motion. Environmental politics has extraordinary significance in present society.

The big assumption that the environment is of situation for advanced societies however no longer for growing countries is wrong. This is clear in South Asia. According to Anil Agarwal (1994: 346), the surroundings are 'an idea whose time has come in India'. For extra than a long time, there has been a lively environmental debate alongside a high degree of legislative activity in India. Of direction, this intensified attributable to the Bhopal fuel leak in 1984 (Khator, 1991; Krishna, 1996), which caused the Environment Protection Act of 1986. However, there may be enormous agreement that the effects of numerous reforms and rules were disappointing. Implementation has been poor. India's direction of improvement is maximum probably unsustainable (Paulus, 1992). Its modern-day development approach is therefore an increasing number of disputed alongside traces of ecological issues (Hörig, 1995). According to a World Bank evaluation (Brandon and Homman, 1996), the total cost of environmental damages in 1992 amounted to nine.7 billion US bucks in India. This was the equal of four.5 percent T 64 Taking the State to Court of GDP. The comparative figures for China and Mexico were 2.6 and 3. Three percentage of GDP. In industrialized nations the yearly environmental damage becomes envisioned at one to two percentages. Anil Agarwal (1996) has taken into consideration the World Bank records for India to be underestimated as they did now not account for the loss of biodiversity, fitness costs due to dangerous waste and deforestation impacts other than wooden depletion. Air and water pollution and lack of sanitation, garbage and sewage disposal and different basic city services critically impede the improvement of India's cities. The prime ecological concerns in India's rural regions are soil erosion, deforestation, water pollution and the scarcity of safe consuming water. Neglecting environmental requirements in practice for the polluters,

in turn, the value of compliance tended to be better than the price of non-compliance. Corruption, litigation and (alternatively not going and normally low) fines had been less expensive than installing anti-pollution devices. Most industries had been running underneath giant pressure to reduce expenses in incredibly aggressive markets. The polluters' well-known view was that bureaucrats will be sold. Their local power alliances with excessive-rating party and State officials were based greater on suspicion than on mutual interest. Business people did no longer commonly get concerned in policy techniques. The price of lobbying would again were higher than that of simple non-compliance. This, in turn, meant that legislation tended to be unrealistic in phrases of financial viability, thus reinforcing polluters' preferred method of non-compliance. Institutional inefficiency becomes exacerbated by way of the truth that state governments needed to put into effect central government guidelines. The dating among them turned into often characterized by using animosity. Beyond formal recognition, there tended to be little problem for the needs of other government levels. Authorities on the state level were probable to see environmental rules primarily because the central government tools to postpone projects and to intrude in state interests. The possibilities of a success environmental policy were in addition dwindled by way of the fact that the bureaucracy worried becomes a weak Environment and Politics in India player inside the contention of various government corporations. It had no powerful shoppers, nor even an actually defined goal organization. Information about the puzzling multitude of environmental dangers changed into nevertheless scarce in India, making the price of movement appear like higher than the costs of inaction. Finally, the environmental bureaucrats had little prison approach of enforcing their coverage targets if different agencies proved unwilling to cooperate the politicization of the administrative our bodies along partisan traces in addition dwindled motivation and efficiency. In everyday practice, loyalty to party employees mattered greater than policy compliance. These scenarios of 1991 nonetheless become basically accurate in 1998. However, public hobby litigation had within the intervening time given some clout to the Pollution Control Boards, as Deb Kumar Bose, chairman of the WBPCB, and other excessive-ranking officers told me in interviews. Industries are now extra terrified of growing fines or closures of their organizations inside the case of non-compliance. Environmental consultancies have grow to be desirable enterprise because groups are required to prepare environmental impact tests and are increasingly more taking this be counted critically, particularly whilst big sums of funding are involved.

### **Indian Context**

It looks as if environment is an idea whose time has come. Newspapers give outstanding display to environmental horror memories. Editorials demand higher management of natural resources. Government statements at the want to preserve the environment are common. Government programmes, too, are quite numerous and increasing in variety each day. There are big schemes for afforestation, as an instance. In the ultimate 4 years, a few 1,000 crore seedlings are stated to had been distributed or planted. There are new legal guidelines for manage of air and water pollutants and for the conservation of forests. India has been praised all around the global for what it has achieved to preserve tigers. Nearly 3 in per cent of India's giant land mass are now included national parks and wildlife sanctuaries, and there are demands to strengthen their safety and growth their place. Plan documents and party manifestoes take care to mention the significance of environment.

In the Indian context, the endeavour to hint city environmental politics should consider the modern and recent upheavals in India's cities. It is widely acknowledged that the liberalisation regulations of the 1990s have introduced about fundamental shifts no longer only in the Indian financial system, however also inside the society; particularly in India's cities. Shatkin (2014:8) argues that the city political terrain is undergoing essential transformation as well. Bhan (2010) consequently states that the urban has "started to rise now not simply demographically but politically, electorally, socially, culturally and economically to emerge as the defining trouble area of the 'new India'." Due to these latest transformations, but additionally because of the political focus on rural areas that has prevailed through lots of India's independence decades, there is nevertheless a relative lack of awareness about current city local politics (Tawa Lama-Rewal and Zérah 2011). Herein, and during this unique issue, urbanisation is known to intend "a political, social, and financial manner intertwined with ecological procedures and produced through power relations going on at various scales" (Véron 2006:2094; drawing on Swyngedouw 1997). As cities are socio-environmental entities, the surroundings and the city are fused collectively in a hybrid system. With this conceptualisation, it's far apparent that the larger socio-economic and political shifts previously noted have environmental dimensions. On the only hand, they have got environmental results added approximately by economic increase and accelerated consumption, in addition to sustained urbanisation (Shaw 2007). As Rademacher and Sivaramakrishnan (2013:1) observe, "rapidly proliferating and aid-in depth urbanism have an effect on[s] regular lived environments and the ecological approaches that

undergird them". This turns into obvious in phenomena like air pollutants (Sharan 2013, Véron 2006), water pollution and depletion (Sharan 2014), extended vehicular site visitors (Pucher et al. 2005), growing problems to discover area for stable waste management (Bose and Blore 1993, Hazra and Goel 2009, Gidwani and Reddy 2011, Idris, Inanc, and Hassan 2004,), loss of woodland cowl (Sharma and Joshi 2015), and growing tendencies towards the Urban Heat Island effect (Roy and Singh 2015) amongst others. These environmental problems are understood as distinctly political and carefully intertwined with the manufacturing of choppy cityscapes, wherein it's miles the poor who frequently endure the best burden of environmental degradation (Véron 2006).

On the alternative hand, societal shifts have often been squarely and fundamentally inscribed in city environments in the experience that this alteration has come approximately exactly through the trade in environmental practices. The converting consumption styles simply mentioned are a part of these. In addition, other practices had been brought inside the direction of monetary liberalisation, at some point of which the "environment" and "environmental problems" in urban regions have more and more grow to be the focal point of governance efforts by means of each nation and non-state actors in urban India (Mawdsley 2003). Due to this better visibility of the environment and environmental issues in India's cities, Follmann (2015) argues that India is currently witnessing a "city environmental awakening." This renewed impetus to deal with environmental troubles is to a very massive extent a result of the popularity of powerful actors that "in order [for India] to understand its medium-time period boom potential, a vital prerequisite is to control and facilitate the procedure of urbanisation" (Ahluwalia, Kanbur and Mohanty 2014:2), inclusive of city environmental troubles. The government is referred to as upon by way of international players, along with UN-Habitat, to deal with issues of environmental sustainability with the intention to maintain cities' competitiveness (UN-Habitat 2010:162), as environmental degradation threatens to affect funding flows (Upadhyaya 2014) and endanger sustainable financial increase (The World Bank 2001). The that means and cost of city environments have accordingly changed along with the bigger politico-economic shifts which have placed Indian towns at the forefront of global opposition (Coelho and Raman 2013:146). It can consequently be said that the environment of metropolitan cities as a minimum has been a necessary aspect of the restructuration and urban "renewal" of towns on their manner to becoming "international-elegance" (Arabindoo 2010, Fernandes 2004, Follmann 2015, Ghertner 2011, Truelove and Mawdsley 2011). Interventions aiming at environmental upgrading are therefore additionally relatively politicised methods, inscribed into the specific political economy of modern-day publishliberalisation Indian cities (Shatkin 2014).

## **Environmental politics**

Knowledge, in keeping with Bayly (1996 in Kalpagam 2014), is socially organised and taxonomised facts. Environmental information, then, would designate socially organised facts touching on the surroundings. Of direction, such knowledge is then in no way a collection of "impartial facts" devoid of politics. Rather, our understanding of environmental knowledge builds on Michel Foucault's (1991:27) perception that "there may be no strength relation without the correlative constitution of a field of knowledge, nor any expertise that doesn't presuppose and represent at the equal time energy family members." According to Foucault (1997:53) the understanding-power nexus builds a system of acceptability; a regime of truth that confers to precise information the tag of being "genuine" even as other data is considered misguided (Foucault 1997:13-15). These structures of acceptability exchange over time, so that what is considered fact or know-how is something which is traditionally located (Rabinow and Rose 2003). As those systems are by no means absolute and unchallenged, diverging understanding claims exist concurrently. Rademacher (2011:28) factors out that many forms of understanding exist "via which people in reality recognize and have interaction the environment in social existence."

Because of this strong interweaving of know-how and energy, governments and other actors in India and someplace else have used know-how strategically to implement their claims on the environment. Retracing the colonial duration, Agrawal (2005) spells out how bureaucratic know-how about the woodland of Kumaon changed into the basis for governmental attempts to manipulate it. Kalpagam (2014) similarly working on colonial India, indicates how "[m]odern nation forms ... had been instrumental in an epistemological conquest." That environmental expertise and claims over the environment are nevertheless sure together in intimate ways in the post colony is demonstrated by Baviskar (2000) who analyses the strategic use of scientific and indigenous know-how via the Forest Department, neighborhood villagers, and an NGO respectively in competing claims over use of woodland assets within a national park in Himachal Pradesh. Often, technocratic knowledge is in a privileged function with regards to affirming such claims (Rademacher and Sivaramakrishnan 2013). In the context of deciphering Delhi's wastewater, Karpouzoglou and Zimmer (2016) document how embodied, non-technical understanding that citizens of

an unauthorised colony gain in their locality is delegitimised at various ranges via state actors. These competing know-how claims display that tensions exist among professional expertise and democratic governance, a situation which encourages same participation in framing and governing environmental problems in concept at the least (Fischer 2000).

Such a politicized view of environmental expertise involves that technological know-how or other styles of understanding and politics are coproduced. In truth, the evolution of environmental facts and information is integral to wider politics (Forsyth 2004). In India, a case take a look at on Delhi by Véron (2006) demonstrates that the framing of air pollution and viable answers to it, for example, are exceptionally magnificence-biased. Such case research heed Forsyth's (2003:131) call "to acknowledge the social embedding of environmental knowledge" and understand how technology may be mobilised for political goals.

Against this history it will become clear that there may be no simple divide between "state knowledge" and "local knowledge." Rather, as Robbins (2000) demonstrates, competing truths about the environment among know-how groups that consist of state as well as non-state actors are based on questions of political economic system. The complex positioning of the state is in addition confirmed via Birkenholtz (2008) who strains the hybridisation of different types of knowledge's approximately groundwater in Rajasthan. While a redistribution of strength-knowledge is attempted thru displacement of neighborhood understanding into the state apparatus, the nation is presently marginalized there in expertise manufacturing and distribution regarding groundwater. Birkenholtz's (2008:466) assertion that "central to the politics of nature is the query of environmental know-how, of how it's far produced, contested, legitimated, and hybridized" effortlessly maps onto the politics of urban nature, or urban environmental politics and but, simply how those tactics play out inside the city context has been studied to a lesser quantity.

Environmental arguments mobilize entire networks in civil society and provide wider scope for efficaciously opposing government strength. Grassroots moves emphasizing environmental aspects have observed academic assist. Members of India's city elites take hobby in these problems, Sumi Krishna (1996) warns that it's far very possibly a false impression to agree with that the agricultural poor are inherently extra protective of the environment. Nor does she remember women to be always more ecologically aware than guys, as suggested by way of 'eco-feminist' writers (Mies and Shiva, 1993). Sentimental visions of small village communities residing in harmony with nature will without problems attraction to the knowledgeable, city elite (Krishna, 1996; Baviskar, 1997). However, for the human beings involved, the daily fact can be considered one of grim warfare for survival. Given the selection, many might indeed opt for the consumerist improvement model both loved and despised by means of participants of the urban environmentalist elite. Both Krishna and Baviskar essentially call for more participative democracy to remedy such dilemmas. This, in the long run, is politically the identical call for as that made by using those accused of romanticism, with the difference that Krishna and Baviskar do not count on instantaneous ecological remedy. As mentioned in Chapter three, public interest litigation has become a vital arena for environmentalists (Shastri, 1990; Sharma, 1993). Before turning to the case studies in an effort to difficult such matters, it will be important to take a more in-depth observe the neighborhood context of Calcutta Environment and Politics in India. The Situation of the Calcutta Agglomeration the environmental state of affairs of the Calcutta agglomeration and the state of its environmental polity replicate what has been stated to date for the whole state. The Metropolitan Area faces top notch environmental demanding situations, as has been amply documented on behalf of the state government itself (A.K. Ghosh, 1988, 1991; State Planning Board, 1990; CEMSAP 1995.

#### Conclusion

The analytical contributions to the present literatures on environmental politics in India and to the hereto constrained UPE case-research of Indian towns methodologically they have proven that eventually-grained evaluation of regular practices and located dynamics, made possible through extended qualitative engagement, yields wealthy analytical findings. They have also highlighted the importance of accounting for temporality within information collection and analysis. Analytically they've further nuanced our expertise of environmental politics in India. Through the exploration of various area web sites, mainly non-metro cities, however additionally the careful attention of luminal spaces inside dominant cities, including rivers capes, and the socio-cultural frontiers inside neighbourhoods, those papers have pointed to the heterogeneity of urban environments on the only hand and the interconnected nature of environmental politics on the alternative. In doing so, they spotlight the analytical challenge of accounting for nearby context and specificity at the same time as additionally recognising the multi-scalar political-financial and social elements that form the replica of unique city environments. Further, it has introduced to the fore a

want to understand and account for inter sectionality in approaches that complicate class binaries that allows you to recognize contemporary energy dynamics in Indian towns. By demonstrating the multiple methods in which city environments in India are an increasing number of enrolled right into a broader reimaging of the position of towns and residents, this paper has pointed to the need to severely interact with multi-dimensional and multi-scalar relations of strength that shape the material and socio-cultural infrastructures of day by day life in Indian cities and protection of environment.

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