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A Study on Sustainable Value Creation in B2b Companies

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Abstract:

ESG (Environmental, Social, and Corporate Governance) guidelines ensure best practices are adopted to ensure Financial and Non- Financial aspirations of companies. ESG Criteria have become a reference for socially responsible investing in recent years. Companies build their practices so that the three pillars of sustainable development; planet- people and profit are strategically governed so that the activities meet the needs of the enterprise effectively and productively and also needs of all its stakeholders today while protecting, sustaining and enhancing the human and natural resources that will be needed in the future. The more companies create Sustainable Value, the better they reconcile the conflicting targets of the production of goods and services and resource conservation. Various dimensions of sustainability predominantly include Social, Business, Ecological and Supplier sustainability. United Nations has fixed 17 major SDG frameworks for mandatory best sustainable development practices and while companies create Sustainable value policy these SDGs is integrated with GRI standards for Sustainable performance of the companies. In the long run these corporate integrate sustainable practices and governance to ensure healthy and Safe well being, good career prospects to its people and all stakeholders,, adopt green practices, ensure ecological balance by sustaining conservation of resources and clean environment. They also should be having resilience practices to be ready for pandemic like situations. The study is based on actual sustainability practices adopted by 20 corporate. The study integrates SDG with GRI standards to infer that corporate have started integrating SDG.

Keywords: Environmental, Social, and Corporate Governance, sustainability practices, SDG

Introduction

Modern production enables a high standard of living worldwide through products and services. Global responsibility requires a comprehensive integration of sustainable development fostered by new paradigms, innovative technologies, methods and tools as well as business models. Minimizing material and energy usage, adapting material and energy flows to better utility for natural process capacities, and changing consumption behavior are important aspects of future production. A lifecycle perspective and an integrated economic, ecological and social evaluation are essential requirements in management and engineering. This series will focus on the issues and latest developments towards sustainability in production based on life cycle thinking. Manufacturing are the main driver for welfare and prosperity of people. However, manufacturing also strongly contributes directly and indirectly to the depletion of natural resources, environmental burdens—affecting the health of animals, humans, and eco-systems—as well as to social conflicts. These negative effects expand along with the worldwide demand for industrial goods, which will further increase since the global population is still growing and less developed countries strive for the standard of living which richer countries already have achieved. And despite being aware of the prevalent limitations of natural resources and emission capacities of our planet, the demand for resources and the related pollution to the environment has continued to rise drastically. Thus, finding solutions towards a more sustainable development of global manufacturing, which simultaneously considers the triple bottom line with the three dimensions of sustainability; Social, Economic and Environmental—is of utmost importance and more urgent than ever.

Methodology of the study

Empirical study is conducted to trace out the preferred domains of Sustainability that integrate with SDGs declared by United Nations for Sustainable Practices. Report declaration, are thoroughly studied, discussions are conducted to find out key parameters in Sustainable pillars of Planet-People and Profit including interests of Supply chain stakeholders. On the basis of this questionnaire was built in 4 parts to assess-Approaches, Strategies and Governance practices to achieve targets fixed to reduce conflicting interests of stakeholders. The percentage performance of Sustainable values created over the years is calculated. Statistical approaches used: For an exhaustive study like contribution of B2B companies for sustainable value creation, an understanding of its actual impact is seen in the comparative curve.

1: Hence an attempt is made here to compare 3 years performance of 10 companies in different stages. Performance indicators are assessed on governance measures and percentage improvement can be assessed—Comparative analysis of 3 years.

2: Percentage output calculation: Percentage of improved performance is calculated to assess impact of Sustainable practices.

3: Percentage of Resource Conserved: Sustainable Environmental compliance is assessed and analyzed on the basis of resource conserved in spite of increased performance.

4: Cluster contribution: 4 important clusters of Sustainable practices are recognized and widely practiced in corporate culture: Economical, Socio-People, Ecological and stakeholders. The sustainable value created by each cluster is rated and analysed.

Objectives of the study:

The study is made to find out the Sustainable Values created by B2B companies amidst conflicting policies of increased performance in terms of products and services vis a vis conservation of resources.

1: To trace the framework within which the companies achieve Sustainable Value creations

2: To find out Approaches, Strategies and Governance practices that enables Sustainable Growth and Value Creation in B2B companies

3: What are key indicators of Sustainable Value Created?

4: Which elements are significant for the industry in terms of multiple customer value creation?

5: Which resources are used in a value-creating way by the company?

Analysis

A new business model in the context of sustainability is the result of strategic linking of its vision to unceasing improvement of business, emphasizing uniqueness of activities of corporate group. Gone are the days where only economic gain was the focus of Business strategies. Corporate culture has realized the importance of integrating the impact of its strategic decisions on Socio- Environmental factors to set resilient business. The steps and measures taken continue to contribute to its business sustainability for its vision of unceasing business improvement. Thus the strategic decisions taken to integrate Socio-Environmental factors in its approach, Strategy and governance continue to contribute to multiple value creation at all levels of sustainable

Objectives analysis:

1: To trace the framework within which the companies achieve Sustainable Value creations

To build Resilient Business on the foundation of continued responsibility towards people well being and responsibility towards resource conservation and renewable of planet and giving relief measures for communities and adopting measures to fulfill commitments to clients are the guiding forces within which the sustainability framework is built. The strategic decisions are taken considering short, medium, and long term risks and opportunities with an fulfilling achievements in higher profitability, client satisfaction, people engagement, better resource management create sustainable values at multiple levels.

Authorities like GRI, UN in the form of SDGs, UNGC, CDP, National Voluntary guidelines, Integrated reporting, Universal human rights continue to provide guidelines for sustained use of resources and also provide measures for performance standards and monitor.

Broad framework within which companies have achieved sustainable Value Creations

PROFIT SUSTAINABILITY	PEOPLE SUSTAINABILITY	PLANET SUSTAINABILITY
Financial Compliance	Labour regulation Compliance	Environmental regulation Compliance
Transparent strategic policies, reporting, and code of conduct	Diverse, inclusive work force	Green practices like infrastructure,
Risk management at all levels and stages	People engagement measures	Resource Conservation,
		Use of renewable Energy

Multiple values Creation expected as per standard set by UN strategic Development

Goals

Employee	Social	Ecological	Economical
Higher Engagement,	No corruption	Energy Efficiency	Profitability
Satisfaction	CSR activity	More use of renewable energy	Tranparent report on ESG and integrity
Equal salary, opportunity	Pandemic Relief	Carbon Footprint Reduction	Growth momentum for stakeholders
	Women representation	Green Infrastructure	Resilient Business
		Water Management	Client policy- Simplify, differentiate and model improvements
		Waste Conversion	Commitment to clients
		Impact on Climate Change	Responsiveness to Challenges

Obj2: To find out Approaches, Strategies and Governance practices that enables Sustainable Growth and Value Creation in B2B companies

Mission statements include broad approach statements. Some of the sought after approaches, strategies and Governance patterns are discussed below for people of the corporate, for growth in the profit, for planet conservation, Value to Stakeholders and suppliers, and communities. Each are analyzed in detail:

People Management: PM

PM is covered broadly by implementing People wellbeing, their up skilling for Career enablement and talent management, diversity and inclusion. SDGs as declared by UN to provide guidelines are SDG3, SDG 4, SDG5, SDG8, SDG 9, SDG 10, SDG 11, SDG 16.

Approach: People Centric across the strategies and Goals.

Strategies include People wellbeing, their up skilling for Career enablement and talent management, diversity and inclusion. Arranging programs and processes for achieving excellence in performance and resource utilization. Governance: Develop suitable systems including complete digitalization of programs, processes inclusive of profiles. Simplifying, integrating to suit the need of the Industry.

Social Sustainability

Giving back to society is the Approach: Responding to community –pandemic like situations, Strategies have integrated practices mostly responding to Social conditions like Pandemic,

Integrating CSR activities.

Governance: In large corporate governance is implemented and monitored through policies, Education, Relief activities. establishing board committees or through charter; women are also part of board committee. SDGS Guiding are: SDG 1, SDG 2, SDG 3, SDG 4, SDG5, SDG8, SDG 10, SDG 11, SDG16.

Ecological sustainability

Continues to be a important policy decision driver as it is visible to every concerned stakeholder. Resource conservation is inevitable practice, not only conserve also utilize optimally has become material topic of Ecological Sustainability. From Energy utilization conservation to less landfill output, ecological value creation is a challenge and also economic opportunity for everyone. Every corporate need to be environmentally compliant.

Approach: To integrate Planet Care into smart business decisions to become future ready, create win-win situation.

Strategy: Many large corporate believe in building green and Sustainable smart technology based infrastructure, smart resource conservation systems, AI controlled technology to ensure permanent and long term impacts.

Governance: Many adopt AI based monitoring systems, develop Environmental monitoring permanent and long term impacts.

Governance: Many adopt AI based monitoring systems, develop Environmental monitoringsystems (EMS). They are developed to monitor as per the national standard set SDGs adopted. SDG6, SDG7, SDG9, SDG11, SDG12

Business Sustainability:

Approach: Continuous Sustainable value creation through ESG (Environmental, Social Every business is answerable to its stakeholders. It is the responsibility of business to make it ESG competent to be resilient and investment friendly. Some of the best practices adopted on IT corporate world are Customer commitment and satisfaction, Ethical governance, data privacy and security, ensure sustained growth.

Strategy: correlating customer satisfaction through simplifying, differentiating changing models. governance).The corporate need to have digital edge over its co players. Need to adopt operational excellence

The Governance is transparent, value based. The built in system for Business system need to approach to maximize resource utilization. have cascading effects for all its other functions.

SDGs adopted: SDG8,SDG9,SDG10, SDG11, SDG16, SDG17

Obj3: What are key indicators of Sustainable Value Created?

The indicators on sustainable value creation can be clustered as Economical/ Business, Social and People of the corporate, Ecological. On the basis of this contribution made but these clusters Broadly the indicators can be clustered as those related to Financial compliance, Ecological/are studied Environmental compliance, CSR impact and integration, Stakeholder and client dedication and Commitment.

Corporate culture is committed to certain charters who govern sustainable practices. These Creation practices can be significantly contributing in multiple value creation. Four important elements that significantly impact company strategy in the long run are:

1: The corporate are committed to authorities like CDP- Carbon Disclosure Project, Carbon emission performance, UNGC- the United Nations Global Compact is a strategic initiative that supports global companies that are committed to responsible business practices in the areas of human rights, labor, the environment, and corruption.

2: The Global Reporting Initiative (known as GRI) is an international independent standards organization that helps businesses, governments and other organizations understand and communicate their impacts on issues such as climate change, human rights and corruption.

3: Assessment of CSR impacts help in evaluating beyond business performance, a good score creates significant value to business.

4: CES: Significant value created for customers. Commitment to Global initiatives like resource management, Good reporting initiative, CSR impact and Significant value to customers are elements significantly create multiple sustainable value to companies.

Obj4: Which elements are significant for the industry in terms of multiple customer value creation?

Obj5: Which resources are used in a value-creating way by the company?

GRI practices, CSR response to people and communities, employee engagement, resource conservation like energy efficiency, renewable energy, carbon offsets in the community, green infrastructure, water management, waste conversion to resources, response to climate change are some of the activities used in a value creating way.

Conclusion

When we want to quote ancient literature, even AKSHAYA PATRA, worked if a crumble of food is left for the day. The same principle is applied for a current situation. we need to leave behind clean air, healthy atmosphere, and other resources for future generation; which they rightfully deserve. Conflict between developed countries and developing countries is similar to large corporate and growing corporate. Though some of the large corporate work under complete Sustainable environment, these practices remain only on papers of CEOs of some of the companies. The volatilities of uncertain world like Pandemic like situations, changing climates, shortage of resources and challenges posed by stakeholders (Investment decisions are driven by ESG practices rather than Economic performance of Business) make it more pertinent for Business to be future ready. Under such challenges companies need to be committed to GRI standards, upgrade their strengths and successes and set out to next growth curve armed with unskilled and engaged talent pool, thriving communities, efficient green practices, and industry leading economic performance to deliver sustainable value to all stakeholders. Hence the study is open for continued changing volatile world of adoptions to create Sustainable values across the globe.

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Students Teachers View Point Towards Leadership

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Introduction

The concept of teacher leadership is considered an umbrella term which includes formal and informal roles, such as professional development coordinator, trainer, head teacher, first teacher, and assessment coordinator (Katzenmeyer & Moller, 2009; Levin & Schrum, 2016; York-Barr & Duke, 2004). It is obvious that the background of teacher leaders comes from two roles: teaching and leading. York-Barr and Duke (2004) define teacher leaders as those who 'are or have been teachers with significant teaching experience, are known to be excellent teachers, and are respected by their peers' (p. 267). However, there is a need to emphasize the influence of teachers as an important criterion of teacher leadership, as some teachers occupy formal leadership roles, but do not lead or make change (Grenda & Hackmann, 2014). A common understanding of teacher leadership entails the leadership practises implemented by teachers inside their classrooms. In this case, the main followers of teachers who practise leadership are the students (Augustsson & Boström, 2012). However, other scholars link teacher leadership to leading colleagues through training and coaching activities, in this case the followers are colleagues (Henning, 2006; Lowery-Moore, Latimer, & Villate, 2016; Taylor, Yates, Meyer, & Kinsella, 2011). Thus, teacher leadership is essential in order to cope with the new changes teachers face in their profession, as well as to prepare students to deal with these new changes. Thus, teachers must expand their own abilities and assume greater leadership roles. The current study thus aimed to explore the participation of six student teachers during the Internship experience and contribute to available research by understanding their perspectives concerning teacher leadership awareness and development. More specifically, it explored participants' perspectives before, during, and after their participation in the Internship experience during the last semester of their teacher preparation program in Qatar. The research questions guiding this study were:

1. How do student teachers' perceptions of teacher leadership change as a result of their participation in a practicum experience?
2. What personal and/or contextual factors influence their changing perceptions of teacher leadership as a result of their participation in a Internship experience?

Methodology

In this study, a qualitative research design was employed. The qualitative method is well-known as an effective method to investigate participants' perspectives of a phenomenon in a particular context. In this study, pre- and post-semi-structured interviews were conducted, and participants' weekly reflection journals were reviewed and analyzed. In addition to the qualitative instruments used in this study, the Teacher Leadership Readiness Scale was administered before and after the Internship experience to examine participants' awareness and understandings of teacher leadership.

The study was undertaken at the College of Education in B L D E A 's J S S College of Education, Vijayapur. A major component of the two-year program includes a 12-Week Internship experience during which student teachers become responsible for lesson planning, teaching, and working closely with students, their mentors and their university supervisors.

This study targeted student teachers in their final Internship course. The sample for this study consisted of six female student teachers who were studying the same subject and were completing their Internship experience at the same government school level at the secondary level.

Data collection:

Before the practicum experience started, the participants were informed about the purpose and phases of the study. The Teacher Readiness Scale was completed before participants attended the weekly seminars. The use of this quantitative data collection instrument was for the sole purpose of triangulating the qualitative data collected through the pre- and post-interviews, and the weekly journals submitted by the participants throughout the practicum experience. The survey gathered data on participants' interest in taking on leadership roles. Items on the survey further targeted student teachers' perceptions of knowledge, skills, and aptitudes toward leadership activities. The pre- and post-interviews were used to facilitate data collection and allow further probing and questioning about participants' definitions of teacher leadership, their perceptions of teacher leaders' roles and responsibilities, and their beliefs in their own teacher leadership knowledge and skills. Additional questions pertaining to participants' experiences during the practicum, including contextual factors, were added to the post-interviews. The semi-structured interviews were conducted face-to-face in Kannada for 20–30 minutes each. We intended to analyze the original sayings of our participants in order to represent their perceptions accurately.

Participants were informed that their weekly reflection journals and discussions on leadership topics were additional requirements and were not part of the grading system. They all volunteered and were informed that they could withdraw anytime during the study.

Data analysis

The analysis of qualitative data is known as ‘working with data, organizing it, breaking it into manageable units, synthesizing it, searching for patterns, discovering what is important and what is to be learned, and deciding what you will tell others’ The constant comparative method was used with the main purpose of weaving out meaning from the raw data. Preliminary themes and categories were developed and used to identify patterns emerging from the data. The categories were coded and both researchers analyzed the data, discussing the themes and patterns. Quotes relevant to the categories were selected. Analysis of the qualitative data revealed clusters covering the following themes:

1. teacher leadership definition,
2. teacher leadership characteristics,
3. teacher leadership impact,
4. factors affecting teacher leadership,
5. teacher leadership identity, and 6) teacher leadership development opportunities.

Participants	Pre- results	Post- results
Pooja	37	30
Soujanya	42	24
Aforza	41	45
Nutan	36	35
Rekha	34	16
Soumya	35	24
Participants	Pre- results	Post- results

Student teachers started their practicum experience without a clear understanding of what leadership means and that was clear in their responses related to the definition of teacher leadership. All participants used terms like ‘control’, ‘guide’, and ‘give instructions’. One participant defined teacher leadership as ‘guiding the students and giving them instructions’ (Participant 1), and another mentioned ‘someone who directs and motivates students to be leaders’ (Participant 3). All participants stated that teacher leadership was about guiding and leading students in and outside of the classroom. Their responses showed better understanding at the end of the Internship Examples included ‘being responsible of a team even without a formal position’ (Participant 4), ‘being a role model and capable of facing difficulties, capable of quick control and to volunteer’ (Participant 2). This study provides evidence about student teachers’ perspectives toward teacher leadership, and some of their leadership practises, despite the fact that they did not consider these practises as leadership. These results are consistent with previous studies, even though previous studies mostly included experienced teachers (Bond, 2011; Katzenmeyer & Moller, 2009; York-Barr & Duke, 2004). Findings regarding the definition of teacher leadership were consistent with previous studies showing no agreement on the definition of teacher leadership. However, participants showed that teacher leadership includes formal and informal roles, and might be practised inside and outside the classroom. This is an important finding, as teacher preparation programs usually focus on child development and classroom management, and rarely provide training on how to deal with adults and teams (Burke et al., 2013; Reeves & Lowenhaupt, 2016).

Conclusion and implications

Despite the common assumptions that teachers learn teacher leadership by practicing, it is important to give foundations for student teachers about educational leadership and teacher leadership, especially in a context that continuously witnesses educational changes. Another important aspect is informing student teachers about the vision of their country and the context they are working in. Providing sessions on self-esteem and finding the strength in each student teacher is very important to develop and enhance their ‘non-cognitive’ skills, such as communication, self-confidence and problem-solving as a cost-effective approach to increasing the quality and productivity of the workforce (Whitaker, 2018). The study contributes to current literature by revealing the importance of beginning the development of teacher leaders at a time when they are still student teachers. This type of support can help teachers graduate with the readiness and awareness of teacher leadership in schools.

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Can Registration Alone Bring Change

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Introduction-

The practicing of cleaning human excreta from dry toilets, a customary occupation done by Dalits, has been prohibited in India many decades ago. But members of Dalit communities still collect human waste on a regular basis and this practice still exists. Manual Scavenger is the act of removing the waste from toilets or cleaning the sewers. The Prohibition of Manual Scavenging Act defines a manual scavenger thus; A person engaged or employed, by an individual or a local authority or an agency or a contractor, for manually cleaning, carrying, disposing of human excreta in an insanitary latrine or in an open drain or pit into which the human excreta from the insanitary latrines is disposed of. This law has been enacted to restore social dignity to the manual scavengers who usually hail from untouchable communities and pushed into this customary occupation owing to social stigma. A contractor had brought three workers to an apartment on condition of cleaning the septic tank before the dawn. These workers work as drivers and also clean latrine pits whenever the contractor assigns scavenging work. Unfortunately the three died on the site while cleaning the pit after inhaling toxic oxygen. Earning a decent living or securing a decent employment is an essential part of every individual. In the process of earning a decent living, individuals work in large establishments or private employers. A professional employment brings social status and dignity. Progress in career is also largely dependent on the exposure to the technological advancement of the workplace and the domain. However, while discussing the deaths of these three workers or such nature, the arguments often speak of the nature of the work. Failure to implement laws displays the failure of the administrative machinery.

Verdict of the Supreme Court and Registration

While disposing the petition filed by Safai Karmachari Andolan and others seeking prohibition and rehabilitation manual scavengers, the Supreme Court had observed in its verdict, on 27th March 2014, that manual scavengers hail from socially marginalized sections and have suffered social and economical discrimination. Citing that manual scavengers are considered untouchables by the mainstream society, the Apex Court prohibited manual scavenging and ordered the State to provide rehabilitation and compensation to the family of the deceased. The compensation was fixed at Rs 10, 00,000.

Statistical Data from State and Bengaluru

As per the Section 11 and 12 of Manual Scavenging Prohibition and Rehabilitation Act, the Karnataka State Government had officially registered 302 manual scavengers in 2013-14. Out of the total registered scavengers, 202 belong to Bengaluru city alone. In 2016-17, a population survey of manual scavengers was done once again enumerating from all the gram panchayats across the state. As per this survey, there are 474 scavengers and Bengaluru alone has 101 such registered persons. There are 303 persons in and around Bengaluru urban and rural gram panchayat limits. The exact number of persons is not finalized yet as the survey is still on. The website of Karnataka State Safai Karmachari Development Corporation has published that a total of 78 persons have died on the scavenging spot from 1993 to 2019-20 and out of this, 35 deaths have been reported from Bengaluru. Scavengers migrate to Bengaluru in search of work and often take up scavenging jobs to earn a living. The majority of the migrant scavengers belongs to Madiga caste and lives in slums.

National Statistics

As per 2011 census, a whopping 2.6 lakh persons are listed scavengers. Likewise, as per House Listing and Housing 2011 and Registrar General there are 3,50,000 persons who clean toilets and sewage pits. However, this does not include the workers of railways, municipalities and corporations.

Women and Manual Scavenging

Manual scavenging is not an occupation alone. It is a gender based employment. More than 90% of manual scavengers are women. It is strange that public toilets are built for women to have privacy while on the other hand women are employed to clean public toilets. Majority of women scavengers clean human excreta from dry latrine pits. It is important to note that all these women are Dalits. In villages, Dalit women are most preferred to clean dry latrines. Most of times, Dalit women are given this employment because they are enslaved by caste and gender discrimination. These women are not allowed to wear

clothes of their choice. The women do not have a choice, they are paid a pittance, and are threatened with violence if they quit. There's a lot of pressure from the village, the community, and their own families. The males of Dalit communities are threatened with dire consequences if they fail to comply with the orders of upper caste communities. Manual scavenging is a caste-based profession that leads to discrimination and atrocities against those engaged in it. Generations of families from marginalised communities in India have been forced to continue in this profession because of social ostracism and a lack of alternatives. Despite legislative and judicial interventions, manual scavenging continues in practice. People, especially women, engaged in this profession face systemic exclusion and find it difficult to access healthcare, education, welfare, and social security schemes. They work for negligible wages and accessing alternative livelihoods remains challenging for them, despite government schemes for this very purpose. Women manual scavengers have expressed that they had attempted to pursue other livelihood options to move away from manual scavenging, but to no avail. Some have managed to be employed as caretakers or cleaning staff in domestic, public, or institutional settings. Their work, however, still included cleaning toilets.

Manusmriti

The 10th chapter of Manusmriti has prescribed that Chandalas, unfit to be humans, should not be allowed to live amidst other communities. They should eat food in earthen pots. They should domesticate dogs and donkeys and wear the clothes removed from the dead bodies. They should never be allowed to wear ornaments except made from iron. They should be employed for butchering, hanging and killing people. They should always be available in the service of upper castes. However, there is no reference to cleaning human excreta. (Chapter 10, 51-52, 54).

Constitution and Manual Scavenging

With reference to Manual Scavenging, the 17th Article of the Indian Constitution has outlawed the act of compelling a person to do any scavenging on the basis of his or her untouchability. The Prohibition of Employment as Manual Scavengers and their Rehabilitation Act 2013 has prohibited the employment of manual scavengers, the manual cleaning of sewers and septic tanks without protective equipment, and the construction of insanitary latrines. It seeks to rehabilitate manual scavengers and provide for their alternative employment. The Act has also directed the States to issue ID cards to the manual scavengers and disbursement of 40,000 as maintenance every six months. The Act has also advocated that the children of the manual scavengers should get access to free education and scholarship and financial assistance for house building. The Act has also made provisions for skill development training to the scavengers and they be paid a stipend of Rs 3000/-. Manual scavenging is a countrywide issue. Compared to South India, North Indian women are largely employed in scavenging works. They are often hired by municipality, semi-government and private companies. Untouchability has been strictly prohibited in the Constitution but it is still alive in practice. Many welfare programs have been implemented to rehabilitate manual scavengers but majority of the law lack gender sensitivity. The law enforcing agencies should frame rules in order to uplift women scavengers and women should be given priority in providing skill management training. Welfare schemes focusing on the well-being of women scavengers could only bring respite to the Dalit families and all out efforts must be exerted to weed out the slavery of manual scavenging. The scavengers who have registered under the government agencies have not been rehabilitated. Registering a scavenger under a government agency would not subside the woes of manual scavengers, but enforcement of the legislations is the key. The bureaucracy and the elected representatives have displayed sheer negligence in implementing the legislations thus forcing the manual scavengers to live in penury and continue with the occupation. Registration alone would not change the lives of the scavengers but the fact lies in implementing the 2013 Act.

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Role of Election Commission in India

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Abstract:

One of the maximum essential functions of the democratic polity is elections at everyday durations. Elections represent the signpost of the democracy; those are medium through which the attitudes, values and ideals of the people closer to their political environment meditated. Elections are the crucial democratic process for selecting and controlling leaders. Elections furnish humans a central authority and the authority has constitutional right to govern people who pick it. Elections symbolize the sovereignty of the humans and provide legitimacy to the authority of the government. Thus, loose & honest elections are critical for the achievement of the democracy. In order to make sure loose & fair elections the Constitution establishes the Election Commission. In January 25, 1950, the Election Commission has installed in India. The secretariat of the Commission has 300 officers, and is located in New Delhi. This is a body autonomous in character and insulated from political pressures and executive influence.

1. Introduction

After independence from British imperial rule, unfastened India chose to adopt the system of parliamentary democracy and democratic practices are sustained in addition to strengthened via elections. Elections had been also conducted throughout British rule. These elections to the Provincial and Central Legislatures, did no longer fulfil the aspirations of the human beings of India and had been anything but honest and democratic. Elections in independent India are conceived to be each the graduation and culmination of its parliamentary democratic process. The concept of parliamentary and electoral democracy became an distinguished plan, when it became conceived in colonial India. However, it obtained sustenance and power inside the path of the country wide freedom movement inside the country. In historical India, the method of governance becomes entirely different. Except the early Vedic duration, the fame of the kings become hereditary, and the Samitis and the assemblies and the councils of the kings had been aristocratic bodies, even in the republic. The village councils and caste panchayats alternatively comprised village elders and notables and derived their authority from consensus instead of through a style of election. Monarchical regimes had been, therefore, the mainstay in ancient and medieval India. It turned into left to the British rulers to introduce the electoral idea in the country with the putting in place of consultant institutions. The final shape of the Election Commission has been a result of the unique wondering visualized a type of valuable electoral authority - one body to behavior election to the Parliament and every country to have its own set-up for similar purposes. The President of India became to appoint the Central Election Commission and the Governor to employ a comparable frame for his kingdom. The Draft Constitution of India had one of these ideas of the apex stage frame. The superintendence, path and manage of all elections to Parliament and of elections of the places of work of the President and Vice-President held underneath this charter, including the appointment of election tribunals for the decision of doubts and disputes arising out of or in connection with the elections to Parliament, became to be vested in a Commission to be appointed through the President. His authority vested with the conduct of election is none, but a constitutional frame, this is, the Election Commission of India.

1.1 Organization of the Election Commission

The first vital project of the framers of the Constitution became to maintain the democratic structure of the Constitution via elections. That is why they entrusted the superintendence, course and manipulate of elections to an impartial body appointed by way of the President of India, called the Election Commission. There had been divergent proposals, as we've got already visible, at the adoption of the Election Commission before the Drafting Committee, and the Committee decided to adopt a center route. The Committee decided that the Election Commission could have one Chief Election Commissioner permanently in office. The Election Commission would be permanent frame entrusted to organize and behavior elections. The workplace of the Chief Election Commissioner turned into to be elevated briefly with the appointment of Regional Commissioners and officials as well as different public servants in big numbers delivered for electoral responsibilities at some point of elections. This proposed scheme of the Drafting Committee acquired acceptance of the Constituent Assembly and it enshrined in Article 324 of the Constitution of India. Section 9 and Section 10 of the Ordinance is wholly extremely vires of the Constitution, in addition to spirit of the Article 324 of the Constitution of India as envisaged with the aid of the Constitution makers. The aggrieved Chief Election Commissioner in his petition, submitted that the whole independence of the Election Commission can be fractured by means of the decision arrived at with

the aid of two Election Commissioners who are appointed and eliminated at the desire of the authorities. The Lok Sabha, on December 13, 1993, passed a modification bill, "The Chief Election Commissioner and other Election Commissioners Amendment Bill 1993 changing the Ordinance issued on October 1, 1993 on this regard, making the Election Commission a multi-member body and equating the Chief Election Commissioner with other Election Commissioners. The Bill becomes law by using the Rajya Sabha and after the assent of the President it has become Law. The Parliament passed a Bill that transformed the Election Commission into a multi-member body, and the Supreme Court - a Constitution bench of the Apex Court - upheld the legislation, the Election Commission is now functioning as a multi-member body and the matter in this regard has been eventually settled.

1.2 The Original Structure of the Election Commission of India

The shape and powers of the Election Commission and its supervisory arrangements for making sure efficient and unbiased functioning of the electoral machinery are of critical importance to the running of the electoral system that any scheme of electoral reform could be largely ineffectual without positive critical modifications inside the Commission's shape and powers and greater adequate gadget of supervision over the electoral machinery. Article 324 Clause 2 of the Constitution of India envisages that Election Commission can also include the Chief Election Commissioner and such member of other Election Commissioners as can be fixed sometimes to be made by using the President for a time period of six years or as much as the age of 65 years, whichever is earlier. Under clause three of Article 324, it's further provided that once any other Election Commissioner is appointed, the Chief Election Commissioner will act as the Chairman of the Election Commission. The Constitution has ensured that the Chief Election Commissioner shall perform his obligation uninfluenced with the aid of a celebration or political attention and free from government interference. The territorial work is shipped amongst separate devices liable for one of a kind Zones into which the 36 Constituent States and Union Territories of the country are grouped for comfort of management. At the State degree, the election work is supervised, problem to normal superintendence, direction and manipulate of the Commission by the Chief Electoral Officer (CEO) of the State, who is appointed with the aid of the Commission from among senior civil servants proposed via the concerned state authorities. At the district and constituency ranges, the District Election Officers (DEO), Electoral Registration Officers (ERO) and Returning Officers (RO) who are assisted with the aid of a huge range of junior functionaries perform election paintings.

1.3 Types of Elections followed in India

Elections form the spine of Indian democracy in which human beings opt for their political representatives and decide the composition of the authorities. Holding free and truthful elections on a country and country wide degree is quintessential to upholding the ideas of democratic set up in India. From parliamentary elections to the presidential polls, India is going via the electoral manner at normal periods. The Parliament of India is the ideally suited legislative authority in the country and it is bicameral. It is split into two houses the Rajya Sabha, that's the Council of States, and the Lok Sabha, that's the House of the People. The Lok Sabha is referred to as the Lower residence and the Rajya Sabha is referred to as the Upper residence. The contributors of the Parliament are either elected by way of the people of India or nominated with the aid of the President of India. The union legislature or Parliament is headed by means of the President of India. The time period of Rajya Sabha is six years and the term of Lok Sabha is five years. The Lok Sabha can be dissolved. In Rajya Sabha, 238 individuals are elected by using the State and 12 contributors are nominated via the President for his or her contribution within the fields of artwork, literature, science and social services. In Lok Sabha, 543 members 16 are elected by way of the voting populace of India and Anglo Indians are nominated by the President of India. The Speaker, who's the Presiding Officer of the Lok Sabha, is elected via its participants. The Vice President of India, who is the ex-officio Chairman of Rajya Sabha, is elected through the participants of an electoral college consisting of the members of each the Houses of Parliament.

1.4 Role of Election Commission in Electoral Administration

Election is a device which a contemporary State creates among its residents a experience of involvement and participation in public affairs. It is through popular elections that the authority of presidency is clothed with legitimacy with elections; peaceful transfer of authority is feasible to the brand new leaders. So, an excellent electoral device is consequently, the basic precept of authentic representative authorities. However, it depends on how the electoral device operates i.e., whether or not elections are performed effectively and impartially via able directors free from political bias. If there exists no confidence over the decision of the poll field, it could spoil the faith of the general public in the democratic method and can have a tendency to bring it into discredit.

1.5 Chief Election Commission and other Election Commissioners

The existing Constitutional provisions are silent on the position of the Chief Election Commissioner with admire to the Election Commissioners. The Committee determined that the Election Commission would have one Chief Election Commissioner permanently in office. The Election Commission would be permanent frame entrusted to organise and conduct elections. The workplace of the Chief Election Commissioner became to be expanded quickly with the appointment of Regional Commissioners and officials in addition to other public servants in huge numbers added for electoral duties for the duration of elections. This proposed scheme of the Drafting Committee acquired attractiveness of the Constituent Assembly and it enshrined in Article 324 of the Constitution of India. Article 324(5) f the Constitution states that the Chief Election Commissioner shall now not be eliminated from his workplace besides in like manner and at the like grounds as a Judge of the Supreme Court and his situations of carrier shall not be numerous to his downside after his appointment and the alternative Election Commissioners shall no longer be removed from his office except on the recommendation of the Chief Election Commissioner.

1.6 Powers and Functions of Election Commission of India

The powers and functions of the Election Commission of India are derived from Article 324 of the Indian Constitution, the legislation referring to the elections and the regulations and orders issued below the Constitution or beneath the law enacted by using the Parliament. The maximum vital considered necessary of loose and fair elections is that the elections have to be carried out by means of an unbiased and impartial authority who can act as a mother or father of the whole election machinery. Clause (1) of article 324 of the Constitution of India vests substantial capabilities within the Election Commission, that is, "Superintendence, route and manage", for the conduct of elections. These powers of the Commission are triggered with the aid of supplementation of the Representation of the People Act, 1950, the Representation of the People Act, 1951 and Rules and Orders made their below. The plenary powers of the Election Commission below Article 324 of the Constitution are of recommendatory price. The Governor cans nonetheless difficulty the notification below Section 15 of the Representation of the People Act, 1951 if the advice of the Election Commission isn't in conformity with the political state of affairs of the State involved. In the sort of contingency, if the Governor considers the elections to be drawing close, it'd be supplanting the provisions of Section 15 of the Representation of the People Act, 1951 and the powers of the Election Commission under Article 324 cannot are stretched thus far. Under Article 174(1) of the Constitution, the Governor is needed to summon the House of the Legislature of the State to satisfy at such time and vicinity as he thinks suit, but 6 months should not interfere among its ultimate sitting in one session and the date appointed for its first sitting inside the subsequent consultation. If the elections are postponed, compliance with the provisions of Article 174(1) of the Constitution of India might become not possible.

According to the Registration of Election Rules, 1960 and the behavior of Election Rules, 1961, the Election Commission of India has accomplished the subsequent features to discharge its obligations freely and fairly:-

1) Preparation of Electoral Rolls

Article 325 of the Constitution lays down that there shall be one widespread electoral roll for every territorial constituency, the training of electoral rolls primarily based on religion, race, caste or sex is forbidden. The guidance and maintenance of complete and accurate electoral rolls are critical conditions for containing elections. 15 Under Article 326 of the Constitution, the electoral rolls ought to be organized effectively for all eligible voters irrespective of their religion, race, caste and intercourse to hold unfastened and honest elections.

2) Conduct of Poll

Under section 30 of Representation of the People Act, 1951, the Election Commission is empowered to trouble sure notifications within the official Gazette to restore the closing date for making notification, date for the scrutiny of nominations, the final date for the withdrawal of candidatures, the date or dates on which a ballot shall be taken and the date before which the election will be completed and statement of outcomes.

3) Recognition of Political Parties

The Election Commission has to sign in the political events in accordance with the Provisions of Section 29A of R.P. Act, 1951. The very last choice regarding the registration of political birthday celebration shall be primarily based on Sub- Section 29A of R.P. Act, 1951. The Election Commission has to behave quasi-judicially and has to comply with ideas of herbal justice while registering the political parties.

4) Allotment of Symbols

Under Rule (5) of the Conduct of Elections Rules 1961, the Election Commission is to legal to specify symbols that can be selected through candidates at elections in parliamentary and assembly constituencies and the regulations to which their desire will be situation, by using publishing a notification within the Gazette of India and in the Official Gazette of every State. The electricity to difficulty Symbols Order is comprehended in the power of superintendence, course and control of elections vested within the Commission.

5) Disqualifying of the Candidate and Voters

Under Section 10 A of the People's Representation Act, 1951, after every standard election, each candidate is knowledgeable to post his/her election returns. If the candidate does now not report election returns inside a prescribed duration, the Election Commission has the power to disqualify such candidate. Section 11 of Representation of the People Act, 1951 empowers the Election Commission to get rid of any disqualification listing. Under Section 11B of R.P. Act, 1951, the Election Commission also has the strength to cast off disqualification of voter list.

6) Counting of Votes and Declaration of end result

The votes may be counted both at one location for all the Assembly segments of a Parliamentary Constituency or at extraordinary places for the diverse Assembly segments under the supervision of the Assistant Returning Officer (ARO). The very last result is accrued through the Returning Officer at his headquarters and declared the effects at the approval of the Election Commission.

7) Powers with regard to Electoral Personnel

Representation of the People Acts, 1950 and 1951 empowers the Election Commission to rent Electoral Personnel and to get the essential personnel for the behavior of elections. Section 13CC of R.P. Act, 1950 offers that the Chief Electoral Officers of the States take Disciplinary motion against the Erring Officials it has additionally the electricity to problem commands at the transfer of officials connected with election work for the duration of the duration of elections.

8) Delimitation of Constituencies

Under phase eleven of the Delimitation Act of 1972, the Election Commission is empowered to correct any printing mistake in any of the orders made by the Delimitation Commission.

2. Conclusion

Under the provisions of Article 324 of the Indian Constitution, the Election Commission of India has been set up on twenty fifth January 1950 with an unmarried member or one Chief Election Commissioner. The observe famous that many changes have been made within the administrative set up of the Election Commission of India with the aid of introducing new steps and tasks to make sure free and honest elections in the country democracy may be studied and analyzed from exclusive angles. First, it's far a manner of existence in which specific types of people stay collectively, this is, rich and negative, urban and rural, educated and illiterate, and so forth. Secondly, it's also a shape of government in which the common humans take part within the decision making process. In political and administrative discourse, the second one factor of democracy is taken into consideration. The gift look at has additionally included on the gradual adjustments which have taken place within the Election Commission in family members to its foundation, structure, obligations, role, initiatives in addition to the links and expectations of all the stakeholders which include the government, the political events and the citizens in trendy within the context of electoral management. The gift look at strains now not handiest the electoral method but also the election machinery up from the Centre to the State stages. The take a look at additionally makes a specialty of the diverse issues, troubles and demanding situations being confronted with the aid of the Election Commission while accomplishing well-known elections to Parliament and State legislatures. Elections are carried out in line with the constitutional provisions, supplemented through legal guidelines made with the aid of Parliament. The important legal guidelines are Representation of the People Act, 1950, which in particular offers with the education and revision of electoral rolls, the Representation of the People Act, 1951 which deals, in detail, with all components of behavior of elections and publish election disputes. The Supreme Court of India has held that where the enacted legal guidelines are silent or make insufficient provision to deal with a given scenario in the conduct of elections, the Election Commission has the residuary powers under the Constitution to act in the ideal way.

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Analysis of Women Empowerment in Various Fields In India

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Abstract:

The issue women empowerment has becoming brining problems over the whole world. Since last few many years women empowerment is a controversial subject at in advance time they were getting equal status with guys in Vedic length. But they've faced in a few difficulties throughout earlier length to given that medieval in modern-day society many a time they were handled as slave. But 21st century their fame has been modified slowly and gradually in society in women reput. The Indian charter gave the identical, liberal, political, social, financial, cultural, education, and different rights it's given to Indians the women are leaders strongly call for equal a social position of women with men present situation we visible the women occupied the first rate positions. Political, Social, Educational, Industrial entrepreneur and top notch leaders that's all but women are not simply unfastened in the society due to the fact gender discrimination, caste, class, sexual harassment, society hierarchy, and labour discrimination greater than much less women's are able to set up their possibilities there for every and each must be protection to promote the women status.

Keywords: Women Empowerment, 21st Century Woman's Condition, Constitution, Social Hierarchy, Women Problems, and Emerging their Life, Women Empowerment Schemes etc.

1. Introduction

Women empowerment refers to growing the non secular, political, social, training, and monetary strength of person and communities of women. Women empowerment in India is heavily dependent on many exceptional variable that consist of geographical area urban and rural, academic, social reputation, caste and class. The principle of gender equality in enshrined in Indian constitution in its preamble essential rights, essential obligations and directive principle. The charter now not only wonderful equality women but also empower nation to adopts degree of positive discrimination in want of women with the framework of democratic polity or legal guidelines development guidelines plans and applications have intention at women development in one of a kind sphere. In recent years the empowerment of women has been unorganized has critical troubles. In determining the status of women on try and evaluation the fame of women empowerment in India is the use of diverse signs like women family, decision making energy and monetary participation acceptance of unequal gender role exposure to media women success toward the intention. However depends in large part on the attitude of the human beings closer to gender equability women empower is likewise defined has a alternate within the context women lifestyles which allow her boom capacity for leading pleasurable human existence it gets contemplated each in outside characteristics fitness, mobility, schooling and recognition, reput in the circle of relatives participation in choice making and additionally at the level of fabric safety and inner characteristics self cognizance and self-worth.

2. Objectives of the Study

- 1) To know the need of women empowerment
- 2) To study the govt. sachem for women empowerment
- 3) To analysis the factors influencing the political empowerment
- 4) Be aware of the law and polices for women empowerment
- 5) To know the women empowerment issues
- 6) Making awareness about women's political rights and responsibilities

Need for Women Empowerment

We can tell the condition of country by searching at the popularity of its women "Stated Neharu empowerment of women has turn out to be the solution to many societal troubles. Rameshwari Pandey (2008) in 21st century women should come out in their long cherished male supremacy and her weak point ladies should have capacity to struggle problems of this international. Therefore women are worshiped goddess in India, however not given terms position the primary issues going through with the aid of women in beyond and gift. Gender discrimination lady infanticide, feticide, dowry early child marriage atrocities on women's with their age they have been raped killed sex stereotype home violence, women trafficking, honour killing, Eve teasing, sexual harassment at work place.

The country wide file bureau turned into carried out through crime in opposition to women at 5.4% sexual harassment dose not reflected a time period picture, molestation 19%, cruelty by way of household and

husband 43.9%, rape 10.5%, kidnapping abductions 12%, sexual harassment 5.4%, dowry deaths 4.1%, Dowry prohibition 2.8%, immoral trafficking 1.2%.

Women Empowerment in 21st Century

Empowerment is a multi-dimensional technique which ought to enable individuals or a set of people to recognize their complete identification and powers in all spheres of life. According to Webster's dictionary the phrase empowerment indicates the situation of authority or to be legal or to be powerful. Empowerment is a system that gives a person freedom in decision making. The 21st century the time period empowerment of women has come to be a nicely realize concern on many events. The extensive majority of the politicians so referred to as nicely need of the public never left possibility to talk approximately their subject and responsibility in giving precedence to empowerment of women.

Education and Empowerment

Education as means of empowerment of women can bring about a high-quality attitude alternate, it therefore important for social economic and political entrepreneur progress of Indian constitution of India empower the kingdom to adopt affirmative measures for selling manner and manner empower women education considerably make difference in lives of women these can be direct or oblique being stated.

Improve the Economic Growth

Education boom the monetary, social and political possibilities to be had to women it leaders direct economic stunning inside the form of better life time earning for women. The society and us of an also advantages higher from the higher productivity of its labour force except improving human capital an increasing monetary increase women education. Also lessen the fertility price. The lowering in the wide variety of depends is referred to as the demographic present.

Political Participation

At the grassroots stages 50% reservation given to women local self authorities insinuation as improved political participation of women in India, but political participation of legislatives Assemble and parliament continues to be quite low in India women have abandoned the position of presidents prime minister speaker and cabinet ministers and political of opposition in politics of India and have proved their worth.

Year wise Membership of Women in the Parliament

Years	Members of Lokasabha			Years	Members of Rajyasabha		
	Total member	Female	%		Total member	Female	%
1951	499	22	4.41	1951	219	16	7.31
1957	500	27	5.40	1957	237	18	7.59
1962	503	34	6.76	1962	238	18	7.56
1967	521	31	5.93	1967	240	20	8.33
1971	523	22	4.22	1971	243	17	7.00
1977	544	19	3.49	1977	244	25	10.25
1980	544	28	5.15	1980	244	24	9.84
1984	544	44	8.09	1984	244	24	11.48
1989	517	27	5.22	1989	245	24	9.80
1991	554	39	7.17	1991	245	38	15.51
1996	543	39	7.18	1996	223	19	8.52
1998	543	43	7.92	1998	245	15	6.12
1999	543	49	9.0	1999	245	19	7.12
2004	539	44	8.2	2004	245	28	11.4
2009	543	58	10.6	2009	245	22	8.98

2014	543	61	11.2	2014	245	29	11.8
2019	543	78	14.4	2019	245	25	10.2

Source: Election Commission of India

The table depicts women participated in Indian parliament, in 1951 Lok Sabha only 22, (4.41) members and also Rajyasabha members 16, (7.31) but 2019 (16th) Lok Sabha women members 78, (14.4%) and Rajyasabha members 25, (10.2%). The women step by step increase to political participation that president, prime minister, cabinet minister, governors like others women's are successful participation political sector.

Women Empowerment Schemes

- 1) Beti Bachao Beti Padhao Scheme
- 2) One Stop Centre Scheme
- 3) Women Helpline Scheme
- 4) UJJAWALA: A Comprehensive Scheme for Prevention of trafficking and Rescue, Rehabilitation and Re-integration of Victims of Trafficking and Commercial Sexual Exploitation
- 5) Working Women Hostel
- 6) Ministry approves new projects under Ujjawala Scheme and continues existing projects
- 7) SWADHAR Greh (A Scheme for Women in Difficult Circumstances)
- 8) Support to Training and Employment Programmed for Women (STEP)
- 9) NARI SHAKTI PURASKAR
- 10) Awardees of Stree Shakti Puruskar, 2014 & Awardees of Nari Shakti Puruskar
- 11) Awardees of Rajya Mahila Samman & Zila Mahila Samman
- 12) NIRBHAYA
- 13) Mahila Police Volunteers
- 14) Mahila E-Haat
- 15) Mahila Shakti Kendras (MSK)

3. Research Methodology

Collecting information on Women Empowerment analysis has been drawn up through secondary sources Library, Books, Journals, Articles, Published books, research reports and Online sources.

4. Conclusion

India is modern to end up international's fastest growing economic system in near future it have to also consciousness on women empowerment we have to understand that women empowerment is manner which hopes to deliver gender equality and balanced financial system. Indian women had been President Prime minister, civil carrier, Doctors, entrepreneur, Lawyers etc. But nevertheless top majority of them needs assist and guide. Support personal to be educated to do what they want to do, to journey secure to paintings, safe and to be unbiased making their own decision the way to the socio-financial development of right here women people. Therefore women empowerment may be said to be the country of a manner to development therefore every one need to work hand for women's empowerment in the gift situation.

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Impact of Gender on Single Parenting Challenges

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Abstract:

Children are alleged to grow in a family setting where each dad and mother takes their respective roles within the upbringing of the child. In latest years there was a sudden upward thrust inside the phenomenon of unmarried discern families. Single determine families face challenges in nicely elevating their children. This research sought to discover the effect of gender on unmarried parenting demanding situations to their infant children's mastering and improvement. The research employed blended methodologies. It used questionnaires, commentary tick list and record evaluation as studies instruments. The pattern of research individuals consisted of 30 faculty teachers, 18 faculty heads and 20 parents and 20 children in grade 1 and 2. The data is provided in the shape of tables and excerpts. The study determined out that maximum single parents who confronted many issues have been woman. The female single parents occupied the lower ranks of the social strata. They have a look at confirmed that female single parents have been in maximum cases uneducated having failed to complete secondary education which put them at a downside while competing for jobs at the labor market. The limited education intended that the female single mothers also confronted demanding situations whilst it came to helping their children with home work. The form of work they done changed into physically laborious so that on the give up of the day they couldn't locate time to help their children with homework. The instructional overall performance of little infant children from single female parents was generally decreased than those from intact families. The study recommends that the schools prepare support groups for single parents. The study also recommends that the government regulation and policies must help low income single parents in fixing their parenting problems. There is want for schools to set up guidance and counseling programmes to help children from single families in order that they're capable of deal with challenges they face and are capable of compete with children from intact families.

Keywords: Single parent family, ECD children, Ecological Systems Theory, Children's right and Education

1. Introduction

Single parenting provides a number of demanding situations to the parent who may be staying with the child. The figure who could be staying with the child has to stand the challenge fending for the child, ensuring the child develops as a whole and playing own function and that of the lacking determine. Studies of Craig (2005) and Kail (2002) screen that within the unmarried determine households the absence of the other parent determine consequences in failure to offer a basis for nice attachment among the absent determine and the child thereby affecting the child's psychosocial element of mastering and development. The impact of the effect to the child of the absent discern differs where the absent parent is woman and in which the absent parent is male. Kail (2002) determined out that single moms have more parenting issues than single fathers. On the opposite hand Lloyd and Blance (1996) who studied parenting family patterns in sub-Saharan nations of Africa, located out that women headed single determine families tended to have higher educational opportunity and attainment than male headed single parent families. It is the aim of this take a look at to discover if there is truly a distinction at the impact on getting to know and improvement between children raised by the male and female genders of single parents.

2. Research Question

Which gender in single parenting faces extra parenting troubles?

3. Methodology

The studies followed a descriptive survey studies design. According to Belensky (2010) a descriptive research layout obtains records concerning the cutting-edge repute of the phenomena and to design what exists in respect to variables or situations in a scenario. Sage (2010) views that descriptive research designs assist offer answers to questions who, what, while, where and how with a specific studies problem. In the modern examine the descriptive studies design changed into suitable because it sought to set up the teachers' views and perceptions toward the effect of single parenting challenges in the direction of the studying and improvement in their toddler children. It focused on troubles probably to be faced by means of children from single discern households and the impact of the problems within the children's elegance overall performance and attendance throughout the early life level of grade1 and 2. In the look at of human relationships which include parenting strategies or family of relatives issues the experimental designs are less appropriate as they require strict manipulate of variables which is most effective

appropriate in herbal sciences consequently the descriptive survey is most appropriate within the cutting-edge look at. It changed into the researcher's intention to probe into the impact of gender of the parent living with the child affected the challenges faced via single parents and the way they affected their children's education and also how the children may be helped to acquire high education success no matter coming from single parenting families. Ideally the research strove to research the impact of the gender of the parent who stayed with the child and the troubles confronted by way of children from single parent households for the duration of the early life education which is the foundation for his or her destiny gaining knowledge of. One benefit of this design is that the respondents are the individuals who are without delay in contact with the precise children from single parent homes. They witness the issues confronted with the aid of the children inside the real study room surroundings as a result making the accumulated records legitimate. Sage (2003) cited that descriptive studies can yield rich statistics that leads to important pointers. This research design will become suitable given that findings can be generalized to the entire population. The researcher performed a random sampling system to choose six schools from the numerous faculties in Mandya District of Karnataka. Fordon (2001) states that random sampling entails the choosing of a pattern on which each element of the population has an same threat of being selected the studies participants comprised of instructors, deputy heads, heads, and instructors in charge, infant instructors and parents so a stratified sample was made. A stratified sample is a possibility sampling approach in which the researcher divides the complete populace into exclusive subgroups or strata after which randomly selects the final topics (Farlon, 2003). This type of sampling was used due to the fact the researcher wanted to find the perceptions of the subgroups in the populace. The researcher adopted this procedure for the purpose of acquiring the possible richest records required to answer the studies question.

The units used within the research have been questionnaires, interviews, and observation checklist and report evaluation. It changed into critical to apply the instruments for functions of triangulation. The information was given from questionnaires needed to be proven the usage of commentary checklist and record analysis. Interviews gave the researcher opportunity in addition probe facts that were now not pretty clear.

4. Results

Table 1: Demographic Data for All Participants. (N=68)

Variable	Descriptor	Category	Frequency	Percentage
Teachers	Age range	21-30 years	2	7%
		31-40 years	9	30%
		41-50 years	12	40%
		Over 50 years	7	23%
		Total	30	100%
	Gender	Female	28	98%
		Male	2	7%
		Total	30	100%
	Professional Qualification	Certificate in Education	5	17%
		Diploma in Education	16	53%
		Degree	9	30%
		Total	30	100%
	Teaching Experience	0-10 years	9	30%
		Diploma in Education	16	53%
		Degree	9	30%
		Total	30	100%
	Teaching Experience	0-10 years	9	30%
		11-20 years	15	50%
		Over 20 years	6	6%
		Total	30	100%
Heads Deputy Heads Teachers In Charge	Professional Qualifications	Diploma in Education	2	11%
		Degree	16	89%
		Total	18	100%
Parents	Age Range	21-30	12	60%
		31-40	5	25%
		Over 40	3	15%
		Total	20	100%

	Gender	Female	16	80%
		Male	4	20%
		Total	20	100%
	Professional Qualifications	No Qualification	14	70%
		Certificated	4	20%
		Degree	2	10%

There had been extra female teacher respondents than male instructor respondents. There had been more teachers who had diploma in education than other professional qualifications. The table also well-known shows that a high number of instructors had above 11 to 20 years coaching experience. Most faculty authority office bearers who replied inside the studies observe wherein nicely knowledgeable mature expert with a lot of coaching experience as indicated by way of the records furnished. Most of the school authorities had an age variety of over 50 years comprising 89% of the respondents. Most of the school authority office bearers who spoke back wherein degree holding women whose coaching revel in was above 20 years the gender percentage of females who responded is 78% and people with degree professional qualification created from 89% of the respondents. Of the single parents interviewed, 60% of them have been in the range of 21-30 years being the majority of the respondents. The single mothers created from 80% of the gender of single mother and father. 70% of the respondents had education qualification of underneath 3 O' Level passes. Most of the single parents who participated in the research examine were unemployed.

Table 2: Gender Comparison in Problems of Single Parenting

Descriptor	Variable	Frequency	Percentage
Which single parent gender do most children come from?	Female	26	87%
	Male	4	13%
	Total	30	100%
Which gender of single parents has more parenting problems?	Male	3	10%
	Female	27	90%
	Total	30	100%
Which gender is mostly well educated and employed?	Female	4	13%
	Male	26	87%
	Total	30	100%

From the questionnaire responses, 87% of respondents mentioned that inside the target region there are extra single mothers than single fathers. 90% of the respondents found out that single mothers had greater parenting demanding situations than single fathers.

5. Interview Responses on the Impact of Gender on Single Parenting Problems

Of the interview responses made via single parents it became talked about maximum children from single parent homes had been from single mother homes. Interviewees revealed that single mothers face greater parenting issues than single mothers. The following illustrations depicted the views above:

Excerpt 1 *“Due to teenage pregnancies, many teenage ladies are impregnated and left to appearance after the children on my own, subsequently they face greater parenting demanding situations that the teenage fathers”* (Respondent-4).

Excerpt 2 *“Most single mothers in my place are unemployed for that reason they face greater parenting challenges than employed single father. The single mothers face an extra burden of illiteracy as they did not complete their education”* (Respondent 3)

Excerpt 3 *“Some widows who are not employed often face more single parenting demanding situations than widowers. The widowers in most instances have been the breadwinners so they do not go through a great deal economically while their spouses die”* (Respondent 2).

Excerpt 4 *“Most single fathers remarry after loss of life of spouse or divorce even as maximum single mothers continue to be single, it's far then the single mother who face greater single parenting demanding situations than single fathers”* (Respondent 1).

Excerpt 5 *“When a female becomes pregnant she is forced to depart school. This limits the level of education the woman toddler is able to get.”*

Female single parents confronted more demanding situations like having to leave faculty after they have become pregnant. The burden of having to depart college implies that the single mother has confined academic background which predisposes the girl single parent to lower paying jobs in the labor marketplace. They also face the challenge of having confined literacy which makes them face demanding situations whilst assisting their children with homework. In the case of widows the loss of life of a spouse

will in maximum instances mean reduced earnings as in most times the male figure can be the breadwinner.

6. Discussion

The findings made inside the present day observe on parenting troubles confronted through single mothers and single fathers it become discovered that single mothers faced extra parenting problems than single fathers. The study observed that in the target place the younger mother were green and had attained little education to warrant those properly paying jobs for this reason they failed to thoroughly offer for his or her circle of relatives wishes single exceeded. The single mothers have been dropouts from college who had literacy obstacles. This intended they have been no longer capable of well supervise their children's homework because of their academic handicap. These findings concur with the ones of Kail (2002) who additionally located that single parent females had greater challenges in studying to their kids than did single parent males. Most females had grow to be parents after they were in their teens implying they had been too young, immature and inexperienced to emerge as parents. This predisposed them to face more parenting demanding situations.

Other single mothers had been widows who had depended on their husbands for own family income therefore whilst left on my own could not locate first rate jobs to fend for their children. The jobs they were given have been normally menial which made them tired so that you can be unable to help their children with homework if they had literacy capability to accomplish that. Most single fathers have been said to quickly re-marry after divorce or demise of spouse thereby relieving themselves of single parenting problems. Hence the single mothers had greater parenting problems than single fathers inside the goal group.

The consequences of the observe had been in settlement with the ones of Borgers (1996) in Netherlands who observed out that there were better education outcomes from children from single father households than single mother families. This research's findings vary from those finished by Blance (1996) who observed that children from female headed single parents' families in sub-Saharan Africa had greater academic possibility and attainment than male headed single families. This could be attributed to failure with the aid of femalesingle parents to competently fend for their families especially nowadays when the country is dealing with economic demanding situations. These make it very tough for female single parents to discover gainful employment where they could effectively provide for their children. In addition single female parents had been college dropouts who had no competencies to offer at the process marketplace so could not earn a good deal must they get employment. They have a look at observed out that single female parent confronted greater demanding situations because of the pressure they persisted as divorcees or widows. This become contrary to their male opposite numbers who fast remarried after being widowed or divorced. These findings believe the ones of Kail (2002) who found that some months after a divorce woman single parent had been less affectionate to their children due to the pressure of divorce. Their reaction to the problems of divorce makes it very tough to give the anticipated moral, social, psychological and emotional assist to their children. The modern-day finding concurred with the previous studies observe of Craig (2005) who posits that during his studies examine. Single mothers faced more parenting challenges inside the provision in their children's educational needs care and help. However Craig (2005) talked about that during his research in spite of single mothers dealing with extra parenting troubles than single fathers they have been more affectionate and showed greater consideration to their children than did single fathers. The modern studies data findings concluded that single mothers of most grade1 and 2 children in Dharwad district confronted greater single parenting demanding situations in the provision of their children's educational wishes than did single fathers inside the target place.

7. Conclusion

The research study made the following conclusions:

1. Single mothers confronted extra demanding situations within the provision in their children's instructional wishes than did single fathers.
2. Most Single mothers had been green in terms of finding ways of supplying for his or her children.
3. Single mothers had limited schooling which placed them at a drawback in terms of locating approaches to provide for his or her children.
4. Most single mothers performed work that become bodily hard such that at the stop of the day they had been so tired that they couldn't help their children with home work or examine tale books to their children.

8. Recommendations

The research study makes the following recommendations:

1. There is want for single mothers to be supported in forming guide agencies that would be concerned in income generating tasks. The moms might then use the proceeds to fund the education in their children.
2. Since maximum mothers have limited training schools are entreated to establish person literacy colleges.
3. Most single mothers dropped from school after pregnancy. There is want for a shift in policy to permit the mothers to finish school after delivery.
4. There is need to recommend the single mothers at the want to discover time with their children providing them affection.
5. There is want for authorities to offer help to single mothers with the aid of manner of helping pay prices and help their children.

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The Advent Of Morality Plays via Ibsen

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Abstract-

Henrik Johan Ibsen (1828-1906) is widely regarded as one of the greatest and best-known dramatists of all time. His impact as a playwright has been immeasurable. After many years of arduous work and interminable controversy, he finally received the recognition that he deserved. In fact, no other playwright has ever made Norway so popular. It is not an exaggeration to say that most people today are familiar with Norway solely because of the great playwright Henrik Ibsen. He is regarded as the father of realism and is credited with revolutionising and transforming modern play. His plays had a significant impact on the genre of plays in his century. This article examines Ibsen's society's dysfunction as well as modern concerns that have developed as a result of his society's deteriorating moral norms, as well as society's interaction with Ibsen's theatre characters. His tragedies reveal the true colours of his culture.

Key Words-Deserved, Modern.

Introduction-

In the creation of drama, churches have played a significant role. Since there were no other options for amusement, this particular form of art has proven to be extremely successful. Its main goal was to spread Christian ideals and morals. The style of enactment was used to illustrate incidents from Christ's actual life, moralising stories, and events from the Bible and other sources. As a result, the drama was able to draw large audiences. Drama gradually emerged in open settings as crowds grew. The addition of drama to the open space resulted in a slew of modifications. Drama's scope shifted from the church to the marketplace. Little depictions evolved into full-fledged plays, giving rise to a genre known as Mystery Plays. These mystery plays included both serious and lighthearted aspects. Morality plays were recognised as a new type of play in the fifteenth century. They represented the good and bad sides of human nature, which were constantly at odds. John Heywood is credited with transforming these interludes into a separate dramatic form. The purpose of the Interludes was to provide sheer entertainment. They didn't have any moral or educational goals with them. Basically, they were sarcastic in nature. This comeback was extremely encouraging for a new level of inventiveness in the art form. Not only were the new dramatists familiarising themselves with songs in the sphere of theatre, but they were also adopting Latin subjects. The creative play, or drama as it is known in English, comes next in the sequence of the English drama. Its goal is to almost perfectly encapsulate life. Furthermore, throughout the latter half of the sixteenth century, English play saw the greatest significant progress. Classical translations were sparked by the Renaissance. The great works of the most important classical playwrights took on the role of developing the imaginations and inventiveness of future playwrights. Seneca had the most impact on tragedy, while Terence and Plautus had the greatest impact on comedy. Furthermore, a variety of people's preferences, the transition from mediaeval to contemporary times, and a variety of viewpoints were all key factors in the development of this reviewed kind of theatre.

The emergence of national English drama during the Elizabethan period was clearly owing to a number of key factors. Drama was the only possible source of entertainment, and it was much required. More crucially, even the most illiterate audiences could appreciate theatre. It was also one of the most effective ways of expressing nationalistic feelings. The national themes were sensationalised, which heightened a sense of patriotism among the audience. In a nutshell, the drama of this time was a mix of supernaturalism, celebrity, academics, music, and a variety of other displays. On the one hand, it was a substantial source of cash for the dramatists, as well as a source of entertainment for the audience. As a result, it was a rich industry for the dramatists.

People in the Elizabethan era were captivated by superstitions, thrills, bloody scenes, witchcrafts, revenge, and the supernatural, among other things. These playwrights completely changed the face of English theatre. The Puritan era is defined as the period following this (1625-1675). The struggle for morality and freedom was one of the period's defining characteristics. The Commonwealth replaced the illegitimate monarchy. Several significant changes occurred during Oliver Cromwell's reign. Nonetheless, there were no theatrical performances in London during this time and, more importantly, the theatres were closed. The theatres in London reopened with the restoration of King Charles II, but with a significant difference. The common audiences were replaced by courtly and pompous ones, and there was a considerable change in

the prevailing subjects as well as the play styles. The Heroic era's plays saw a considerable increase in the Heroic era's plays.

In terms of plays, the first part of the eighteenth century was largely devoid. There were other contributing circumstances to the drama's infertility, including unfavourable physical conditions for the performers. This was a period that saw a lot of revolutionary changes. Material advancement and development were the top priorities. Their plays were referred to as "private plays" rather than "stage plays." It's important to remember that this was a time when people were mostly preoccupied with logic, therefore entertaining dramas had a hard time surviving.

Any drama, no matter how well-intentioned, was rendered useless. Nonetheless, around the mid-nineteenth century, there began a massive repair phase. The 1843 Licensing Act paved the way for more theatres to open. As a result, the number of viewers increased, which prompted the development of drama criticism. Some critics, such as Mathew Arnold, recognized the need for more theatres and emphasized the critical need for stage improvements. The English drama saw substantial changes as the century progressed, owing to the impact of foreign cultures. Henrik Johan Ibsen, a Norwegian playwright, gained to fame among English audiences at that time. In 1890, his work was acknowledged in England. He is also credited with providing the realism movement with its initial impetus.

Prior to Ibsen, the majority of European dramas followed the conventional romantic or popular play tendencies. Plays were mostly performed for "the people's minor, restricted preferences" (Simons 165). The drama's main goal at the time was to merely amuse the audience and pander to their shallow perceptions. Nonetheless, with the coming of Ibsen, play underwent a significant transformation. His plays served a variety of goals. To illustrate the prevalent societal problems of his time, he used realism. His plays were written to entertain as well as educate the public. In the end, his plays had such an impact that Ibsenism became the taste of the playwrights as well.

Ibsen's writings were persistent in their examination of the many faces of ordinary life. He bravely attacked current societal concerns such as familial insincerity, women's inferior standing, religion's effect in modern life, and exploitation in public affairs. They were all dark secrets that were regarded dishonourable at the time. The prevalent illusions were shattered by Ibsen's plays, which depicted characters with flaws and ambiguities, continuously entangled in activities and places with no clear moral purpose. He wrote incessantly with the sole purpose of improving the lives of those around him. In a fifty-year creative career, Ibsen tried his hand at everything from Shakespearean fantasies to Roman tragedies, from verse comedy to historical drama. While several reviewers identified him as an Alexander Dumas devotee, he insisted that he owed no debt to the author. Nonetheless, he admitted that his dramas had taught him the importance of avoiding numerous errors and missteps.

Ibsen's principal concerns were sexual behaviour, the social roles played by men and women at the time, as well as familial and religious themes. With the publication of *Pillars of Society* in 1877, the phrase "problem play" became formally recognised. The plays' themes used to be extremely relevant, and the created characters would face societal issues in a variety of ways, providing spectators with a range of perspectives and techniques. Finally, the goal was for an audience to be orientated towards the topic covered after watching a problem play, and to feel enthused to participate in social change in the meantime.

The limits on the lives of women in *A Doll's House*, sexually disseminated sickness in *Ghosts*, selfishness in a rural setting in *An enemy of the People*, and other issues he effectively discussed. As a result, the issue play served as a test of dramatic technique. The plays explore the ties that bind society and its members. In this sense, Ibsen possessed a keen vision, which he used to expose the deceit and swindle that pervaded his society. Furthermore, Ibsen's goal was to make his readers or audiences think and wonder. His dramas sparked debates in people's heads about the vague and the real. Moral depravity, delusions, dishonesty, and other issues plagued Ibsen's society. In instances like these, Ibsen believed it was the obligation of the educated to raise awareness among their people. As a result, he used his plays to try to stop the rot in society. He has been praised as the premier playwright who infused the entire century with a sense of profound reflection due to the intensity with which he addressed social issues in his plays. He instilled in his audience the belief that theatre should primarily deal with actual human emotions. According to Ibsen, the society in which he lived was on the verge of dying. It's true that he came to a halt to criticize it as simply awful. Instead, he saw that the society in which he lived was a framework that might be regenerated to have hidden honourable traits. He wanted to nurture feelings like affection, admiration, trust, uprightness, and faithfulness, among others. Such efforts were required since people in any society may have unfulfilled objectives.

It's also worth noting that Ibsen's tragedies feature socially vulnerable individuals, and the characters in his plays, like the spectators, are profoundly impacted by the clashing forces of their society. In reality, the bravery of his protagonists rests in the way they confront society's problems while also managing to survive them. His protagonists are characters that came right from the audience, and people immediately identified with them, as well as their flaws. They are never the characters from a work of fiction. Ibsen paid greater attention to characters than to settings in all of his plays, which allowed him to convey their psychological struggle in a realistic manner. In some ways, his main message was to remind individuals of their responsibilities to themselves.

Ibsen's grander tragedies have earned him recognition as one of the greatest dramatists of all time, with Shakespeare, Voltaire, and Aristophanes. Ibsen's social dramas have enabled people to rethink the world around them, and as a result, the plays have demanded the immediate repair of flaws that have posed a threat to society as a whole.

Conclusion-

His dramas do deal with such social issues as have been normally obvious in the lives of the common men. They propose to penetrate as much profounder into the glitches of life as no other contemporary playwright. (Gosse 239)

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Plagiarism: A Nuisance to Endorse the Advanced Edification

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Abstract:

The focal focus of the study is on student plagiarism. For the purpose of this paper, plagiarism is defined as the use of others words, ideas, or creative work without appropriate acknowledgement, and does not necessarily imply deliberate deceit of any person or the work. Edifying veracity encompasses a number of ethics with sincerity, reliance, reverence, justice, and accountability and principles that should be advocated by all educational stakeholders. "Academic integrity involves ensuring that in research, and in teaching and learning, both staff and students act in an honest way. They need to acknowledge the intellectual contributions of others, be open and accountable for their actions, and exhibit fairness and transparency in all aspects of scholarly endeavour". Academic integrity ascertains public conviction in the reliability of scholarship at all levels of education including the research process and its consequence. Academic veracity infringe comprises a diverse array of unjust practices including plagiarism, cheating in exams or assignments, inappropriate complicity, theft of other students' work, paying a third party for assignments, downloading whole or part of assignments from the Internet, falsification of data, distortion of records, or other actions that demoralize the integrity of research. Plagiarism is one of the most intensely derided breaches of academic integrity because it undermines the premise that scholarly work will make an original and honest contribution to an existing body of knowledge.

Key Words: Plagiarism, academic integrity, acknowledgement, researchers

The great hindrance for the progress of Higher Education is Plagiarism. The degree of plagiarism in its various forms of students' work depends in part on the methodology used to look at this issue, with most studies using self-report methodologies. As per the statistics gathered, the rate of plagiarism for undergraduate students varies wildly from 19% to 26% and 66% and 81%. Research has further highlighted the matter of plagiarism by students for whom English is an Additional Language at both undergraduate and postgraduate levels. Pecorari found that 76% of non-native English speaking graduate students had at least one passage in a writing sample (half of which were completed PhD theses) where over 70% of the text was taken from source material. A recent survey of 15,304 students, from a range of disciplines both undergraduate and postgraduate, reported that international students were more than twice as likely as domestic students to convey a lack of confidence in how to avoid an academic integrity breach. Given the rates of plagiarism for all set of students, united with research indicating that many students do not obtain ample information or guidance either at the undergraduate or postgraduate levels, it cannot be astonishing that breaches of integrity by recognized researchers are extensive. Media humiliation frequently pressure folks and institutions' reputation. The widely exposed plagiarism in the dissertation of the German Minister of Defense, Karl-Theodor zu Guttenberg resulted in the minister's forced resignation. VroniPlag Wiki has since documented over 30 cases of plagiarism by other prominent German academics with the result that some universities have rescinded individual doctorates. But the issue goes well beyond, with reports of serious plagiarism by academics in numerous countries across the globe.

Undergraduate students have spent more than a decade in education system and have better known the in and outs of the structure, but don't make up their mind to avoid plagiarism. It is really horrifying to know that now a day an assignment given for fifth standard child is surprisingly plagiarized. Students don't want to have deeper knowledge. They look only to make their work easier in a short time without putting any effort and complication. However, this is becoming increasingly apparent not only in undergraduate students but also in Post graduation and Ph.d theses. Majority of the students without certification directly copy from the net and neither bother to at least change the headings or even names. Students are showing their incapability of doing the work given. They are completely inefficient to do their assignment on their own without the help of net and secondary source. They are not equipped to face challenges of future education. It is not that they lack competency but the lack of information and deeper knowledge in the particular topic. If this continues, there is no better future or cannot even dream of the progress in higher education. Plagiarism has become a nightmare in advancement of higher education. Results from the Academic Integrity Standards *Project* specify that one in five postgraduate research students had never heard of academic integrity and two in five postgraduate students said they did not know whether their university had an academic integrity policy. Writers in the field have noted the complexities of defining

plagiarism and identifying it, particularly for novice scholars. In two separate studies, Roig asked students to identify plagiarized text and found that 40%–50% of the students did not complete the exercise correctly. Among others, many students cannot identify instances of plagiarism and do not adequately understand how to paraphrase text with appropriate citation to avoid plagiarism. International EAL students are not the only group who may struggle to understand and fulfill the requirements of academic practice. The student body is increasingly diverse, and may include those from socially and academically disadvantaged backgrounds, non-traditional aged students, and those with intellectual, mental, or physical disabilities. Presently there are three aspects of what need to be considered by academics in determining whether apparent plagiarism is “serious” and therefore requires a punitive response or whether it is a minor concern best responded to with education. The first is the student's “intent to cheat,” with “deliberately presenting the work of others as one's own” placed at the extreme, punitive end of a continuum. The second aspect is “the extent of plagiarism” with “downloaded essay handed in as own paraphrasing” again representing the extreme end of a continuum. The third aspect is the “possible response to plagiarism” that involves consideration of the first two aspects, and takes either an educative or punitive approach. Recent work by the Exemplary Academic Integrity Project suggests that even apparently harsh outcomes such as suspension or expulsion are, in fact, appropriate educational outcomes for certain types of academic integrity breaches. The issue of “self-plagiarism,” either by students or researchers, also revolves around appropriate acknowledgement. In seeking a definition of self-plagiarism in academic research, the concept of “fair use” in Copyright law and determined that articles contained self-plagiarism “if they contained 10% or more of any one of the author's previous publications without appropriate attribution”. The findings indicated that 60% of the authors in the sample had self-plagiarized in at least one of their published papers. Self-plagiarism by students involves recycling previously submitted work without attribution to the original work and/or without the permission of teaching staff. However, plagiarism is not only an issue of student assessment. It is a indication of a acutely embedded academic culture that debatably places concrete rewards (grades, diplomas, publications, promotions, grants) above the inherent value of learning and knowledge creation. To address the ongoing issue of plagiarism and other breaches of academic integrity, academic institutions must work towards nurturing a culture of truthfulness that goes beyond anticipation, recognition, and chastisement of students. Bertram Gallant and Kalichman maintain that “individual misconduct is actually a systemic issue, shaped by individual, organizational, educational/academy, and societal factors”. On this basis, to foster a society with collective academic values of integrity would require a holistic and multi-stakeholder approach encircling educational policy makers, senior managers, teaching academics and advisors, students at all levels, researchers, funding bodies, editors, and reviewers. Finally, the use of new technologies to both assist students to avoid academic integrity breaches, and as a tool to detect breaches when they occur, must be adopted. While such a nuanced and all-inclusive approach to academic integrity is aspirational rather than one that exists in a single institution, two decades of research has provided evidence of the impact of individual interventions (e.g., policy, assessment design, training, detection, penalties) in addressing plagiarism. Both researchers and practitioners are now calling for stakeholders at all levels of education to recognize that the complexity of plagiarism requires an equally sophisticated and multi-pronged approach, which is both targeted and context-specific. Plagiarism is a serious breach of academic integrity in that it detracts from the value of original and honest scholarly work. While there has been an explosion of interest and research on this topic, by and large the focus has been on undergraduate students plagiarizing in assessment. Recent research has demonstrated that plagiarism is a complex issue, with many stakeholder groups requiring much more induction, information, training, and support to ensure that they have the necessary understanding and skills to fulfill their academic responsibilities. Educational institutions therefore need to recognize that addressing plagiarism requires a holistic and multi-stakeholder approach which aims to foster a scholarly community based on shared understandings and practices of academic integrity.

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Theme of Death and Immortality in Emily Dickinson's Selected Poems

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Introduction-

Emily Elizabeth Dickinson was born on 10th December 1830, at Amherst, Massachusetts. She was the second child of the three children born to Norcross Dickinson and Edward Dickinson. Emily Dickinson was brought up with her brother and sister who are much closer to her. In 1847 she entered Mount Holyoke Female Seminary, which insisted on religious as well as intellectual growth. Though, Emily Dickinson was brought up in the puritan surroundings she often rebelled against it. The age Emily Dickinson lived was an age of transcendentalism which witnessed the disintegration of old values and emergence of new ideas. Therefore, we witness both puritan and transcendental qualities in her poems. She had a natural instinct of self-enquiry of honest to the core. She had a hard grip in the quest for reality. The present paper analyses the theme of death and immortality in her poems.

Emily Dickinson lived rather a secluded life. It was a period of civil war but Emily Dickinson was not concerned with it. The years of her greatest poetic output of about 800 poems, coincide with the civil war. Those poems hardly reveal anything about the political upheavals of the time. Instead she turned her eyes within and wrote about the inner conflict. She became a hermit, a recluse by deliberate and conscious choice. There are different reasons for her withdrawal from the outer world. In her poems she exposes her own feelings experiences but never forgets for universal application. There is fusion of sensibility and thought in her poems like the images found in metaphysical poet of 17th century. She never thought of the classification of her poems according to different themes. Later the critics who read all her poems classified those under different themes like, the theme of Death and Immortality, Nature, Mysticism, Love, Pain and Suffering.

The Death and Immortality are the major themes in Emily Dickinson's poetry, which is found in one third of her poetry. It seemed as though she was preoccupied with death. Throughout her life she thought that death would be a relief to an endless state of existence. Her preoccupation with death was due to her involvement with religious and spiritual value of God, Eternity, time and Immortality. Death was a central problem for her life too. She saw death in her family, friends, love, life and consciousness. The sight of death was almost common to her. She studied death from every conceivable angle with philosophical detachment and frank realism. Emily's obsession with death may also be due to her puritan surrounding. For a puritan death is the climax of life and should be taken readily. As Emily Dickinson was brought up in puritan surroundings she believed in Immortality as the final truth of life and by that one is able to get the grace of God. To attain immortality the physical self must be dissolved. Death is the gateway to the Divine and Immortality. Her treatment of death is original and unique. Death is inevitable and he is the lover who takes her a jolly ride in his Chariot. This new idea about death is beautifully brought out in the poem, "Because I Could not Stop For Death".

*Because I could not stop for Death –
He kindly stopped for me –
Carriage held but just Ourselves –
And Immortality.*

The poem explains the journey of life from this world to the other world of immortality led by the driver death. The journey is from the light to darkness, from childhood to old age, from warmth to cold and from motion to rest. On the theme of death a number of poems are written by Emily Dickinson. She writes her feeling, suffering and experience of death. This poem is worthy to be quoted on the imagery of death.

*After great pain, a formal feeling comes –
The Nerves sit ceremonious, like Tombs –
The stiff Heart questions was it He, that bore,
And Yesterday, or Centuries before?*

The death imagery in this poem is a unique one. It is an imagination perhaps the pain the one experiences before death and several stages of changes that take place soon after the death. Another poem where she experiences death is:

*I heard a Fly buzz – when I died –
The Stillness in the Room
Was like the Stillness in the Air –
Between the Heaves of Storm –*

This poem is regarded as pre vision of her death, when she is about to die. It is the physical experience of dying person. Death figures as an event here. When the soul leaves the body she describes the atmosphere of the sick room as "the stillness in the room"

Her another poem of immortality is "Behind Me –dips Eternity –". This is one of the most impressive and one of the finest of Dickinson's poems dealing with the subject of immortality. The poet looks towards the East as the source of all light and life, glances towards the West as the soul's ultimate destination between these two lies death as 'dissolving into dawn' and Immortality is a miracle which cannot be explained, but hoped for. Emily has expressed her doubt about eternity in the above poem but she is very perfect and definite about eternity in the poem, "Our journey had advanced –". The soul is taken to the eternity and is left there. 'Retreat –was out of Hope' and advance is impossible because, 'Eternity's White Flag – Before – And God – at every Gate'. At the end we can conclude that no other poet is as fascinated by death as Emily Dickinson. She is the one who is always longing for death.

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Mysticism in Emily Dickinson's Selected Poems

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Introduction-

Emily Dickinson is America's greatest and most original poet of all time. She wrote almost 1,800 poems in her lifetime. Ten of them were published when she was alive. Dickinson has become one of the most recognized and celebrated English language poets in the world. She is a keen observer. She used images from nature, religion, law, music, commerce, medicine, fashion, and domestic activities. Her poems deal with the wonders of nature, the identity of the self, death and immortality, mysticism and love. She seldom left her father's home, where she lived. She never married. And when she was seen about town, she always dressed in white. Instead of speaking to the visitors face-to-face she used to speak through her bedroom door. She even not attended her father's funeral, she remained in her room, creaked the door open, and just listened. Dickinson never stopped writing. In her seclusion, she regularly wrote and mailed letters to friends and family. She was prolific. The present paper discusses the theme of mysticism in her selected poems. Dickinson's poetry was heavily influenced by the Metaphysical poets of seventeenth-century England, as well as her reading of the Book of Revelation and her upbringing in a Puritan New England town, which encouraged a Calvinist, orthodox, and conservative approach to Christianity. Most of Emily Dickinson's poems are written in short stanzas, mostly quatrains, with short lines, usually rhyming only on the second and fourth lines. Other stanzas employ triplets or pairs of couplets, and a few poems employ longer, looser, and more complicated stanzas.

In the use of images, conceits and wit she is with metaphysical poets. In her attitude of life, she is with romantic poets and in her poetics she is modern. Thus we find in Emily Dickinson's poetry a combination of tradition, contemporary moment and a future trend. Emily Dickinson's poetic imagery is very hard to comprehend. Full of inner meaning and images after images whirl wind the mind of the reader, and images like sea waves vibrate in the mind of a reader when one reads and re-reads the poem. Emily Dickinson is the greatest poet of inwardness in her brilliant diamond-hard language, where she compresses a great deal of meaning into a very small number of words. This makes her poems hard to understand on first reading but when their meaning does unveil itself, it often explodes in mind at ones, and lines that seemed baffling can become intensely and unforgettably clear. Her image turns astonishing, compelling, moving and thought provoking. The mystic experiences of poets differ from one to the other depending upon the environment, temperament and it may be acquired by the circumstances under which one experiences at times innate. The death of her father in 1874 and her mother's illness made her more isolated from the world. She was scared of seen any more and retired to her upstairs room, which was in the middle of nature. It was a beautiful spot surrounded by hills and river valley, that led to the composition of great poems of profound insight into nature and life and wholly original. In this paper it is proposed to discuss Emily Dickinson as mystic poet.

According to Oxford English Dictionary the term 'Mystic' is defined as "one who, whether Christian or Non-Christian seeks by contemplation and self-surrender to obtain union with or absorption into the Deity, or who believes in the possibility of spiritual apprehension of truths that are inaccessible to the understanding". It might be natural acquisition, may be due to frustration, may be due to seekers submission to the ultimate force and may be due to in depth study of philosophical books or sometimes due to utmost blind belief. Emily Dickinson's thoughtful concern with the problems of life, death and immortality has led to view that she is mystic. It is worthwhile examining the nature of her mysticism. We must remember however that there is difference between a Christian mystic and Non-Christian mystic. But the three main stages of all mysticism are purgation, contemplation and union and these three stages are developed into the three "ways" of the Christian mystic purgative, illuminative and unitive. Emily Dickinson believed in the incarnation of Christ and personal guilt holding doctrine of sin. With these ideas Emily Dickinson's is mainly concerned with soul as absolute reality. Most of her poems manifest her sincere and abiding faith in god. In a poem where she uses the term Christ and it is an example of her Christian mysticism.

*I shall know why, when time is over
And I have ceased to wonder why:
Christ will explain each separate anguish
In the face schoolroom of the sky.*

This is a religious sentiment and a philosophical adjustment of attitude towards suffering. God is the ultimate source who explains everything.

Emily Dickinson was an avid reader of “The Bible” by strong and persuasive evidence indicates she was also familiar with Christian meditative writings.

Some keep the Sabbath going to Church –

*I keep it, staying at Home –
With a Bobolink for a Chorister –
And an Orchard, for a Dome-
So instead of getting to Heaven, at last –
I’m going, all along.*

It shows that the Bible was not simply a rich tropic source, it was essential to her poetic structure and meaning. Emily Dickinson outlined her poems in a sentence of four words: “My Business is Circumference”. She uses the word ‘circumference’ in many poems such as,

*Time feels so vast that were it not
For an Eternity –
I fear me this Circumference
Engross my Finitude –
When Bells stop ringing –Church – begins –
The Positive – of Bells –
When Cogs – Stop – that Circumference –
The Ultimate – of Wheels.*

We also notice in some poems where Emily refers God as “a noted clergyman” and in another “Burglar, banker, father” here she is rebel against the orthodox notion of Puritan God. She is frankly irreverent towards God. Some of Emily’s “Bridal Poems” celebrate her marriage with Christ, the Savior. After her marriage with Christ, she would go with her savior to the other world, the eternal. The most clear statement of herself as the brides of Christ is to be found in the following:

*Given in Marriage unto thee
Oh! Thou celestial Host –
Bride of the Father and the son
Bride of the Holy Ghost
Other Betrothal, shall dissolve
Wedlock of will decay-
Only the keeper of this Ring
Conquer Mortality.*

For Emily, divine love is the culmination of all spiritual attainment, and marriage with Christ is the only means of attaining Eternity and immortality. But before spiritual immortality can be attained, the physical self must be dissolved. Here we can speak of Akkamahadevi who is a famous Kannada poet or Vachanakarti of 12th century A.D. writes on the same theme of mysticism gives sexual image in her poems. She employs a bold unorthodox idiom to describe her mystical union with God. Union with God is akin to sexual union for Akkamahadevi.

*How can the unwounded
Know the pain
Of the wounded?
O Lord White as jasmine
Your love’s blade stabbed
And broken in my flesh,*

We can conclude that thou Emily rebelled against God; she needs the help of God in her life. The rebel is just against the Puritan god not against the real and imagined God.

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Marginalization Of Cultures And Mahasweta Devi

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Bhadravati

Introduction-

Twentieth century is a domicile for new theoretical approaches. Postmodernism, which emerged in the backdrop of modernism advanced with new ideas in the field of art and culture. In the second half of twentieth century many experiments have taken place in the fields of architecture, culture, art and literature. Postmodernist thinkers rejected the idea of absolute truth as modernists celebrated universalism. They promoted fragmentation as the meaning is differential and arbitrary. As Lyotard says postmodernism is the resistance towards all grand narratives. It celebrated plurality, heterogeneity and marginalized unfinished narratives. The distinction between genres is crossed over by giving prominence to the inter-textuality. The references to the earlier texts further reduced the concept of universalism of modern period. It also brings reality and illusion together.

Postmodernist thinkers celebrated popular culture or mass culture. Mahasweta Devi an advocate of marginalized people captures the life of their people through her writings. She recreated their lives in her stories with new perspective. A parallel culture in contrary to the marginalized culture is documented in her writings. she even records the neglected oral traditions of marginalized and tribal people. Mahasweta Devi is the one who fight for the fundamental rights of the tribal people. she voiced their sufferings and pains against to mainstream culture. The proposed paper examines closely Mahasweta Devi's short stories. Mahasweta Devi was born on January 14, 1926 in Dhaka. However she was brought up in Calcutta. The writings of her father had influenced on her creative mind. The social activities of her mother encouraged young Mahasweta Devi to develop concern on social issues. As once she said " I was fortunate to be born in to a family where both sides were very liberal and women were held in great respect. The women were terrors, indomitable, fearless... and all received good education. At home we were nine brothers and sisters... every day was a festival, so much sharing. I don't see that now. This had a great influence on my work, my life. I love people".

The study of the marginalized and the subaltern people from their own space by visiting their places and spending time with them provides actual picture of them. Mahasweta Devi's 'Jhansi ki Rani' the novel on a queen is constructed on the basis of oral literature. The travelling she underwent to write this novel exposed her to a new world of tribal community. This is a new and entirely different world from the mainstream culture. However the imposition of mainstream culture on the tribal community destroyed their diversified life in the forests. The unique cultural practices kept them near to the nature. The modern and postmodern ideological ventures disturbed their life in all the ways. 'The Hunt' presents the intervention of the mainstream culture into the subaltern culture. The protagonist Mary Oraon was the illegitimate child of a tribal woman Bhikni and the Australian master Dixon's son. Mary Oraon lives a life of Oraon tribe. She has become one among them. She sits with them. She eats with them. She decides to marry Jalim a muslim boy. But no one in the tribe objects her decision as they think she is an outsider and not of their blood. Mahasweta Devi through Mary Oraon depicts the invasion of the external culture and its impact on the life of tribes. Mary Oraon is not totally accepted in the tribe as well as outside the tribe. That is mainstreamers treated her as a tribal girl than as a woman belonging to dominant culture. The Tehsildar Banwari tries to vandalize her through power and money. Mary Oraon uses all her means to resist the Tehsildar. As the trouble increases she makes use of the tribe ritual named Jani Parad to teach a lesson to the Tehsildar. The cultural practice of women is hunting in the forest on a fixed day, gives much confidence to the Mary Oraon to teach the culprit a lesson.

As Mahasweta Devi writes

" Mary caresses tehsildar face [...]. Mary is watching,
Watching, the face changes and changes into new?

Yes becomes an animal.

-now take me? Mary laughed and held him, on the
Ground. Tehsildar is laughing. Mary lifts the machete,

Lowers, lowers it, lifts, lowers. [...] Mary stands up. Blood? On her clothes?

She'll wash in the cut [...]

Mary comes out. Walks naked to the cut. Bathing
naked in the cut her face fills with deep satisfaction. [...]

in the women's gathering Mary drank the most wine, song, and danced[[...]with the greater relish.[...]as if she had made the biggest kill (16)

Intrusion of the mainstream culture in the land of marginalized has not created any opportunities to improve their life. On the other hand it disturbed their life in many ways. The introduction of socio-political institutions further pushed them into the sufferings than importing their life to the new order. The representative characters like Dhouli or Dopdi have faced the effects of the new wave. The arrival of land lords, holy men, police or officials into the tribal life and land not only affected on the men, women and children also become prey to satisfy their thirst for money.

The men of upper caste occupy the land of tribes which is the only source of food and fodder to them. Tribes who failed to fight against the economically and politically powerful men surrendered their soul to them. They borrowed money to fill their bellies and practice rituals. However many a time they are forced to borrow as Mahasweta Devi writes, "Take these twenty-five rupees. You are borrowing this because your house burnt down. From now on you are my bonds slave. You will repay by the body's labour." (p-28) Landlords generously lend money to encash their labour in the name of Kamiya. Kamiya is name of the bond labours. The system spreads in entire country in different names. But the nature of the bond labours system is same. In the beginning their lands and livelihood is snatched from them and later in the name of sympathy lend money to snatch labour out of them. The story 'Pterodactyl, Puran Sahay, and Pirtha' presents a confrontation of two cultures. The mainstream cultural institutions' perception of marginalized and subaltern cultures or vice versa is presented in the backdrop of Pirtha. Pirtha is suffering from famine. All the efforts of the government officials failed to bring them out the situation. The government believed that it's new programs and schemes will provide necessary assistance to tribes to come out of the famine. However it failed to question why famine has been erupted. Or why they are not leaving their place even after the great pains. Puran Sahay is a journalist has great interest towards conditions of tribes. He is invited by the block officer to prepare a report on Pirtha. The ward officer is compassionate towards tribe people. He tries his best to increase helping hand to them. Puran Sahay is not new to Pirtha. The people have lost their faith in journalists. Other than helping the tribes their reports present them as needy, poor and beggars to the outer world. Puran Sahay is also treated as outsider though he stayed with them and tried to live a tribal life. Shankar a tribal clad, acts as a mediator between the outer world and the tribes. He transports the information about the tribes to the others that is upper caste people. How much they tried to be one among the tribes the upper caste people in terms of officials, traders, bankers or NGOs have failed to get assimilated with tribes. The life of tribes is a different world from the others. The language, customs and practices, farming, marriage, death are all knitted with the nature. As Shankar says there is no word of 'exploitation' or 'deprivation' in their language.(p-118). The land belongs to them. As he further captures "once there was forest, hill, river, and us. We had villages, homes, land, ourselves. In our fields we grew rice, kodo, kutki, soma, we lived. Then there was game to hunt. It rained, peacock danced, we lived... we worshipped the tree that was spirit of our village. Then we lived, only us."(p-119). The arrival of the roads into the remote areas of tribe, bring outsiders. They snatched the land first and imposed new value system on them. They build roads, houses, schools, hospitals which are not of any use to them. On the other hand these things attacked on their value system. like their ancestral burial ground is disturbed from the road work. So the tribes believe that their ancestral spirit is disturbed and going to shower curses on them. Such faiths of the tribal people may not have any direct connotation with logical reasoning. The disturbance or intervention of the external body into the nature destroys the essence of the place. The bird, Pterodactyl appears in the area of Pirtha to warn them of destruction. They can only mourn for their own condition than fight against them. They have lost their strength to fight back as the exploiters are their own people.

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Identity Crises and Racism in Maya Angelou's works

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Abstract

The present paper deals with Identity crisis and Racism in Maya Angelou's works on "I know why the caged birds sing" and the poem "Still I Rise". At an early age, Maya began to feel more connected to literature than the people in her community. Angelou also met and worked with some of the most inspiring leaders of the civil and human rights movement during the 1960s and 1970s. This means that, while Angelou witnessed injustice, she also got to see the resilient spirit of Black people united in action. It is same with most of African American suffered from various problems that traumatized people and their life. There are many questions to be answered by the people who involved themselves in racial discrimination, injustice, slavery and the white domination. Such domination provoked many black writers to search for answers. They try to fight against atrocities and suppressions made against people in the name of identity, race and gender.

Key words: Identity, racism, human rights, gender.

Introduction

To understand the meaning of race and racism in any country, one ought to have an insight to the socio-historical situation of that area. Hence racism can be defined from different perspectives. Simply speaking racism is a dislike and disapproval of a person or a group of people who are different from you. And this attitude leads to segregation, hegemony, and discrimination, as it is defined in Random House Dictionary of the English Language Racism is "a belief or doctrine that inherent differences among the various human racial groups determine cultural or individual achievement, usually involving the idea that one's own race is superior and has the right to dominate others" (qtd. in Bugeja 192). Racism can emerge from cultural differences between different groups. A group of people regards its own culture to be superior and morally more appropriate, that secures the superiority of one group over the other. Hence a group is regarded inferior to the superior one argues, racism has brought about a circumstance in which black people look at themselves "through the eyes of others" (qtd. in Martinot xvi). This kind of consciousness originates from the fact of being outsider in a country because of your different color, culture and race.

It can also be based on the physical appearance of a group of people that are differentiated because of their skin color, hair, eye color and shape of their body in a way they are shunned by individuals of other race. Usually the members of the inferior race are described in negative stereotypes. These stereotypes are generalized as a standard image of that race and used as justification for supremacy of the other race. Gradually a group of people hates the existence of other group because of their racial traits and origin. Thus, one group evaluates another group's values, customs, and behavior as inferior. Maya Angelou in gave an interview on 1982 and she said: "This was more or less a no man's land here... If you were black you never felt really safe when you simply crossed the railroad tracks... And I used to have to walk over here. Oh gosh, I hated it. I had no protection at all over there. I had an idea of protection on this side. I had my grandmother on this side. I had the church, my uncle, and all my people were on this side. So I had an idea of protection, but there I would be all alone and I loathed it, crossing those railroad tracks." Maya Angelou writes about stereotypes and culture of the African American people as it has been defined by white dominance society. In two different poems that follow each other in her collection entitled her autobiography "I know why the caged birds sing" and the poem "Still I Rise". She shows the manner of different characters from both races blacks and whites: After Maya is sent away from her parents at a very young age, she spends her childhood searching for her identity. In this lesson, we will examine the themes of race and identity from Maya Angelou's *I Know Why the Caged Bird Sings*.

You might sometimes wonder what the things are that make you who you are. It's perfectly normal; we all do it. Your race, appearance, education level, passions, and family all contribute to the grand picture that makes you. When Maya Angelou was sent to live with a grandmother in a racist Southern town, she struggled with navigating her identity. But what do we mean by 'identity,' anyway? Well in this case, identity encompasses all of the qualities that make a person unique. Let's examine Maya's search for identity in her 1969 autobiography *I Know Why the Caged Bird Sings*.

At an early age, Maya began to feel more connected to literature than the people in her community. Although she enjoyed the works of a wide variety of authors, her favorite was Shakespeare. Maya particularly identified with the quote, 'When in disgrace with fortune and men's eyes.' However, she

struggled with whether or not it was acceptable to enjoy a white author so much instead of authors who looked like her.

Racism and Segregation

Maya confronts the insidious effects of racism and segregation in America at a very young age. She internalizes the idea that blond hair is beautiful and that she is a fat black girl trapped in a nightmare. Stamps, Arkansas, is so thoroughly segregated that as a child Maya does not quite believe that white people exist. As Maya gets older, she is confronted by more overt and personal incidents of racism, such as a white speaker's condescending address at her eighth-grade graduation, her white boss's insistence on calling her Mary, and a white dentist's refusal to treat her. The importance of Joe Louis's world championship boxing match to the black community reveals the dearth of publicly recognized African American heroes. It also demonstrates the desperate nature of the black community's hope for vindication through the athletic triumph of one man. These unjust social realities confine and demean Maya and her relatives. She comes to learn how the pressures of living in a thoroughly racist society have profoundly shaped the character of her family members, and she strives to surmount them.

Maya is shuttled around to seven different homes between the ages of three and sixteen: from California to Stamps to St. Louis to Stamps to Los Angeles to Oakland to San Francisco to Los Angeles to San Francisco. As expressed in the poem she tries to recite on Easter, the statement "I didn't come to stay" becomes her shield against the cold reality of her restlessness. Besieged by the "tripartite crossfire" of racism, sexism, and power, young Maya is belittled and degraded at every turn, making her unable to put down her shield and feel comfortable staying in one place. When she is thirteen and moves to San Francisco with her mother, Bailey, and Daddy Clidell, she feels that she belongs somewhere for the first time. Maya identifies with the city as a town full of displaced people. Maya's personal displacement echoes the larger societal forces that displaced blacks all across the country. She realizes that thousands of other terrified black children made the same journey as she and Bailey, traveling on their own to newly affluent parents in northern cities, or back to southern towns when the North failed to supply the economic prosperity it had promised. African Americans descended from slaves who were displaced from their homes and homelands in Africa, and following the Emancipation Proclamation in 1862, blacks continued to struggle to find their place in a country still hostile to their heritage.

Resistance to Racism

Black peoples' resistance to racism takes many forms in *I Know Why the Caged Bird Sings*. Momma maintains her dignity by seeing things realistically and keeping to herself. Big Bailey buys flashy clothes and drives a fancy car to proclaim his worth and runs around with women to assert his masculinity in the face of dehumanizing and emasculating racism. Daddy Clidell's friends learn to use white peoples' prejudice against them in elaborate and lucrative cons. Vivian's family cultivates toughness and establishes connections to underground forces that deter any harassment. Maya first experiments with resistance when she breaks her white employer's heirloom china. Her bravest act of defiance happens when she becomes the first black streetcar conductor in San Francisco. Blacks also used the church as a venue of subversive resistance. At the revival, the preacher gives a thinly veiled sermon criticizing whites' charity, and the community revels in the idea of white people burning in hell for their actions. One way that we can discern the meaning and themes of a poem is by looking at its background, including experiences in the poet's life and broader historical events that may have influenced the poet. **Still I Rise" was written to portray the resilience of Black people in response to racial discrimination and injustice.**

"Still I Rise" was written during the 1970s, when Angelou became involved in the civil and human rights movements, engaged in political activism, and traveled abroad to Africa. These experiences likely gave Angelou an intimate look at many forms of discrimination around the world. Angelou also met and worked with some of the most inspiring leaders of the civil and human rights movement during the 1960s and 1970s. This means that, while Angelou witnessed injustice, she also got to see the resilient spirit of Black people united in action. **These experiences with racism and resistance influenced Angelou's writing during the 1970s and shaped the themes in many of her poems, including "Still I Rise."**

The poem's title, "Still I Rise," suggests that the poem's speaker is rising up *despite* or *in response* to challenging circumstances. As the poem develops, **we learn that the speaker rises up in response to American society's hatred and oppression of Black people.** The speaker of the poem is Black, which we learn in these two lines in the last stanza:

*Bringing the gifts that my ancestors gave
Am the dream and the hope of the slave.*

The speaker's reference of slavery and ancestors situates them in a very specific cultural and racial role as a Black person. As the poem goes on, it becomes clear that **those who hate Black people do so because of the strength, beauty, and resilience of Black people...**even though the Black community remains oppressed. We see this in the [similes](#) that compare the spirit of Black people to resources that are an endless wellspring of riches, like "oil wells - Pumping in [the speaker's] living room" and "gold mines - Diggin' in [her] own backyard." Using these comparisons, Angelou asks the reader to consider why it's the enduring hope, joy, and strength of Black people that makes others want to break them down.

While the strength and beauty of Black people incites hatred and intolerance, Angelou **also portrays these qualities as the ultimate source of Black people's strength to keep rising back up.** The speaker argues that Black people refuse to give up in the face of society's racism and oppression. Instead, they respond with remarkable strength. Now, let's take a closer look at the three major themes that define Angelou's poem: **the relationship between personal and collective experience, the irrationality of racial hatred, and the enduring nature of Black resilience.** But we can also break down the identity of the poem's "you" a bit more. **We could also read Angelou's use of "you" as her way of asking all readers to look inside them to see if they're complicit in racism, too.** In other words, Angelou could be asking us to examine ourselves for hidden biases: do we experience any of the negative feelings toward Black people that the "you" portrayed in the poem experiences? And if we do, do we want to be included in that hateful "you?" By addressing the reader as potentially being a part of that "you," Angelou gives us an opportunity to reflect on their internalized biases and reject harmful ones that we may not have realized we were harboring. In that way, Angelou draws a strong connection between collective actions and our individual responsibility. It's easy to write off a group of people as "racist," but we have to remember that group is made up of individual people. And more importantly, "Still I Rise" argues that **it's our responsibility to make sure our own individual ideas, beliefs, and actions aren't feeding a system** that harms others.

A final central theme that characterizes "Still I Rise" is the enduring nature of Black resilience. Throughout the poem, the speaker portrays the nature of their resilience through comparisons to things that are known for their toughness or ability to endure. **Ultimately, these comparisons between the resilience of the speaker and durable things symbolize the resilient spirit of Black people in general.** Angelou makes these comparisons to portray the speaker's resilience in a specific way. Like the "certainty" of the patterns of the sun and moon, the speaker's resilience is certain. It won't fade away or diminish; it will endure. **The speaker is ensuring the poem's "you" that no matter what hateful things they say or do, the speaker will rise up no matter what.** The references to human activities like pumping oil and mining gold work also the importance and value of resilience. The speaker says they walk like they've got oil wells pumping in her living room, and laughs like they've got gold mines in their backyard. Of course, the poem's speaker doesn't *actually* have oil wells and gold mines. Instead, **the speaker makes these comparisons to show their resilient spirit is more valuable than oil and more precious than gold.**

Conclusions: As it can be seen, throughout the study of Maya Angelou's works, her works capture different scenes of life of African American people among the white dominant society. She exposes their lives in contrast to the white people in her work to denote the effect of racism and racial prejudice on the black community. She shows them as a victim of a race that is not their fault but rather a condition imposed on them due to an unfair assumption of racial attitude. Her works simply screen those conditions by using literature as a medium to address the consciousness of their society, as well as to be consciousness-raising poems about the dark sides and harmfulness of racism. They address different types of racism, whether that racism is overt or more subtle with the aim of converting different types of discrimination to equality. The poems are embedded and set against the overt and institutional racial background of their society.

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Investigating India's Transcendental Predicament in 'Awasthe'

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Abstract-

The novel 'Awasthe' by U.R. Anantha Murthy is chosen to investigate India's Transcendental Predicament. It is, in fact, an attempt to analyse current political behaviour that is not accompanied by a thought. The reality is that democracy is a farce. Politicians are motivated by self-interest. They yearn for political power and utilise it to amass vast sums of money. These are some of the current aspects of life. Different political beliefs and movements have been included into the novel's structure by the novelist. At the end of the day, everything, including human relationships and religious performances, is commercialized. Today, all of them have been dragged into the political fold. One can never notice human life existing in peace and contentment in any situation. Even in death, there is no respite. That is the situation's parody. This article claims that the novel is a critique of South India's post-independence social existence. The novel's study may contribute to the belief that there can never be peace and tranquilly in the world. There is no political government that assists ordinary people in living a comfortable existence. Politics instills a sense of hardship in one's life.

Introduction-

The title 'Awasthe' has a Kannada etymological meaning of 'societal state.' It could also refer to a person's social status. It exemplifies a social trend. It is possible to be in a liberal or restricted state of being. It could be either one's mental or social state, but both have an impact. People's intuitive abilities are not overlooked by Ananatha Murthy. Propitiating a deity can trigger intuition, which is a divine power. In reality, this is the character of Indians. Anantha Murthy does not expand beyond the bounds of India's practical society, but rather confines it within it. The specifics make up the majority of social interactions. The novel's milieu encompasses the structure of life in the village, towns, cities, and governmental administration. Krishnappa is the central character in the story. It includes social ideals, cultural diversity, political thought and action, and fresh ideas for social revolution. The narrating approach incorporates the present, the past, and a few examples of key and essential rural experiences. The protagonist, Krishnappa Gowda, is discovered on a sick bed when the tale begins. He is in his forties or fifties. His wife is a full-time employee. There is a character who acts as a proxy for the audience or reader to whom the protagonist tells his story. The protagonist of the story is an ordinary man. Krishnappa Gowda is based on rage and a sense of self-assurance. He vents his rage on his wife, who has been caring for him on his sickbed while simultaneously working as a bank clerk. They have a little daughter who receives minimal attention. Even getting dressed and going to work in the bank is too much for the wife. In this position, Krishnappa Gowda is forced to tell a story about his adventures to a man named Nagesh. As a child, he worked as a cow tender in one of the communities on the river's edge. The narrator acknowledges that something divine has intervened in his life. He did not believe in any gods as a child or as an adult, but as a child he used to sing lines from Kabir, Allama, Nanak, Meera, or Paramahansa. When Maheshwarayya, an elderly man, heard the youngster Krishnappa singing, he intervened and changed his life. Krishnappa Gowda was a result of the village's natural climate. He had not been exposed to the intellectual world of a Brahmin, but when Maheshwarayya saw him, he detected something unusual in the speech and eyes of Krishnappa Gowda that would connect him to his history. After keeping the cattle in the shed, he had requested him to come and see him in the morning. Maheshwarayya had an influence on him. He was a miracle worker. He had given up all material possessions and was living alone in his house with a cook. The novelist tells Maheshwarayya's tragic narrative. He was the owner of a large estate. He was married to a lovely woman. His wife came into contact with a merchant who was trading areca nuts by chance. Maheshwarayya found his wife with another man. He gave his estate to his wife and carried some money with him as he wandered from place to place. He found consolation in reading, and he gained an austere intuition to speak miracle words. Only positive things came to mind when he thought of himself. He had aided the lower layers of society by providing financial assistance. Krishnappa returned to the location where Maheshwarayya had requested to meet him. Krishnappa Gowda was waiting for Maheshwarayya under the pupil tree. He spent most of his time looking up at the parrots perched on the tree branches. In the midst of the parrots, there was a singular bird. The one-of-a-kind bird serves as a metaphor. Maheshwarayya was unique. He was aware that he stood out from the crowd. Krishnappa, too, would stand out from the crowd because of his one-of-a-kind personality trait. Maheshwarayya accompanied him to a neighbouring city and placed him in a public hostel. Krishnappa Gowda's education had been completely funded by him. Krishnappa completed

his studies and received his B.A. Whenever he was in difficulty, he remembered Maheshwarayya, who came in front of him and solved the problem. Maheshwarayya transcended caste barriers. Some questioned his Brahmin status, while others questioned his Lingayath status. However, Maheshwarayya represents humanity itself in his depiction of 'Awasthe.' He had sacrificed his identity and psychologically accepted his ascetic status. Krishnappa started acting like him. Maheshwarayya and Krishnappa Gowda each represent two generations. Even if time passes through generations, life remains the same. The social divide is also seen as a psychological divide. Krishnappa had various encounters while learning, allowing him to have a better understanding of the world. He saw the disparity between his social level and his desire to be a guy in better circumstances. He was content as a child in the midst of the cattle, with no plans or ambitions for the future. His education allowed him to dream and aim for a better future, but it did not keep him happy.

Maheshwarayya showed him how to transform himself into a new person capable of combating social ills. Krishnappa Gowda's automatic leadership was demonstrated through an incident in the hostel. All the enemies admired him and dubbed him the Shiva avatar. Disgust and loathing had risen in his warden. Krishnappa Gowda and the other lads were used to being punished by him. He grasped the warden's hand and asked him to beat on specific places of his body once the warden was beating him. Krishnappa Gowda had a tiger inside him, which Maheshwarayya noticed and advised him to treat people like humans rather than animals. Krishnappa was able to overcome his narcissism as a result of these forces. A narcissist is someone who enjoys looking in the mirror. For him, the others don't exist. For a Narcist, reality is nothing more than his reflection. When he puts his self-interest aside, he can be a man. Krishnappa uses Maheshwarayya as a model. He stops thinking about himself and instead concentrates on the concerns of others, particularly the impoverished and hungry. Even when he entered politics, he was unlike everybody else. Budgets, labour, bribery, promotions, transfers, and employment were some of the words he disliked. He kept thinking about revolution as a way to modify society's social pattern. There are two options for any man in terms of philosophy. One is the empirical world, which can lead to selfish behaviour. Another option is to withdraw from society and focus on one's own self, meditating and attaining something great, ineffable, and noble within one's own self. He can be a politician because of his empirical self, but he can also be a Kabir or an Allama because of his other self. He had a dislike for poetry on several occasions. He expressed his displeasure at being forced to listen to the downtrodden. He noticed a man dressed as a Kariya carrying an excreta pot on his head. His rage would not lead to any improvements in societal issues. Similarly, poetic sentences would not bring about a change.

The industries drew a line between the industrial city and the peasantry in the countryside. Annaji envisioned a future where all people have equal rights and opportunities. His comments brought the spirit of modernism and enlightenment to the point where young men like Krishnappa and women like Uma were influenced. He didn't say much about sexuality. He frequently counselled Krishnappa to respect ladies, yet he was not a firm believer in moral ideals. In Maharashtra, he was suspected of being a naxalite and of murder charges. He went by several identities in different places, all the while concealing behind his lengthy beard. During the 1960s and 1970s, a large number of intellectuals were lefties. Annaji gave off the impression of being a leftist. He stayed in a dingy room with a plethora of books strewn about him. He was puffing on Charminar cigarettes one by one. He was a gifted orator, drawing people in and impressing them with his innovative ideas. After learning that Krishnappa was a leader in a college with a large following, he requested Krishnappa's assistance. Furthermore, Krishnappa was moved by new ideas, particularly ideas regarding equality. He had an inquisitive nature, questioning the orthodox Brahmins' every behaviour. Annaji gained a new follower in him. It was almost as though they shared a teacher-disciple connection. In the novel, Annaji's tale takes numerous twists and turns. When he was looking for a new room to hide from the cops, he considered enlisting Krishnappa's assistance. Both of them ended themselves at the home of one of the town's councilors, Chennaveeraiah, by chance. He was a rotary club member with political clout. They were able to get to know Chennaveeraiah thanks to the chance encounter. He spoke on the college education system, the state of the villages, and the state of the town. Annaji's thoughts impressed Chennaveeraiah. Meanwhile, his wife Uma arrived with a coffee tray, and she was able to understand Annaji's beautiful English. Annaji's thoughts impressed Chennaveeraiah. Meanwhile, his wife Uma arrived with a coffee tray, and she was able to understand Annaji's beautiful English. Uma was given permission by Chennaveeraiah to conduct an English chat with Chennaveeraiah. Annaji was astute in her use of acquaintances. He was able to secure shelter in Chennaveeraiah's residence so that the police would not suspect him. He imagined Chennaveeraiah's house as a safe haven where he could hide while simultaneously earning money. The novel's conclusion is one of aporia, with the topic of indecision prominent. The work does not address the issue of establishing peace and harmony in human

society's socio-political systems. The novel starts with an illness, which isn't the best way to start. There is a medias res technique (beginning from the middle). The body that is paralysed represents the state's and India's current political situation following independence. The single right to vote exists, but the democratic system has provided abundant opportunity for political intrigue and power corruption. This is associated with a picture of a paralysed politician who is unable to speak or move his own legs. He is completely reliant on his wife in all aspects of his life, including his existence. When honest people enter politics and begin to work in the public interest rather than for personal gain, the political situation may improve. This may be found in the improvising body. It's possible that habits and political power may be regained. However, he is disillusioned and disappointed due to the unscrupulous political machinations. He is unconcerned about his daughter Gowri and his wife Sita. He imagines the splendour of existence using Annaji's visage. His outrage, rage, and societal musings will all be buried with him. He has lost hope, yet he still has the will to live. Whatever changes occur, the society in which political actions are carried out remains to exist. In reality, this is the definition of the word 'Awasthe.' The novel ends in a feeling of wrath, not contentment. In society, there is still a lot of unrest. There will never be ease in the psyche of either the individual or the collective. Anantha Murthy does not mention Gandhism in the political or social spheres throughout the conversation. Gandhi is nowhere to be found in the post-independence political landscape. The society without Gandhi is being politicised as if it were true. Gandhi's philosophy is a solace, a rest, and a goal, yet Gandhi is not visible. As a result, there is a loss of serenity and consolation. The nation and society are characterised by the concept of "no longer at peace."

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Electoral Reforms In India

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Abstract-

India is this largest democracy country in the world. The success of democracy lies in conducting the free and fair elections. The elections are the most important part and parcel of the democracy system of our country. According to the constitution of republic of India all the elections at the central and state level are conducting by the election commission of India. The first three general elections (1952-62) were but and large free and fair. But in the fourth general election in 1967 the major defects came in the path of electoral system of our country. They are : Money power, muscle power, Criminalization of politics, poll violence, booth capturing and Non-serious independent candidates etc. The father of our nation Mahatma Gandhi taught us the values of self service and self sacrifice. But now we can trace out the moral degradation both in the public and among the leaders. The Gandhi value of trace out the moral degradation both in the public completely extinct the present day politics.

Introduction-

Right from the first general elections the need for electoral reforms has been a subject of intense debate and discussing, seminars workshops and conference have made many recommendations, Election commission also made its reports for the electoral reforms some committees have been formed to study the electoral problem to propose some recommendations. By 61 "amendment in 1988 the voting has been lowered to 18 years from 21 years It has been found that, many of the countries have specified 18 years of age for elections to the local authorities the present day youth are literates and enlightened and the lowering of their voting age provide the unrepresented youth of the country an opportunity to give vent to their feelings and help them become a part of the political process. In order to make election commission more democratic a structural a structural change was made by an ordinance on October 1, 1993 additional election commissioners beside chief election commissioner at present there is a multimember commissioner to the election commission. T.N sasha in the former election commissioner during his tenure introduced radical changes in the election process he introduced radical changes in the election process he introduced photo identity cards to the voters by which bogus voting can be easily be avoided. He also introduces election voting machines one can check the booth rigging proxy voting and booth capturing it was introduced in 1989 by amending the peoples reorientation act of 1951. For the first time it has used in 1998 election. During 2004 and 2009 elections it has been used throughout the country by making use of this EVM the above defects have been eradicated it helps the commission to conduct elections voting and counting in a smooth and transparent manner.

Introduction on NOTA, NOTA was introduced in the electronic voting machines in India after the land mark judgment delivered by the supreme court it up-holds and recognize the right of the citizens to not cast a vote while maintaining secrecy it is a power full device in the hands of voters to reject the dissatisfied and disqualified candidate from the election. The officers and staff shall be deputed to election work such as preparation revision and correction of electoral roll. The election commission has increase security deposit both tarkunde committee and election commission opined that, to check more candidates to the election it is necessary to increase the security deposit the amount of security deposit which a candidate at an election to the loksabha and state legislature enhanced to check the multiplicity of non serious candidates for loksabha for general candidates 10,000 rupees and for sacs and Sts it is 5000 rupees for state assembly elections for general candidates it is rupees 5000 and for sacs 2500 rupees. No candidate can contest in election more than two constituencies. It prohibits going armed to polling station any kind of arms as defined in arms act 1959 within the neighborhood polling station is an offence punishable up to 2 years imprisonment and time. Disqualification on conviction under the prevention of insults to national honor act 1971 for a period of 6 years if anyone insults. Indian national flag constitution is an offence and also preventing singing of our National Anthem.

Election commission set the campaign expenses limit per candidate Rs 28 lakhs for state assembly election and 70 lakhs Rs for loksabha election. The election commission grant a paid holiday to the employees on the day of poll. The polling time has been extended 1 hour from 7 clock morning to 6 clock evening it is due to the inclusion of more number of voters in election it helps the rural area people to vote after work otherwise they could lose the chance of casting their votes the election commission has given more time to the electorates so to encourages voters to make part in electoral process. No liquor or other intoxicants shall be sold within a polling area during the period of 48 hours ending with the hour fixed for the concluding poll.

In July 2013 the honorable supreme court ruled that parliamentarians and state legislators who were convicted of serious crimes meaning carrying a jail term two years or more would be barred from contesting elections. According to an analysis by the association for democracy reforms more than 30 percent of current lok sabha MPs have declared of criminal charges including serious criminal charges like murder kidnapping etc.

The law commission of India, in their 170th report in 1999 proposed enactment of section 8B of the representation of the people act 1951 by which framing of charges by court in respect of any offence electoral or others would be a ground for disqualifying the candidate from constitution (NCRWC) said in para 4,12,3 of their report in 2001 that any person convicted for any heinous crime like murder rape smuggling dacoit etc should permanently be debarred from contesting any political office

Supreme court recently ordered for the disclosure of the sources of the income of candidates contesting at the time of filing nomination candidate have to submit an affidavit their as well as their associates source of income this avoids the disproportionate increase in the assets of politicians from election to election the candidates asset is increasing by 100%. Death of a candidate previously the election commission on the death of a candidate in future no election will be countermanded on the death of a contesting candidate however if the deceased candidate was a set up by a recognized national or state party the party concerned will be given an option to nominate another candidate within seven days of the issue of a notice to that effect the party concerned by the election commission.

Conclusion :

Reform is not single time effort but a continuous process. The election commission has conducted a number of laudable electoral reforms to strengthen democracy and enhance the fairness of elections. These reforms are quite adequate and admirable. Undoubtedly, the election machinery, under the aegis of the election commission, deserve credit for conducting elections in a free and fair manner however our system is still plagued by many vices. To win votes political parties resort to foul methods and corrupt practice. Such maladies encourage the anti-social elements to enter the electoral fray. The problem is not lack of laws but lack of their strict implementation. In order to stamp out these unfair tendencies there is a need to strengthen the hands of EC and to give it more legal and institutional powers. The EC must be entrusted with powers to punish the errant politicians who transgress and violate the electoral laws. So though the EC is working hard in this direction but it cannot succeed unless all political parties and voters realize their responsibility.

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Savings and Investments in Malnad Region – Pillars for Sustainable Economic Growth

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Abstract:

The aim of this paper is to examine the impact of savings and investments on sustainable economic growth. In everyone's life, financial consideration is pertinent due to the family system, dependents and financial accountabilities. For individual survival, food is crucial in similar way for erratic future, savings and investments are essential. In Malnad region the workforce mainly classified as organised workers and unorganised workers. Their savings and investment holding in various savings and investment avenues help in accelerating sustainable economic growth of the region and the nation. The data required for the study collected from primary sources through structure questionnaire, and analysed using SPSS software and tested with statistical test such chi-square test and independent sample t test. It is found that the savings and investment holdings by the workers of organised and unorganised sector in Malnad region differs significantly in case of avenues traditional avenues it is high compared to new instruments. Savings and investment have significant impact in achieving sustainable economic growth.

Keywords: Savings, Investment, Sustainable Economic Growth, Malnad Region etc.

Introduction:

In everyone's life financial consideration is pertinent due to the family system, dependents and financial accountabilities. For individual survival, food is crucial in a similar way for erratic future, savings and investments are essential. Savings and investment are backbone for banking system through which technological innovations happens, infrastructure develops, and business grows at the end benefits the society. Savings and investments are the pillars for economic astonishments. For hastening of sustainable economic growth accretion of domestic savings and investment are fundamental. Savings and investments leads to capital generation which helps in functioning of modern society where infrastructure including transportation, reliable power network, sanitation, clean water, employment, poverty alleviation, being the heart for achieving sustainable economic growth conveys ease. Sustainable infrastructure is vital for pliable future society at large, economy and planet. Savings denotes the income no spent on consumption to attain standard of living. Investments are the sacrifice of resource to gain in future it is an act of commitment to an endeavor with the expectation of obtaining returns. There is a constant effort to reduce poverty, protect natural resources, undertake progressive developmental work and stimulating sustainable long term local, regional and national economic growth in this regard savings and investments helps government to generate financial resources there by help in achieving wellbeing of the nation. There are several savings and investment alternatives available in the financial market to generate savings and to mobilize investments. In Malnad region the income level of people is progressive due to high production backed by good rainfall. People started to realize the prominence of savings and investment and are fascinated to participate in the financial decisions.

Need for the Study:

Most of the people earn income for certain period of time; such income should be saved so that they can use it during the time of crisis. Money saved and invested in the instruments offered by the financial institutions employed in a best manner in the areas of infrastructure, power, transportations, health, education, sanitation leads to sustainable economic growth. In Malnad region the income level of people is progressive due to high production backed by good rainfall. People started to realize the prominence of savings and investment and are fascinated to participate in the financial decisions. There are several savings and investment alternatives available in the financial market to generate savings and to mobilize investments it will be interesting in knowing the holdings of such investments by the workers in Malnad region.

Objectives of the Study:

1. To know savings and investment holdings of organised and unorganised workers in Malnad Region.
2. To examine the impact of savings and investments on sustainable economic growth.
3. To offer recommendations based on the findings of the study.

Study Hypothesis:

1. H₀: Savings and investment pattern is uniform in Malnad Region.
2. H₀: Savings and investments have no significant impact on sustainable economic growth.

Research Methodology:

The present work is descriptive cum analytical in nature as it monitors fact-finding investigation along with testing framed research hypotheses. Primary required for the study was collected distributing structured questionnaire to the sample and secondary data collected by referring journals, publications, books, and reports. The sample for the study are organised and unorganised workers in Malnad Region of Karnataka State and a total of 1140 samples drawn by using simple random sampling technique, some statistical tests with the help of SPSS software applied such as chi square test, independent sample t test.

Results and Discussion:

The data collected from primary source through a structured questionnaire consisting of various parameters reported in the form of tabulation and the results and discussions are presented below

Hypothesis Testing

Hypothesis 1

H₀: Savings and investment holdings of organised and unorganised workers are uniform in Malnad Region.

H₁: A Savings and investment holding of organised and unorganised workers is not uniform in Malnad Region.

Table No 4.65: Chi-square test for association between Region and Holdings of Savings and Investment Avenues of Workers

Savings and Investment Holdings	Sector	Region Wise Holdings					Chi-square value	P value
		Shimoga	Chick.	Kodogu	Hassan	UK		
		f (%)	f (%)	f (%)	f (%)	f (%)		
SB Deposits	Organised	112(98.2)	114(100)	114(100)	114(100)	112(98.2)	6.042	0.196
	Unorganised	112(98.2)	104(92.2)	111(97.4)	110(96.5)	113(99.1)	12.955	0.012*
Post Savings	Organised	33(28.9)	12(10.5)	23(20.2)	23(20.2)	24(21.1)	12.092	0.017*
	Unorganised	57(50)	38(33.3)	55(48.2)	26(22.8)	64(56.1)	34.905	<0.001**
Bank RD	Organised	46(40.4)	30(26.3)	34(29.8)	17(14.9)	42(36.8)	21.566	<0.001**
	Unorganised	25(21.9)	40(35.1)	28(24.6)	26(22.8)	19(16.7)	11.34	0.023*
Post office RD	Organised	26(22.8)	18(15.8)	34(29.8)	13(11.4)	33(28.9)	17.459	0.002**
	Unorganised	26(22.8)	20(17.5)	48(42.1)	34(29.8)	34(29.8)	19.11	0.001**
Chit Funds	Organised	16(14)	32(28.1)	5(4.4)	6(5.3)	31(27.2)	44.993	<0.001**
	Unorganised	76(66.7)	42(36.8)	70(61.4)	75(65.38)	77(67.5)	31.853	<0.001**
Gold SS	Organised	12(10.5)	26(22.8)	44(38.6)	36(31.6)	16(11.9)	34.966	<0.001**
	Unorganised	4(3.5)	4(3.5)	7(6.1)	4(3.5)	3(2.6)	2.175	0.704
Gold Coins	Organised	5(4.4)	4(3.5)	7(6.1)	4(3.5)	2(1.8)	3.12	0.538
	Unorganised	2(1.8)	8(7)	2(1.8)	10(8)	2(1.8)	13.223	0.01**
Jewelry	Organised	46(27.5)	32(28.1)	33(28.9)	28(24.6)	28(24.6)	9.282	0.054
	Unorganised	41(36)	28(24.6)	20(17.5)	64(56.1)	25(21.9)	51.024	<0.001**
Post TD	Organised	15(13.2)	4(3.5)	13(11.4)	6(13)	8(7)	10.263	0.036*

	Unorganised	2(1.8)	10(8.8)	12(10.5)	2(1.8)	6(5.3)	13.773	0.008**
Bank FD	Organised	45(23)	34(29.8)	50(45.6)	30(26.3)	35(30.7)	12.706	0.013*
	Unorganised	7(6.1)	8(7)	23(20.2)	16(14)	22(19.3)	17.217	0.002**
PPF	Organised	78(68.4)	54(47.4)	95(83.3)	72(63.2)	71(62.3)	33.507	<0.001**
	Unorganised	2(1.8)	14(12.3)	5(4.4)	2(1.8)	9(7.9)	17.415	0.002**
LIC Policies	Organised	88(77.2)	90(78.9)	108(94.7)	103(90.4)	93(81.6)	20.238	<0.001**
	Unorganised	74(64.9)	60(52.6)	81(71.1)	90(78.9)	63(55.3)	23.816	<0.001**
Real Estate	Organised	20(17.5)	12(10.5)	31(27.2)	38(33.3)	8(7)	36.118	<0.001**
	Unorganised	3(2.6)	0(0)	5(4.4)	0(0)	8(7)	15.047	0.005**
Bonds	Organised	17(14.9)	6(5.3)	20(17.5)	7(6.1)	14(12.3)	13.271	0.01**
	Unorganised	1(0.9)	0(0)	0(0)	0(0)	3(2.6)	8.56	0.073
Mutual Funds	Organised	32(28.1)	26(22.8)	54(47.4)	53(46.5)	27(23.7)	30.677	<0.001**
	Unorganised	1(0.9)	6(5.3)	1(0.9)	0(0)	2(1.8)	11.196	0.024*
Shares/Stocks	Organised	18(15.8)	10(8.8)	21(18.4)	13(11.4)	9(7.9)	8.591	0.072
	Unorganised	4(3.5)	6(5.3)	0(0)	0(0)	43.5)	10.545	0.032*
Gold ETF	Organised	4(3.5)	10(8.8)	14(12.3)	34(29.8)	0(0)	63.269	<0.001**
	Unorganised	0(0)	8(7)	1(0.9)	0(0)	1(0.9)	23.411	<0.001**

Source: Survey Data SPSS Output

Note: 1. denotes significant @1% level

2. denotes significant @5% level

Chi-square test applied to test association between region and holdings of savings and investment avenues in organized and unorganized sector. Concerning organized sector since P value is less than 0.01, null hypothesis is rejected at 1% level of significance and concluded that there is an association between region and savings and investment avenues holdings in case of bank RD, chit funds, gold saving scheme, PPF, LIC, real estate, mutual funds, gold exchange traded funds, post office RD and Bonds. Since P value is less than 0.05, null hypothesis is rejected at 5% significance and concluded that there is an association between region and savings and investment avenues holdings in case of post savings, post office term deposits, and bank fixed deposits. Since P value is more than 0.05, null hypothesis is accepted at 5% level of significance and concluded that there is no association between region and holdings of savings and investment avenues in case of saving bank deposits, gold coins, jewelry and share/stocks. Concerning unorganized sector workers since P value is less than 0.01, null hypothesis rejected at 1% level of significance and concluded that there is an association between region and savings and investment avenues holdings in case of post savings, chit funds, jewelry, LIC, post office RD, gold coins, post term deposits, bank fixed deposits, PPF, real estate and gold ETF. Since P value is less than 0.05, null hypothesis is rejected at 5% significance level in case of savings bank deposits, bank RD, mutual funds and shares/stocks. Since P value is more than 0.05, null hypothesis is accepted at 5% level of significance and concluded that there is no association between region and holdings of savings and investment avenues in case of, gold savings scheme, and bonds.

Hypothesis 2

H0: Savings and investments have no significant impact on sustainable economic growth.

H1: Savings and investments have significant impact on sustainable economic growth.

Table No.2: Independent sample t test for significant impact of Savings and Investments with respect to Components of Sustainable Economic Growth

Components of Sustainable Economic Growth	Savings		Investments		t value	P value
	Mean	SD	Mean	SD		
Distribution of Vulnerability	4.56	0.746	4.39	0.808	3.734	<0.001**
Employment Generation	4.04	0.979	3.80	1.081	3.964	<0.001**
Poverty Alleviation	3.68	1.288	4.27	1.062	8.530	<0.001**
Infrastructural Development	3.81	1.149	3.68	1.288	6.385	<0.001**
Environmental Developments	3.35	1.306	3.15	1.333	4.031	<0.001**
Promotion and Protection of Natural Resources	3.01	1.263	2.25	1.209	10.397	<0.001**

Source: SPSS Output

Note: 1. denotes significant @1% level

The above table depicts the impact of savings and investments on sustainable economic growth and the result shows that concerning distribution of vulnerability savings and investment has very high impact. Concerning employment generation, savings have very high impact and investment have high impact. Regarding poverty alleviation the impact of savings is moderate investment have very high impact. Concerning infrastructural developments and Environmental Developments, savings have very high impact and investment have moderate impact. Concerning promotion and protection of Natural resources, savings have very moderate impact and investment have low impact. Independent sample t test applied to test significant impact since P value is less than 0.01; null hypothesis rejected at 1% level of significance and concludes that there is a significant impact of savings and investments on sustainable economic growth.

Recommendations:

1. To encourage savings and investment government should devise policy instruments and endorse sound environment.
2. To foster savings and investment should increase the return for the avenues which attracts more to come forward to take up financial decisions.
3. For achieving sustainable economic growth feasible employment of mobilized savings and investment is inevitable hence areas with low economic growth should put forth in line and colossal part of generated savings and investment funds allocated.
4. To deliver high quality sustainable economic growth, savings and investments being the pillars for sustainable economic growth need to be employed in Physical, Natural, Social and Human capital

Conclusion:

In endorsing sustainable economic growth of a country savings and investment plays a significant role, savings causes investment and leads to economic growth and boost the economy. Sustainable economic growth is possible due to stimulation of savings in investment, employment, production. Larger domestic savings contribute in increased investment which accelerate sustainable economic growth hence reinforce of avenues is vital. Based on the findings savings and investment holding in among organised and unorganised workers in Malnad region is high only in traditional avenues where as in new avenues the holdings are very limited and significant impact of savings and investments on sustainable economic growth.

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Health and Physical Fitness Programs for High School Students

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Abstract-

Competition is an inevitable human activity. It is a sort of deliberate and conscious animosity that has existed for centuries and shall continue for good. The competition inspires, motivates, stimulates and encourages work and better performance. It is evident in sports. The most commonly observed behavior of children and youth is physical activity.

There are evidences to suggest that the parents are forgetting the benefits of health and fitness achieved through exercise and so we notice apparent decline in school sports programs which is affecting the community at large. Physical fitness and health are essential qualities for each and everyone especially to school boys. If they are physically fit and healthy they will be fit for all the sports activities. Hence the present paper makes a study on the need of Health and Physical Fitness Programs for High School Students.

Introduction-

Greek philosopher Aristotle state that "The body is the temple of the soul and to reach harmony of body, mind and spirit, the body must be physical fit." Physical fitness is the capacity for activity. It is closely related to diet, exercise, rest and emotional outlook. Today health and physical fitness appeared to have gained a place of priority. Physical fitness is a broad term which literally means a hale and healthy physique. Physical fitness is the ability of an individual to do his daily activities without much under strain. There is a close relationship between health and physical fitness.

Health is defined as freedom from diseases. Barrow quotes Williams definition of health as "that quantity of life which enables one live most and serve best". Health and physical fitness is a prime requisite of man in order to get utmost of life and to enable us to live most and serve best in this world. According to world health organization, health is defined as follows, "Health is a state of complete physical, mental and social well-being and not merely an absence of disease of infirmity". The way in which we eat, smoke, drink and drive in short, the way in which we live has a significant influence upon our risk of contracting many diseases. In a sense, many of the major health problems in India such as heart disease, high blood pressure head-ache, acidity, cancer of lungs etc. can be considered as a result of our life style. The responsibility for the prevention of these lifestyle health problems lies with our selves. Unless we change, there is little hope. We as a nation will have to improve our collective health. Fitness is very important for all people. It is a precious commodity which enables human beings to live our lives to the full. Though physical fitness and health seem to have certain things in common they differ in many respects. The health and physical fitness level of our people, particularly the high school going population is so low. Proper physical activity during childhood develops the muscles, promotes good posture and improves neuromuscular co-ordination. Hence the immediate steps are to be taken to improve the standard of the nation should become strong in all spheres. The need of the hour is to propagate the gospel of physical education and physical exercises as they are useful to lead harmonious life, both in acquiring health and minimum muscular fitness.

There is an inherent responsibility for the education institutions to guide their students for their health and fitness. They should be offered the various modes of attaining and maintaining their fitness and health. Development of awareness and motivation to involve in such health and fitness building activities is also done by the various teachers who come in direct contact with the students. The most commonly observed behavior of children and youth is physical activity. This activity can be in the form of play, exercise or sports. There are evidences to suggest that the parents are forgetting the benefits of health and fitness achieved through exercise and so we notice apparent decline in school sports programs which is affecting the community at large. George Herbert in 1660 has made a golden statement that "what so ever was the father of a disease an ill diet was the mother". Hence an excellent nutritional education should be imparted to make them fit and trim for performing an event or events. Establishing a hygiene department in schools of high school students to look after the physical condition of the high school students should be of first priority. All the stress and strain factors should be looked after as far as possible by the department of hygiene or sports medicine. The students also need guidance by the teaching faculty like head masters, physical education teachers for a better understanding of the concept health and diseases and its impact on sports. There is necessary to make physical training, games and exercise compulsory for all students. Awareness should be created about the major and minor types of disease among the students or participants by involving medical and paramedical personnel. Use of audio-visual methods as an effective

measure of health and sports education is a better option. Regular and thorough healthcheckup of all the students of various sports and games both for communicable and non-communicable disease should be made compulsory. Teachers have to teach them on the aspect of “Prevention is better than cure” for a better performance in various events.

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The theme of cultural conflict in the selected poems of Gabriel Okara

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Abstract:

The Nigerian poet, Gabriel Okara's poem 'Once Upon A Time' and 'Piano and Drums' bring out the influence of western/modern cultures on the native African culture. This leads confusion in the mind of the native people whether to accept the new culture or to reject.

Key words: culture, western, modern, deterioration

Introduction-

Gabriel Okara was a great Nigerian poet and novelist. His works have been translated into many languages. He won the award at the Nigerian Festival of Arts in 1953 after his first poem 'The call of the River Nun'. His many poems were featured in the Nigerian literary journal Black Orpheus. Okara uses Nigerian folklore and religion to explore extremes within daily life through circular patterns. He was the first modern African poet. He has used culture, religion and social issues to explore tradition and transition in his writings. Okara also published two collections of children's poetry.

Okara is the first African poet to write in a modern style. His poems focus on conflict of identity. They contradict with the African and western concepts, cultures, values and thoughts. Okara respects the native culture but at the same time he respects the foreign culture. He is caught between two different worlds. Throughout his poems he tells both the cultures but it is clear that he appreciates his native African culture. It shows his respect towards his native people and their culture. When we study his poems, we will come to know his concern which make the world understand the African ethos and traditions. The reader of his poems also experiences past and present cultures. He also brings out how our native behavior collapses once we come across a foreign/modern influence. There he focuses the deterioration of traditional culture as well as our behavior.

Okara is very much worried about the attack of alien/western culture over the native/African culture. His poems as well as his novel talk about the same. In his novel 'The Voice', the protagonist is hunted by society and society by his own ideals.

His poems try to bring out how the African nations are caught in between the native and the culture of the European colonists. They also show the effect of colonization and decolonization on the identity of Africans. He also brings out the contrast between the modern culture and the ancient culture. He likes Africans to be positive for their right future.

Okara's 'Once Upon a Time' and 'Piano and Drums' poems deal with the theme of cultural conflict. The poem deals with how was the past and how is the present. They also tell us how the present is motivated by the modern and western culture. Both discuss about the effect of the foreign culture.

Once upon a time focusses on a father's attitude to cultural change and times past, before the incoming Western/alien culture affected the native African way of life. In the poem the father addresses the son, telling him how the things in the past were. According to him people were different and genuine. That is what the father would like to do now. He wants to return to a restored if he can only learn from the youngster. The father wants to relearn from his son how to be genuine again.

The father tells his son how western/modern culture affected native way of African life. The father tells about how was the past and how is the present. In the past people used to laugh and shake hands with heart but in the present people laugh and shake hands without hearts. They do mechanically. He stresses the decay of natural and traditional values.

In the past, people welcome all with pleasure whereas now they welcome carelessly. The father is also influenced by the present modern as well as western culture. He also learns to wear many faces like office faces, street faces. Home faces and so on. He also learns to laugh and shake hands without heart. But later he feels it the deterioration of traditional values by the influence of modern culture. He then wants to go back to his previous days. He wants to go back to his childhood days where traditional and native values were respected. He also wants to relearn how to laugh and shake hands. He tells his son to show him how he used to laugh.

The poem 'The piano and the drums' shows the difference between the normal lifestyle of Africans and that of the modern world. The theme of the poem is the effect of foreign culture to Africans. He elaborates this theme using the effect of music on the poetic persona as an analogy. The poem emphasizes the purity of African content before the interference of civilization. Gabriel Okara perceives the

spoiling of the African way of life from the musical perspective, and comes out to lament about it through the instrument of poetry.

The poem 'Piano and drums' is a post-colonial poem which deals with contrast between African and American cultures. The poem helps the reader to compare between two cultures. The poem brings out the effect of the colonization.

The poem 'Piano and drums' also talks about cultural obliteration. It also deals with the difference between the native Africans normal lifestyle and that of the modern world. It also focuses on the influence of the western culture to the native culture. It tells the effect of foreign culture to Africans. The poem tries to emphasize the purity of African content before the interference of civilization. In the poem 'drums' represent African culture and piano represents Western culture. The poet gives us the picture of the lifestyle of Africans before of the western culture.

In the poem 'Piano and Drums', Okara manages to present two conflicting cultures in which he is a part of both through the form of music. He talks about two different cultures throughout the poem but it appears that he has already made up his mind about one. In the first stanza, he tells how and where he hears the beat of drums. In the next part, he describes how the drums take back his childhood and life as a hunter. In the final stanza, if he values the drums before the piano, he is still plagued by the piano calling to him.

Both the poems state that, earlier the Africans were leading simple and comfortable life without any rivalry which the modern life has promoted in the world. Then the European culture changes completely the way of life of the Africans. The people of Africa become confused with the new western culture. They witness the replacement of new foreign culture with their culture.

Conclusion-

From the above two poems, we see that the father in 'Once Upon A Time' and the poet in 'Piano and drums' is caught up between two cultures and that is where the confusion set in. The western and modern culture were forcefully infused into the lives of the Africans so that they could not separate themselves with the new culture. The father and the poet want to go back to their previous cultures but at the same time they are caught between the western and the modern culture. To conclude both the poems basically talk about cultural conflict.

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Democratic Governance in India

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Abstract:

This paper examines the realities and potential of India's contribution to the enhancement of democratic governance in developing countries. It argues that India's enduring experience of constitutional democracy has been attracting attention from other developing countries, particularly those who are tackling the daunting challenge of consolidating democracy in tandem with the projects of nation-building and state-building within the inherently hostile environment of an ethnically and religiously divided society. This paper covers General condition of India's democracy, Causes of the underestimation of India's role in the promotion of democracy, Economic well-being, Role of the State and economic reform policies.

Keywords: India, emerging donor, democratic governance, democracy promotion, constitution, Constitutional democracy

Introduction:

Democratic governance, the term recently added to the vocabulary of politics, signifies more than what the two words signify separately. A compound is not what its constituents are. From the term itself it is clear that democratic governance is not merely democratic usually understood in its minimalist sense as government of people's representatives elected in a free and competitive situation. Nor is it merely governance as one of limited government charged with the task of enforcement of law and order, and overseeing the contracts among individuals living in a state or to facilitate, promote and regulate markets. Democratic governance is a condition in which the promise of justice, liberty and equality is realized in a democratic political framework, where the government is sensitive to the people's identities, aspirations and needs and where people feel secure and contented. The task of building a durable democratic India, therefore, was truly a gigantic and a daunting one. The challenges were many and these challenges had to be encountered all at the same time: to ensure basic political and civil liberties, to promote equality among citizens, to bring out economic development and eradicate poverty, to forge a nation and a national government, and to navigate through the turbulent times of modernity without losing the anchorage in its civilization.

General condition of India's democracy:

From the political commentaries and the media reporting on what is happening in India, one would tend to get a view that Indian democracy is in a thorough mess, that it is breaking down under the pressure of rising aspirations and increasing demands of the people on the state, that disaffection with incumbent governments grows because of populist promises of the political leaders and their inability to meet those demands, and that the people are seething with anger and dissatisfaction at the failure of democracy or its decay. It appears as if the elites are dissatisfied with populism, vote bank politics, as well as mal-governance by the self-seeking political leaders, and the masses are dissatisfied with the governments falling short of their aspirations and promises that political leaders make and the elite capture of the benefits of the economic growth and opportunities that are available in the society.

One litmus test for any democracy in a less developed country is whether its people have the basic necessities like food, clothes and shelter. Many elections in India at the national level and in the states were fought on this promise of providing these basic necessities of life. Of course, we can add education, health and dignity of the individual to this list. It is one thing that people may highly value democracy as an ideal, but they judge democracy by what it delivers to them in reality. While it may be true that democracies may not fare better than dictatorships in achieving economic growth, people under democracies expect a better distribution of nation's wealth, at least in terms of fulfilling the basic needs. Although the percentage of people living below the poverty line has been declining in India, the numbers are still very high. Estimates vary on the extent of poverty, but the studies show that nearly one-third of its people are poor.

Causes of the underestimation of India's role in the promotion of democracy:

Both the reality and the potential of India's role in the promotion of democracy are underestimated in conventional understanding. The defects in conventional literature are twofold: firstly, conventional literature tends to focus narrowly on the role of a state as an external actor in the "proselytizing" of authoritarian regimes into democracy; this leaves India's active development aid for the consolidation of democracy, as well as its potential to serve as an "exemplar" of democracy, virtually unexplored.

Secondly, conventional literature employs a minimalistic definition of democracy that places weight on the right of people to choose their leaders by means of regular, free and fair elections (Diamond 2009, 21), leaving the imminent danger of majoritarian democracy and the importance of the sound development of constitutional democracy in divided societies unattended. As we shall see later, constitutional democracy is the very mode of democracy which India has been serving as a model for other developing countries.

Economic well-being:

India is passing through a complex situation where its economy has been recording high rates of growth in recent decades but poverty is refusing to go. Still one-fourth of the world's poor live in India. Poverty count by the official agencies and researchers shows that the proportion of population living in the conditions of poverty has been declining over the years, although there are differences in the estimates.

We cannot say that even those who are above the poverty line are leading a comfortable life in terms of meeting their daily needs, since poverty line is defined as the bare minimum to keep oneself alive. The per capita income in India is several times less than the per capita income of the old democracies, less than half of the global average and even less than global average for developing countries. The high incidence of poverty and low levels of economic condition will impact upon the quality of democracy of the country and how politics are conducted. This reality gets reflected in the citizens' perceptions about their income situation. Only 8 per cent of the respondents said that their income covers the needs well and are able to save a little or more from their incomes.

Role of the State and economic reform policies:

Some social scientists observed that people in India look upon government as *maa-baap* (mother and father), in the sense that they expect the rulers to be benevolent and take care of the welfare and the needs of the people. For whatever reasons, the state in post-independent India came to play an active role in economic development and social change. Before the onset of liberal economic reforms in the early 1990s, the Indian economy was dominated by the public sector industries, which are considered to be its 'commanding heights'. However, throughout the 1990s vehement arguments were put forth attributing the slow rate of economic growth to the extended role of the state into economic activities and its enormous expenditure on subsidies and public services. Of course, soon it is realized that in a country like India, or for that matter in any country, state cannot withdraw from certain core areas including public services. The discourse of democratic governance to some extent brought the focus back on the development of the economy in such a way not to hurt the interests of the poorer sections and the marginalized.

Conclusion:

This paper has demonstrated that India plays a unique role in facilitating democratic governance in other developing countries by making the most of its own experience of constitutional democracy. Moreover, it has explored the possibility of assistance for constitutional drafting, which is one of the least explored issues in the literature on the promotion of democracy, good governance, law and development, and development aid. In their overall assessment of the state of affairs in India, more than a majority of its citizens feel that they enjoy equal rights, freedom of speaking out their mind and the political right of choosing the government they like. The way the Indian democracy works also gains the approval of more than a majority of its population, and only 15 per cent are not satisfied with it. This is no small achievement for a country that began its journey towards an ideal democracy under highly difficult and challenging circumstances. We find that different social sections, economic classes and communities hold similar views and opinions on a different questions and issues. Differences in views and opinions are there but they do not follow the social, religious and ethnic divisions. On the question whether most people have their basic necessities fulfilled, there are as many persons among the elites and the upper classes who said no, as there as among the mass publics and lower classes who felt so. Probably, this indicates the robustness of India's democracy. There seems to be a consensus in India on the need for government that promotes the welfare of the marginal and disadvantaged citizens, although people may differ or even quarrel on the details and orientation of specific public policies.

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Women Empowerment & Welfare Schemes In India: A Perspective

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*“A Woman with a Voice is by Definition a Strong Woman.
But the search to find that voice can be remarkably difficult.” Malind Gates*

Abstract:

The main objective behind this article is neither to favour the prevalence of feminism nor to be criticizing about the chauvinism. The focal point of this article is to promote equality. In today's scenario the empowerment of women has become one of the most important concerns of 21st century. Empowerment of women essentially means improving the social, political and economic status of women, especially the traditional underprivileged one. It means creating an environment where women are free from any kind of physical, mental abuse, exploitation, and prejudice that they are the most vulnerable section in the society. Recognizing the importance of women in the economic growth of the nation, the Government of India along with State Governments has been taking several efforts to uplift women from their conditions in general. The focus of Government is progressively shifting towards promoting women entrepreneurship to motivate women to participate in the economic activities. This paper attempts to analyze the need of Women Empowerment in India and highlights the methods and schemes of Women Empowerment. We observe in our day to day life how women become victimized by various social evils. Women Empowerment is the vital instrument to expand women's ability to have resources and to make strategic life choices. It is the process of guarding them against all forms of violence. The study is based on purely from secondary sources. Women of India are relatively disempowered and they enjoy somewhat lower status than that of men in spite of many efforts undertaken by Government. It is found that acceptance of unequal gender norms by women are still prevailing in the society. The study concludes by an observation that providing basic facilities and implementing various schemes are enabling factors to Women Empowerment.

Keywords: Women Empowerment, Basic Rights, Welfare Scheme, Socio-Economic Status, Scheme implementation, Constitution, Equality & Gender discrimination

Introduction:

The Constitution of India not only grants equality to women but also empowers the State to adopt measures of positive discrimination in favour of women for neutralizing the cumulative socio economic, education and political disadvantages faced by them. Fundamental Rights, among others, ensure equality before the law and equal protection of law; prohibits discrimination against any citizen on grounds of religion, race, caste, sex or place of birth, and guarantee equality of opportunity to all...

Today the empowerment of women has become one of the most important concerns of 21st century but practically women empowerment is still an illusion of reality. Women empowerment refers to increasing the spiritual, political, social, educational, gender or economic strength of individuals and communities of women. Women are an integral part of every economy. All round development and harmonious growth of a nation would be possible only when women are considered as equal partners in progress with men. Women's empowerment in India is heavily dependent on many different variables that include geographical location (urban / rural) educational status social status (caste and class) and age. Policies on Women's empowerment exist at the national, state and local (Panchayat) levels in many sectors, including health, education, economic opportunities, and gender based violence and political participation. Women empowerment enables autonomy and control over their lives. The empowered women become agents of their own development, able to exercise choices to set their own agenda and be strong enough to challenge their subordinate position in the society. Women particularly in rural areas have proportionately least possessions, skills, education, social status, leadership qualities and capabilities for mobilization, which determines the degree of decision making and power, and as a result, their dependence on men increases. They have been confined to the four walls of the household, over burdened with domestic works and controlled of their mobility and personal freedoms by the men of the household since time immemorial. So they have lagged behind in the fields of education, skill development, and employment and as a result, their work is greatly undervalued in economic terms. Empowerment of women is essentially the process of upliftment of economic, social and political status of women, the traditionally underprivileged ones, in the society.

Reasons for the Empowerment of Women:

Government of India took so many initiatives to empower the women in India. But women are discriminated and marginalized at every level of the society whether it is social participation, political participation, economic participation, access to education, and also reproductive healthcare. Women are found to be economically very poor all over the India. A few women are engaged in services and other activities. So, they need an equal economic power to stand side by side to the men. There are so many cases of rape, kidnapping of girl, dowry harassment and so on. For these reasons, they require empowerment of all kinds in order to protect themselves and to secure their purity and dignity. Other hand, it has been observed that women are found to be less literate than men. Thus, increasing education among women is of very important in empowering them. A big proportion of women in rural India are physically so weak who work more than the food they consume. This discrimination needs address the empowerment of weaker section of the society to make them powerful and respectful. Another problem is that workplace harassment of women. To sum up, women empowerment cannot be possible unless women come with and help to self-empower themselves. This vision is enshrined in constitutional provisions. It is important that the Empowered women mean living with dignity and contributing as equal partners in development in an environment free from violence and discrimination. And it is also important that the well- nurtured children with full opportunities for growth and development in a safe and protective environment. Promoting social and economic empowerment of women through cross-cutting policies and programmes, mainstreaming gender concerns, creating awareness about their rights and facilitating institutional and legislative support for enabling them to realize their human rights.

OBJECTIVES OF THE STUDY: The study mainly focuses the following main objectives:

- a. To bring on light the need of the Women Empowerment;
- b. To understand the Government's awareness of Women Empowerment in India;
 - c. To analyze the factors influencing the Empowerment of Women; To identify the misconcepts coming in the way of Women Empowerment
 - To utilize the Govt. schemes properly for the benefit of Women Empowerment.
- d. To study the Government's Schemes on Women Empowerment, development, progress, equality through the Constitutional provisions;

The Aims And Scope Of Study: The aim and scope of this study is to examine the status of women in India and related to awareness, influencing, need of women empowerment, knowledge, development, progress, practice government initiatives and women equality.

Research Methodology:

The study of the paper is descriptive and analytical in nature. The secondary data pertaining to the study was gathered from the records published by different published books, journals, internet sources, published research papers, magazine and articles.

Beti Bachao, Beti Padhao: Save girl child, educate girl child is Central Government Sponsored Scheme by Government of India. The prime goal of this scheme is to generate awareness and improving the efficiency of welfare services meant for women. Also, it aims to celebrate the Girl Child & Enable her Education. The Beti Bachao, Beti Padhao (BBBP) Scheme has been introduced to address the issue declining Child Sex Ratio (CSR).

Scheme for setting up One Stop Centre: The Ministry has approved Scheme for setting up One Stop Centre to support women affected by violence on 4th March, 2015. The scheme aims to facilitate access to an integrated range of services including medical aid, police assistance, legal aid/case management, psychosocial counseling, and temporary support services to women affected by violence. One Stop Centre's (OSC) is meant to support women affected by violence, in private and public spaces, within the family, community and at the workplace. Women facing physical, sexual, emotional, psychological and economic abuse, irrespective of age, class, caste, education status, marital status, race, and culture will be facilitated with support and redressal. Aggrieved women facing any kind of violence due to attempted sexual harassment, sexual assault, domestic violence, trafficking, honour- related crimes, acid attacks or witch-hunting who have reached out or been referred to the OSC will be provided with specialized services.

Indira Gandhi Matritva Sahyog Yojana (IGMSY): for the pregnant and lactating women: The Indira Gandhi Matritva Sahyog Yojana (IGMSY) is a maternity benefits scheme implemented by the Ministry of Women and Child Development, Government of India. This scheme is for the pregnant and lactating women of 19 years of age or above for first two live births to contribute to a better enabling environment by providing conditional cash transfer for improved health and nutrition and to also promote health and nutrition seeking behavior in them. It provides partial wage compensation to women for wage-loss during childbirth and childcare and to provide conditions for safe delivery and good nutrition and feeding

practices. It provides cash maternity benefit to the women. The pregnant women of 19 years of age and above is entitled to a cash incentive of Rs. 4000 in three installments for first two live births. The objectives of this scheme are - to promoting appropriate practice, care and institutional service utilization during pregnancy, safe delivery and lactation; to encouraging the women to follow (optimal) nutrition and Young Child feeding practices, including early and Exclusive breastfeeding for the first six months; and to providing cash incentives for improved health and nutrition to pregnant and lactating mothers in order to contribute to better enabling environment. Sure education of the girl child.

Women Helpline Scheme: This was launched on 6th August, 2017 by the Modi Government. The objectives of this scheme are: to provide 24hrs emergency and non-emergency response to women affected by violence including sexual offences and harassment both in public and private sphere, and to provide integrated support and assistance to women affected by violence.

Stree Shakti Package for Women Entrepreneurs: There is a lot of focus on promoting women entrepreneurship in India with the government and financial institutions having various schemes. One such scheme promoted by the State Bank of India (SBI) is Stree Shakti Package for Women Entrepreneurs. In this article, we look at the SBI Stree Shakti Package for women Entrepreneurs in detail.

Shadi Shagun Yojana: This was launched on 6th August, 2017 by the Modi Government. Under the scheme all the graduate Muslim girls completing their graduation in any of the streams before their marriage would also be eligible to avail the Shaadi Shagun Yojana benefits. To motivate girls from minority groups to pursue higher education was also under initiative.

Mahila E-Haat: The Ministry of Women & Child Development launched —Mahila E-Haat a bilingual portal on 7th March, 2016. This is a unique direct online marketing platform leveraging technology for supporting women entrepreneurs/SHGs/ NGOs for showcasing the products / services which are made/manufactured/ undertaken by them. It is an initiative for meeting aspirations and needs of women. This was done keeping in mind that digital media is a critical component for business efficiency and thus it should be made available to the majority of Indian women entrepreneurs. Since its launch over 17 lakh visitors / hits have been received by the Mahila E- Haat Portal.

Conclusion

The Empowerment of Women has become one of the most important concerns of 21st century not only at national level but also at the international level. Women Empowerment helps to make the society and world a better place to live in and march forward on way to inclusive participation. It means increase happiness for the family and the organizations where women make a difference. Government initiatives alone would not be sufficient to achieve this goal. Society must take initiative to create a climate in which there is no gender discrimination and women have full opportunities of self decision making and participating in social, political and economic life of the country with a sense of equality.

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Women and Patriotism in Bollywood Movies

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Abstract

This discussion draws upon the narrative strategies of the Bombay cinema blockbuster *Fanaa* and *Raazi* and examines larger questions of culture, nation and citizenship in contemporary India including: What kinds of gender, class and nationalist politics does it reinforce? What kinds of imagined communities does it give rise to? How does it regulate the borders of those communities? On what terms are women play role in contemporary India? How might Bombay Cinema films function as a transnational cultural product?

Introduction-

Women's participation in the freedom struggle was really revolutionary. It will become a great topic for research. Many could not recognize the role of women participation during Independent era. On another hand I do want to focus on film studies related to women as a patriot. Film is a reflection of society. Film may be produced to show the problems and consequences of the society. Moving away from the usual tradition, these movies have attempted to give the women central roles. Films are one of the major sources of entertainment for people in India as elsewhere across the globe. Films of any country mirror its culture, tradition, hopes, aspirations of people besides lot many other factors. In total films could be termed as the cultural consciousness of a nation. India is the largest producer of movies in the whole world. Among the many films of various languages Hindi popularly known as bollywood are termed as the national 30 films in the last 3 years.. Indian cinema has a history of more than a century. From the era of silent movies to the movies of today Indian cinema including bollywood movies have seen transformation at various levels including plots, characterization ,music and the use of location. This paper tries to have a clinical examination at the role of women in Hindi cinema over the decades in general and movies like *Raazi* and *Fanaa* particularly. Hindi films are popularly known as Bollywood. Indian cinema has more than a century of history. Movies from the silence era to the present day Indian cinema, including Bollywood films, has seen transformation at various stages, including plots, character, music and use of space. This paper seeks to examine the role of women in Hindi cinema for decades. Movies like *Raazi* and *Fanaa* shows the presence of gender stereotypes is a well-known phenomenon in many aspects of society. In this paper, we focus on studying the role models and biases in Hindi film industry (Bollywood). We analyze film plots and posters for all films released since the 1970s. Gender bias is determined by the semantic pattern of plots at the inter-sentence and intersentence level. We show that such bias does not apply to posters, where women are of equal importance, yet their character has little or no effect on the plot of the film. Furthermore, we explore movie trailers to estimate male and female screen time, and study the depiction of emotions by gender. Silver Lining means our stream has been able to identify From the last twenty years Indian film Industry created its own identity throughout the world. It has created the mass popularity in the western culture also."Askaushikbhaumik observes," the recent twin successes of *Lagaan* Ashuthosh Gowariker, 2002 Jamongst a relatively substantial crossover audience in the West ensured that the presence of Bombay films has begun to get felt more palpably in the mainstream" Let us focus on the movies *Fanaa* and *Raazi* While most of the patriotic movies are driven by male leads, we cannot ignore the fact that the fight for Independence was incomplete without women. The women freedom fighters like Rani Lakshmi Bai, Sarojini Naidu and more have played the rule of a catalyst in gaining independence for the nation. Similarly, Bollywood has celebrated the lives of women in many movies, who not only fought for freedom or against the conspirers but also have made the country proud in various other fields. Commemorating the essence of freedom on the 74th Independence Day, let's have a look at some brave and inspiring women-centric movies, that will make you proud of being an Indian. *Raazi*

Director: Meghna Gulzar

a Cast: Alia Bhatt, Vicky kaushal ,Rajitkapur, Shishir Sharma, Jaideepahlwat, Ashwat Bhatt, Amruta Khan _*Raazi* is a movie inspired by the story of Sehmat Khan, a Kashmiri Muslim spy who was wed into a Pakistani family of high-ranking Pakistani army officials. This was upon her father's insistence, in order to gain critical information for Indian intelligence right before the 1971 Indo-Pakistan War. She was critical to foiling Pakistan's attempt to sink INS *Viraat* - a Centaur-class aircraft carrier by the Indian Navy by the coast of Andhra Pradesh, by providing critical intelligence. Thus not just saving the carrier, but everybody on-board. Sehmat's story wasn't that of a seasoned spy who had many successful missions under her belt.

She was a young, ordinary girl who was urged by her father to become a spy for India. The film's success lies in the fact that it doesn't succumb to the critical flaw of most movies that have female leads in predominately male professions. In order to be the strong women capable of taking on important masculine jobs, most women in such movies attempt to conform to toxic, masculine standards. It is important for the protagonist to be different than other women and most of them do that by being the perfect patriarchal idea of what a man should be. It is as though they can only be accomplished, worthy of respect and competent if they can establish that they are not like other women, implying that you cannot root for women in spy movies until they are men. The making of successful female spies includes being more like men and dissociating from their female identities as much as possible. Bhatt's character, though, is nothing like the different woman who embraces masculine standards to prove her worth. After every close call where she was almost discovered, her character was given room to feel scared, anguished and helpless. In a particular scene where she is almost discovered by a loyal household servant, Bhatt's character breaks down in tears and has a moment raked in fear and anguish and allows herself room to go through her emotions. When she is forced to run down the same servant to prevent him from exposing her truth, she cries for several hours after the murder, in disbelief that she now is a killer. Unlike men and different women in spy movies, Bhatt's character wasn't made to accept the fact that she took somebody's life with nonchalance and a shrug that says "bad things happen in the line of duty". Her character was allowed to explore the intensity of her actions and even question its validity and necessity. Sehmat has all the vulnerabilities and afflictions of a person who knows they will be met with death if their truth is revealed. Her emotions are raw and exposed. By being true to who she is and not attempting to fit into any mould to convince people of her competence, who dismiss it due to her gender, Alia Bhatt's character makes a powerful statement on behalf of women. Another striking feature in the portrayal of Alia Bhatt's character is that she takes charge of her sexuality. Sex is usually used as either a weapon of manipulation by female spies or a something they have to unwillingly do in order to not blow their cover in most movies, but Raazi takes an unprecedented direction in this regard. Alia Bhatt's character doesn't have sex with her husband Iqbaal (portrayed by Vicky Kaushal) as a weapon or as a chore. Instead, she does it because she wants to. She consents with enthusiasm, Bhatt's character was allowed to be a sexual being and this was never in conflict with her role as a spy. Raazi does promote the same old and toxic ideas of patriotism and nationalism. Bhatt's character puts her country's interests above her own and this is constantly depicted as a virtue only capable of a few. For the most part of the movie, we are expected to root for any character willing to put their watan or mulk ahead of themselves, their lives, and relationships.

Though I have to hand it to director Meghna Gulzar that Raazi does not resort to tired stereotypes in its portrayal of Indians and Pakistanis. It doesn't portray Pakistanis as soulless monsters, which usually happens in Bollywood. There is no hypocrisy in terms of what this movie portrays as virtuous. If we are expected to root for Alia Bhatt's character for putting her watan before herself, we are also expected to root for Kaushal's character for putting his mulk before his love for his wife. After over two hours of an outdated lesson in patriotism and valuing your country more than your life, the last few minutes of the movie are what saves it. After an attempt to kill Alia Bhatt's character by the Indian Intelligence Agency, as per protocol - when an agent is about to be discovered by the enemy - Bhatt's character manages a narrow escape, goes to her superior and says she is not capable of senseless murder and she can no longer stand to watch the murders of innocent people in the name of war. She yells and asks to go home, again something that no character would do in a spy movie, in order to maintain the image of a rational and ever fearless, patriotic spy who is willing to die in service and but never quit. She says that she wants to go back home before she turns into these people who are willing to kill without a thought or regard for human life. Her character's monologue about the senselessness of war and the cruelty of taking away lives finally steers the movie away from being a Bollywood cliché that portrays war as sacred and murder in its name as a necessity. Raazi concludes with a scene years later, where an army officer is telling young recruits, one among which is Sehmat's son, that all casualties of war aren't dead, some continue to live on. The scene cuts to an older Sehmat sitting by a window, thus implying she is a living casualty of war. - But this reminds us that casualties of wars aren't only the people who lost their lives or people like Sehmat. Casualties of wars are everyone who lost someone they love, who have their lives twisted and turned, and every person who has everything they have ever known taken away from them. It reminds us of something we often forget – that war isn't sacred, there is no glory in war and there is no pride in it. Beside the two movies mentioned above many other movies are there in Bollywood like Neerja, Manikarnika and Mother India which shows the bravery, sacrifice and the willingness of women to save her

countryRaazi

People might have been criticizing Alia Bhatt for being a star kid and getting unnecessary opportunities, but we all know how talented she is as an actress and she proved it through Raazi. Directed by Meghna Gulzar, Raazi is an untold story of a Kashmiri Muslim girl Sehmat who married into a Pakistan family as an Indian female spy during the Indo-Pak war of 1971.

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Attitude towards The Use Of E-Resources By The Faculty & Students Of Medical Colleges And Research Institutions At Bengaluru City

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Abstract:

It is well known that medical science as a profession is an ever changing field since it is linked to human welfare. The acquisition of relevant, up-to-date, exhaustive information is clearly of prime importance to medical professionals because they are responsible for improving the quality of health by identifying and preventing disease and curing the disorders. The present study aims to assess the use of electronic information resources by the faculty members and students of medical college and research institutions located at Bangalore City. For this the survey was conducted and the stratified random sampling technique was used in administering the questionnaire and interview with faculty and students. The study sample includes 362 faculty members and 874 students from 10 medical colleges and research institutions. The result of the study reflect on usage of library, purpose of use of e-resources, difficulties in obtaining required information and problems faced while accessing the medical information resources in the library have been discussed.

Keywords: Electronic Information Resources, Medical College, Research Institutions.

Introduction

The health care is an essential social service sector for achieving the goal of sustainable human development across all the countries of the World. In today's digital world information on Medical Science remains treasure. Medical science libraries are prime reservoirs of health information. Medical literature should be made easily and rapidly accessible to the medical practitioners, faculty members and students should be able to access information at any place and time. Medical Science Library Professionals in modern libraries are required to be aware of their users' information requirements and their utilization in order to provide user-friendly information services. With the application of Information Technology there has been a shift from traditional libraries to virtual libraries. In view of the facts discussed above there is a dire need for establishing a solid platform which makes available latest information to the medical professional and practitioners all through the year at the click of a button. Only a fully digitalized library can guarantee the availability and access to information on medical science. Medical libraries support physical or digital access to information material, and physical building or a virtual space, or both in various print and electronic for effective health care. In this aspect the study was undertaken to describe an approach to utilization of e- resources from Medical colleges and research Institutions, located at Bengaluru, Karnataka.

Review of Literature

Myers (1905)⁶ highlighted the role of medical libraries in hospitals, explained that library may be made to contribute toward the general usefulness of the institution, what it should contain to satisfy the needs of its readers, and how its contents may be made most easily available. Curtis (1997)³ reported in his investigation about the health sciences faculty's information-seeking behaviour, it was also found that 68.0% of faculty accessed MEDLINE. the study recommended the requirement for increase in the training of users. Tenopir, King & Bush (2004)³ mentioned medical faculty read more research articles to satisfy their information needs and suggested that librarians must provide convenience and current literature and match the personal subscriptions by faculty in an electronic format.

Sarbadhikari (2005)⁴ discussed about the Medical Informatics in India, author explicit healthcare delivery systems are based on manual record keeping despite a good telecommunication infrastructure.

Kannappanavar & Rajanikanta (2008)⁴ opined that majority of the colleges studied have e- resources along with e-databases. It is also found that all college covered in the study were part of library consortium and found that the colleges have good infrastructure facilities in their libraries.

Waris (2013)¹¹ in a study expressed satisfactory but there is a need to adopt new ICT tools to develop libraries, manpower and library should offer ICT based services to access required information to users. Tyagi & Passi (2013)¹⁰ identify the trends in the use of electronic resources by Medical professionals and the purposes of using e-resource for teaching, ongoing research activities, and their own personal knowledge at National Medical Library (NML). The study witnessed that majority of respondents opined that the library had useful EIS for the medical profession. Also the awareness about EIS among the users was highly satisfactory.

Need and purpose of the study

Medical educations in the country required to meet the societal needs for better health care and treatment. The primary objective of the medical library is to support the research and development activities and to deliver the information resources and service in the interest of faculty and students. There is a need for understand and constructing a solid platform from which specific health information might flow in a more sustainable way. It is essential to study the medical science professionals varied information needs to provide a better teaching to students and treatment for patients. This Study aims to find out use of e-resources by the faculty and students for the use of medical information and too abreast them with the updated information pertaining to their profession as they need to up-to-date with current information for their daily academic work.

Objectives

1. To identify the purpose of use of information resources by the faculty and students of medical college and research institutions in Bangalore.
2. To examine the various types of information sources preferred by the faculty and students of medical college and research institutions in Bangalore.
3. To know the effectiveness and satisfaction about the availability of information resources use by the faculty and students.
4. To assess the problems faced while accessing information from the library by the faculty and students of medical college and research institutions in Bangalore.

Scope and limitation of the study

The scope of the work is confined to study the utilization of library and information centres for accessing e-resources by the faculty and students of medical colleges and research institutions at Bengaluru, Karnataka State. The study has covered 12 medical colleges and research institutions in Bengaluru, Karnataka. The study has limited to pre-clinical, para clinical, clinical and library professionals are considered has core respondents of the study.

Methodology

Researcher has selected survey method for the study and observations, interviews method were adopted for data collection to study the point of an empirical study. For the study purpose researcher adopted random sample survey method, in order to collect comprehensive and relevant data, the questionnaire method is used in the present study.

Data Analysis

Researcher has selected survey method for the study and observations, interviews method were adopted for data collection to study the point of an empirical study. For the study purpose researcher adopted random sample survey method, in order to collect comprehensive and relevant data, the questionnaire method is used in the present study. About 453 questionnaires were distributed among faculty members, and in return 362 filled-up questionnaires were received back accounting for 79.91% responses and 988 questionnaires were distributed among students, of which 874 filled-up questionnaires were received back with response rate of 88.46%.

Demographic Details:

Study Results reveals that out of the 1236 total respondents, 595 (48.13%) are 'Male' and the remaining 641 (51.86%) are 'Female' and 367 (29.69%) of respondents are below the age of 25 years. Large number of faculty members belong to the age group of 41-45 years with 104 (28.73%) responses and a large number of students belonged to the age group of <25 years accounting for 367 (41.99%) responses. About 874 (70.71%) of respondents are Students, followed by 217 (17.56%) are Assistant Professors, 98 (07.93%) are Associate Professors and 47 (03.80%) are Professors.

Library Access and Usage:

Study shows that 1223 (98.94%) of respondents opine as 'Yes' i.e. visit the library and 13 (01.05%) of respondents opine as 'No' i.e. do not visit the library. Majority of the respondents 517 (42.27%) of respondents visit library '2-3 times in a week. Highest number of respondents i.e. 425 (34.75%) of respondents spend '2-3 Hours' in a week. 521 (42.60%) of respondents 'Always' visit the library for the purpose of studying, 496 (40.56%) of respondents 'Most of the time' visit the library for referring books, 432 (35.32%) of respondents 'Always' visit the library for referring journals, Related to the web resources 451 (36.88%) of respondents 'Most of the time' visit the library for accessing web resources.

Table-2 Use of Various Electronic Information Resources

Information Resources	(N=1236)				
	Most Frequently	Frequently	Less Frequently	Uncertain	Do not use
E-Journals	572 (46.28)	341 (27.59)	119 (9.63)	143 (11.57)	61 (4.94)
E-Books	143 (11.57)	107 (8.66)	296 (23.95)	412 (33.33)	278 (22.49)
E- Databases	397 (32.12)	411 (33.25)	134 (10.84)	238 (19.26)	56 (4.53)
E-Conference Proceedings	231 (18.69)	302 (24.43)	128 (10.36)	229 (18.53)	346 (27.99)
E-Standards/Tutorials	292 (23.62)	331 (26.78)	395 (31.96)	132 (10.68)	86 (6.96)
E- Thesis and Dissertations	376 (30.42)	479 (38.75)	122 (9.87)	156 (12.62)	103 (8.33)
Subject Gateways	197 (15.94)	224 (18.12)	461 (37.30)	133 (10.76)	221 (17.88)
Social Networks (Blogs, Wikis, RSS feeds)	501 (40.53)	406 (32.85)	188 (15.21)	54 (4.37)	87 (7.04)
E- Reference resources (Dictionaries, Encyclopedias etc.)	632 (51.13)	364 (29.45)	102 (8.25)	122 (9.87)	16 (1.29)
Students and faculty generated contents	322 (26.05)	131 (10.60)	285 (23.06)	309 (25.00)	189 (15.29)
$\chi^2=2999.099$, $df=36$, $P=.000$					

Related to use of various sources of e-resources study depicts that 572 (46.28%) of respondents 'Most Frequently' use e-journals for gathering necessary information, 412 (33.33%) of respondents 'Uncertain' use e-books for gathering necessary information, 479 (38.75%) of respondents 'Frequently' use e- thesis and dissertations for gathering necessary information. The Chi-square test conducted for at the 5% level of significance shows that the relationship between use of various electronic information resources for gathering necessary information and the respondents is statistically significant ($\chi^2=2999.099$, $df=36$, $p=0.000$).

Table-4 Effectiveness of E-Information Resources and Services

Effectiveness of Information Resources and Services	N=1236				
	Strongly Agree	Agree	Moderately Agree	Disagree	Strongly Disagree
Have helped for fast and easy access to information.	502 (40.61)	278 (22.49)	286 (23.14)	143 (11.57)	27 (02.18)
They help to save the time	258 (20.87)	402 (32.52)	353 (28.56)	154 (12.46)	69 (05.58)
Have made my research work much easier and less time consuming	388 (31.39)	576 (46.60)	231 (18.69)	19 (01.54)	22 (01.78)
Has made access to required information much cheaper and more accurate	277 (22.41)	306 (24.76)	333 (26.94)	232 (18.77)	88 (07.12)
Has enhanced my participations in professional associations, societies and so on	252 (20.39)	397 (32.12)	421 (34.06)	50 (04.05)	116 (09.39)
Has reduced chances of duplication of research efforts / administration works	221 (17.88)	243 (19.66)	380 (30.74)	188 (15.21)	204 (16.50)
Helped to keep aware of latest developments in my related fields	307 (24.84)	388 (31.39)	402 (32.52)	72 (05.83)	67 (05.42)
Has reduced the time used to prepare reports and other summaries related to my and related research fields.	375 (30.34)	309 (25.00)	414 (33.50)	96 (07.77)	42 (03.40)

Has improved the quality and effectiveness of my research works/ administration works.	407 (32.93)	388 (31.39)	396 (32.04)	16 (01.29)	29 (02.35)
$\chi^2=1300.231$, df=32, P=.000					

502 (40.61%) of respondents ‘Strongly Agree’ that the information resources and services have helped for fast and easy access to information, 402 (32.52%) of respondents ‘Agree’ that the information resources and services helps to save time, 333 (26.94%) of respondents ‘Moderately Agree’ that the information resources and services have made access to required information much cheaper and more accurate, 402 (32.52%) of respondents ‘Moderately Agree’ that the information resources and services have helped to keep aware of latest developments in my related fields. The chi-square test indicated that the relationship between effectiveness of e-information resources and services and the respondents is statistically significant ($\chi^2=1300.231$, df=32, p=0.000<0.05).

Table-5 Various problems faced while accessing e-resources

Problems	(N=560)				
	Strongly Agree	Agree	Moderately Agree	Disagree	Strongly Disagree/ Can't Say
Poor connectivity (Low bandwidth)	112 (20.00)	245 (43.75)	148 (26.43)	34 (06.07)	21 (03.75)
Retrieval of irrelevant/ junk information	209 (37.32)	189 (33.75)	152 (27.14)	08 (01.43)	02 (00.36)
Frequent power failure	176 (31.43)	143 (25.54)	215 (38.39)	16 (02.86)	10 (01.79)
Server down or system problem	206 (36.79)	268 (47.86)	57 (10.18)	12 (02.14)	17 (03.04)
Unfamiliar file formats	66 (11.79)	301 (53.75)	118 (21.07)	36 (06.43)	39 (06.96)
Change in URL	109 (19.46)	135 (24.11)	221 (39.46)	21 (03.75)	74 (13.21)
Change of the content/ information	194 (34.64)	106 (18.93)	202 (36.07)	23 (04.11)	35 (06.25)
Lack of latest software (to read and write accessed inf.)	136 (24.29)	112 (20.00)	185 (33.04)	51 (09.11)	76 (13.57)
Unorganized information content	175 (31.25)	117 (20.89)	236 (42.14)	10 (01.79)	22 (03.93)
Lack of assistance from library staff	89 (15.89)	137 (24.46)	66 (11.79)	156 (27.86)	112 (20.00)
Electronic resources are detractions to do work	114 (20.36)	82 (14.64)	51 (09.11)	190 (33.93)	123 (21.96)
Lack of ICT knowledge to effectively utilize the service/ e-resources	138 (24.64)	188 (33.57)	196 (35.00)	21 (03.75)	17 (03.04)
Lack of access to the library materials due to library Rules	161 (28.75)	134 (23.93)	185 (33.04)	26 (04.64)	54 (09.64)
Difficulties in Selection of Needed Information	201 (35.89)	167 (29.82)	174 (31.07)	07 (01.25)	11 (01.96)

245 (43.75%) of respondents ‘Agree’ that the poor connectivity of internet as a problem to access e-resources, About 209 (37.32%) of respondents ‘Strongly Agree’ that the retrieval of irrelevant/ junk information as a problem to access e-resources 215 (38.39%) of respondents ‘Moderately Agree’ that the frequent power failure as a problem while access e-resources About 268 (47.86%) of respondents ‘Agree’ that the server down or system problem as a problem while access e-resources, followed by 206 (36.79%) of respondents ‘Strongly Agree’

Suggestions and Recommendation

1. Library should increase the quality and quantity of resource
2. Provide Wi-Fi campus service with more facility to access resources in effortless way
3. Conduct training/orientation program to access e-resources
4. The first most suggestion from users is high speed internet
5. Latest/ Newly added books list should be display in notice board
6. The management should modernize the information service system with ICT facilities
7. It should expand the facilities and recruit trained / qualified staffs to provide better services.

Conclusion

The present study has collected overall information regarding the status and use e-resources. The results of the study should help not only to strengthen the library collection with regard to clinical facilities, but also assist to improve the existing infrastructure in medical colleges. This was apparent in the high proportion of users, the high frequency of use and high importance accorded to Electronic Information Resources. Information regarding the principles of health can be provides for professionals only through making a provision of well-equipped medical information center which helps in accelerating the flow of medical professionals. A medical librarian's involvement in the patient care process is subject to a growing body of research. The librarian also plays an important role in clinical care and should have training on ways in which he / she can make others more aware of their positive contribution. The technological development in library activities library professionals have to skill with latest technological development. Efficient infrastructure and resources provide an opportunity to the faculty and students to access the latest clinical research. The tendency toward super specialization in medicine makes hospital make more and more obliged to maintain an effective information delivery.

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Reimagining India through a Gendered Lens

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Abstract-

There are several reasons why the issue of imagining India is taking center stage in the academic debates as well as in the public sphere. The most important of these is the pre-ponderance of the nationalist discourse in the last decade. Probably, there has not been a phase in Indian history when nationalism had occupied a hegemonic space-not even during the freedom struggle. This paper will not enter into a political analysis of how and why this has happened. But it is a matter of serious concern that “national,” “India,” etc should preoccupy the civil society at a time when there are several crises at all levels from the economic to the constitutional. This itself is symptomatic of a serious breakdown in the Indian post-independence engagement with democratic politics.

Introduction-

Since the issue of imagining India is by now so steeped in complex theoretical matrices, it is necessary to keep our attention focused on the basic issues such as who is imagining India and why. Why are many constituencies, especially women, excluded from the right or privilege of imagining India? Is this a case of the lacunae in scholarship which has not recorded the alternative modes of imagining India by women? Or is it that women did not participate in the process of imagining India? I know that, in the present context of a backlash against feminism, especially in developing countries which now subscribe to the patriarchal ideology that ‘modern’ feminism is opposed to nationalism, one has to carefully articulate the woman centric view of India.

Though historians have argued that in the pre-colonial, pre-modern] past there did exist the idea of India and that the idea of India was not a product of colonial modernity, I would like to focus on three phases of imagining India. The first was the period of colonial modernity when the native elite under the influence of western education began to imagine a new India which was willing to adapt the so-called universal western modernity. Though this has been negatively described as ‘westoxification,’ ‘imitation,’ etc. It is important to remember that this was a legitimate response. Most of the intellectuals of the native elite sincerely wanted to reimagine India in the modern world. Unfortunately, the post-colonial theories which developed in western academia overemphasized the ‘colonization of the mind’ and argued that the native Indian intelligentsia was colonized. The next major phase was during the freedom struggle. Though the common sense perception was that of a simple opposition to the British rule, the seminal writings of Gandhi and Tagore went far beyond and developed a critique of both imperialism and narrow nationalism. Without going into details, owing to the constraint of time, I will simply record that there was the Gandhian, the Ambedkarite and then of Tagore’s imagining of India. What is puzzling is, that despite the active participation of a large number of Indian women, there is practically no mention of a prominent Indian woman imagining India. Let us recollect that Tarabai Shinde, Pandita Ramabai, Kamaladevi Chattopadhyaya and many others had actively and intellectually participated in the movements of the time. By all standards, they were intellectually very original. Why then don’t we hear about their ‘imagining India’? Why is it always Gandhian India, Ambedkarite India, Nehruvian India and never Indian woman’s India? It would be absurd to think that these great Indian women had nothing to contribute to the process of imagining India. The solution is to re-read and reinterpret the writing and articulations of women during these phases. It is clear that Tarabai Shinde was imagining an India of gender equality. Pandita Ramabai was articulating her idea of India in which women opposed orthodoxy. Unfortunately, the charismatic male leaders of the time who encouraged women to come out of home and participate in the world of politics took it for granted that Indian women subscribed to the dominant male constructions of India. It is very difficult to come across references in the writings of the male leaders to how women imagine India. The ironical comment by Partha Chattarjee¹ that the women’s question was resolved by the nationalist struggle for freedom is very insightful and relevant today. Nationalism then and today becomes an easy tool to put women’s issues on the back burner. Partha Chattarjee was referring to the fact that the great reformist movements which tried to address women’s problems were marginalized with the assertion that the priority was freedom and the women’s question could be taken up later. This was nothing but a smokescreen for the orthodox, revivalist movements which were, in reality, opposed to women’s autonomy. To cut a long story short, the consequence was that when India became free in 1947, the gender issues were not even visible. Even many decades later, women centric movements had to struggle to bring back to focus on women’s issues.

As a consequence of the complex struggles in the colonial and post-colonial period, gender issues have been foregrounded. They have become centered at least in the civil society's imagination. But they are not yet a substantial part of imagining India. In my view, this phenomenon is responsible for this skewed nature of the imagined India. For example, social reforms together with women's struggles clearly enunciated the convergence of caste, patriarchy and violence against women. Whenever in a limited way the British regime attempted to introduce legal measures in favor of women (such as enhancing the age of marriage by consent, putting an end to the Sati practice and introducing women's education) the entire conservative male society collectively tried to block the measures. The argument was always the same. The British should not interfere with Indian traditions and cultural practices. It was evident that the future India imagined by the conservative men would continue to be patriarchal and unequal. This was proved once again when Dr. B R Ambedkar's attempt as law minister of independent India tried to introduce modifications in the Hindu Code Bill. ⁱⁱThis did not find support even from the westernized liberal Jawaharlal Nehru and DrAmbedkar resigned in anger and disgust. In my home state Karnataka, in Mysore principality the body of people's representatives opposed introduction of the Sharda bill. Demonstrations were held in many towns to oppose the raising of the age of marriage. Interestingly some of these pro-women initiatives were taken by the women members of the Mysore royal family. It is interesting to note that there is very little literature available on women's idea of India. Did half the population of India not imagine a nation then. Were they voiceless? As Arundhati Roy says, 'There is no such thing as the *voiceless*. There are only the deliberately silenced, or the preferably unheard'. ⁱⁱⁱTwo major reasons for the near absence of women's idea of India are the marginal number of women in the representative bodies including the parliament. The other is the fact that nation is now imagined as a masculinist project. The rise of the right wing has ensured that the hyper masculinist idea of Indian nation has no space for women. This has infiltrated into language use too. For example, the notion of India's war against Covid-19, Corona warriors marginalizes the role of women in the management of the pandemic. The worrying contrast is between the visible participation of women in all sectors of India and the denial of their right to imagine India. Some recent books based on research and interviews with the NRI IT professionals in USA and India points out another disturbing aspect. The NRIs who are self-conscious about their constructed 'Indian culture' see women as the repositories of the traditional Indian culture and put the professional trained women to nurturing Indian culture. Once again the idea of India as constructed by the powerful, influential NRI elites is regressive and makes women powerless. A sensitive reading of women writing in India reveals many aspects of women imagining India. They have questioned, disagreed and reformulated the idea of India. From the women of the village *Kanthapura* ^{iv} to the tribal women in Mahashwetha Devi, we see an attempt to imagine an alternative India. The short story 'KrounchaPakshigalu' by the Kannada writer Vaidehi provides an extraordinary counter narrative about the Partition. In fact, the testimonia of women on partition together provide a powerful counter narrative about the nation as well as an alternative model of imagining India – as free from patriarchy, communalism and desecration of women's bodies. It is important at this juncture for us to understand that women are not and should not be treated as a homogeneous category. 'Indian woman/women' itself is a false category. There are almost unsurmountable divisions of caste/class/rural/urban/employed/home-bound etc. Many times the world views of these different groups are so different and varied that their imagined nations can also become multiple.

Conclusion- The 21st century and the increased visibility of women in the workplaces has also thrown up multiple challenges for women's idea of India. The increasing violence against women in India and the narrative of India versus Bharat which is being heard everywhere, making it difficult for women to articulate their agency as independent, thinking people of a nation is unfortunate. The placards and slogans raised by young women protesting against the physical violence against ^{vi}them is also an expression of their idea of India which should not be and cannot be ignored by anybody who wants to narrativize a gendered perspective of the idea of India.

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Significance of displacement in V.S. NAIPAUL'S Novel "In A Free state"

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Abstract:

'In a Free State', is the novel which has been awarded the Bookers prize in 1971. It is the third Bookers award that had recognized the significance of the theme of displacement of a race in a given geographical boundary. Naipaul goes in search of the meaning of freedom for both the expatriate and the natives. He frequently asserts in the novel, 'In a Free State' that the liberation has come only to African and English men, but not to the Indians in Africa. They are socially displaced after the liberation. A complete de-colonization has not been achieved in the African nations after the departure of colonial powers.

The novel deals with the theme of the search for new meaning to 'Freedom', which the indigenous are not able to feel it. Naipaul himself acknowledges in the preface to the novel that, 'In a Free State', is one of the sequences about 'Displacement'.

"The novel is set in Africa, with shorter surrounding matter from other places : two fragments from the writer's journal in the Mediterranean and Egypt, and two Indian immigrant tales (Indian Indian and Trinidad Indian) from London and Washington." - (Preface to the first Edition P.-V).

The source reinforces a universal idea about the Democratic Republicanism out of the African material.

Key Words-Democratic.Republicanism

Introduction-

Naipaul does not concentrate to glorify the themes of the racial prejudices and the boundary disputes. But his intention is to interpret the human life with a broader perspective taking the background of his reading Indian scriptures. There is one thought usually the Indian writers referred to from the Rigveda. The thought is "the shunya comes from shunya". Shunya is the completeness, the wholeness of the universe and the life without discriminating its various forms and colours. In the context of the philosophic maxim, 'Nothing comes out of nothing'. Naipaul tries to practically affirm, the truth that there is something evolving out of nothing. Politically in the wilderness of Africa only the wilderness continues to exist. The savage gives only the savagious administration. Thus the freedom to the savage is a kind of freedom to the violent actions. Naipaul has the human approach to say that something new should come out of the liberation. It must be the light, the light of human knowledge in relation to the nature which is a need for the new state.

In the second preface he says that, 'the idea displacement' did not come out of nothing. It has come as a result of the reflection on the personal experiences. The novel 'In a Free State' is born out of the mental depression when he has no shelter at all for more than three years from 1969 to 1972.

Naipaul studied in England and he prepared grounds for becoming a writer. He started writing in English about Africa and about his own position in England. He sold out his house in England with an intention of undertaking a journey in America and the rest of the African nations. He started to lead the wandering life which gave to him only fatigue and meaninglessness. He thought that his mind was empty and he could not write anything more. But surprisingly the novel 'In a Free State' emerged out of the emptiness of his mind. Therefore, he asserts that something is coming out of the nothingness or emptiness.

In the preface, he has given the purpose and the situation behind the novel. It is in fact the reinforcement of the purpose and the setting that has been taking a new concept in the novel. It is the concept that unifies the forces of human experiences and the natural setting of wilderness, in which there is no political thought. Politics gives an idea about the separation about the sections and about the boundaries. Politics brings in discrimination. But Naipaul visualizes the life beyond the political horizons of the differences and distinctions. It does not mean that he travels only in the space, where there is no human habitation. He is worldly. He believes in the material existence. He acquires the experiences out

of the material ways of life. The unusuality of Naipaul is that, he discerns the universal thought out of the difference and diversities.

The setting of the novel reconstructs the history of the nations in the vast wilderness of Africa. These nations take the gradual shape and the name. Africa does not get a radical change after the freedom. It is a slow modernizing the life in the middle of the thick vegetation of Africa.

The novel deals with the journey of the protagonist by name Bobby in the companionship of Linda, who is to live in the same colonial compound. Both Bobby and Linda are not lovers they do not make the martial couple. They preserve their individuality and the physical distance yet travel together with an intention of attending a conference convened by the collectorate. Both of them together undertake a journey. They are young and employed newly in the collectorate during the initial days of Freedom. Their journey symbolically is a journey undertaken in search of meaning. In the process of searching and experiencing they construct the contemporary history of Africa. The whole plot of the novel is built in the conversation between Bobby and Linda with the passing statements borrowed from some of the minor characters who are either the colonels or the servants or the serving boys in the hotel. Some of the women characters are also borrowed from the landscape who do not speak any language, but who are shown doing something either in the agricultural fields or in the hotels. The minor characters are created by the novelist for constructing the natural history of the people who are the inhabitants and who do not know the meaning of Freedom. They are unaware of the political shift that has recently taken place.

It is the journey from one capital to another with an intermittent resting place, a hotel at 'New Shop Shire'. The political shift has the double edges. Practically it is the shift from the king to the president. It is also the shift from the colonial rule to the native rule. The new government could have been modest and genuine with the new policies modernizing the people and instilling the spirit of the newness among the natives. But it does not happen. The people are divided into two parts around the two centres, one is the king and another is the president. During the colonial periods the King and the kings' men are given prominence. In fact, the king was the natural administrator inviting the foreigners to undertake the beneficial works. The Indians were the expatriates in Africa. They were the traders, the hotel owners, the shopkeepers and the advanced farmers. The Indians did not have any grumble during the kings' rule though the Englishmen hated them. In fact, Naipaul makes Linda frequently to say that he hates Indians, but the colonial economy was strongly based upon the works of the Indians. They were not to be expelled or neglected. Hence the colonial administration began extending some of the benefits to the Indians by permitting them to continue their higher education in England. There were also the French speaking colonies. Indians were able to use both French and English for their purposes. The Africans were the labourers or the servants or the slaves, who used to work in the colonial compounds. They were also the people living in the remote parts of the wild forest living one with the nature.

Some of the educated lords struggled for freedom; consequently, the colonial rule was displaced. It was an irony that the elected government did not come to rule the people after the colonial departure. All at once the president emerged with the military force, not to administer the things, but to control. The power of the president was rested upon the power of the military force. There were the soldiers and gunmen to watch the civil life in the towns and on the roads to the border lines. They were specific in popularizing the president, whose photograph could be seen hung on the walls of the hotels and the buildings of the collectorate.

The king had accepted his displacement and gave the gift to the people around the president. In fact, the kings' gifts formulate the symbol of unity and the prosperity. But the unity was only among the black. The new ruling system brought the disillusionment to the Indians in Africa.

There is a contrast between the journey of the government officials by car and the presidents flying in the helicopter. The president is unreachable, but his political power creates a lot of noise in the towns and villages. The roar of the helicopter is the president's new language, in which there is absence of the human approach. It suggests that the language of the president is derelict of the human feelings and the human experience. The president establishes his power beyond the reach of the ordinary human beings.

The president tries to calm down in the middle of the people and the vegetation wearing the garb of the army. When the British officials travel by car, the army travels by the lorries carrying the number of soldiers and ammunitions. The lorries go in row continuously till they arrive at the tented barracks. The soldiers don't have the shelters of their own, but they act as the embodiment of the president's political power.

Linda is an English lady living in the British compound as a companion to Martin. Many of the Africans immediately after independence were young and inexperienced. They failed in taking the efficient administration to the people of Free State. Some of the colonial officers were retained by the president. Bobby was one among them. They were directed by Denis Marshal whose wife Doris was South African lady. They made a couple of racial hybridity. The situation of the administrative system is beautifully depicted in the novel. The description also gives an idea about the contemporary political scenario.

The boys serving in the hotels were mostly from the South African refugees. For instance, a boy by name Zelu, was attending on Bobby, who tried to pick up the language of the British liberalists. Zelu was different from any native of Africa; because he was touched with the new language. He had a zeal to learn both French and English in New Shop Shire.

The president was made aware of his presence keeping his photographs in the corridors of the hotel. It is the method of popularizing the political concerns of the president.

Bobby was to drive away from the capital back to the collectorate. He had a relief of leaving the place the next day morning. He spent his night in the calm of his mind. The freedom to this part of Africa did not bring, calm of mind to the Indians, whose habitations were scattered in the villages and the towns. The freedom to the Africans brought an agony to the Indians because; they were pushed aside from the main stream. During these years the Indians felt that, they were staying in the land of the strangers, though they too were the inmates of the place for the last hundreds of years. Many of the Indians had the complexity of colour - one from the genealogical structure and another from the tropical climate. They were becoming brown and black. In course of time the independence to the nation enabled them to come out of the villages and live in their own houses being newly constructed.

Africa could be the land of nothing for the Europeans. But for the Indians, it was the land for everything. It was a living force for Indians also because they had lost their roots in India. They felt that the freedom in the state had uprooted them. In this connection Naipaul gives his own commentary, *"Africa was for Bobby the empty spaces, the safe adventure of long fatiguing drives on open roads, the other Africans, boys built like men."* P.-11

The native boys were provided the school books, to learn reading and writing. The African boys have the desire to grow like the Europeans. They want the colour of the Europeans. There is the spirit of modernity and the spirit of coming out of the dark, in their desire of acquiring European colour. The social status of the natives in its budding stages is focused by the narrator.

Bobby and Linda start their journey back to the collectorate, but they acquire some meaningful experiences, while driving together back to the collectorate. They were staying temporarily at the New Shop Shire. Their purpose of journey is intimated by the author himself. He writes in this regard.

"All week, while being the government officer at the seminar, he (Bobby) had rehearsed that drive back to the Collectorate. But then, at lunch, he had been asked to give Linda a lift back; and he could not refuse. Linda was one of the 'compound wives' from the Collectorate, one of those who lived in the government compound. She had flown up to the capital with her husband, who was taking part in the seminar; but she was not flying back with him. Bobby knew Linda and her husband and had even been once to dinner at their house; but after they remained less acquaintance."

P.-11

Bobby went to New Shop Shire not in response to the need but in his disappointment. He was forced to attend the conference. This is the background for their journey. Naipaul describes the natural surrounding along the road. He also depicts, the capital city existing with the faded buildings. He focuses on the building of the union club because it was founded by some Indians during the colonial days. It was the multiracial club. It had admitted even the Africans in the capital. The passing remarks that Naipaul gives about the Indians in Africa,

"After independence the Indian founders had been deported, the club seized and turned into a hotel for tourists. The garden was a wild dry tangle around a bare yard." P.-14

It shows that the Indians were comfortable with their works during the colonial period. They had also sympathy to the natives, to the extent of mixing with them in the club and in the offices. They were a kind of go in-between, the English and the Africans conversing both in the language of the natives and colonial authorities. It also focuses on the Indians who were neglected after independence. They were not to go elsewhere and not to be in Africa. Their mental plight was only to be experienced. But Naipaul in this attempts to give the objective figurament to the mental agonies of the Indians. Their building, their houses were fading away after the independence.

The conversation between Linda and Bobby is constructive. They participate in the conference; they silently transact each other and silently agree to undertake the journey together. They speak the language, when they start their journey. They begin conversing on the contemporary history of Africa, on the villages, and on the wild forests. They also talk about the savagious and uncivilized conditions of the natives.

Africa was a land of its own beauty. Its towns, during the colonial rule were filled with the gardens. The Africans were given some opportunity to take the technical education and settle in the towns. In fact, the life of the Indians was like beautifully maintained garden in the capital, when the colonial power was ruling and when the king was taking care of. But the new government of the president destroyed the beautiful gardens of the Indians. The struggling herbs in the garden symbolize the carelessness given to the maintenance of the garden. In the same way the Indians have been neglected in the present Free state. They need to have a new design for beautifying their lives in the middle of the Africans. The new political power bestows its system from the helicopter in which many of the white people were seen. The Indians do not get an opportunity to be the part of the collectorate. They can neither be the soldiers nor be the government officials, but they can continue to be the inhabitants of Africa. Losing their identities and recognitions the vehicles such as car, lorry or helicopter can show socio-political discrimination. But the wilderness of the African forests, its natural riches, would permit anybody to go inside and settle in the dark. It does not show any discrimination of races and colours. The nature has got its own language in which there is the universal force of life, whether the human or non-human. Naipaul penetrates into the natural life of Africa and views the life of Indians with it. Naturally his viewing goes beyond the racial prejudices, or the colonial discriminations. The experiences of Bobby and Linda are not merely the experiences of European officials; these can be experiences of any stranger.

Sometimes both Bobby and Linda confess themselves for being in Africa. They wish to go back to England the next summer. But their memory of Africa makes them to be here retaining themselves from their native. Bobby, for instance, had an experience of breaking down at oxford. He was on the verge of death. He was kept under the care for eighteen months, but when he came to Africa and began to live in the middle of the lovely trees, he regained his health. The African natural vegetation was healthy to him. Many a times in the novel, Bobby says that 'Africa saved his life.' But Linda is not happy to be here in Africa.

Their minds take so many turns, just as their car has been taking on the road. Many a time they are found in the rains driving along the ridges of the forest. They develop a strange feeling about the smell of Africa - the smell of African people and African vegetation. Both are not to be discriminated. The smell of an African body is also the smell of the African soil. It means that the life of the African is structured with the influence of the forest and its wilderness. The forest has cultured their language and

their bodies. A metaphoric assimilation is constructed in the smell of Africa. When they converse each other their language explores their experiences in England and Africa. The flashes of memory coincide with the landscape that they pass through. On the basis of the memories they talk to the Africans, their experience on the road and in the collectorate, their meeting with the colonel and some of the villagers working on the farms enable them to reconstruct the contemporary history of Africa. As they continue their journey through the sharp curvings, the valleys and the wet rocks, they become one with the atmosphere. The nation is not advanced. The highways are also full of mud and slips. The villages are not well built. The people live in the huts, only a few of them live in the houses, the roofing of which was covered with the tiles and grass. If they continue their driving along the mountain range they enter into another country. The African countries do not have the boundaries. They have kept only barracks for the soldiers; who are watchful about the boundary. The vehicles pass without any check. The experience of the landscape instills in them a new enthusiasm to drive. Both of them have been working in Africa for the last six years. If they depart, they leave behind the beautiful landscape of Africa.

Naipaul ultimately concludes to say that African politics is not conducive to the government officers. Towards the end of the novel Bobby and Linda are shown continuing their driving on the highway. Bobby had the pride of being the government officer as good as Linda had the pride of being a nurse for the European in Africa. Bobby notices two things there is a glow of fire in the tufted forest, where many of the kings' villages are situated. But they are burning and it is the sign of destroying the kings' power and the kings' villages. The president can establish his political power only after destroying the king. His practice is shown relevant in the tribal mythical world. Frazer, one of the great anthropologists had studied the cultures of the tribal communities in Europe and Africa and collected his findings in his great work 'The Golden Bough'. In one of the tribal communities there is a practice of killing the present ruler to become the ruler oneself. If the king is ruling he must to be killed by another young man to become a king. In Shakespeare's Macbeth it may be a sin, but in the tribal ethics it is a virtue. The president follows the myth of the killing to become himself all powerful in the newly liberated nation. His ultimate goal is to destroy the things which were existing during kings' rule. For the purpose of which, the soldiers are trained. The kings' villages are burnt away; the former ruler is destroyed to pave the way for new ruler.

The second scene while travelling is that the lorries go in rows in front of Bobby's car. Naipaul dramatizes the scene making Bobby to drive his vehicle overtaking the lorries. The lorries carry the soldiers. Later Bobby stops his vehicle to take the pause for continuing his journey. There is the tussle between two languages, one the language of government officer and another language of the army. The soldiers speak with their guns and boots not with their tongue. Bobby is taken into the dark room and is beaten wounded by some of the barrack men. He escapes the situation comes into the car and continues his driving. Linda does not understand the punishment given to Bobby though he continues to say before the soldiers that he is the officer from Wanga Butere. The soldiers know only the deed of punishment not heeding to understand the language of others. He assigns the driving to Linda and escapes. There is another structural experience on the way back to the compound. There is a big building of three four storeyed. It was a concrete building. It belonged to original Indian English settlement. There were some Indian shops in the building. Bobby noticed that the Indian furniture shop has been looted. This in fact, is the condition of Indians; the mental stress has been tolerated. The Indians continue their shops and their services experiencing every movement the fear of displacement and looting. The colonial officers decide not to be here in Africa; Naipaul makes Bobby to think at the end.

"I will have to leave. But the compound was safe; the soldiers guarded the gate..... I will have to sack Luke."

P.-181

Conclusion-

The novel is distinct because Naipaul makes use of a new technique of weaving a story of a nation in the dialogue between a man and woman who are the outsiders racially but who work as the government representatives. It is not a drawing room dialogue in a dramatic situation as one can find in the plays of

Bernard Shaw. The dialogues in Shavian plays go with an attempt of discovering a new meaning of Freedom and Democracy. They take up the preamble of liberty and equality. In the same way the conversation between the two English persons tries to discover a new meaning of Freedom undertaking a journey along the highway of a newly liberated African nation. Their experiences form the contemporary history of the Free State against the colonial conditions. Naipaul does not wish to make it a political parody critiquing the democratic individualism. He does not wish to re-impose the historicity of the land. He does not wish to bring out the contrast between the European and African continents defining the one advanced and another savagious – one sweet and light another bitter and dark. In fact, he intends to evolve a new cultural affinity which can only be bound by the law of humanity, not by the political laws. A universal point of view emerges out of an experience of the stranger in the dark and wild African vegetation. Humanity is the humanity everywhere, which is to be discovered, unveiling the different colours and the different attitudes. He has also attempted to show the pictures of Indians in their agitation and agony. Indians in Africa are really in search of freedom and in search of a place that can give them a security and enable them to visualize the dreams.

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Indian Leather and Leather Products –An Export Scenario

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Abstract

Leather products are attractive to all types of people. The price of leather products is comparatively high when compared to other kinds of products. The leather products are durable. There is a huge demand for leather products all over the world. **Research Methodology:** It is descriptive research. The scope of this study is limited to 6 years. The objectives of the study are to present the statistics of export data of leather and leather products from India and to analyze the export performance of leather and leather products. **Conclusion:** The export of different leather products is fluctuating during the study period i.e., 2015-16 to 2020-21.

Key Words: Leather, Leather Products, Export, etc.

Introduction

In India, there is an importance to the leather industry because of substantial export benefits and growth. The Indian leather industry contributes around 11.93% of the world's leather production of skins. The worldwide demanded product is leather. Leather is widely used by several industries like the fashion industry especially in footwear, leather garments, leather goods, saddlery, harness, etc. Leather is not only used by the fashion industry but also by furniture and interior design industries, the automotive industry. The leather products export share are as follows: footwear is 45.82%, leather goods & accessories are 24.84%, finished leather is 6.55%, leather garments is 14.61%, and saddlery & harness is 4.5%.¹ The important leather and leather products production places located in India are Chennai, Ambur, Ranipet, Vaniyambadi, Vellore, Pernambut, Trichy, Dindigul and Erode, Kolkata, Kanpur, Agra, Noida, Saharanpur, Mumbai, Jalandhar, Bengaluru, Hyderabad, Ambala, Gurgaon, Panchkula, Karnal and Faridabad, Delhi, Dewas, Kozhikode, and Ernakulam / Cochin, Rajasthan, Jaipur, Jammu & Kashmir, and Srinagar.²

Research Methodology

This study is descriptive research, that attempts to present and examine the export performance of leather and leather products.

Scope of The Study:

The scope of this study is limited to 6 years from 2015-16 to 2020-21 and to leather and leather products only.

Sources of Data

Secondary Data:

For the study, the secondary data has been collected from journals, magazines, previous research works, research papers, reference books, websites like DGCI&S, etc.

Objectives Of The Study:

1. To present the statistics of export data of leather and leather products from India.
2. To analyze the export performance of leather and leather products.

Table No.1
Indian Leather and Leather Products for the period of 2015-16 to 2020-21– Export Scenario
(Values in USD Million)

Leather and Leather Products	Finished Leather	Leather Footwear	Footwear Components	Leather Garments	Leather Goods	Saddlery and Harness	Total	Mean	Median	Standard Deviation
2015-16	1046.45	2147.98	284.34	553.11	1370	146.38	5548.26	924.71	799.78	690.83
2016-17	888.89	2135.9	300.05	536.57	1321.61	143.08	5326.1	887.68	712.73	679.38
2017-18	735.59	1815.22	280.45	453.87	1137.81	128.28	4551.22	758.54	594.73	574.39
2018-19	631.25	1832.4	272.1	413.92	1180.29	136.66	4466.62	744.44	522.59	589.94
2019-20	524.15	2081.64	261.67	429.11	1340.56	151.44	4788.57	798.10	476.63	690.27
2020-21	378.23	14855.55	197.59	295.56	944.31	186.18	16857.42	2809.57	336.90	5393.22
Total	4204.56	24868.69	1596.2	2682.14	7294.58	892.02	41538.19	6923.03	3443.35	4988.36
Mean	700.76	4144.78	266.03	447.02	1215.76	148.67	6923.03			
Median	683.42	2108.77	276.275	441.49	1250.95	144.73	5057.34			
Standard Deviation	222.17	4791.90	32.76	85.32	148.09	18.31	4459.96			

Source: DGCI&S

Table No.1 shows that Indian and leather and leather products export performance from 2015-16 to 2020-21. It is inferred that the mean value for the year 2020-21 is (2809.57) more compared to other years of the study period. The median value (336.90) for the year 2020-21 is less when compared to other years of the study period. The Saddlery and Harness product mean value (148.67) is less when compared to other products. The mode value (2108.77) of the leather footwear is more when compared to other products. The standard deviation (4791.90) of leather footwear is more when compared to other products.

Test Sets Of Null Hypotheses

Set 1 Ho: There is no significant difference in the values of leather and leather products' export performance.

Set 2 Ho: There is no significant difference in the values of leather and leather products export during the period of 2015-2016 to 2020-2021.

Table No.2 Two Way Anova

Source of Variation	Sum of Squares	Df	Mean Square	F-Value	P-Value	F Crit
Between Column	19891272	5	3978254.497	0.840269	0.533926	2.602987
Within Row	68718031	5	13743606.29	2.902863	0.033574	2.602987
Residual	118362502.2	25	4734500.09			
Total	206971806.2	35				

Source: Computed

Significance Level at 0.05%

Result:

Set1: Ho: The Critical value of F at 5% level of significance is 2.603. Since the calculated value is less than the critical value. Hence the null hypothesis is accepted. It is concluded that there is no significant difference in the values of leather and leather products' export performance.

Set 2: Ho: The calculated value of F is 2.903 is more than the critical value of F i.e., 2.603, so the null hypothesis is rejected. Hence there is a significant difference in the values of leather and leather products export during the period of 2015-2016 to 2020-2021.

Table No.3 Finished Leather and Leather Footwear - Export Scenario (Values in USD Million)

Year	Finished Leather			Leather Footwear		
	Finished Leather	Increase/ Decrease	Percentage	Leather Footwear	Increase/ Decrease	Percentage
2015-16	1046.45	--	--	2147.98	--	--
2016-17	888.89	-157.56	-15.06	2135.90	-12.08	-0.56
2017-18	735.59	-153.3	-17.25	1815.22	-320.68	-15.01
2018-19	631.25	-104.34	-14.18	1832.40	17.18	0.95
2019-20	524.15	-107.1	-16.97	2081.64	249.24	13.60
2020-21	378.23	-145.92	-27.84	14855.55	12773.91	613.65
CAGR*	-15.6%			38.03%		
Trend Line Equation (y) = 129.7x+1154.7			R ² =0.9941	Trend Line Equation (y)=1811.2x+2194.4		
				R ² =0.4167		

Source: Computed

*Compound Annual Growth Rate

Table No.3 inferred that export of finished leather is in decreasing trend during the study period. During 2015-16 the export of finished leather is more. The CAGR of export of finished leather is -15.6% during the period from 2015-16 to 2020-21. It is inferred from Table No.3 that the export of leather footwear is fluctuating during the study period. During 2020-21 the export of leather footwear is more. The CAGR of the export of leather footwear is 38.03% during the period from 2015-16 to 2020-21.

Table No.4 Footwear Components and Leather Footwear - Export Scenario (Values in USD Million)

Year	Footwear Components			Leather Footwear		
	Footwear Components	Increase/ Decrease	Percentage	Leather Garments	Increase/ Decrease	Percentage
2015-16	284.34	--	--	553.11	--	--
2016-17	300.05	15.71	5.53	536.57	-16.54	-2.99
2017-18	280.45	-19.6	-6.53	453.87	-82.7	-15.41
2018-19	272.10	-8.35	-2.98	413.92	-39.95	-8.80
2019-20	261.67	-10.43	-3.83	429.11	15.19	3.67
2020-21	197.59	-64.08	-24.49	295.56	-133.55	-31.12
CAGR*	-5.89%			-9.92%		
Trend Line Equation (y) =15.921x+321.76			R ² =0.6888	Trend Line Equation (y) =47.145x+612.03		
				R ² =0.8905		

Source: Computed Compound Annual Growth Rate

Table No.4 inferred that the export of footwear components is fluctuating during the study period. During 2016-17 the export of footwear components is more. The CAGR of export of footwear components is -5.89% during the period from 2015-16 to 2020-21.

It is inferred from Table No.4 that the export of leather garments is decreasing trend during the study period except 2019-20. During 2015-16 the export of leather garments is more. The CAGR of export of footwear components is -9.92% during the period from 2015-16 to 2020-21.

Table No.5 Leather Goods and Leather Footwear – Export Scenario(Values in USD Million)

Year	Leather Goods			Leather Footwear		
	Leather Goods	Increase/Decrease	Percentage	Saddlery and Harness	Increase/Decrease	Percentage
2015-16	1370.00	--	--	146.38		
2016-17	1321.61	-48.39	-3.53	143.08	-3.3	-2.25
2017-18	1137.81	-183.8	-13.91	128.28	-14.8	-10.34
2018-19	1180.29	42.48	3.73	136.66	8.38	6.53
2019-20	1340.56	160.27	13.58	151.44	14.78	10.82
2020-21	944.31	-396.25	-29.56	186.18	34.74	22.94
CAGR*	-6.01%			4.09%		
Trend Line Equation (y) = 57.975x + 1418.7			R ² = 0.6888	Trend Line Equation (y) = 6.6417x + 118.78		
				R ² = 0.3838		

Source: Computed

***Compound Annual Growth Rate**

Table No.5 inferred that the export of leather goods is fluctuating during the study period. During 2020-21 the export of leather goods is less. The CAGR of export of leather goods is -6.01% during the period from 2015-16 to 2020-21.

It is inferred from Table No.5 that the export of saddlery and harness is fluctuating during the study period. During 2020-21 the export of saddlery and harness is more. The CAGR of export of saddlery and harness is 4.09% during the period from 2015-16 to 2020-21.

Findings

1. The mean value for the year 2020-21 is (2809.57) more compared to other years of the study period. The median value (336.90) for the year 2020-21 is less when compared to other years of the study period. The Saddlery and Harness product mean value (148.67) is less when compared to other products. The mode value (2108.77) of the leather footwear is more when compared to other products. The standard deviation (4791.90) of leather footwear is more when compared to other products.
2. During 2015-16 the export of finished leather is more.
3. During 2020-21 the export of leather footwear is more.
4. During 2016-17 the export of footwear components is more.
5. During 2015-16 the export of leather garments is more.
6. During 2020-21 the export of leather goods is less.
7. During 2020-21 the export of saddlery and harness is more.

Conclusion

Leather products are renewable in nature, it is not exhausting. There is a demand for leather as well as leather products all over the world. The export of leather and leather products is not in the increasing trend, it keeps on fluctuating. The leather manufacturers and Government has to take some measures to increase the export of leather and leather products.

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Postmodern reading of Ngugi Wa Thiongo's 'Wizard of the Crow'

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Abstract-

Postmodernism has evolved after the Second World War with the disillusionment of ideologies in life. Modernism searched for the universalism and order in the society. They tried to establish decisive truth. However postmodernists believed in fragmentation. Fragmentation of narratives, order, truth, culture and ideologies created space for postmodernism to decode the western ideas of culture. The proposed paper explores the postmodern elements in the novel 'Wizard of the Crow'.

Key Words-Ideologies, Culture

Introduction-

Ngugi Wa Thiongo a prominent East African writer has voiced for the suppressed people. His concern for the native Africans and their life is well expressed in his novels and essays. Ngugi in his novel 'Wizard of the Crow' creates an imaginary world with realistic experiences. The grand narrative of the novel mocks the modernist ideologies of narration. Lyotard views narration as 'consuming the past' and 'forgetting it'. Ngugi in his novel, 'Wizard of the Crow' narrates the postcolonial condition of many African former colonies. He makes use of magical realism as critics commented, to expose the crisis created by the colonial system.

Wizard of the Crow sets in an imaginary republican country named Aburiria. It is under the autocratic ruler named only Ruler. He and his team of administrators engaged in minting money and self-progress.

On the birthday of the Ruler, the administrators proposed an idea of constructing a structure called 'Marching to Heaven' as a gift to the Ruler. On the other hand the common people who are suffering from poverty are neglected, to accomplishing their dream project. In the name of progress and development the former colonies copied the paths of colonizer. Ngugi focuses on the influence of the colonial system on the administration of any independent country in the novel.

Ngugi narrates the conditions of any modern country in the postcolonial world. He believes that, the fictional country Aburiria mirrors the present context of any modern country. He narrates the condition of the Aburiria in multiple layers. The initial narration of the construction of the massive building 'Marching to Heaven' follows with fragmented narrations like the narrations or rumors of A.G, the stories related to the formation of long queues, and the ailments of the rulers. He deconstructs the grand narrative technique by using fragmented narratives as postmodernism celebrates through feminism, postcolonialism etc.... Kamiti is the protagonist of the novel treats himself as Wizard to overcome the poverty. He is postgraduate from India in philosophy and psychology. He is jobless and searching for the job exposes the actual condition of Aburiria. He hunts for job in the daytime and dresses up in rags for begging in the evening time. The only board of vacancy in the city creates some hope in the deserted land.

The board is supported by the idea of constructing a massive building named 'Marching to Heaven' by the government. Hence the jobless youths began to lineup where ever two or more people are standing. The entire country is lined up in endless queues. Ngugi makes use of magical realism to present the reality.

Kamiti to escape from an unavoidable situation becomes sorcerer or witch doctor. He got publicity from A.G a story teller. He creates small narratives around the sorcerer. His stories reveals the hidden desires of the government officials, from a constable to the Ruler. Everyone ruled by such desires. The sufferings occurred by the desires reflected on their physical health. The vocal struck of Tajirika, or the blotted body of the Ruler. The creation of these grotesque characters showcases the postmodern perception of power.

They meet Kamiti, a witch doctor to find solution. Though he has no knowledge of witch craft, is attributed by the ancestral knowledge. His soul feels elevated at a point and feels the inner vision for his ancestral knowledge. Ngugi uses his cultural past experiences to authenticate Kamiti's knowledge as postmodernists believe every culture has its subjective authority to authenticate the practices. As Lyotard writes in tribal community myths and legends are used as a means to legitimize the knowledge. And customs and practices support it.

The concept of dream project Marching to Heaven is used as grand narrative to tell the story of a nation. Aburiria has decided to mark its name through constructing Marching to Heaven structure. The Ruler requests Global Bank for grants to accomplish this project. Hence he makes all the arrangements to please the representatives of the bank. The news of new construction spreads like a wind in all the directions of the country. The job opportunity which is going to be created by the project turns men mad. They made queue in all the places. The absurdity of the situation is captured through the lines framed in all the places. There is no affirmation or confirmation still they lined up. On the other side Kimiti's power of witch craft spreads among the administrative who gathered in front of the home to seek solution for their problems. The story of witch craft passes from mouth to mouth. It ends with the treatment of the Ruler. The 'white ache' is the new disease which haunts the administrators and Ruler in different forms. All are happy to be diseased as it pleases them to get identified themselves with the former colonial masters. The fabrication of stories turns into reality as they reached the more in number.

On the other side the organized fight against the corruption parallels with the treatment of the wizard. Nyavira and her company fights against the system being part of the system. They revolted against the authorities and make use of the traditional practices to oppose them. They are mythicized in the stories of the people.

Conclusion-

Thus the narratives of the Ruler and disappearance of the wizard from America, creation of job opportunities, lining up of the people, mysterious disease of the Ruler, or and power of the wizard are all narrated in different levels. Ngugi elaborates the narrative technique to establish the issues experienced in the community.

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An Overview of Fast Moving Consumer Goods (Fmcg) Of India

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Abstract:

Price and income elasticity of demand varies throughout products and customers. As in keeping with ICRA the time period FMCG has been defined to consist of merchandise that are consumed at least as soon as a month, offered beneath the countrywide manufacturers in purchaser applications, bought through a wide spread distribution community and ate up directly by the customers. FMCG organizations sell their merchandise directly to clients. Major functions that distinguish this area usually a consumer buys these items at everyday periods. These are sold for private intake and own family care. Consumers keep a little stock of those products and make common purchases for these. These character items are of noticeably small value, however all FMCG merchandise put together account for a massive part of the clients' price range.

Keywords: FMCG Concept and characteristics of Different Sector

Introduction

The time period FMCG – Fast moving consumer goods confer with customer non-durable goods required for each day or common use and at once used by the clients. This merchandise caters to requirements, comforts in addition to luxuries. They meet the demands of the whole pass sections of population. Price and earnings elasticity of call for varies across products and purchasers. As consistent with ICRA the time period FMCG has been described to include merchandise that are ate up as a minimum as soon as a month, bought below the country wide brands in client applications, offered via a wide spread distribution network and consumed at once by means of the customers.

Product Characteristics

Products belonging to the FMCG section normally have the following traits: They are used at least as soon as a month. They are used immediately through the give up-consumer. They are non-durable. They are bought in packaged form. They are branded. This examine makes a specialty of merchandise like Soaps, Detergent, Antiseptic Cooking Medium and Tooth-Powder, Salt and Biscuits. All these are used on a common basis. Typically a customer buys those items at normal durations. These are offered for private intake and own family care. Consumers maintain a bit stock of those merchandise and make common purchases for these. These man or woman items are of rather small value, but all FMCG merchandise placed to get her account for an enormous part of the consumers' price budget. These characteristics of FMCGs have great implications for marketers of these goods. The purchaser holds a completely exceptional mind-set for making those purchases. She spends little time on the purchase choice. Rarely does she look for technical specifications (in contrast to business goods). Brand price or recommendations of are in charge person 37 (retailer/dealer/friend) drives purchase decisions. Trial of a brand new product i.e. Brand switching is often induced via heavy commercial.

Characteristics of the FMCG Business

FMCG companies sell their products directly to consumers. Major features that distinguish this sector from the others are as follows:

1. Low Capital Intensity:

Most product classes in FMCG require fantastically minor funding in plant and machinery and different fixed property. Therefore scarcity of product for need of ability would be an extraordinary phenomenon. The turnover is typically five to eight instances the funding made in a Green area plant at full potential. This is also due to the fact that the enterprise being advertising and marketing driven, gamers do not integrate backward. Also, the enterprise has low running capital intensity as bulk of income from producers takes area on a coins basis.

2. High Initial Launch Cost:

Nonetheless, there may be a large front-ended investment made in new merchandise consisting of value of product improvement, market research, test advertising and marketing and most significantly its release. To create cognizance and expand franchise for a brand new logo considerable initial expenditure is 38 required on launch commercials, unfastened samples and product promotions. Launch costs are as high as 50-100% of sales within the first year and these costs regularly lessen as the emblem matures, gains patron attractiveness and turnover rises. For set up manufacturers, advertisement expenditure varies from 5-12% relying on the categories. It is commonplace to offer occasional push via re-launches, which entails repositioning of brands with good sized advertising aid.

3. Technology:

Basic technology for manufacturing is easily to be had. Also, generation for most products has been pretty strong. Modification/improvement hardly ever adjustments the simple process. Nonetheless, fundamental international players spend good sized sums on R&D due to their potential to unfold cost over the wider base in their international operations. Their R&D efforts are in the direction of cost powerful production manner without compromising on pleasant and practical overall performance.

4. Marketing Drive:

In relative phrases, marketing function has greater significance in FMCG companies. The players must reach out to mass population and compete with several different brands, which essentially offer comparable 39 products. The perceived variations are greater than the real differences inside the product.

1.1 Market Research

Consumers' purchase decisions are primarily based on perceptions about manufacturers. They also preserve on changing with style, earnings and adjustments in lifestyles. Unlike industrial products, it is tough to differentiate merchandise on technical or useful grounds. With increasing competition, organizations spend giant sums on product launches.

1. Balance Sheets Are Misleading:

The most essential asset for FMCG businesses is represented by using its manufacturers and distribution network. Brands are bought and sold like some other property. Typically, when an FMCG enterprise is bought, the price of the logo is several times that of exact belongings. However as consistent with the modern-day accounting practices in maximum countries, investment made in building of brands are written off as sales expenditure. This is because of high risk worried with a new brand, subjectivity worried in its valuation, lack of consistency and issue in isolating a brand's value from that of tangible assets hired within the commercial enterprise. While a success brand pays again the investment several times, in case of brand failure, complete funding must be written off. High return on net 40 well worth of maximum installed groups is likewise misleading because of the reality that the property sans manufacturers are extensively understated within the balance sheet.

2. Third-party Manufacturing:

Manufacturing of products with the aid of third party providers is pretty common. Third party manufacturing used to present fiscal advantages specifically of excise duties. These have been considerably diluted inside the past 7 years of reforms. In the 1997-98 budgets the government proposed to alternate the idea of excise levy to MRP basis. A total of forty three product categories had been brought under the MRP net inside the subsequent budgets. Besides excise blessings, third party production also gives other benefits viz. Flexibility in production and inventory making plans as the marketing company's selection-making is liberated to a huge extent from taking production over heads under consideration flexibility in controlling exertions costs. Most small-scale third-party manufacturers have benefits of direct control of the owner and extra ability to manipulate neighborhood surroundings. The big company additionally runs the hazard of unionization. It is useful (in terms of logistics) and on occasion crucial to get certain merchandise synthetic close to the 41 market. A company can tie up with numerous 3P manufacturers in separate locations, in place of setup very own manufacturing facilities. The marketing corporation offers era, lays down exceptional requirements and normally physical games outstanding imaginative and prescient on production, price and fine requirements. The marketing company might also co-ordinate raw fabric procurement to optimize on bulk reductions. While in most cases, manufacturing procedure is reasonably easy, positive products require supply of some crucial elements with the aid of the advertising and marketing corporation. It is not unusual to find aid in working capital finance also.

3. Significant Presence of Unorganized Sector:

There is a big presence of unorganized sector in India. In the beyond, several elements brought about mushrooming of small unorganized gamers with neighborhood presence viz., fundamental technology for maximum products in all fairness easy and without difficulty available. Fiscal blessings: In India, small-scale sector enjoys (the concession show ever were diluted notably inside the past few years) exemption/lower quotes of excise duty, sales tax and so on. This makes them greater expenses competitive vis-a-vis the prepared region. Remote rural markets: Due to exceptionally scattered marketplace and terrible transport infrastructure, very few MNC businesses/organized players were able to reach out to remote rural regions or even small cities. Low emblem focus permits local players to market their spurious appearance-alike brands. Cost benefit: Lower overheads are due to limited geography, circle of family management, centered product lines and minimum expenditure on marketing.

1.2 Global Scenario

Major international consumer product businesses (which include unleveled, Procter & Gamble,

Colgate, Nestle, Hinz etc) have a lion's percentage of the global market. These organizations had been hooked up for a completely long time and possess a take hold of strong manufacturers with proprietary era. Most of those corporations are cash rich and well controlled. Their manufacturers generate strong cash drift and allow them to reinvest in strengthening their brand fairness further, with the continuing promotions and advertising. They additionally have the monetary clout to collect small, neighborhood manufacturers to bolster their function within the category. These corporations also make their giant investment in R&D to sharpen and hold their aspect within the commercial enterprise. Most of those global players have their origin in Europe or USA. They find their home markets saturated and are banking at the third 43 world for similarly growth. These corporatists are establishing their base in these nations and continuously consolidating their role via either excellent-tuning their strategies to the local situations or via formulating all of the greater a new approach to penetrate those markets. During previous few years, especially after reduced purchaser spending all through the global recession (1991-94), the new buzzword is "value for money." FMCG corporations globally have embarked upon predominant restructuring/price-slicing workout as the enterprise has become fiercely competitive. Technology, except different factor has played a first-rate position in checking earnings-margin abrasion.

Conclusion

These traits of FMCGs have large implications for marketers of these goods. The customer holds a totally unique mindset for making these purchases. She spends little time on the purchase decision. Rarely does she search for technical specifications (in comparison to industrial goods). Brand cost or recommendations of a responsible person (retailer/provider/friend) drives buy decisions. Trial of a new product i.e. brand switching is regularly precipitated via heavy advertisement.

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Customer Relationship Management (Crm) - In Modern Banking

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Abstract:

In Today's scenario, companies' quests for customers to delight them in each recognize and provide them the quality deal. "Customer is the entirety" is the brand new recognition of each profit making enterprise because they're the sales and profits. It is likewise great to word that if customers convey in profits for the company, it will become domineering for the business enterprise to offer super services in any other case they will transfer to other organizations. Among this some Indian banks and PSBs (personal sector banks) had been pushed for an extended length with the aid of the fulfillment of provider goals. This paper highlights from the perspective of profitability, Implementation system that adopted currently and benefited from it. It additionally specializes in how the banks are rendering services to attract and preserve their customers; this could be analyzed on following Parameters inclusive of Product, People, Service and Images. Some of the measures also are advised to hold CRM practices in banks. In the patron earnings Paradigm it's miles very vital to word how customers range in greater degree in terms in their buying strength and earnings. Some banks and monetary establishments undertaken a thorough research and apply the effects beneficially how CRM is established as the contemporary Marketing Strategy and put into Practice well. In today's developing competition, dynamic marketplaces, changing worldwide advertising and marketing techniques CRM grow to be extremely tough for the company to stay in advance of their competition. The lifetime cost of the consumers is popping towards imposing CRM in their companies. To be triumphant, Banks have to apprehend the wishes of the consumers and their notion is the premise of CRM. Banking sectors had failed to respond to converting marketplace realities of CRM have traditionally been hurdle to the improvement of economic sector in many developing economies.

Keywords: Customer Relationship Management, Banking, Multi Domain Skill, Boundary Spanning Skill, Strategy, and Competence

1. Introduction

In the unexpectedly changing global and technological environment there was a developing hobby amongst monetary institution in addition to different varieties of businesses to cultivate customer relationship. The cognizance of banking is likewise undergoing an alternate no longer handiest in commercial banks however also in business banks and co-operative banking segments. In current years there has been a developing interest among economic institutions, in addition to different kinds of organizations, to cultivate consumer relationships. While many companies are keen to build relationships with their customers, now not all customers require themselves as having a relationships with the organizations with which they do commercial enterprise. From Henley research Centre they located that from academic stand factor it is straightforward to understand the consumers' hobby to increase a dating in banks and monetary services context. The services rendered with the aid of the banks are intangible and consequently, often tough to understand. Before Technology revolutionized many customers could make contact with their banks thru network or door-door sales representatives; both relying on the personal contact.

The speedy transformation during the last decade within the Indian banking enterprise has certainly made it more potent, purifier, efficient, disciplined, attentive to customer needs and plenty greater aggressive. Nowadays Indian Banking enterprise started evaluating itself reasonably properly with the rest of Asia in a few regions like profitability, carrier, growth and low-price of non-performing assets, improvements, purchaser value creations and so forth. Cost of intermediation in Indian Banks continues to be relatively excessive because of factors such as better purchaser relationship. Banking sector that had didn't respond to changing marketplace realities have historically been hurdle to the improvement of financial sector in lots of growing nations.

2. An Overview of CRM Practices in Banks

Innovative strategies for dispensing and delivering offerings make sure a higher competitive gain. Some of the word worth ones, banks until a decade ago, was brisk and mortar establishments that usually allow the purchaser to conduct their banking needs among 10 a.m. and 2 p.m. however now philanthropy of initiative have transformed the distribution and shipping of banking services. Banks like ICICI extended their banking transactions from 8 a.m. to 8 p.m. the mode of transaction are i) Internet ii) Telephone iii) ATM iv) Call bank's representative home. The note worth is that through enabling customers more convenience the banks has now not simplest gained the heart of customers, however additionally era

enabled computerized systems (like ATM's Internet) have ended in lesser Transaction cost of Banks. Some Indian banks and PSBs (public sector banks) were driven for an extended length via the fulfillment of services objectives. This paper highlights how Banks are imposing numerous approaches for the benefit of customers. It also makes a specialty of how banks render their provider to draw and hold their customers. The modern practices of Indian banking industries range in phrases of purchasing power and income. Due to this a few banks and financial institutions adopt a radical research and observe their results beneficially how CRM is popular as the contemporary marketing approach and placed into exercise well. The life time values of customers are turning toward implementing the CRM in their Banks.

Customer information is used to become aware of and choose target markets and to put the services or products suitably. There are 4 additives that decide the perceived value of the customers along with benefits of the products and services is in comparison with competitions. Performance blessings as perceived by the purchaser and relative significance of each of those benefits to the patron are measured beneath a few occasions.

Some of the approaches adopted by the banks to evaluate the perceived value of the customers are:

- 1) **Value in use:** The price of the customers can be evaluated primarily based at the contemporary product and service. This estimates the financial effect of the customers.
- 2) **Direct Customer reaction:** Banks estimates how the customers react when their expectations are not fulfilled.
- 3) **Indirect Customer response:** Here many banks are doing advertising research to estimate perceived value for their products or services.
- 4) **Subjective estimation:** If statistical strategies are not viable the method which may be followed is the subjective method.

Banks follows three important steps in improving customer relationships are of:

- 1) To identify the “maximum treasured consumer segments within the marketplace – To generate ROI on customer courting control and to maintain sustainable competitive gain in the end.
- 2) To pick out “The key drivers “of customer relationships which practices towards the right track of maximizing ROI.
- 3) Monitoring Customer relationship: Banks cannot achieve most useful customer relationship within quick length due to the fact opposition is keep converting this allows the banks to trace out the overall performance of CRM.

3. Measures undertaken by the banks to maintain CRM:

The happy customers are principal to premier overall performance and economic returns customers are in agencies whose pleasure ought to be incorporated in strategic making plans efforts. Banks can decide the movements to satisfy the purchaser desires and that they observe CRM size to promote and stimulate enhancements inside the operating environment. In such situation the bankers has to work hard to capitalize at the emotional thing of their customers to feel comfortable and relaxed and no longer intimidated. To affect the customer emotionally; the bankers has to cognizance on the following basics.

- 1) **Customers are the real employer:** Real customers can also turn out to be pigments of the collective imagination it way the undifferentiated mass in promoting to a lowest commonplace denominator at the bottom viable price. It method the banks tie up their serving with internal customers.
- 2) **4 C's of customer focused Solutions:** Many a hit banks seeking to develop in commoditized marketplace vicinity to provide a higher customer solutions and it is able to additionally bring massive modifications in all the location to deliver the real answers to broaden CRM. The four C's are Co-ordination, co-operation, functionality and Connection.
- 1) **Co-ordination:** Is to deliver customer centered answer banks need to undertake a mechanism of purchaser related facts sharing, attending queries and involving them in decision-making.
- 2) **Co-operation:** Here the banks broaden Metrics to measure the customer delight and incentives that praise the value centered on behaviors should get the authority to behave on their behalf.
- 3) **Capability:** When the banks delivering value centered solutions it required at the least a few customers to have 2 varieties of generalist ability. They are multi area skill and boundary spanning ability i.e., the experience with service along side deep expertise of customers want is referred to as Multi area talent.
- 4) Ability to transverse inner boundaries i.e. they need to have the information of funding and ought to set clear direction it's far referred to as boundary spanning talent. This should be evolved to get rid of conflicts in the minds of the customers.
- 5) **Connection:** Many banks work together based on mergers and acquisitions in an effort to connect and resolve the perceived conflicts arise to customers and to appearance after the core activities.

- 3) **Offer contractual Safeguards:** The safeguards such as guarantees, warranties and different specific promises want to accept as true with the behavior of the customers to preserve their relationships, as an example, the price of an funding in X Years' time aren't commonplace as such results are decided with the aid of the factors which include service, distribution etc., each time the inconsistency arises customers should feel that they would be compensated or will be made aware about coercive movement.
- 4) **Build customer Confidence:** An act of consider occurs whilst the customers has confidence that the banks will honor its promises. Confidence may be derived from diverse sources like previous satisfying enjoy will reduces the danger and increases believe. Recommendation based experiences 'phrase of mouth, top exposure, and advertising from credible resources can increase the connection among banks and customers.
- 5) **Emphasize Competence:** Competence is ability to provide pleasant products and services and to offer technical know-how from its bank staffs. Not simplest that expertise the purchaser's necessities and able to meet out accordingly. The banks ought to take a look at the statistics of customers are correct; databases are up to date on diverse transactions. Thus the customers compare the banks standards and competency.
- 6) **Communication:** It is an exchange of statistics which builds sturdy trust and relation. Communication way growing a shared knowledge of relationship and is performed by retaining an open speak with customers, listening to proceedings and performing on them, maintaining customers knowledgeable of changes will hold the connection forever.
- 7) **Commitment to the customer:**It may be exhibited in quantity of methods like adjusting products to fulfill the requirements of the customers or by way of making an investment inside the courting. Commitment actually indicates customers that they're being placed first and is a key manifestation of a product orientation.
- 8) **Perceived Conflicts:**The warfare is inherent in banks offerings consumer dating. The difficulty, however, is how the establishments deal with conflicts as they get up. Some anticipated conflicts may be protected by safeguards. Many banks encourage their customers to utilize their contacts to broaden their relations. Perceived conflicts can be reduced through enhancing each amount and satisfactory of information. It can results in customers who're conscious and better educated with the aid of way of advice to address the state of affairs ease.
- 9) **CRM Strategy:**Many banks and financial companies construct patron care culture in their inner customer, so this purchaser care will become a part of their indispensable purposeful method. Today customers are traumatic and informed. So in preference to looking to maximize benefit from each transaction the banks can consciousness to maximize the lifetime value of the customers. Some banks like ICICI, HDFC, UTI, HSBC etc. followed CRM strategy to build long time relationship. Here are six steps followed by banks:
 1. Keep updating the patron profile.
 2. Approach them with a mix of progressive merchandise/service, customer care and increase possibilities.
 3. Cover them by using educating IT structure to feed their aspirations.
 4. Boldly choose the goal customers for the first wave of CRM. Rank or cluster them according of expenses, revenue, earnings ability and relationship goal.
 5. Calculate the lifecycle value of your customers.
- 10) **Reshaping the delivery Mechanism:** With dramatic transformation of the banking sector; banks will have to be more cautious whilst they reshape their product profile to attract more customers. New merchandise will have to be greater customers oriented lots of them are worrying complex banking solutions to their troubles of investments and fund transfers below the identical roof. Banks have an opportunity to expand merchandise with the assist of contemporary generation and providing technology based totally services. Indian banking device is likewise gearing as much as serve higher for rural peoples the Self-help companies (SHG's) in the huge manner inside the coming years. CRM may be stepped forward by using structuring the rural credit score shipping gadget for social purposes will need to be redesigned to cater the a couple of desires of self help businesses both in rural and concrete regions.
- 11) **Effectiveness of CRM:** The essence of CRM in banking is to offer the proper product on the proper time through a proper delivery channel. The main demanding situations of banks are what pressure the growth of CRM at Banks? According to experts the first and dominant purpose is to boom consumerism.
 1. Firstly, humans have forgotten into the habit of spending a bid to higher life fashion.
 2. Secondly, the reason for the phenomenal increase was the use of debit cards and credit cards in beyond three years is the intensifying competition.
 3. Banks are installing increasing numbers of point of sale (POS) terminals (electronic information capture swipe machine for accepting debit and credit Payments) which makes patron easier.

4. Banks are dealing with purchaser relationships through improving compliant control tasks i.e.; with the aid of giving Toll free customer care numbers makes them to make clear their queries.

Banks hold their customers by means of imparting customized offerings through single window machine method. They ought to open greater opportunities to offer cross selling of centers. Many banks are already running on it, however nevertheless they should cross a protracted manner. Banks also are categorizing their customers in diverse segments like personal finance, enterprise finance and company in part for you to put in force extra pragmatic CRM system. Some banks are also growing regularly occurring banking structures and converting themselves into financial supermarkets capable of dispensing numerous offerings which include coverage. Banks like SBI, HDFC, ICICI, and CANARA bank. All this banks converted themselves into this system with greater cognizance at the transport of products and services. Even UTI deliberate to concentrate on its rural expansion, delivery system to customers alongside the supply chain and diversify into wider monetary area. In order to boom the customer pride and consumer relationship they've plans to foray into coverage and can release a brokerage arm and positive custodial service.

4. Conclusion

The above insights into Banks' management of customer relationships show that CRM has been one of the effective regions of management recognition in financial industry. Banks are adopting this across the globe. The cognizance on CRM has been increased in the beyond decade and the forecast for the future is comparable many banks looking to undertake this approach. CRM implementation helps many banks to keep relationships and serving their customers better, banks can keep their customers, by essentially providing unforgettable reports of its offerings. IDC Company carried out a survey on banks and economic establishments and revealed the findings which confirmed eight Asian financial organizations that have implemented CRM practices showed correct outcomes. These eight companies are Bank of Philippine Islands, Chain trust commercial bank (Taiwan), DBS Bank (Singapore), HDFC Bank (India), HSBC Hong Kong, ICICI Bank (India) OCBC Bank (Singapore) and United Overseas Bank (Singapore). An interesting factor to be stated is that two Banks are Indian Banks which has completed top outcome. Eventually those are the equipment to be had to keeping emotional attachments like friendliness or being empathetic will play a super position in CRM Implementation. The banking region is converting unexpectedly that there will be extra mission in the near destiny. Therefore, its miles predicted that they will face these challenges more efficaciously and grow to be one of the vibrant banking sectors some of the global competitors.

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E-Insurance: Challenges and Opportunities in India

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Abstract:

Insurance is a hazard control tool. Although India is the second one maximum populous country within the global, boom of coverage zone is compromised. Regulatory authority IRDA has added E-insurance idea where you could shop all the coverage regulations in dematerialize form. It works much like demat account of securities. PM Narendra Modi has released Digital India Programme and currently after demonetization also emphasized on Cash Less Society idea. This paper has analyzed some of the challenges and prospects of E-insurance. Key demanding situations includes platform issues over net, format of E-coverage, IRDA's guidelines for coverage aggregators, probabilities of frauds, attention among human beings and lack of trust on generation in adoption of E- insurance. Currently, maximum of the life coverage organizations are presenting simplest time period coverage on online platform. Favourable regulatory changes for insurers like amendments in insurance legal guidelines display advantageous signal for growth of E-coverage. The developing internet segment and consumer behaviour in the e-commerce area surely corroborated that there's an ever developing marketplace for economic products and on-line research for insurance is converting into sales.

Keywords: E-insurance, Digital Insurance, Insurance Repository

1. Introduction

In India, insurance is one of the annoying monetary products. This sun rising enterprise has given a platform for economic increase and employment. IRDA Annual Report (2015-16) shows that density of coverage enterprise (Insurance density is measured as ratio of top rate (in USD) to overall population) had gone up from USD 11.5 in 2001 to USD 54.7 in 2015. From April 2015 to March 2016 length, the Life insurance marketplace recorded a brand new premium profits of Rs. 1.38 trillion, indicating a growth rate of virtually 22.5%. Insurance is one industry which has modified 360 degree all the manner from unregulated industry to complete and flawlessly regulated industry in closing 16 years. It is amazing that coverage industry is laggard in adopting E- commerce. Uma Maheswari&Chandrasekharan (2013) data suggests that all fifty one coverage businesses have net presence with admire to their product advertising. Out of 24 life insurance businesses, 21 gives on-line account and online charge facility for current regulations however only 14 have the facility of on-line purchase of insurance products.

Exponential boom in any enterprise is inexorable if it promotes their product via E-commerce. Mary Meeker Internet Trends Report (2016) information shows that India is second in terms of range of internet users (375 million). ET Bureau Report of June, 2016 quoted that E-commerce marketplace grew 30% among December 2011 and December 2015 and become worth nearly Rs. 1.25 lakh crore by way of the give up of December 2015. IRDA Annual Report (2015-16) shows consecutive decrement in penetration charge of coverage enterprise from 5.2% (2009) to 3.3% (2014). It may be one of the reasons of emergence of concept of E- insurance. E-Insurance account is the facility available to the policy holder to preserve all in their insurance guidelines in a demat shape with the aid of starting an account with an insurance repository, it's a one point of contact for all of the insurance contracts, if any alternate is wanted in any of the private statistics then in preference to going to an each insurer and submitting the request one after the other to each certainly one of them, right here through an e-insurance account, the coverage holder can publish a request to an coverage repository for that exchange and it'll be applicable for all of the guidelines the policyholder own. It works in a similar way like we hold our securities-shares, mutual finances in an electronic shape.

To clutch possibility or to mention boom penetration rate IRDA has opened on-line channel for coverage advertising as a strategic move closer to healthy competition with protective rights of policy holders by introducing idea of "Insurance Repository" which makes the general system more obvious. IRDA has taken some initiative on this route to propagate the concept. Like, Alignment with Digital India Initiatives and making e- policies mandatory for a number of the segments which might be as follows: All guidelines of employees/agents/channel partners of insurance companies, all on line policies, Policies inside the vicinity in which insurance corporations do now not have any presence, all motor regulations, all health policies, vintage policies, in which KYC info are obsolete, NRI Customers.

TarunChugh, MD & CEO of PNB Metlife has stated in an interview that how role of IT is evolving inside the insurance enterprise. According to him, product becomes relevant to a customer in three circumstances.

- 1) There is a need of that particular product.
- 2) It is accessible to the consumers where he wants it.
- 3) He is serviced where he wants it and when he wants it.

The solution for this is to go digital. Technology is bridging the gap between the consumers and the insurance companies.

2. Literature Review

P. Dasgupta & K. Sengupta (2002) talks about first mover benefit, more accuracy in E-insurance as maximum of the manner are going to be computerized and channelized via software. More Revenue and earning options are to be had in E-insurance compared to standard insurance enterprise and could provide additional marketplace penetration.

Ali Akbar Bromideh (2006) studied the impact of E-commerce on the Iranian coverage corporations. Researcher has covered in observe best those respondents who're working in coverage enterprise. Respondents believed that sales extent might be hiked however companies will get extra oblique benefit of brand and image promotion via e-commerce. Research shows much less than 3% respondents expressed that e-commerce can adversely have an effect on coverage enterprise. Study concluded that private insurers are greater interested in e-commerce software in comparison to kingdom owned insurers.

L. Meshkat et al. (2012) proposed an overview of the importance and probably impact of E-commerce on coverage enterprise. His observe suggests that Iranian insurance companies have had positive attitude toward implementation of E-commerce in insurance industry. The most critical demanding situations of coverage industry are to cope up with technological problems and shortage of different aid departments. Most vital blessings of going with E-commerce are to have not any regulations of geographical limit.

Farshad Keivani et al. (2013) explained anticipatory consequences of E-insurance. Reduction in control and inner administration price and value expense is one of the anticipatory consequences of E-insurance. Technical and regulatory constraints won't allow it to develop rapidly in near destiny in some of the international locations.

Confederation of Indian Industry (CII) Report (2013) indicates positive effect of strategic regulatory adjustments in increase of insurance enterprise including Health coverage portability, M&A hints and hike in FDI limits, dismantling current business motor TP pool and putting in of declined hazard pool. It additionally consists of challenges and possibilities of Life and non-life coverage. Various issues and challenges in channel distribution, customer servicing, taxation and compensation are included in it.

Supriya Lakhangonkar (2014) concluded in his article "Online Insurance in India: A Long Way to Go" that round 18,000 regulations are purchased online every month that is about 2% of the offline income. She additionally determined that the ones companies who will cater the want of various groups of customers via knowledge their necessities will live on in online coverage enterprise. They need to have attractive yet easy product and most importantly a robust communication system to solve every question of customers quickly and satisfactorily to grow to be destiny leader in on line coverage business.

A. Raghunath & M. Panga (2014) studied on problems and possibilities of E-commercial enterprise. They quoted that online policy purchase is faster, extra person pleasant and extra steady than conventional procedures. E-insurance also offers extra market penetration and also opened different resources of producing extra revenues. Although moral troubles like privacy and safety and perception of public are hurdles in increase of on line insurance enterprise.

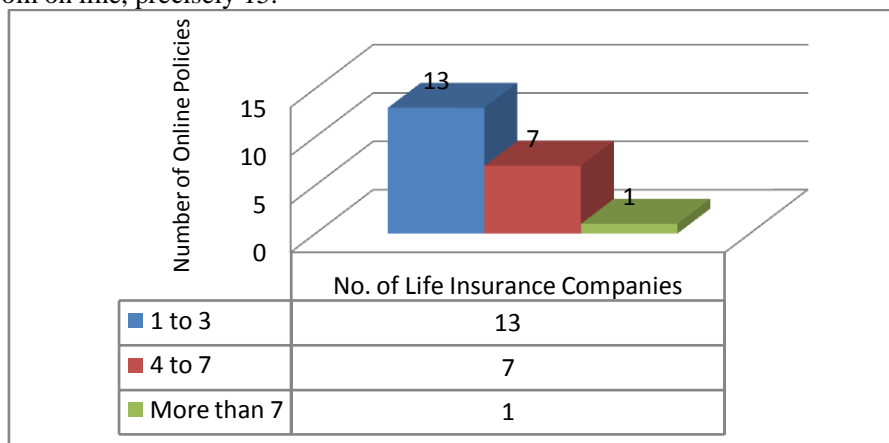
Anurag Pahuja (2016) studied the belief of the customers in the direction of benefits of e-insurance and demanding situations faced in using e-insurance. Data has been gathered using non opportunity convenience sampling method. Data has been analyzed and consequences are interpreted on 189 respondents. Findings show that important factors influencing the adoption of E-insurance in Indian context is sustainability, cost effective and operational advantages. While important regarding problems are 'safety related', 'customer orientated' and 'insurer related'.

3. Challenges for E-Insurance in India

Insurance area is already laggard in accepting and enforcing E-insurance concept. IRDA can also have waited so long as insurance is not a smooth product to sale online, due to the fact anticipation of policy servicing is also indispensable. It is mediocrity to speak about protection problems. If there may be any safety issue then E-insurance won't be officially declared by means of IRDA. It is an assumption that human beings in India aren't privy to the use of technology. Statistics suggest that during terms of internet customers, India stands at the second one area within the world.

At present, there are 24 registered life insurance corporations in India which incorporates sole government undertaking LIC as well. We have studied websites of all of the existence coverage companies and feature gathered the following data:

There are 13 companies which gives up to a few alternatives to buy on line policies. Most of companies provide term policy most effective in call of online buy choice. 7 companies offers online option in range of 4 to 7 policies while simplest Bajaj Allianz Life Insurance gives extra than 7 alternatives to shop for from on line, precisely 15.



Insurers have to add more customized options to sale policies on line. Insurers have did not cater the desires of customers. User Interface is also one of the troubles. Insurers must offer easy merchandise and platforms for contrast.

Particulars	No. of companies
How many life insurance companies are providing facility of E-insurance	21
How many companies have explained E- insurance and Insurance Repository on website	8
How many companies have pitched into “Online Buy” option?	17
How many companies are providing Discount or rebate on Online Buy” option?	1

There are 17 companies out of 24, which have highlighted the “Online Buy” choice. In general, on line buy will cut running cost and commission expense but companies have did not promote it nicely as best LIC has exclusively provided bargain on online buy. LIC provides discounts up to Rs. 3,000 in line with coverage in step with year.

Some of the other challenges of E-insurance are listed below:

1. Format of E-insurance is also one of the hurdles in its utility. The present day format do no longer allow customers to make policy-level changes like nominee addition or alternate, request alternative such as fund switch.
2. In India, almost greater than 50% of all internet customers are gaining access to net via mobile (BCG & Google Report, 2014). In 2018, 390.9 million humans have used cellular cell-phone to get right of entry to internet in India and through 2023 this parent is anticipated to be move 500 million customers (Statistic Research Department, 2019) and its miles it is necessary for insurers to provide you with cellular pleasant web sites and apps. Few companies have their life on mobile platform.
3. To sale insurance with the assist of third parties like policy bazaar it is hard to get IRDA’s approval. In 2013, IRDA had laid some tighten guidelines for insurance aggregators.
4. Karthik Ramon, chief marketing officer and Head of merchandise & strategy at IDBI Federal Life insurance, stated that there are a few times of frauds in which human beings have bought excessive value covers without any aim to pay future premium. They should build approach to overcome this kind of times without affecting their on line enterprise.

Opportunities of E-Insurance

(I) Report of BCG & Google shows following prospects of E-insurance.

- a) It is anticipated that by means of 2020 on line insurance coverage marketplace in India can be approximately Rs.3500-6000 crores. While non-life insurance market could be Rs. 11,000-15,000 crores.
- b) Growth in search queries through smart cell phone in Life, Health, Motor and Travel insurance is 136%, 152%, 182% and 162% respectively from 2008 to 2013.
- c) In purchaser sentiment survey in 8 countries, slightly 30% of insurance proprietors are relational and cost handiest bodily.

- d) Digitization and Automation will lessen costs to superb quantity so that it will reduce the premium expenses which ultimately will increase the revenues additionally number of personnel required in line with processing of policy will lessen.
- (II) Swiss Economist Darren Pain said that innovation refers to the introduction of something new that improves at the status quo. Innovation in insurance is viable with the aid of capitalizing need of an hour. Non-life insurance sector has very little innovation in any respect. In call of innovation, only more rider options are introduced with little differentiation in pricing. To cater the want extra new radical policies have to be brought.
- (III) Digital turns into main channel as opposed to trade channel for customers, vendors and employees. Internet affects people in this type of way that human beings do no longer have interaction themselves best in buying hobby however additionally in partnering and employment choices.
- (IV) CCCI's look at showed that customer with two years online tends to be 3 to 4 times as energetic as customers of their first 12 months at the internet. This study showed that if right projects are taken on right time then growth of Industry is inevitable.
- (V) As per IAMAI's look at, greater than 50% of net users are actually found in towns with much less than five lakh population. We can interpret that rural place also gets covered in near destiny. Marketing need to be modified from push strategy to pull strategy in E-insurance. New alternatives will be opened for insurers to generate revenues.
- (VI) Favourable regulatory modifications for insurers like amendments to the coverage laws in India to growth FDI limits to 49% from the present 26%, Raising capital through IPOs is permitted for life insurance companies who has finished 10 years of operations, EEE method of taxation will raise the insurance marketplace in India.
- (VII) Government brought Pradhan Mantri Suraksha BimaYojna (PMSBY) and Pradhan MantriJivanJyotiBimaYojna (PMJBYP) to carry extra human beings under the insurance cover.

Conclusion

Whenever we attempt to undertake something new we are facing demanding situations it is not unusual situation. To meet with the modern-day trends, insurers ought to undertake revolutionary, attractive and less complicated products. It is important for them to apprehend the influencing elements of buying behaviour of on line customers. The insurance companies have traversed a long distance towards virtual transformation. The time now isn't always to question whether, but greater about what whilst and how. In close to destiny, this move will show to be a bounce for insurance sector. To end - The world is going digital. Are you geared up?

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Digital Payments - An Innovation In Financial Services

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Abstract:

India has traditionally been an economy obsessed by cash. With exquisite populace demographics and diffident literacy degrees, it is a difficult market to “digitalize”. However, as a consequence of demonetization, India has been witnessing a new wave of monetary generation, with the creation of modern products and a wider patron base. Increased penetration has also pressured each the regulators and government to resume their cognizance in this migration to a “cashless” society. The new-age patron anticipates transactions to be speedy, continuous and custom-made. The effortlessness and suitability presented by means of e-commerce has converted consumer behavior, and this has stretched speedy to the bills marketplace as properly. Therefore, the sector has skilled drastic modifications in the past few years. Payment companies had been regularly capitalizing the power of large information, analytics and the cloud to create consumer-centric models. This has created a new marketplace, ushering in a brand new era within the bills marketplace. A range of improvements have passed off in the past 5 years leveraging cell devices and connectivity to make payments less complicated and extra precious. Examples range from digital wallets to automatic machine-to-machine bills. Since the advent of credit card playing cards in the 1950s, debit cards within the 1980s and the boom of e-commerce via the 1990s, digital bills have grown in acceptance, positioned out of vicinity cash and cheques. This paper offers a top level view of the status, innovations and all regions of e- finance and applications of the internet technologies to monetary provider enterprise. It discusses how companies may want to benefit from such improvements and e-finance structures and infrastructure and technology.

Keywords: Digitalize, e-commerce, e-finance, Electronic Payments

1. Introduction

The development of digital transactions has disturbed the payments marketplace. Now payments are viable without banks. Revolutions have happened in the past 5 years leveraging mobile devices and connectivity to make disbursements easier and more treasured. Digital wallets to automatic machine-to-machine payments are examples of this. These trends have grown in recognition, dislocating coins and cheques. Best examples are reputation of credit cards in the 1950s, debit cards in the 1980s and the rise of e-commerce thru the 1990s and its impact on cash and cheque transactions. New era customer anticipates dealings to be fast, continuous and tailored. The effortlessness and ease provided by using e-commerce has transformed consumer behaviour, and this has extended speedy to the payments marketplace as well. Accordingly, the sector has experienced radical adjustments in the past few years. Payment companies were increasingly exploiting the power of large records, analytics and the cloud to create consumer-centric models. This has created a new marketplace, escorting in a new generation inside the payments marketplace.

What is Digital Payment?

Digital payment is a technique of payment which is made thru digital patterns. Under this method each client and recipient uses digital modes to send and receive cash. It is likewise called electronic payment. In this mode of payment no hard cash is involved and all payments are made on line and are on the spot too. It could be very convenient and smooth. Neither the customer nor the trader is needed to go to visit the financial institution.

Payment Systems in India

India has traditionally been an economy obsessed through cash with fantastic population demographics and diffident literacy stages, its miles a hard marketplace to “digitalize”. However, due to demonetization, India has been witnessing a new wave of monetary era, with the introduction of modern merchandise and a wider consumer base. Increased penetration has also forced both the regulators and authorities to renew their attention on this migration to a “cashless” society. In India, the payment and agreement systems are regulated by means of the Reserve Bank of India (RBI), which sports oversight over this marketplace. Payment structures are required to reap authorization from the RBI to permit price between a payer and a beneficiary.

Types of Digital Payments in 2019

There are extraordinary types of digital payments from typically used cards to newly released UPI. Some are for technical professionals and others are for less technical experts. Given below are some techniques of digital payments.

- 1) **Unified Payment Interface or UPI:** This mode of payment facilitates to make the price via cellular apps. By the use of this app human beings can transfer finances between two accounts. Those who're inquisitive about this form of transfer should register for mobile banking to apply UPI apps. Only android cellphone customers can get entry to this facility. People should down load a UPI and create a Virtual Payment Address (VPA). There are a number of UPI apps are available like iMobile, PhonePe, SBI UPI App, BHIM etc. Any app can be used for transfer of funds.
- 2) **Aadhaar based Digital Payment Mode (AEPS):** It is an Aadhaar Enabled Payment Service. In order to get this facility you need to hyperlink your Aadhar number on your bank account. This app can be used with the help of PoS (Point of Sale) Machines. For any form of transactions like withdrawal, deposit or transfer fund to another Aadhar account. It does not need pass word, or signature or financial institution account information. It makes use of finger print as password. No you possibly can counterfeit your fingerprints, as a result it's miles the maximum steady digital payment mode.
- 3) **Cards:** These were the maximum typically used mode. Cards are given to all account holders by of banks. Most people use cards for transferring finances and making digital payments. Credit cards, debit cards and prepaid cards are the primary sorts of cards.

Credit Cards – RBI authorized banks and some different bodies to trouble these cards. Extra cash can withdraw with this card. It can be used for country wide and international payments.

Debit Cards – These are issued via the bank where you've got your account no matter cash stability in the account. With this card we can withdraw most effective the amount what is in our account. No greater amount may be withdrawn like credit card. It is an on the spot transaction, the payee's account could be credited and your account can be debited without delay.

Prepaid Cards – These are much like any other kind of cards that you use to pay digitally and ought to recharge earlier than the use of it.

Key innovations for the cashless world: Following are some of payments novelties that have developed in the beyond 5 years, leveraging mobile and connectivity to make payments less difficult and upload value.

4) **Mobile Payment**

Under this system Instead of paying with cash, cheque or cards, a consumer can use a cellular to pay for a extensive variety of goods and services. In growing international locations it turned into considered as a method of financial services to the below banked community. Since dependence of smart phone is growing daily, various means have been evolved to pay accurately through a phone. In different methods this mode is being implemented all around the international. The first patent for "Mobile Payment System" became filed in 2000. There are five primary models for cell payments.

Mobile Wallets

1. Card-based payments
2. Carrier billing
3. Near Field Communication
4. Direct transmissions between payer and payee bank accounts in near real-time (bank-led model, intra/inter-bank transfers/payments that are both bank and mobile operator agnostic)

5) **Benefits of Electronic Transactions**

- a. **Convenience:** It offers quite a few conveniences because it decreases the need for to bring cash, reducing associated costs, which include trips to banks, price inflexibility and possibility costs etc.
- b. **Efficiency:** It increases performance because it reduces the cash management charges as scarcer bills are swapped via hand and currency activities are hooked up by way of electronic means.
- c. **Traceability:** Enables a more degree of prominence into the flow of money for financial establishments and regulators, facilitating taxation, transparency, and statistics amassing.
- d. **Protection:** Defends customer and merchants from swindle and robbery by using recording transactions and lowering the want to keep cash.

6) **Key Challenges**

1. **Merchant adoption**–Due to the infrastructure prices, high fees and clearance delays, E-Payments are not frequent by every service provider.
2. **Accessibility**– Under-banked population does no longer have right of entry to number one accounts and consequently simplest uses cash in transactions.
3. **Fraud**–Even although the safety measures increasingly more followed, electronic transactions create opportunities for dishonest activities.
4. **Convenience** –Minor price payments are often nonetheless conducted lowering the quantity of processing steps and time to complete a transaction.

Conclusion

Digital payment devices which could serve for as a good deal range as commerce within the real global. Payments are made through way of different payment units which are utilized in one-of-a-kind methods. All structures immediately related to transfer credit/debit info for agreement inside the present monetary systems. This additionally suffers from transaction processing charges, making sure that low cost transactions can't be price-powerful. E-commerce at the Internet desires payment devices which could serve for as lots range as commerce within the real world. Large value transactions would require steady approaches to use current bank card mechanisms. At the give up, finally, in mild of the success of the iTunes music store and the emergence of micropayments through cellular telephones, the problem of micropayments needs to be revisited.

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Problem Faced By Women Entrepreneur: An Overview

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Abstract:

Women Entrepreneurship plays a high role in commercial improvement. India has constantly been a land of entrepreneurs and also occupied a strategic position in the Indian economy. Women are commonly perceived as domestic makers with little to do with economy or commerce. Entrepreneurs play a key role in any economic system. These are the people who've the capabilities and initiative necessary to take accurate new thoughts to marketplace and make the right selections to make the idea worthwhile. The reward for the dangers taken is the potential monetary profits the entrepreneur should earn. Technically, a "women entrepreneur" is any women who organizes and manages any enterprise, usually with sizable initiative and threat. However, quite often the term "women-owned enterprise" is used relative to government contracting. The reason of this study is meant to find out various trouble confronted by way of women entrepreneurs.

Keywords: Women, Entrepreneurship, Economy, Problem

1. Introduction

The phrase Entrepreneur is derived from the French word entrepreneur who method a person who undertakes the challenge of bringing collectively numerous resources and manages them to gain desired consequences and take some percentage. Traditionally our society is male ruled and women were not dealt with as identical companions and that they were limited to four partitions of the residence. In present day societies women have stepped out the residence to participate in all styles of activities. Today with the growth of MSME, many women have plunged into entrepreneurship and are also going for running their establishments efficiently. With the relevant education, work experience, improved monetary situation and monetary possibilities extra women are venturing into business. Women entrepreneurship in India represents a collection of women who are exploring new avenues of financial participation. The access of the women in prepared commercial enterprise is a fairly recent phenomenon. Women Entrepreneurship plays a prime position in commercial development. India has usually been a land of entrepreneurs and also occupied a strategic function within the Indian economy.

The Government of India has described women entrepreneurs faced on women participation in equity and employed of a business. While entrepreneurs are folks who habitually create and develop new ventures of cost round perceived opportunities (Maritz, 2004), women entrepreneurship provides an entire new measurement to entrepreneurship. The new measurement is motherhood, wherein those women enterprise owners stability the function of mother and the function of entrepreneurship. Their motivation is the philanthropic desire to create a better environment for their own family and ordinary community.

2. Problems Faced by Indian Women Entrepreneurs

1) Family Ties

Women in India are very emotionally connected to their families. They are intended to take care of all the domestic work, to look after the children and different individuals of the circle of family. They are over burden with family responsibilities like more attention to husband, children and in laws which dispose of a plenty of their time and power. In such situation, it is going to be very hard to concentrate and run the organization efficiently.

2) Male Dominated Society

Even though our constitution speaks of equality among sexes, male chauvinism remains the order of the day. Women aren't handled equal to men. Their entry to business calls for the approval of the pinnacle of the family. Entrepreneurship has historically been seen as a male hold. All those placed a wreck inside the boom of women entrepreneurs.

3) Lack of Education

Women in India are lagging far in the back of in the field of education. Most of the women (around 60% of overall women) are illiterate. Those who're educated are supplied both less or inadequate education than their male counterpart partly due to early marriage, partly due to son's higher education and partially due to poverty. Due to loss of proper training, women marketers stay in dark approximately the improvement of recent technology, new strategies of production, advertising and other governmental support so one can inspire them to flourish.

4) Social Barriers

The traditions and customs prevailed in Indian societies toward women sometimes stand as an obstacle before them to develop and prosper. Castes and religions dominate with one another and hinder women

entrepreneurs too. In rural areas, they face more social boundaries. They are always visible with suspicious eyes.

5) Shortage of Raw Materials

The scarcity of raw materials, on occasion nor, availability of proper and good enough uncooked materials sounds the demise-knell of the enterprises run through women entrepreneurs. Women entrepreneurs clearly face a hard venture in getting the desired uncooked material and different vital inputs for the establishments when the expenses are very excessive.

6) Problem of Finance

Women entrepreneurs stiffer a lot in raising and assembly the monetary desires of the commercial enterprise, Bankers, creditors and monetary institutes aren't coming forward to offer financial help to women debtors at the ground of their less credit score worthiness and greater chances of business failure. They additionally face monetary problem because of blockage of budget in raw materials, work-in-progress completed goods and non-receipt of price from customers in time.

7) Tough Competitions

Usually women entrepreneurs appoint low technology inside the procedure of production. In a marketplace wherein the competition is too excessive, they have to fight tough to continue to exist in the marketplace against the organized sector and their male counterpart who have sizable experience and capacity to adopt advanced technology in handling firms.

8) High Cost of Production:

Several elements together with inefficient management contribute to the excessive price of production which stands as a stumbling block before women entrepreneurs. Women entrepreneurs face technology obsolescence because of non-adoption or gradual adoption to converting generation that is a prime component of excessive cost of production.

9) Low Risk-Bearing Capacity

Women in India are by way of nature vulnerable, shy and slight. They can't undergo the quantity hazard that's vital for going for walks an enterprise. Lack of education, training and economic aid from outsides additionally reduce their capability to undergo the hazard worried in an enterprises.

10) Limited Mobility

Women mobility in India is highly confined and has become a problem because of traditional values and incapacity to drive vehicles. Moving by alone and asking for a room to stay out within the night time for enterprise purposes are nevertheless appeared upon with suspicious eyes. Sometimes, more youngwomen sense uncomfortable in coping with men who show more interest in them than work associated factors.

11) Lack of Entrepreneurial Aptitude

Lack of entrepreneurial aptitude is a matter of concern for women entrepreneurs. They have no entrepreneurial bent of mind. Even after attending numerous education programmes on entrepreneurship women entrepreneurs fail to tide over the dangers and issues which could come up in an organizational working.

12) Limited Managerial Ability

Management has come to be a specialized job which simplest efficient managers carry out. Women entrepreneurs aren't efficient in managerial capabilities like making plans, organizing, controlling, coordinating, staffing, directing, motivating and so on of an agency. Therefore, less and restricted managerial capability of women has end up a problem for them to run the enterprise successfully.

13) Legal Formalities

Fulfilling the prison formalities required for strolling an organization becomes an upheaval undertaking at the a part of a women entrepreneur due to the superiority of corrupt practices in government offices and procedural delays for various licenses, strength, and water and shed allotments. In such situations women entrepreneurs locate it difficult to concentrate at the smooth working of the enterprise.

14) Exploitation by Middle Men

Since women can't run round for marketing, distribution and cash collection, they should rely upon middle men for the above activities. Middle men tend to make the most them inside the guise of supporting. They add their very own income margins which bring about less income and lesser profit.

15) Lack of Self Confidence

Women entrepreneurs because of their inherent nature, lack of self-confidence which is largely a motivating element in going for walks an enterprise successfully. They ought to attempt difficult to strike a balance between coping with an own family and coping with an organization.

Conclusion

India is a male dominated society and women are assumed to be economically in addition to socially dependent on male members. Women entrepreneurs faced lots of issues like lack of education, social boundaries, legal formalities, high price of manufacturing, male dominated society, restricted managerial ability, lack of self confidence and many others. Women have the ability the potential and backbone to setup, uphold and supervise their own enterprise in a very systematic way, appropriate assist and encouragement from the society, family, authorities can make those women entrepreneur a part of mainstream of countrywide economic system and they could make contributions to the financial system development of India.

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Role of Library In Technical Education With Reference To Karnataka

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Abstract:

The development of technical education is an essential part of the development of any country. The significance of library is even more than ever earlier than for the teachers, college students and scholars of the institutes of technical education. Because of the principles of e-journals, digitalization, consortia and resource sharing, now an afternoon's library is not handiest a place for exchange of books however it's miles a centre of authentic and contemporary information and facts. The paper discusses the importance of library in technical education with specific reference to Karnataka.

Keywords: ICT, Digital Libraries, Higher Education, AICTE

1. Introduction

Technical Institutes play an important function within the exhaustive improvement of any Nation/state. In 1947 when Madras comes into existence it has only a few technical institutes. Karnataka changed into additionally part of Madras. This vicinity is full of natural resources like forests, rivers and minerals. Coal, iron ore, bauxite etc., are determined right here in a huge amount. But these kinds of resources have been not being capitalized well. The people of Karnataka felt that the improvement of Karnataka region is as a substitute sluggish while being part of Madras. Considering all these things Indian authorities formed a separate state Karnataka in 1947. Understanding the existing and future requirements of technically skilled human assets government opened the sphere of technical education for private region also. At present private sector is playing an important role in pleasurable the call for of Technical human resources together with government sector. In any Educational Institute library is the centre from wherein knowledge flows to every path. Doctor SarvepalliRadhakrishnan has rightly stated: "library is the coronary heart of an educational Institute."

2. Technical Education in Karnataka

First Engineering College in Karnataka was established in Raipur in 1917 as University Visvesvaraya College of Engineering. In 1946 Government Engineering College Mysore and Bangalorethereafter in 1993-9447 Government Engineering Colleges were established. First ITI in Karnataka was established inPeenya, Bangalore in 1943. First Polytechnic College in Karnataka was established in Kadri in 1954 as Mangalore Govt. Polytechnic College. Considering the need of expansion of technical education the state government permitted private organizations to open Universities and Technical Institutes. At present the institutes providing technical education in Karnataka are as below;

Institute	Number
Engineering Colleges	192
Universities	50
NIT	01
IIT	01
IIIT	01
Government ITI	144

Importance of Library in Technical Education

Library is the heart of any Educational Institute. The popular and level of a Technical Institute can be understood by searching at its library assets. The availability of textual content materials and e-journals as per the norms of the AICTE, the system for making use of the assets well, smooth access for users to the library resources and the proper usage of library resources are the basic parameters by means of which you will recognize the fine of education in a Technical Institute. In any Technical Institute there is a critical library alongside diverse departmental libraries. All these libraries must work together to get the educational targets. In a Technical Institute library is a vital workshop for its teacher's students and Research scholars. For all future engineers a library has the same significance as a laboratory. For this motive library is known as centre of research and development inside the discipline of science and technology, now not best in the country but in the entire world. In present day libraries there are numerous sources aside from books to get understanding and records. Modern libraries provide modern and fine statistics to their customers regarding education and research.

By the software of ICT many libraries work collectively to provide e-journals and database to their customers at very low value via consortia and useful resource sharing. AICTE also presents consortia primarily based records services to technical institutes at very low cost. This helps the libraries to increase and improve their aid which in flip improves excellent of technical education and research to produce capable technical human assets for the improvement of the country.

3. Conclusion

Libraries can play a vital position in enhancing the first-class of education and research in technical institutes if they fulfil the norms given through AICTE and make use of all of the assets and facilities, which are to be had now a days. But maximum libraries in technical institutes of Karnataka do no longer fulfil those norms and they're no longer the usage of present day facilities like library automation, digitalization, and resource sharing and etc., inflicting much less stunning effect on great of education and research. Therefore, it's far necessary to conquer these drawbacks and enhance library services.

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The Revolt of 1857

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Abstract

The revolt of 1857 was the conscious beginning of the Independence struggle against the colonial tyranny of the British. There are various names for the revolt of 1857 – India's First War of Independence, Sepoy Mutiny, etc. The revolt began on May 10, 1857, at Meerut as a sepoy mutiny. It was initiated by sepoys in the Bengal Presidency against the British officers. This war of Independence marked the end of rule by the British East India company. Post this, India was directly ruled by the British government through representatives known as Governor-General. This article provides all relevant information related to the Revolt of 1857 and its causes and effects.

Keywords: -revolt, Pathetic, Leader, East India Company

Introduction

By the first half of the 19th century, the East India Company had brought major portions of India under its control, but still it had two purposes or aims : (i) To sustain its conquests and (ii) To exploit in the trade . To fulfill these aims, there was no limit of company's betrayal and avarice. Before 1857 A.D. many of the native domination were annexed to the British Empire forcibly. The British Government was sucking the blood of both, the rulers and the people. Everywhere the revolts were taking place against British East India Company's rule. It was very easy to conquer the new territories but it was very difficult to keep those territories under the control of British East India Company. The East India Company's rule from 1757 to 1857 had generated a lot of discontent among the different sections of the Indian people against the British. The end of the Mughal rule gave a psychological blow to the Muslims many of whom had enjoyed position and patronage under the Mughal and other provincial Muslim rulers. The commercial policy of the company brought ruin to the artisans and craftsman, while the divergent land revenue policy adopted by the Company in different regions, especially the permanent settlement in the North and the Ryotwari settlement in the south put the peasants on the road of impoverishment and misery

objective-To Study The Revolt Of 1857

Background

The Revolt of 1857 was a major upheaval against the British Rule in which the disgruntled princes, to disconnected sepoys and disillusioned elements participated. However, it is important to note that right from the inception of the East India Company there had been several resistance from divergent section in different parts of the sub continent. This resistance offered by different tribal groups, peasant and religious factions remained localized and ill organized. There were series of civil disturbances and local uprising which were scattered, localised and mostly violent. Most of these movements arouse due to popular discontent with the britishrule , but some of them were owing to the individual grievances. For about 100 years the people of India had witnessed the enormous lot and plunderr of wealth from India to Britain . The displeased rulers and feudal lords tried to recover their lost ground with the support of their revenue policy, which had created a class of exploitative intermediaries. The Tribals rebelled in resentment against disturbances and dislocation causedthem their exploitation by non- tribals

List of Important Leaders associated with the revolt of 1857

Place	Revolt of 1857 -Important Leaders
Delhi	Bahadur Shah II, General Bakht Khan
Lucknow	Begum Hazrat Mahal, BirjisQadir, Ahmadullah
Kanpur	Nana Sahib, Rao Sahib, Tantia Tope, Azimullah Khan
Jhansi	<u>Rani Laxmibai</u>
Bihar	Kunwar Singh, Amar Singh
Rajasthan	Jaidayal Singh and Hardayal Singh
Farrukhabad	Tufzal Hasan Khan
Assam	Kandapareswar Singh, Maniram Dutta Baruah
Orissa	SurendraShahi, UjjwalShahi

Causes of the Revolt of 1857:

The successive Governor generals appointed by the crown and based at Calcutta expanded the domains of British India over the period of time up to the time of Lord Dalhousie, whose conquests against Punjab and Burma pushed the frontiers of the British India against Afghanistan and Burma.

By this time, the East India Company had evolved from a commercial organization to a Civil and Military administration mammoth handling much parts of the Indian Subcontinent.

By this time, the positive things happened to the Indian society were the general peace, rule of law, better roads, introduction of telegraph and an early stage of Railways, but all of them were actually planned and implemented for the better coordination in the British governance.

The unwelcome attitudes and institutions also entered the society which made the British resented and loathed.

Pathetic Socioeconomic Condition

Not a shilling was spent from the British treasury on the defense of the India. The severe famines which devoured millions of people remained issues, that were never addressed.

The tenure of Dalhousie was pathetic as far as concerns of the Indian natives are concerned. The feelings of the unrest that was growing among the Indians finally got manifested in the form of revolt of 1857. The Indian public which does not like sudden changes was applied with the new laws and customs which were anathema to the Indian society. Some of them were allowing the widows to remarry, abolishing practice of Sati (which was considered revered at that time), establishing the land revenue systems which never existed before. Widows Remarriage Act was introduced by Lord Dalhousie, but it was approved by Lord Canning in 1856. The Hindus saw it as a sequel to the Abolition of Sati (Regulation XVII) and took it as a threat to Hinduism.

Problems of Land Revenue

The Ryotwari and Mahalwari system demanded the revenue which was exorbitant and methods of collecting the revenue were cruel. In 1852, the Inam commission was established which recommended the takeover of the Jagirs on which the revenue was not paid. The result was that twenty thousand Jagirs had been confiscated.

Destruction of Economy

The Economic drain also destroyed the Indian Industry, disintegrating the traditional fabric of the country. The Industrial revolution of England made the machines devourers of Indian Raw material and destroyed the Foreign Trade of the country. India was reduced to a mere exporter of the raw materials.

Low position of Indians in Administration

Indians were debarred from the important and high posts in their own country. The notorious signboards 'Dogs and Indians not allowed' were common in the British places of activities in India.

Doctrine of Lapse

The annexation of Satara, Nagpur, Jhansi, Sambhalpur, Karauli, Udaipur, Baghat etc. by the notorious Doctrine of Lapse caused the general hateful sentiments among the Indian public. In Nagpur, there was an open auction of the Royal belongings.

Ill-treatment with Bahadur Shah Zafar

The name of Bahadur Shah Zafar was removed from the coins during the times of Lord Ellenborough. He was ordered by Lord Dalhousie to vacate the Red Fort and shift to the Mahrauli area outside Delhi. By this time the people of India had become nostalgic about the Mughal rule and wanted to see Bahadur Shah Emperor of India. Lord Canning announced that after Bahadur Shah, the Mughal successors would not be called emperor and their status would be reduced to Prince.

Annexation of Oudh

The annexation of the so far loyal state of Oudh created general panic and disaffection contrary to the British belief that it was done for removing the "misrule and administration irregularities".

Biased Police and Judiciary

The Judiciary was biased. The British officers were hated and considered aliens in the land of Hindus and Muslims. The people were loathful of the oppressive loot of the officers, including British appointed Indian Daroghas.

Christian Missionaries

The increased activities of the Christian missionaries were seen with suspicion and mistrust. They tried their best to convert as many people they could and indulged in the false propaganda against the faiths and religions of Hindus and Muslims. The Padris were appointed in the army to "teach" the sepoys about Christianity.

Education

The education policy was not taken positively in Indian public. They thought that the new schools opened by the British and where the “English” is taught will convert their sons to “Christians”.

Discrimination with Sepoys

The Indian sepoy were victims of discrimination. They were paid low wages and faced constant verbal and physical abuses from their bosses. The annexation of Oudh in 1856 created discontent in the Bengal army. The Indian sepoy were chaffed of the new customs which forbade them putting caste marks on their foreheads, keeping beards and wearing turbans.

Significance

Exposure of Drawbacks :

According to Sir Lepel Griffin had there been no Mutiny in 1857, the various types of defects and irregularities, existed in the administrative machinery and policies and programs of the East India Company would not have come to light before the World. The Great rebellion immediately invited the attention of the British Government in London and the various glaring defects and shortcomings in the administration were removed. It was the Revolt of 1857 that brought to the military defects of the East India Company, which were at once eradicated. Thus, for the British the Revolt of 1857 was an important incident.

Efforts to win over the confidence of Indians:

After the abolition of the East India Company the administration of India was taken over directly by the Crown-in - Parliament. The people of India were assured of the freedom of religion, equal protection of law, equality of opportunities in government services, and of ancient Indian rites, customs and usages. At the same time, the Indian princes were assured of maintenance of their treaties and engagements of territorial integrity of their states and of their rights, dignity and honor. It was in this way that the British Government made attempts to win over the confidence of the people of India for years to come.

Beginning of the New Era:

The Revolt of 1857 influenced the history of India's struggle for freedom in another way also. It could not deny that the sepoy who rose in revolt had genuine grievances. They were certainly justified in their struggle for their rights. However, in the trial of strength, the primitive weaponry of the Indians was no match for the more modernized weapons used by the British. The accounts of the atrocities convinced the Indian intellectuals about the futility of violence to be applied in the struggle for freedom. The new elite, emerging from the intellectual ferment of the early nineteenth century, created a middle class which despised violence and showed preference for orderly progress. Even during the Revolt of 1857 it became evident that the educated Indian's had no faith in armed rebellion, and the failure of the revolt confirmed them in this conviction. When the leadership of India's struggle for freedom passed on to these middle class, the lesson of the Revolt of 1857 influenced their strategy to a very large extent.

Conclusion

After the analysis of the Revolt of 1857 it came to know that historians have expressed different views depending on their perceptions. Mostly they fall into two categories namely Europeans and the Indians. The former group of historians tried to paint the Revolt as the sepoy mutiny means due to their grievances, the sepoy came together and revolted against the British. But this view is not correct. Some of the Indian nationalist historians have tried to point the Revolt as the first War of Indian Independence. The other English historians have characterized it as the Hindu, Muslim conspiracy to overthrow the British rule out of India. In his discovery of India, Jawaharlal Nehru maintains that the Revolt of 1857 was more than a sepoy mutiny. Although, initially it started as a mutiny of the Indian soldiers, but when it spread rapidly assumed the nature of a mass rebellion. He further maintains that the Revolt of 1857 was essentially a feudal uprising although there were some nationalistic elements in it. Some of the moderate historians like Dr. R.C. Majumdar and Dr. S.N. Sen also expressed the similar view. They further say that it was a wholly national war of independence, means it was somewhere between the two views. Although the Revolt of 1857 was suppressed completely, it had been created great shock waves in the heart of people and the British Crown in England. The British, therefore, examined the whole administration of India and brought about several changes in it. Among them the first was the transfer of power from the East India Company to the British Crown. Then followed the abolition of the Mughal dynasty of Delhi, reconstruction of the army, guaranteeing freedom of religion and equal treatment to Indians, association of Indians in the British administration of the country and introduction of several reforms. The British Government tried to do this through the Queen's Proclamation of 1858. The Revolt of 1857 brought about some positive and negative changes. Among the negative effects were

the increase of racial animosity, introduction of the divide and rule policy and increase in the systematic economic loot of India. Even then it started the new era in the history of India and the British Imperialism.

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Study on Development of Rural Areas Through Industries In India.

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Abstract:

With the advent of globalization and modernization, there were foundations of constrained scope establishments in provincial territories too. Aside from contribution in horticulture and cultivating rehearses, the provincial humans are procuring enterprise openings in little scale industries too. They are getting attempted out instructive institutions and getting ready focuses to enlarge their insight concerning execution of occupation obligations. The execution of career obligations in establishments is checking out. The provincial humans are had to undergo making ready and advancement programs, with the primary cause for expanding their skills and capacities be that as it is able to, getting applied in corporations just because the agribusiness location has added a important dedication in expanding their pay and ordinary environments. The fundamental zones that have been taken under consideration in this exploration paper comprise, that means of provincial industrialization, Industrial Policy Frame, advancement of restrained scope ventures, factors affecting commitment of restricted scope corporations in the direction of mechanical turn of activities, impacts of globalization on country industrialization, and difficulties in rustic industrialization.

Keywords: Economic Development, Globalization, Industrialization, Industrial Policies, Small-Scale Industries

Introduction:

Presentation India is portrayed as developing financial system and still almost 65% of entire Indian population lives in rustic zones. It would no longer be right to say that India lives in town no matter the manner that their absolute dedication in all out GDP of India is just 18%. In any case, when we view the created construction of India, we are able to see that there is a huge scope of versions in extraordinary regards as the division of economic physical activities among Urban and Rural zones. Rustic territories are particular more in farming at the same time as Industries are discovered generally at metropolitan region giving a powerless provincial metropolitan linkage which subsequently brings approximately decrease velocity of development around there. Industrialization has a tremendous task to carry out within the economic improvement of the immature nations. The hollow in keeping with capita pay among the created and immature nations is normally pondered inside the difference within the production of their economies; the ranchers are to terrific quantity cutting-edge economies, while in the later advent is limited predominately to agribusiness.

Rural Economy sectors

The monetary areas in the Rural India are comprehensively arranged into three classifications. These are Primary, Secondary and Tertiary areas. The essential area contains Agriculture and its associated exercises. The auxiliary area alludes to the businesses existing and working in the country zones where as the tertiary area alludes to the help exercises in the provincial zones. The development of farming area can be inspected from significant perspectives like, land use design, dispersion of operational property, development in space of harvests, development in yield of chief yields. Agrarian development rate in Indian GDP had been developing before yet over the most recent couple of years it is continually declining. The rustic ventures area additionally means to cook towns and urban areas or even fare market and also earn unfamiliar trade for the economy. The provincial enterprises area comprises of two expansive subareas like present day little businesses and conventional ventures. The previous covers little enterprises and the force looms where as the later includes khadi, town businesses, handloom, sericulture, painstaking work, and coir industry. The new monetary downturn would have adverse consequence on the general commitment of the administrations and modern area to the country's GDP. Interestingly, the interest for horticultural profitability has been expanding throughout the long term, however has endured because of absence of speculation. A great many people put resources into land for land, while just a not very many consider it to be a resource which can be utilized for farming. Indian agribusiness has never been a for the most part troublesome costs system and low worth expansion causing surrendering of outlining and expanding movement from provincial regions.

Status of Indian Rural Economy

At the point when we talk about the country enterprises the absolute first inquiry which comes to us is that differentiation between the two. The metropolitan ventures are described by undeniable degree of computerization and utilization of large equipment with advance innovation, immense capital

speculation and abundant measure of financing through different driving enormous monetary foundation (both public and private monetary establishments). Then again rustic enterprises are essentially founded on Agro-based ventures which for the most part need specialized specialization and appropriate financing not at all like metropolitan businesses. As indicated by Khadi and Village Industries Commission (KVIC) "Any enterprises/commission situated around there, town or town with populace of 20,000 and net for every capita venture between Rs.3-4 Crore plants and apparatus is named town businesses." The significant classifications of country ventures are: - Mineral Based Industries, Forest Based Industries, Agro-Based Industries, Polymer Base Industries, and Textile Industry.

The Industrial Development during Five Year Plan

The public authority of India dispatched the interaction of industrialization as cognizant and intentional strategy of financial development in mid fifties. The second long term plan program for industrialization depended on the modern Policy Resolution of 1956 which imagined a major development of the public area, complete interest in businesses was rupees 1,180 crores, i.e.; 27% of the absolute venture during the Second arrangement. There was likewise fast development of machine-building ventures for use in farming and transport. With regards to the town and little businesses Substantial advancement was recorded. Around 60 mechanical bequests containing 1,000 little plants were set up. Third arrangement call for most extreme pace of speculation to fortify the business, force and transportation and hurry the cycle of mechanical and innovative change. The vital job in mechanical improvement program was for the public area. The fourth arrangement proposed to finish mechanical tasks embraced in the third arrangement.

Fact about Small-Scale Enterprises

In the modern approach goal of 1948 and 1956, the little area was given exceptional job for making extra work with low capital venture. All limited scale undertakings, be that as it may, had capital speculation of not as much as Rupee 5 lakhs. During 1997, on the proposal of Abid Hussain Committee, the public authority has raised as far as possible on plant and hardware for little units and ancillaries from Rupee 60-75 lakhs to Rupee 3 crores and that for minuscule units from Rupee 5 lakhs to Rupee 25 Lakhs. With impact from October 2, 2006, not just the three classifications have been unmistakably characterized (miniature or minuscule endeavors would cover all undertakings with interest in plant and hardware of under 25 lakhs) for little ventures with speculation between Rupee 25 lakhs and Rupee 5 crores and for medium undertakings with speculation between Rupee 5 crores and Rupee 10 crores, however a far reaching act called the Micro, Small and Medium Enterprises Development Act, 2006 came in to constrain. A typical grouping is between customary little ventures and present day little businesses is that a conventional little Industries incorporate khadi and handloom, town enterprises, handiworks and so forth while the advanced limited scope businesses incorporate like TVs, different designing items and so on. As we probably are aware very well in India more than 50 percent populace lives around there and occupation is cultivating.

Conclusion

The essential zones that have been taken into account in this exploration paper incorporate, that means of provincial industrialization, Industrial Policy Frame, advancement of restricted scope ventures, factors affecting dedication of limited scope corporations in the direction of mechanical flip of events, impacts of globalization on country industrialization, and problems in rustic industrialization. The huge classifications of country ventures are: - Mineral Based Industries, Forest Based Industries, Agro-Based Industries, Polymer Base Industries, and Textile Industry. The 2nd long time plan software for industrialization trusted the present day Policy Resolution of 1956 which imagined a major development of the general public place, complete interest in companies changed into rupees 1, one hundred eighty crores, i.e.; 27% of the absolute task for the duration of the Second arrangement. A common grouping is between standard little ventures and cutting-edge little organizations is that a conventional little Industries comprise khadi and handloom, town enterprises, handiworks and so on even as the superior restricted scope agencies include like TVs, distinctive designing gadgets and so on. As we probably are aware thoroughly in India greater than 50 percentage populace lives round there and occupation is cultivating. Destitution, inconsistent dispersion of pay, joblessness, normal kind of cultivating, conservativeness, no expectation of development and so forth.

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Study on The Prospects of Neera As An Agro-Based Industry

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Abstract

Agro-based totally enterprise plays very critical role within the process of growth and development of industries in state in addition to within the countries. It creates demand for the food product and generates employment opportunity for the ones individuals who belong to the rural and urban areas of the state.

Keywords: Agro based Industry, Neera

1. Introduction

Agro industry manner post-harvest activities concerned inside the transformation, protection and guidance of agricultural production for middleman or final consumption. B. A. Iqbal defines agro-based industries as industries manufacturing input for agriculture or processing agricultural output or the ones industries which might be supported by means of agriculture product. Agro-based industry plays very essential position inside the technique of increase and development of industries in nation as well as inside the countries. It creates demand for the meals products and generates employment possibility for those who belong to the agricultural and urban areas of the state. The demand and necessity of agro-based processing increases as agricultural production rises. Agro-based totally enterprise playing a pivotal role in rural industrialization affords giant and long time improvement stimulus to rural population. It is one of the vital additives of industrialization which promotes small scale and cottage industries in the rural areas. The gain of industrialization may be shared with the aid of rural population via agro-based industries. The need for reviving coconut region has therefore become imperative and approaches and manner for a revival is at the schedule of all stakeholders and policy makers. Delinking coconut economy from the clutches of copra coconut oil over dependency, coupled with developing and popularizing greater value delivered products from coconut has been delivered out as a viable method for regaining the closing glory of coconut.

Neera is the sweet, oyster white colored sap trapped from the immature inflorescence of coconut. It is a delicious health drink and a rich supply of herbal sugars, minerals and vitamins. It consists of good sized amounts of iron, phosphorus and ascorbic acid. The immature inflorescence which about to burst is the stage at which Neera trapping is achieved. It takes 12 to 15 days for the sap to exude from the inflorescence tip. Trapping is performed normally for a period of six months only. A coconut palm can but, on a median two liters of Neera per day, which may go even as much as 4.5 liters consistent with day based totally at the fitness of the palm and management of the garden.

Nutritional Composition of Neera

Total solids(g/100ml)	15.2-19.7
PH	3.9-4.7
Specific gravity	1.058-1.077
Total sugar s(g/100ml)	14.40
Original reducing sugars (g/100ml)	5.58
Total reducing(g/100ml)	9.85
Total ash	0.11-0.41
Citric acid (g/100ml)	0.50
Alcohol in%	nil
Iron (g/100ml)	0.15
Phosphorus(g/100ml)	7.59
Ascorbic acid(mg/100ml)	16-30
Total protein (g/100ml)	0.23-0.32

Source: Indian Coconut Journal May, 2013

Neera tapping require adherence to strict producer's proper from the collection of the first drop. This is because the sap on extruding comes into contact with air and the method of fermentation is initiated. Technologies have been evolved by using establishments like Kerala Agricultural University, Central Food Technological Research Institute and Defence Food Research Laboratory for arresting the fermentation process. The gathered Neera is the subjected to filtration, processing and packaging. The processed product has a shelf existence as much as one year. Apart from this, value brought products like

palm sugar, palm jaggery and palm syrup are produced from Neera. Neera and its value brought products are manufactured via all the major coconut generating countries. The major players in the discipline are Indonesia, Philippines, Thailand, Malaysia, Sri Lanka and Vietnam. The most important locations are USA, Canada, Norway, France, Middle East, South Korea etc., Export of Neera and its merchandise, especially palm sugar has proven a surging fashion in manufacturing and advertising demand as a healthy and natural products. Neera is stored in large plastic containers with a smooth netted cowl permitting aeration and prevent entry of dirt and different overseas items.

Earlier earthen pots were used for making Neera. After forty days of fermentation in a well-ventilated room, the sap is harvested as vinegar. After the evaporation loss around 95 liter vinegar may be produced from one hundred liter Neera. Vinegar is having right demand in Island considering it's far an Ingredient in all seafood dishes. Lakshadweep vinegar is famous in Karnataka and Kerala mainly in Malabar regions. Vinegar is produced with the aid of the branch in addition to non-public parties. The branch is promoting vinegar @Rs.22 in step with liter whilst non-public events are selling it @ Rs.30 in keeping with liter.

Objective of the Study

1. To examine the sale and utilization of Neera in Dakshina Kannada District.
2. To take a look at the opinion of the human beings about Neera as a health drink.

2. Research Methodology

The study was based on each primary and secondary data. The number one changed into accrued the use of questionnaires which are allotted to a sample of respondents and the secondary statistics become acquired from Indian coconut magazine, posted books and newspapers. The relevant records collected from 75 respondents on the basis of random sampling. Field statement and personal interview method was used to accumulate information. Percentage technique turned into used for studying the facts and tables used to represent the statistics. The area survey turned into carried out for the duration of the period December 2021 to January 2022. The area of observe decided on is the Dakshina Kannada District in Karnataka. Samples are taken from the Malabar location that is one in all the biggest as well as the busiest intersections in Karnataka.

3. Literature Review

Deepthi, (2014) said that essential coconut generating countries have moved miles beforehand in processing, advertising and marketing and export of Neera and can be performed in a systematic way exploiting the various strategies for market penetration.

Sreekumar (2014) studied approximately the predominant technologies for the manufacturing and preservation of coconut neera. Three primary technologies which can be used in the manufacturing and protection of coconut neera which, includes DRDO era, KAU technology and CDB technology. The Defense Research Development Organization (DRDO) has advanced a technology for processing and protection of neera in its natural form. The generation followed by KAU is used for the upkeep of neera and the coconut development board has developed a new era for series and processing of coconut neera in hygienic condition without the software of lime. Ajith (1995) remarked that improvement of agriculture in cutting-edge instances marked by the increase of agro industries which on the one hand provide machine and material wanted for achieving higher agricultural yields and on the other process farm produce in to finished and semi-completed goods. Manjunath (2014) said that the Palakkad Coconut production company has been capable of recognize around Rupees 6 lakhs within the month of October through sales revenue. Out of the total sales revenue, round 90% changed into realized through the income of neera alone, at the same time as the relaxation 10% became via the sale of other coconut based totally value delivered products like coconut chips, coconut vinegar, tender coconut squash and so forth.

4. Data Analysis and Interpretation

Sales Data per Month of Neera

Month	Total Quantity(L)	Good Neera Quantity(L)
June & July	2399	2159
August	4918	4454
September	5976	5086
October	7155	5412

Sale is an important issue which leads to the earnings of a company. The above data indicates the income of 5 months. In June and July out of 2399 L, exact neera on the market is 2159 L. Out of 4918 L, suitable neera on the market is 4454 L in August. In September exact neera sale is 5086 L out of 5876 L. In October out of 7155 L, suitable neera on the market is 5412 L.

Idea about Neera

Option	Frequency	Percentage
Yes	40	53.33%
No	35	46.66%
Total	75	100%

About of 40 users out of 75 (53.33%) have idea about Neera and about 35 out of 75(46.66%) have no idea about Neera.

Preference for Neera

Options	Frequency	Percentage (%)
Cheap	10	13.33%
Nutritious	45	60%
Others	20	26%
Total	75	100%

Out of 75, 45 respondents prefer Neera because it is a nutritious drink, 10 respondents prefer Neera because of its cheaper rate and the remaining 20 prefer Neera for other reasons.

Using neera for the First Time

Option	Frequency	Percentage (%)
Yes	45	60.00%
No	30	40.00%
Total	75	100%

The above table shows that 60% of respondents are using Neera for the first time and 40% of respondents using many times.

Opinion about Neera

Option	Frequency	Percentage (%)
Good	40	53.33%
Bad	35	46.66%
Total	75	100%

More than 53% of the respondents suggest Neera as a good drink for health whereas the remaining considered it as bad.

Satisfaction regarding the price

Option	Frequency	Percentage (%)
Yes	40	53.33%
No	35	46.66%
Total	75	100%

53.33% of respondents were satisfied about the price and 46.66% of respondents not satisfied with its price.

Neera equivalent to other drinks

Options	Frequency	Percentage (%)
Yes	30	40.00%
No	45	60.00%
Total	75	100%

Majority feel that Neera is not equivalent to other drinks and 40% opined that Neera is equivalent to other drinks

Neera usage

Options	Frequency	Percentage (%)
Daily	13	16.66%
Occasionally	62	83.33%
Total	75	100%

Only 16% use Neera daily whereas 83% use Neera occasionally.

Findings of the Study

1. The sales data given by the PCPCL Company was high in the month of October and low in June and July.
2. According to the average neera sales data, PCPCL Company in highest neera sales per day are in the Vytilla mobility hub and lowest neera sales per day is in Pallasana stall.
3. The study found that 53.33% of the respondents have the idea about neera and 46.66% have no idea about neera.
4. The study founded that 60% of respondents prefer neera due to neera is nutritious drink and 13.3% prefer neera because of its cheaper rates.
5. 60% of respondents using neera for the first time and 40% respondents is using neera many times.
6. 53.33% of the respondents give good idea about neera and 46.66% of the respondents give bad opinion about neera.
7. 53.33% of the respondents satisfied about the price for neera and 46.66% of respondents against this.
8. 40% of the respondents favour other drink equivalent to neera and 60% of the respondents against this opinion.
9. 16.66% of the respondents use neera daily and 83.33% of the respondents use neera occasionally.

Conclusion

Now-a-days the humans particularly the children depend greater on unhealthy drink which may be very dangerous for their health. The availability of Neera ought to be improved. The production and marketing of Neera as a fitness drink needs to be authorized within the main coconut growing states of India.

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Awareness and Enrolment Of Chief Minister Comprehensive Health Insurance Scheme In Poor Cancer Patients In Bagalore

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Abstract

The Government of India has started out numerous healthcare schemes to provide exceptional-in-magnificence healthcare centers to numerous low-earnings households within the country. Chief Minister's (CM's) Comprehensive Health Insurance Scheme (CMCHIS), moreover recognized as CM Health Insurance, presents low-income households in Karnataka get the right of access to world-class healthcare services through cashless economic assistance. That way, those people do now not must go through any monetary burden while looking for scientific backup. The research states that the government scheme succeeds in Karnataka, especially in terrible most cancers sufferers who took treatment from the government sanatorium in Bangalore city and are privy to other existence and well-known insurance companies.

Keywords: Cancer, CMCHIS, Life and General Insurance, Awareness and Enrolment

Introduction

Health Insurance became developed in the time 1694 via Hugh. In the nineteenth Century "Accident Assurance" started to be available which operated much like ultramodern incapacity coverage. This price model endured till the release of the twentieth century (J Anita). Health coverage packages are important for every existent on the modern. And policy offers medical content material and affords protect towards illness and accidents. The share of India's public budget range billed to the health sector stays one of the smallest encyclopaedically, and healthcare expenses are out-of-fund (Tanja Ahlin et al). A medical health insurance plan bearing clinical prices and protects from changeable scientific extremities. Health insurance's worthwhile gain is perfecting duty financial savings and warding off unborn monetary threats.

Review of Literature

Normally human beings seem to dislike threat. Health care prices are not solely expensive but noticeably demanded in nature. Health Insurance device gives a manner through which danger burdening internal a society can also take area (Akin. 1987). The importance of a coverage plan is unquestionable in modern-day economies because it serves a huge public pastime and is indispensable to people' safety. There is developing proof that the degree of fitness care spending in India currently at over six per cent of its whole GDP is significantly greater than that in many special growing global locations (Berman, 1996). The starting up of health insurance plans to the private place with the resource of the Insurance Regulatory Development Authority (IRDAI) Act 2000 has supplied large opportunities for each the general public and the health coverage plan employer for higher usage of health care facilities. With this shape of scenario prevailing, there has no longer been a lot of boom in the coverage of the Indian population inside the fitness insurance plan tool (NFHS India 1998-99). Health coverage plan is brief growing as an essential mechanism to finance the fitness care desires of the human beings. The want for an coverage plan machine that works on the essential precept of pooling risks of unexpected expenses of women and men falling sick and wanting hospitalization by using the use of charging rates from a much broader population base of the equal neighbourhood (Jangti Yellaiah, 2012).

Objectives

1. To know the attention and enrolment of medical health insurance schemes among poor cancers patients in Bangalore.
2. To be aware of the overall and life insurance companies in India.

Methodology and Source of Data

Table 1: Methodology

Data Source and Methods	Primary and Secondary	
	Primary (Government medical college hospital Coimbatore 'cancer outpatients exit interview')	Secondary (Insurance Regulatory and Development Authority of India [IRDAI] and other indexed journals)
Sample Size	35	
Duration	31days(August-2021)	
Data Collection	Non Random-Convenient	

Method	
Tools	Frequency Tabulation

Source: Primary Data

Life and General Insurance

Life insurance offers coverage for a set time at a stable premium rate. In case of the early death of the lifestyles licensed throughout the coverage term, the nominee of the life insured brings the Total payout. The benefit can be paid out as a lump sum gain or a combination of lump sum and month-to-month disbursement or simplest as a monthly payout. Therefore time period insurance plans are said to be pure safety techniques which make sure the financial balance of the dependents in case of demise of the life insured (IRDAI).

Table 2: IRDAI-Recognize Life Insurance and General Insurance Companies

Life Insurance	General Insurance
<ol style="list-style-type: none"> 1. Life insurance corporation of India 2. HDFC Life Insurance Co. Ltd 3. Max Life Insurance Co. Ltd 4. ICICI Prudential Life Insurance Co. Ltd 5. Kotak Mahindra Life Insurance Co. Ltd 6. Aditya Birla Sun Life Insurance Co. Ltd 7. TATA AIA Life Insurance Co. Ltd 8. SBI Life Insurance Co. Ltd 9. Exide Life Insurance Co. Ltd 10. Bajaj Allianz Life Insurance Co. Ltd 11. PNB Met Life India Insurance Co. Ltd 12. Reliance Nippon Life Insurance Company 13. Aviva Life Insurance Company India Ltd 14. Sahara India Life Insurance Co. Ltd 15. Shriram Life Insurance Co. Ltd 16. Bharati AXA Life insurance company Ltd 17. Future Generali India Life Insurance Company Limited 18. Ageas Federal Life Insurance Company Limited 19. Canara HSBC Oriental Bank of Commerce Life Insurance Company Limited 20. Aegon Life Insurance Company Limited 21. Pramerica Life Insurance Co. Ltd 22. Star Union Dai-Ichi Life Insurance Co. Ltd 23. India First Life Insurance Company Ltd 24. Edelweiss Tokio Life Insurance Company limited 	<ol style="list-style-type: none"> 1. Acko General Insurance Ltd 2. Aditya Birla Health Insurance Co. Ltd Agriculture Insurance Company of India Ltd. 3. HDFC ERGO Health Insurance Limited 4. Bajaj Allianz General Insurance Co. Ltd 5. Bharti AXA General Insurance Co. Ltd. Chola mandalam MS General Insurance Co. Ltd. 6. Navi General Insurance Ltd. 7. Edelweiss General Insurance Co. Ltd. 8. ECGC Ltd. 9. Future Generali India Insurance Co. Ltd. 10. HDFC ERGO General Insurance Co. Ltd. 11. ICICI LOMBARD General Insurance Co. Ltd. 12. IFFCO TOKIO General Insurance Co. Ltd. Kotak Mahindra General Insurance Co. Ltd. Liberty General Insurance Ltd. 13. National Insurance Co. Ltd. 14. Raheja QBE General Insurance Co. Ltd. 15. Reliance General Insurance Co. Ltd. 16. Reliance Health Insurance Ltd. 17. Care Health Insurance Ltd (formerly known as Religare Health Insurance Co. Ltd.) 18. The Oriental Insurance Co. Ltd. 19. United India Insurance Co. Ltd

Source: Insurance Regulatory Development Authority of India (IRDA) 2021

Chief Minister Comprehensive Health Insurance Scheme

Chief Minister's Comprehensive Health Insurance Scheme (CMCHIS) is introduced by the Government of Karnataka thru United India Insurance Company Ltd. The scheme is meant to offer excellent healthcare facilities to underprivileged families within the low-earnings group or category. The qualified folks insured underneath the scheme can avail cashless remedy at empanelled authorities and personal hospitals, thereby decreasing their monetary burden on the time of crisis. The scheme will help the enrolled families to move in the direction of prevalent health insurance by way of efficaciously linking with the general public health system.

Table 3: Awareness and Enrolment of Health Insurance Scheme (Chief Minister Comprehensive Health Insurance Scheme) in Poor Cancer Patients in Coimbatore

Awareness and Enrolment of Health Insurance		Frequency		Percent	
Yes		35		100.0	
Gender		Male	Female	Male	Female
		13	22	37.0	63.0
Nativity	Urban	11	13	84.6	59.1

	Rural	2	9	15.4	40.9
Total		35		100.0	100.0

Source:Primary Data

The above desk states that a hundred per cent of sample respondents of terrible most cancers sufferers, that aware and enrolled in the Chief Minister Comprehensive Health Insurance Scheme (CMCHIS). The frequency of the respondents woman became aware and enrolled, 22 (i.e. 63.0 per cent) and relaxation of the respondents had been male, 13 (i.e. 37.0 per cent). The majority of respondents, 84.6 per cent of male and 59.1 per cent of women, had been from city and the rest of the respondents beneath rural background.

Conclusion

The survey said that the government scheme exceedingly succeeds in Karnataka, particularly in bad most cancers sufferers who took treatment from the government hospital in Bangalore city. The particular research outcome resulted; female most cancers patients being better than the rest of the alternative respondents. Poor cancer patients ought to stay without the monetary burden with the help of government guide inside the scheme of the Chief Minister Comprehensive Health Insurance Scheme (CMCHIS). The Nativity of the respondents was the bulk in city and fewer numbers of sufferers had been reported in rural regions. The studies output states that Bangalore city cancer sufferers are better than the rural respondents, and also cancer burden is high in Bangalore city regions.

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Global Education In English Classroom: Integrating Global Issues Into English Language Teaching

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Abstract

Teaching isn't always all about a way to make students master the situation and get high ratings. It is also an attempt to make a better global and to drive students to be a great deal better residents for the world. Seeing the modern situation of the sector, educators need to show their social responsibilities to build it and to solve the global issues in addition to use education to foster peace and mutual knowledge among human beings and international locations. This turns to be a task for all educators including English language educators to convert their teaching and learning process into a process which does not only attention on equipping students to be successful learners of the target language or talented audio system of positive languages. More than that, English instructors need to be able to equip students to be more information and displaying greater appreciate to their surroundings. This paper targets at analyzing and explaining how to combine education which makes a speciality of worldwide problems and troubles into English Language Teaching. The analysis showed that peace, recognize, expertise amongst humans across international locations cannot simplest be built solely via diplomatic cooperation by way of the governments. These entities can be constructed correctly via education which displays them by using integrating a few worldwide troubles to the teaching and gaining knowledge of system itself.

Keywords: Global education, English language teaching, Global problems.

1. Introduction

As English teachers in this international generation, we've got a few responsibilities to positively react to the critical troubles had been happening inside the world. Our world is now facing worrying issues consisting of terrorism, ethnic clash, social discrepancy, and environmental destruction. We have for you to put together our students to deal with the ones issues with what so known as "Global Education". Global Education is a technique to teaching and learning language that is meant to reaction some important global issues. It is aimed toward facilitating students to efficaciously and actively acquire sure languages they learn in conjunction with enriching them with knowledge, expertise, and commitment to positively reply worldwide issues and associated problems in the world as one of the international citizens. Global Education is considered to be education which supports understanding, perspectives, attitudes, and skills related to live existence with high obligations for multicultural and interdependent world. Another pupil defines worldwide education as form of efforts to make adjustments to the content, approach and associated contexts of education system inside the motive of getting ready students to be right world citizens. By the ones definitions, its miles clear that worldwide educator's awareness on putting global education as the main part of pedagogical content material and approach and not simply thinking about it as one of strategies in teaching. There are as a minimum four most important areas or troubles to recall because the primary parts of global education; "peace, human rights, improvement, and environment". The purposes of a global education cover 4 main regions; understanding, talents, attitudes, and action. Knowledge associated with global issues and issues comes first. Students will work for a higher life and global after they know matters associated with the troubles faced by way of the world, such as the causes of these issues as well as the feasible answers. The second purpose is skill. Students want to master the skills of verbal exchange, critical and logical wondering, creativity, and problem solving. Other capabilities which include peaceful decision for clashes, knowledgeable decisive capability, and the talent to apply a couple of views in seeing a trouble are essential to reply the worldwide issues or problems. The third intention is worldwide attitudes. This means students want to be ready with the attitudes to be aware and curious to the global troubles. Some different attitudes along with admire, appreciation, empathy, and justice also are important to uphold. The ultimate intention is action. This refers to active participation to solve worldwide problems and issues beginning from the local problems up to the global ones. Some discussions associated with global problems and the ways to reply them are disclosed within the further sections. The discussion is observed by way of a few examples for every point stated. Thus, it offers clean description and explanation related to the topic being discussed.

2. Teaching Global issues in the English Classroom

As being mentioned formerly, the responsibilities of foreign language educators aren't simplest teaching vocabulary, grammar, pronunciation, listening, speaking, studying and writing. However, we as educators need to also pay attention to some problems going on inside the world and equip our students with information and skills to actively participate in fixing the troubles or at the least showing sympathy to

those troubles. It is morally a long way from exact to handiest stick our thoughts in teaching to the textbooks we're using with none care to the issues round us. We may not be able to resolve the ones issues at once however our interest, sympathy, and know-how towards the conditions and issues are necessities to lessen the unfold of the troubles. In addition, we ought to recognize that the career of educators is to convey benefits to society. In the past two decades, the developing of professionals in education and technology turned into so large. They conducted studies for fixing troubles existed of their surroundings. Physicians, as one in all examples, worked very tough for innovation and invention till they got Noble Prize Award. Lawyers additionally worked very tough to be contributively to the so referred to as regulation enforcement. If language teachers truly need to be professions, they ought to begin making ready themselves to expose their social responsibilities to society. Besides, education is one in every of fields considered to have strong contribution in spreading peace, justice, and method to any social issues. The World Confederation of Organizations of Teaching Profession definitely pronounces that its dreams are to promote and create equality, peace, justice, freedom, and human rights among human beings. The 1974 United Nations Education, Scientific, and Cultural Organization Recommendation Concerning Education for International Understanding, Cooperation and Peace and Education Relating to Human Rights and Fundamental Freedoms requires global view on all degree or degree of education and appreciate among cultures, knowledge to the person and organization rights, and lively participation in solving global problems. As language educators, the maximum tangible motion associated with worldwide issues is the UNESCO's Linguapax program. This call is derived from Latin language which means language (lingua) and peace. This refers to language teaching for global information to sell peace.

This Linguapax resulted some recommendations for foreign language educators:

- 1) Knowing and understanding their responsibilities to also help global knowledge inside the teaching and learning manner.
- 2) Effectively the usage of the language teaching and studying technique to boom recognize peace, and cooperation amongst international locations inside the world.
- 3) Developing international understanding thru extracurricular activities such as worldwide students change programs, activities, videos.
- 4) Developing the global cooperation amongst international locations through students' cooperation within the classroom.

By this Linguapax, it is clean that the importance of equipping students with international information is inevitable. The problems may not be round us or far from our surrounding however our efforts to introduce our students to the issues arise all over the world have giant impact to the improvement of the world.

3. Integrating Global Education to English Classroom

Educators have already tried to integrate global troubles and worldwide education into the coaching and studying class room. This consists of some integration to the content, technique, coaching materials, lesson plan, instructor training applications, and a few different sports together with extracurricular activities.

- A. **Content Integration:** Integrating global education to the content material of coaching and getting to know method may be finished through listening, talking, analyzing, and writing sources. Teachers can teach those four skills via the use of troubles associated with international problems consisting of global human rights, international peace, international fitness problems, or even any problems related to antiracism actions. They may start with coaching paying attention to students by means of playing audios and motion pictures associated with how UN has been running to this point to uphold human rights the world over and equality for all individual in the international. Reading resources also can use passages associated with world issues. Another abilities writing and speaking can follow the preceding skills substances. Teachers can also combine worldwide education into their coaching and gaining knowledge of substances through using some terminologies associated with world issues. One of examples is using the world "peace" in teaching pronunciation or consonant "p" in English classroom. Teaching grammar appears to be extra exciting if the substances are difficult for the students. Teachers may additionally use the development of global human trafficking from then to now to educate present, past, and innovative tenses, as an example. This integration is intended to evolve the coaching and learning substances to be greater associated with the global issues. Besides this may improve students' and teachers' expertise related to problems arise worldwide in addition to different problems associated with it. In other words, each students and instructors can advantage more advantages and brought value from the variation.
- B. **Methods of teaching:** How we educate international training to students inside the classrooms are any other essential factor. This motivates teachers and students to begin using energetic mastering instead of

passive one. Besides, the teaching and mastering system might be a pupil-focused coaching and finally ends up with the paradigm of teaching language for verbal exchange about world problems. Some methods teachers may also use inside the lecture rooms are experimental studying, function play, and discussion, for examples. This may also turn students to behave as whites and darks to find out about apartheid or racism inside the world. An extra dynamic coaching and studying technique can also be completed by way of asking students to simulate UN ambassadors' assembly simulation. Students act as the ambassadors of every member of UN. Teachers can also convey the sector into the class room by way of asking students to behave as the US ambassador for children and ask them to supply speech as form of speakme elegance. Students can also perform a little task based totally studying activities by using engaging in easy interviews and surveys related to the position of UN to remedy some global troubles. All of those methods above are aimed at giving students the outline or photograph of going through and fixing world troubles. In addition, the attention of them related to the global problems may be rising. This won't immediately clear up the actual issues however this creates a higher condition each for the students' development and the world situation in the destiny to be better.

4. Teaching materials for Global Education

Global education is intended to introduce and divulge students to knowledge, capabilities, and attitudes so one can make them be more socially responsible because the residents of the world. The textbook to be had thus far seems to have not touched these issues deeply. Even once they touch those problems, they do not position them as the concern however clearly at the floor of the problems. Most textbooks are taken into consideration to be so traveller-minded with the focus more on topics related to buying, fashions, journeying, vacations, and glamorous lifestyles and even it appears that evidently they lead students to "bias, racism, and stereotype." Fortunately, not all overseas language textbooks neglect the worldwide issues. Some Asian textbooks of English expand the content into some issues associated with international warming, different environmental troubles inclusive of wooded area degradation, hunger in the global, human rights, child issues, human trafficking, in addition to a few problems related to terrorism and civil warfare in the global. A growing quantity of commercially posted English textbooks seem which cope with global problems as the subjects of the textbooks which includes Making Peace by Brooks and Fox, The World around Us via Hoppenrath and Royal, and The Global Classroom with the aid of de Cou-Landberg. For language educators who discover difficulties in finding those such type of textbooks, they are able to create their own teaching materials on extensive range of subjects associated with international issues which includes; poverty, modernization, historic websites inside the world, peace, human rights, appreciate. They can also get entry to a few on-line resources associated with these issues inclusive of from youtube and a few other web sites published by using English speaking country embassies. This again and again gives more benefits to teachers and students. Especially for the academics, this can give them greater possibilities to be greater independent instructors and improve their effective attitudes toward their surrounding and any new challenged furnished for them.

5. Extracurricular activities for Global Education

Extracurricular activities also can be used to provide students experience and exposure to worldwide issues while mastering certain overseas languages. Activities consisting of seminar on international troubles, speech contest or different competition with the subjects related to worldwide troubles may be part of the venture to introduce students to worldwide problems attention. Another hobby that may facilitate students with international view is the international volunteer activity. Other activities which include distant places tour and alternate packages can be the alternatives. These activities are presently promoted by way of some foundations and governments. Teachers can encourage students to apply and join the ones applications to present them new window in seeing the world. Those extracurricular activities are meant to introduce students to exceptional perspectives, way of existence, cultures, and social conditions. Extracurricular activities have extra possibilities to be higher approaches to introduce students with the worldwide troubles and the reaction we have to display. This is because of the fact that extracurricular activities supply students more time to be comfortable and to be the actual people. They usually recall extracurricular activities as time to get comfortable even as taking part in their instructional existence. If those activities are fulfilled with a few activities related to worldwide issues and the way to respond them, those will turn to be extra enlightening activities for them and their future. Thus, maximizing those activities promoting peace and tolerance is important.

In order to achieve success in introducing something new to education, instructors want to be properly organized. Teacher training is certainly one of essential parts in education. Equipping teachers with the knowledge and think about of world issues is likewise needed in order that teachers may be specialists. Teachers can enhance their professional improvement via a few seminars, workshops, and short

course. By becoming a member of the ones academic activities with the subject related to global troubles, teachers can enhance their know-how and experience inside the overseas language they are coaching in addition to enhancing their knowledge related to international problems. In addition to a few seminars and workshop activities, trainer can also be a part of teacher training or trainer professional development programs. These activities will enhance their knowledge and skills to expand teaching courses and substances related to the troubles of human trafficking, worldwide warming, civil battle, oil in the middle-east, forest in tropical nations, and endangered animals, for examples. Teacher training has been conducted through the authorities of India via the Ministry of Education and Culture. However, the effectiveness of the training associated with the goal must have greater interest. In different words, supervision at some point of the process of teacher training needs to be extra substantially emphasizes. Besides, teacher training ought to be conducted several times in the course of in one academic year. This is for the sake of the effectiveness of the training each for the trainer and for the education in general.

6. Conclusion

World problems aren't best the duties of these directly related to those problems. Those issues are also our duties. Education can be used to construct peace in the world. Through education, leaders are created and through education additionally, those troubles can be reduced and even solved for that reason, our work hard as educators is important for a better global. English Language Teaching may be tailored to satisfy the call for of the worldwide conditions. Such international problems can be taken by using teachers to be evolved greater and acceptable for the teaching materials. This method will give students wider information and attention to worldwide problems. The achievement of adapting global issues to English Language Teaching is tormented by a few elements in particular the teacher willingness and readiness to deal with the issues via putting them to the teaching materials. Support from the government to teacher is also a determining element. Support inclusive of teacher training program is badly wished by means of the teachers so as to be able to conduct teaching and gaining knowledge of process which monitor world troubles and growth students' awareness towards such problems.

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Essential Ways to Build Students' Critical Thinking In Literature Classes

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Abstract:

Critical questioning skill is taken into consideration one of the most vital elements of teaching and learning in twenty first century. It enhances students to suppose deeply and find right answers for specific kinds of troubles. Critical thinking is carefully related with the cognitive skills; it helps students to become aware of the issues and then confronts the learners with the nice possible solutions. What makes students capable of be hassle solvers and crucial learner is reading. Since language inexperienced persons cope with distinctive forms of analyzing, it might be greater powerful if language teachers select literary texts as a device to construct students' essential thinking ability. Literature genres inspire the learners to foster the reasons and outcomes of each point in a textual content and not to restrict their know-how by yes or no. To conceive the importance of building students' vital thinking thru studying literary texts, this look at was performed. In addition, this paper examines the significance of important thinking and the role of the literature instructors on developing students' important thinking ability. Some crucial methodologies and perspectives might be introduced to see what different researchers found about the problem.

Keywords: Critical thinking, Cognitive skills, Literature reading, Different genres, Problem solvers

1. Introduction

Teaching and gaining knowledge of literature have to be various and developed because the technology improves every day. If we think about conventional mastering and teaching literature, we'd consider lecturing and asking subjective questions. Although those techniques can have their very own values, students might not have any risk to investigate arguments, make inferences, use reasoning and think to remedy the issues. Since teachers deal with distinct varieties of students with extraordinary studying patterns, it's far a whole lot vital to make the literature publications exciting and upgrade students' crucial questioning. Based on the expectations of the higher educational institutions, teachers need to apply such strategies to further societal roles of the freshmen too. This appears a piece difficult but no longer impossible. It calls for appropriate strategies to be used to meliorate students' capacities. Mulligan (2011) states that effective teachers want to be innovative and flexible its miles precisely authentic due to the fact creativity makes the learning surroundings stimulating and the learners enthusiastically examine. Thus, the cause in the back of scripting this studies article is to explore crucial techniques of teaching literature and speak how such strategies can broaden students' important thinking skill.

2. Literature Review

General ideas on Critical Thinking

According to Ennis (1985), critical thinking is the capacity to decide what to do and what to accept as true with; it additionally permits the rookies to evaluate exclusive mind, make inferences, judge approximately truth or unreality and distinguish between fiction and nonfiction dexterously. According to Hayes (1990), making decisions would be viable if we're in a position to research and examine, so crucial questioning allows students to be evaluators and trouble solvers. These factors are frequently utilized in literature publications; consequently literature studying would be the fine choice to build students' vital thinking talent. Lau (2011) states that essential wondering is the manner that a person thinks logically and in reality it accommodates "wondering precisely and systematically, and following the policies of good judgment and scientific reasoning, among different things". In order to assist students to think systematically and logically, teachers need to teach students to be crucial thinkers. Paul and Elder (2007) trust that scholars who are vital thinkers they may be able to accumulating relevant information and are able to compare and conclude efficiently. Critical thinkers are open with new thoughts and they are geared up to communicate with others and feature feasible answers for different types of troubles. Paul and Elder (2007) additionally country that critical questioning is "self-directed, self-disciplined, self-monitored and self-correcting thinking". According to Scriven and Paul (2003), crucial thinking stimulates students to perceive questions and cause them to discover reasonable responses; further, it facilitates them develop arguments. The authors also add that crucial thinking includes constant self-reflection. Hayes (1990) believes that students should learn and exercise the ways the way to understand and examine others' mind in an effort to broaden their own thoughts. This manner that students could be crucial thinkers if they situation with enough studying and that would be analyzing literature.

Moreover, Smith (1990) states that important thinking entails cognitive skills: interpretation, analysis, evaluation, inference, clarification, and self-law. The author adds that interpretation facilitates students to represent data, and capture the contents of various text kinds, and analysis refers to categorizing the additives of texts and to recognize courting amongst ideas. The author in addition writes that inference is about spotting results in texts, and the end result can be the final results of the opinions and the statistics from the textual content. He provides that explanation involves the capability to justify and establish effects in addition to offering info; but, assessment is applicable to commonplace sense at the appreciation of thoughts, techniques and masterpieces, and self-law is the manner of monitoring on our personal questioning. In short, these factors of cognitive talents make students able to be essential thinkers.

The above definitions illustrate the equal ideas that teachers need to understand in the event that they intention to higher help the novices to be evaluators, choice makers and life-long learners, they should take a few strategies in to account to educate students' important thinkers. As teachers, it's far one in all their principal duties to assist students expand their questioning talents with a purpose to be able to understand distinctive dimensions not simplest within the classroom but also outdoor the study room. The dimensions that may be constructed through important wondering cover social, political, and cultural issues.

Essential ways to build students' critical thinking

There are numerous approaches that teachers can use to build students' essential wondering. Paul (1984) believes that literatures lessons can provide effective ways to broaden critical wondering amongst students for literature examine necessitates highbrow judgments and beautify students to think and to speak logically. Hakes (2008) suggest that poetry and prose are the excellent examples to be trained to educate students to be essential thinkers. In addition, the author believes that via applying methods instructors can introduce literature students to essential thinking. The first way is "to attend until a factor arises where it's far herbal to introduce the concept". The second way is by introducing the topic and then students practice the points to the texts that they are reading. Teaching literature makes the frame of knowledge (Hayes, 1990). Through literature, students can be capable of understand and address exceptional text types, and they will have a foundation to make decisions approximately what they are reading. Hayes (1990) adds that studying literary texts famous students' reasoning method. I do accept as true with the writer and trust that literature texts are designed in a manner that teachers can make plenty of questions from every segment and asking questions itself is the great way that allows students to think and explicit their thoughts, in case the questions need to not be yes/ no questions as students want to think about reasons and outcomes in place of kingdom or being of the points. To try this, making use of Bloom's taxonomy could be an awful lot more effective. Schmit (2002) shows the same concept and adds that essential wondering in literature training might be practiced effectively via asking questions. And the questions should be ordered from focusing on content material topics to interpretative ones. The exceptional manner is to invite students to talk about the information, then speak about them and examine unique points. After that they have to be requested to draw inferences and make their very own judgments.

Since literature observe offers with studying quick stories, novels and dramas, students can think critically about every surroundings and such sort of readings cover sufficient why and the way. And such questions lead the inexperienced persons to talk about on social and ethical problems. Ritchhart and Perkins (2008) state that questioning workouts are the principle study room instruments which can assist the newcomers suppose deeply and flawlessly. The authors consider that wondering workouts lead students into deeper reflection on questions that need to be explored in details via asking how and why. Arend (2009) provides that teachers need to be enough cautious regarding interplay with the beginners because the way that a teacher interacts with the pupils is the main aspect. Another manner which is proposed through Day (2011) is the use of organization work for the purpose of constructing critical questioning. Providing collaborative techniques pave the floor for the inexperienced persons to explore their thoughts and come to conclusions by the help of every different, and they will be trained essential thinkers. As Paul and Lazar (1993) state that students who are essential thinkers ask logical questions, they are capable of accumulate applicable statistics and may examine properly, and they're able to solve complex troubles. In addition, reading literature makes students able to look at and compare diverse mind and they might confront with ideas which vary from their very own. According to Butterworth and Thwaites (2013), with the aid of explaining the manner that students suppose and generalize reasons and consequences of literary texts, students turn out to be aware of ideas and styles of reasoning. Alwehaibi (2012) unearths that engaging students to examine and evaluation, decide components-whole courting, decide the reliability of assets, casual rationalization and prediction would be effective in stimulating vital questioning.

Teaching factors of literature is the alternative manner to assemble students' crucial questioning. As an element of literature has numerous parts, each can have an impact at the inexperienced persons' higher degree questioning, and this can motive them to think critically. Let's recollect characterization in memories. As I even have professional training literature, students can assume significantly approximately how properly the writer defined the characters; in the event that they had been the authors how they could expand the characters and the way they describe the character of the characters. These questions assist students to be essential thinkers and make them capable of discussions within the lecture room. According to Peterson (1986), providing literary studying allows college students to imitate what they take a look at from analyzing and this will additionally help them to apply what they discovered out of their real life as well.

As an element of literature has several elements, each can influence the rookies' higher stage wondering, and this may motive them to suppose critically. Let's don't forget characterization in stories. As I actually have skilled teaching literature, students can assume critically approximately how nicely the author described the characters; if they had been the authors how they might expand the characters and how they describe the character of the characters. These questions assist students to be crucial thinkers and make them able to discussions in the classroom. According to Peterson (1986), supplying literary analyzing enables students to imitate what they research from reading and this can additionally assist them to apply what they learned of their real lifestyles as well. Smith (1977) introduces three sorts of interactions that occur within the classrooms and may have powerful outcomes in crucial questioning. First, faculties can fortify the students with encouragement and through the use of students' generated ideas. The extra teachers ask students to broaden their very own thoughts, the better they will produce their mind. Secondly, he adds that students have to participate in classroom activities and that they should be requested cognitive questioning system. Third, student interplay performs crucial function in constructing crucial questioning. Astin (1993) adds that now not best study room interaction builds students' crucial questioning, but additionally offering designated critiques and advantageous comments could have vital roles on pupils' essential questioning. As a skilled teacher I can state that supplying critique is especially possible in literature classes. In this regard teachers have to be plenty cautious of the use of such strategies or methodologies that may deal with students' thoughts and encourage them to critique on unique issues.

According to Wu and Wu (2008), literature courses could be enjoyable if teachers implement student-learning technique in their training. Distinctive activities can make the class thrilling and students will advantage profit whilst they may be actively engaged in studying technique. Hay (2004) proposes comprehension strategies in teaching poetry. She believes that teaching poetry is the nice manner which students exercise communicative getting to know process in the elegance. Reeves (1972) states that poetry is the pleasant way to enhance students' crucial thinking, but teachers should be cautious about students' desires, interests and their stage of know-how as there are one-of-a-kind styles of poetry. Teachers need to determine what to pick for whom to be understandable. Otherwise, the newcomers will not have the ability to investigate and suppose significantly to get the means and the message.

3. Research Method

The technique for this studies article is library method to apprehend what other students think about Essential Ways to Build Students' Critical Thinking in Literature lessons. The method helped the researcher to get initial ideas on the selected subject matter. Different associated books, research articles and dependable sources had been used to reach the factor. In addition, the researcher has used her non-public teaching reports to decorate readers' expertise closer to vital approaches to construct students' crucial questioning through analyzing literary texts in ESL instructions.

4. Data Collection and Analysis

Since that is a library research, handiest associated books and research articles had been used so one can accumulate data. After locating the substances on crucial ways to construct students' important wondering in literature classes, the principle factors have been highlighted and reviewed. As teaching differs in every context, those points were selected which academically in shape into Afghan context.

To examine the data, the researcher used a few specific steps which include categorizing and coding. To offer coherent and smooth paper, the entire facts from the books and studies articles have been classified primarily based on the topic. Then, they were covered in special parts of the article. Another way which changed into used to research the data is coding. The principles have been recognized correctly and relationships between them were located through coding.

5. Result

The effects achieved from this study seem exciting and are presented in line with distinctive authors' ideas on essential methods to build students' vital wondering via reading literary texts. Based at

the researcher's experiences and studying distinctive assets, it changed into clarified that students will be encouraged to strengthen their important questioning in literature lessons through using particular techniques which have been mentioned above. Reading distinctive sources on the subject found out the idea that literature classes are concerned with exceptional kinds of inventive texts and creative wondering that is why literature instructors can pave the manner for the inexperienced persons to be important thinkers. Since literary texts underlie complete and sundry inferences, teachers might creatively offer important responsibilities to enhance the novices' essential questioning. The obligations will no longer best help the learners to be essential thinkers, however might also be the effective tools to examine the shape of the language enthusiastically.

6. Discussion

After studying many reliable sources it turned into clarified that literature lessons are the excellent settings for the ESL novices to build their important thinking talents. Every step of the literature lessons is concerned with distinguishing kinds of questions; whether the texts are fiction or non-fiction, teachers can provide bunches of open ended inquiries to stimulate the inexperienced persons think after which talk. As Schmit (2002) states that literature studying facilitates the learners to rouse, re-claim and reproduce their won knowledge and studies to construct meanings for what they read. Moreover, literature texts are the powerful studying resources that stimulate the learners to give an explanation for, analyze synthesis, argue, interpret, evaluate and nation their own reasons. In addition, applying effective ways in literature instructions might train students to offer logical motives for what they want to show. Those learners who are capable of do the above talents are referred to as important thinkers and the methods which might be relevant can be applied in literature courses of study. As Lazere (1987) argues that "literature is the single instructional subject which could come closest to encompassing the overall range of mental traits presently considered to incorporate crucial questioning".

7. Conclusion

The study provides extraordinary authors' thoughts on building students' vital thinking skill via literature studying. Based on their views, literature analyzing displays on students definitely to be expecting, evaluate, state their personal ideas logically and provide reasons for each factor of the text. This may be performed if the literature teachers observe powerful strategies of coaching, consider the learners wishes and motivate them to suppose deeply in preference to answering handiest by using yes or no in other words, teachers play essential function on education students to be essential thinkers. Specific methods of teaching and the kinds of thoughts which had been included in this have a look at can be the high-quality guidance for the literature teachers who purpose to train the learners full of life members and life-lengthy freshmen, for critical thinkers do not simplest analyze effectively and act dynamically in the class, however also may be the active social members outside of the classroom too. They have a look at additionally provokes that vital thinkers are the individuals who are capable of making judgments, speaking differently and feature excessive level of self-confidence. Thus, the genre of literature would be the best preference for training the people to be crucial thinkers as opposed to individuals who memorize and do no longer answer to the demanding situations of the issues outside of the class rooms.

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A Study of Non-Cooperation Movement: Causes, Result and Its Importance

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Abstract

The non-cooperation movement was a political campaign launched in 1920, by Mahatma Gandhi to have Indians revoke their cooperation from the British government, with the aim of inducing the British to grant self-governance. This came as result of the Indian National Congress (INC) withdrawing its support for British reforms following the Rowlatt Act of 18 March 1919—which suspended the rights of political prisoners in sedition trials, and was seen as a "political awakening" by Indians and as a "threat" by the British—and the JallianwalaBagh massacre of 13 April 1919.

Keywords: Non-Cooperation Movement, Khilafat, Swarajya, Gandhi.

Introduction

The movement was one of Gandhi's first organized acts of large-scale satyagraha (civil disobedience). Gandhi's planning of the non-cooperation movement included persuading all Indians to withdraw their labour from any activity that "sustained the British government and also economy in India," including British industries and educational institutions. Through non-violent means, or Ahinsa, protesters would refuse to buy British goods, adopt the use of local handicrafts, and picket liquor shops. In addition to promoting "self-reliance" by spinning khadi, buying Indian-made goods only, and boycotting British goods, Gandhi's non-cooperation movement called for the restoration of the Khilafat (Khilafat movement) in Turkey and the end to untouchability. This resulted in publicly-held meetings and strikes (hartals), which led to the first arrests of both Nehru and his father, Motilal Nehru, on 6 December 1921. The non-cooperation movement was among the broader movement for Indian independence from British rule and ended, as Nehru described in his autobiography, "suddenly" on 4 February 1922 after the ChauriChaura incident. Subsequent independence movements were the Civil Disobedience Movement and the Quit India Movement. Though intended to be non-violent, the movement was eventually called off by Gandhi in February 1922 following the ChauriChaura incident, in which numerous policemen were murdered by a mob at ChauriChaura, United Provinces. Nonetheless, the movement marked the transition of Indian nationalism from a middle-class basis to the masses.

Objective-A Study of Non-Cooperation Movement History: Causes, Result and Importance

Factors leading to the non-cooperation movement

The non-cooperation movement was a reaction towards the oppressive policies of the British Indian government such as the Rowlatt Act of 18 March 1919, as well as towards the Jallianwala massacre of 13 April 1919. The Rowlatt Act of 1919, which suspended the rights of political prisoners in sedition trials, was seen as a "political awakening" by Indians and as a "threat" by the British. Although it was never invoked and declared void just a few years later, the Act motivated Gandhi to conceive the idea of satyagraha (truth), which he saw as synonymous with independence. Motivation for Gandhi's movement was further solidified following the events of 13 April 1919, when a large crowd had gathered at JallianwalaBagh near the Golden Temple in Amritsar to protest against the arrest of Saifuddin Kitchlew and Dr. Satyapal, [citation needed] while others had come to attend the annual Baisakhi festival. The civilians were fired upon by soldiers under the command of Brigadier-General Reginald Dyer, resulting in killing and injuring thousands of protesters. The outcry generated by the massacre led to thousands of unrests and more deaths by the hands of the police. The massacre became the most infamous event of British rule in India. Gandhi, who was a preacher of nonviolence, was horrified. He lost all faith in the goodness of the British government and declared that it would be a "sin" to cooperate with the "satanic" government. Likewise, the idea of satyagraha was subsequently authorised by Jawaharlal Nehru, for whom the massacre also endorsed "the conviction that nothing short of independence was acceptable."

Gandhi derived his ideologies and inspiration from ongoing non-cooperation movements, particularly that by Satguru Ram Singh, who is credited as being the first Indian to use non-cooperation and boycott of British merchandise and services as a political weapon. In response to the JallianwalaBagh massacre and other violence in Punjab, the movement sought to secure Swaraj, independence for India. Gandhi promised Swaraj within one year if his non-cooperation programme was fully implemented. The other reason to start the non-cooperation movement was that Gandhi lost faith in constitutional methods and turned from cooperator of British rule to non-cooperator campaigning for Indian independence from colonialism. [citation needed] Other causes include economic hardships to the common Indian citizen, which the nationalists attributed to the economic exploitation of India under colonial rule, the hardships

faced Indian artisans due to British factory-made goods replacing handmade goods, and conscription being employed by the British Indian Army to gather enough recruits during the First World War.

Movement

The non-cooperation movement aimed to challenge the colonial economic and power structure, and British authorities would be forced to take notice of the demands of the independence movement. Gandhi's call was for a nationwide protest against the Rowlatt Act. In promoting "self-reliance," his planning of the non-cooperation movement included persuading all Indians to withdraw their labour from any activity that "sustained the British government and also economy in India," including British industries and educational institutions. Through non-violent means, or Ahimsa, protesters would refuse to buy British goods, adopt the use of local handicrafts (by spinning khadi, etc.), and picket liquor shops. Moreover:

all offices and factories would be closed;

Indians would be encouraged to withdraw from Raj-sponsored schools, police services, the military, and the civil service, and lawyers were asked to leave the Raj's courts; public transportation and English-manufactured goods, especially clothing, was boycotted; and

Indians returned honours and titles given by the government and resigned from various posts like teachers, lawyers, civil and military services. Gandhi's non-cooperation movement also called for the end to untouchability. Publicly-held meetings and strikes (hartals) during the movement ultimately led to the first arrests of both Jawaharlal Nehru and his father, Motilal Nehru, on 6 December 1921.[9] The calls of early political leaders like Bal Gangadhar Tilak (Congress Extremists) were called major public meetings. They resulted in disorder or obstruction of government services. The British took them very seriously and imprisoned him in Mandalay in Burma and V. O. Chidambaram Pillai received 40 years of imprisonment. Veterans such as Bal Gangadhar Tilak, Bipin Chandra Pal, Mohammad Ali Jinnah, and Annie Besant opposed the idea outright. The All India Muslim League also criticized the idea. However, the younger generation of Indian nationalists was thrilled and backed Gandhi, whose plans were adopted by the Congress Party in September 1920 and launched that December.

Gandhi strengthened the movement by supporting the contemporaneous Khilafat Movement, the Muslim campaign to restore the status of the Khalifa and protest the dismemberment of the Ottoman Empire after World War I. As such, Gandhi received extensive support from Indian-Muslim leaders like Maulana Azad, Mukhtar Ahmed Ansari, Hakim Ajmal Khan, Maghfoor Ahmad Ajazi,[16] Abbas Tyabji, Maulana Muhammad Ali Jauhar and Maulana Shaukat Ali. The eminent Hindi writer, poet, playwright, journalist, and nationalist Rambhadracharya, who spent more than eight years in prison campaigning for India's independence, wrote: When I recall Non-Cooperation era of 1921, the image of a storm confronts my eyes. From the time I became aware, I have witnessed numerous movements, however, I can assert that no other movement upturned the foundations of Indian society to the extent that the Non-Cooperation movement did. From the most humble huts to the high places, from villages to cities, everywhere there was a ferment, a loud echo.

Impact and suspension

The impact of the revolt was a total shock to British authorities and a massive encouragement to millions of Indian nationalists. Unity in the country was strengthened and many Indian schools and colleges were made. Indian goods were encouraged. On 5 February 1922 a massacre took place at Chauri Chaura, a small town in the district of Gorakhpur, Uttar Pradesh. A police officer had attacked some volunteers picketing a liquor shop. A whole crowd of peasants that had gathered there went to the police chowki (station). The mob set fire to the police chowki with some 22 policemen inside it. Mahatma Gandhi felt that the revolt was veering off-course, and was disappointed with the gradual loss of non-violent nature of the movement. He did not want the movement to degenerate into a contest of violence, with police and angry mobs attacking each other back and forth, victimizing civilians in between. Gandhi appealed to the Indian public for all resistance to end, went on a fast and on 12 February 1922 called off the non-cooperation movement. Gandhi was also a firm believer of STS (struggle truce struggle).[citation needed] He believed that after a duration of struggle, there should be a resting phase by which they could recover the power and rise again more strong and powerful.[citation needed] Though this point is not mentioned but every movement lead by Gandhi was withdrawn by him after a year or two.

Conclusion

The Non-cooperation movement was withdrawn after the (chaurasi and ranty) . Although he had stopped the national revolt single-handedly, on 12 Feb 1922, Mahatma Gandhi was arrested. On 18 March 1922, he was imprisoned for six years for publishing seditious materials. This led to the suppression of the movement and was followed by the arrest of other leaders.

Although most Congress leaders remained firmly behind Gandhi, the determined leaders broke away, including the Ali brothers (Muhammad Ali and Shaukat Ali). Motilal Nehru and Chittaranjan Das formed the Swaraj Party, rejecting Gandhi's leadership. Many nationalists had felt that the non-cooperation movement should not have been stopped due to isolated incidents of violence, and most nationalists while retaining confidence in Gandhi, were discouraged.[citation needed]It is argued[by whom?], though without any concrete proof, that Gandhi called off the movement in an attempt to salvage his own personal image, which would have been tarnished if he had been blamed for the ChauriChaura incident; However, historians[who?] and contemporary leaders associated with the movement welcomed Gandhi's judgement. Gandhi could not compromise his fundamental principle of non-violence by reluctantly accepting and allowing the violent struggle that evidently was circling round the movement with extremist elements of the Indian independence movement at its core. So, a similar type of movement was introduced in 1930, the civil disobedience movement. The main difference was the introduction of a policy of violating the law 'peacefully'. Gandhi's commitment to nonviolence was redeemed when, between 1930 and 1934, tens of millions again revolted in the Salt Satyagraha which made India's cause famous worldwide for its unerring adherence to non-violence. The Satyagraha ended in success. The demands of Indians were met and the Congress was recognized as a representative of the Indian people. The Government of India Act 1935 also gave India its first taste in democratic self-governance.

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Major Movements of Mahatma Gandhi in Indian Freedom Struggle

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Abstract

This paper mainly concentrates on Mahatma Gandhi's Life and Freedom Struggle. Mahatma Gandhi came to be known as Mahatma (great soul) for the courageous, selfless, and nonviolent methodologies that characterized the way Mahatma Gandhi lived as well as his attempts at instilling reform for the betterment of his fellow citizens and the world. In this chapter we look at the wisdom that can be gleaned from an individual who was neither simple to understand, nor a stranger to error or to defeat, but who continues to inspire many and interest many more. We attempt to describe the path to learning proposed by this man who was also an exceedingly shrewd tactician and strategist. Mahatma Gandhi taught us that an individual can train himself or herself to become transparent and open and also create synergy and cooperation between education, training, employment, and the community, striving always for continuous

improvement. Gandhi was a performance manager for the country and a supremely practical leader for change. Mahatma Gandhi believed that truth, tolerance, sacrifice, joy, and the nonviolent rejection of tyranny were the very substance of a successful life.

Key words: Mahatma Gandhi's Life, Freedom Struggle

Introduction

Mahatma Gandhi was born on 2 October, 1869 in Porbandar, Gujarat, India. He had played an important role in India's freedom struggle. Let us have a look at major movements of Gandhi ji that helped in achieving freedom from the British Raj. The contribution of Mahatma Gandhi to the Indian freedom movement can't be measured in words. He with other freedom fighters enforced the Britishers to leave India. His action, words are the source of inspiration for millions, and his struggle movement, policies were non-violent. He was known for his non-violence protest and was a leading figure of freedom movements whether in India or South Africa. With his efforts finally, India got freedom from colonial rule.

Objective:- Major Movements of Mahatma Gandhi that helped in Indian Freedom Struggle

He always gave importance to human rights. No doubt, Mahatma Gandhi is a true inspiration not only for the past generation but also for the generations to come with his ideology of non-violence, truth, tolerance, and social welfare. On Independence Day let us have a look at some major nationalist movements that played a crucial role in the freedom struggle. Before discussing major movements of Mahatma Gandhi let us see some work of Mahatma Gandhi in South Africa.

1. In 1906-07, Mahatma Gandhi started a Satyagraha in South Africa against the compulsory registration and passes for Indians.
2. In 1910, he announced Satyagraha against emigration and restriction in Natal (South Africa).

Mahatma Gandhi Major movements

The contribution of Mahatma Gandhi to the Indian freedom movement can't be measured in words. He with other freedom fighters enforced the Britishers to leave India. His action, words are the source of inspiration for millions, and his struggle movement, policies were non-violent. He was known for his non-violence protest and was a leading figure of freedom movements whether in India or South Africa. With his efforts finally, India got freedom from colonial rule.

Major movements of Mahatma Gandhi are as follows:

1. Champaran Satyagraha (1917):

In the Champaran district of Bihar the condition of Indigo cultivators became miserable under the Tinkathiya system. Under this system, the cultivators were forced to cultivate Indigo on the best 3/20th part of their land and were forced to sell them at a cheaper price. The situation for the farmers became worse due to harsh weather conditions and the levy of heavy taxes. Then, Rajkumar Shukla met Mahatma Gandhi at Lucknow and invited him. At Champaran, Mahatma Gandhi adopted the approach of the civil disobedience movement and launched demonstrations and strikes against the landlords. As a result, the government set up a Champaran agrarian committee of which Gandhi ji was also one of the members. All the demands of the cultivators were accepted and the Satyagraha was successful.

2. Kheda Satyagraha (1917 -1918):

A no-tax campaign was started by Mohan Lal Pandey in 1917 who demanded the remission of taxes due to poor harvest or crop failure in Kheda village, Gujarat. Mahatma Gandhi was invited and he joined the movement on 22 March, 1918. There, he started Satyagraha. The movement was also joined by

Vallabhbhai Patel and Indulal Yagnik. Finally, the demands were fulfilled by the British government and it was successful.

3. Khilafat Movement (1919):

Khilafat movement was started by the Ali brothers to show the protest against unjust done with Turkey after the First World War. Under the guidance of Mahatma Gandhi, the movement was launched against the British government to restore the collapsing status of the Caliph in Turkey. All India Conference was held in Delhi where Mahatma Gandhi was elected as a president. He also returned the medals received from the British Empire in South Africa. The success of the Khilafat movement made him the national leader.

4. Non-Cooperation Movement (1920):

Non-Cooperation movement was launched in 1920 by Mahatma Gandhi due to the Jallianwala Bagh Massacre. Mahatma Gandhi thought that this will continue and Britishers will enjoy their control over Indians. With the help of Congress, Gandhi ji convinced people for starting the non-cooperation movement in a peaceful way which is the key factor to attain independence. He framed the concept of Swaraj and it became a crucial element in the Indian freedom struggle. The movement gained momentum and people started boycotting the products and establishments of the British government like schools, colleges, government offices. But due to the Chauri Chaura incident, Mahatma Gandhi ended the movement because in this incident 23 police officials were killed.

5. Civil-Disobedience Movement (1930):

Mahatma Gandhi in March 1930 addressed the nation in a newspaper, Young India, and expressed his willingness to suspend the movement if his eleven demands get accepted by the government. But the government at that time was of Lord Irwin and he did not respond back to him. As a result, Mahatma Gandhi initiated the movement with full vigour. He started the movement with Dandi March from 12 March to 6 April, 1930. Mahatma Gandhi along with his followers marched from Sabarmati Ashram to Dandi in Navsari District, Ahmedabad on the sea coast and broke the salt law by making salt on 6 April, 1930. Under this movement student, left college and government servants resigned from the office. Boycott foreign clothes, communal burning of foreign clothes, non-payment of government taxes, women stage Dharna at the government liquor shop, etc. In 1930, Lord Irwin's Government called for a Round Table Conference in London and Indian National Conference refused to take part in it. So, to make sure that Congress participates in conferences he signed a pact with Mahatma Gandhi in 1931. It was known as Gandhi-Irwin Pact. It focuses on the release of all the political prisoners and the cancellation of the oppressive laws.

6. Quit India Movement (1942):

Mahatma Gandhi launches the Quit India movement on 8 August, 1942 during Second World War to drive British rule out of India. In the movement, Mahatma Gandhi delivered a 'Do or Die' speech. As a result, the entire members of the Indian National Congress were arrested by the British officials and imprisoned without trial. But the protest continued across the nation. By the end of World War II, the British government cleared that they will hand over the powers to India. Mahatma Gandhi called off the movement which results in the release of thousands of prisoners.

Conclusion

Therefore, these are the major movements led by Mahatma Gandhi and helped India in attaining freedom from British rule or colonial rule. Gandhi felt it was his responsibility to fight for India's rights. Mahatma Gandhi was important because he led India into freedom from the British. Also, he influenced many people and places other than India. He changed history by protesting non-violently and gaining independence for India. Gandhi is important to us today because he influenced Martin Luther King, so now African-Americans have equal rights. Gandhi was an honorable politician. Many people in the world get inspired and want to be like him. He is seen as a hero who gained India's liberation from Britain and unfair laws. Though some people like Nathuram Godse did not like him and assassinated him, the majority of people loved him as the 'father of nation' and the 'great soul'. Gandhi was a man who was able to fast for his people's freedom and was not afraid to go to jail. He was always ready to sacrifice.

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Mobile Learning Application Development for Learning English To Preschool Students

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Abstract:

The use of cellular tool and applications has end up a not unusual and effective suggest for learning languages; in this context, cellular technology which include, smartphones and tablets, have significantly incorporated as a modern tool in education. In this research, we've developed a playful interactive studying English utility known as Khan Academy Kids. The mobile devices utility turned into designed to motivate preschool students to study English. The Khan Academy Kids application was evaluated by 20 preschool students aged from 3 to 5 years to investigate its effectiveness as an enjoyable learning tool. This article describes the design of the Khan Academy Kids application as well as the effects received.

Keywords: Mobile Learning, Motivating Preschool Students, Learning English Language, Mobile Educational Applications

Introduction

In recent years, cellular devices have become popular, and the variety of mobile tool customers has been improved around the world. Moreover, mobile devices are very outstanding in the lives of children, and cell devices possession among children ages 4-14 has been developing considering the fact that 2005. In India, according to the report "Digital in 2018" by means of Kemp (2017), approximately eleven million cellular subscriptions represented a penetration rate of 169 percent. Mobile devices are used frequently; in particular, amongst students from preschool through high school. In addition, mobile technologies were steadily integrating into learning. Thus, there are many academic packages for cellular devices available for children, specifically for second language getting to know. Because of those, the incorporation of mobile technologies into education is inevitable, and they couldn't be disregarded in any learning environment; specially, that kids are more skilled in using mobile devices these days.

A character who feels energized or stimulated toward a conduct or an action is deemed to be prompted. Therefore, motivation can body the improvement and exercise of education in children; due to motivation an action that is inherently exciting, pleasant or fun.

Many research indicated that mobile devices applications, when designed correctly, may additionally effect students' instructional achievement, which motivates them closer to gaining knowledge of. There is a need to apprehend thoroughly how children engage and assume; if the application design does no longer fit the kid's intellectual model, it willlead to children confusion. Thus, the application would be a failure. Therefore, the field of motivation in the aspect of cell application design is most relevant.

A wide variety of studies have discovered that consumer Interface, colours, information do not forget, and images are critical at applications design for children. For instance, Children's User Interface Design which ought to range from adults' as their necessities, capabilities, and anticipations isn't the equal. Also, those applications, usually with sound, photographs, and interactions, are simply attractive to learners.

Mobile devices programs for second language learning have been advanced to assist one of a kind language mastering capabilities and additives, such as listening, speaking, analyzing, writing, vocabulary, and grammar. However, the existence of mobile devices packages for English language getting to know for preschool students is omitted. Thus, this research aims to design a mobile device application to educate the English language to preschool students via Android studio and compare to what extent college students can recognize and use the application.

Creating the Application

In this research, Android Studio becomes used within the application design that is a free tool. It is the IDE for mobile application improvement and uses Java as a programming language. It presents a friendly interface that assists developers at some stage in the implementation phase. The cell software evolved aimedat motivating preschool students to learn a few Basic English vocabularies. The software designed is known as Khan Academy Kids, where "Ben" refers to the city of Mumbai.

Description of the Khan Academy Kids Application

The development of mobile learning software that teaches young kids vocabulary is not a simple manner. The application introduces each vocabulary item with an accompanying image. Each time period is said as quickly because it seems; consequently, children can repeat the right pronunciation. It consists of

a number of functionalities such as the alphabet, numbers, animals, shades, handwriting, songs and finally video games. The purpose why games are introduced to the application is to motivate children to continue the use of the software.

When it comes to growing new getting to know gear, it is vital to examine the State Education Regulations (SER). However, in India, there aren't any Regulations regarding preschool education. Therefore, preschool English teachers and parents have been interviewed earlier than the application was designed because of the essential function they play in the formation of the children's characters and the way they understand the outer world.

Parents can use the Khan Academy Kids application as a studying tool with children who do now not attend school; it could be downloaded to the parents or children's phones or tablets. This form of getting to know is referred to as parent gaining knowledge of and may be done at home by way of the determine. This software can also be used within the absence of Internet connection making it more realistic for steady use. The potential to apply this application offline offers it amazing advantage.

The first component for the success of an software is design. It is proportional to the usability of the application. The researcher designed four vocabulary studying units for children to use in a LKG and UKG. These units are: vocabulary, handwriting, games, and songs as shown in Figure-1.



Figure-1: Screenshots of Homepage in the Khan Academy Kids

Vocabulary Sections

This section of the application is designed to educate the alphabet, numbers, animals and colourings. Once the "Alphabet" tab is pressed, the letter "A" seems with an image of an apple above and the word "apple" under. The software additionally produces a spoken pronunciation of the letter and the word, "A - apple". Sound changed into included assisting the ability of talking. It is feasible to press the repeat button to hear the pronunciation or press the left arrow and move directly to the next alphabet. The numbers tab ends in numbers. Each time it's far pressed, a number seems with a matching quantity of snap shots and pronunciation is heard. Students can repeat or pass directly to the next wide variety likewise. The animals tab reveal animals thru images, written words, and pronunciation. Lastly, the colours tab ends in nine bins of colours. The colorations are mentioned as quickly as the containers are touched. This phase is proven in Figure-2.



Figure-2: Vocabulary Sections

Write Sections

This segment contains two tabs. The first one gives alphabet writing practice. When pressed an alphabet seems and the kids can trace it, press erase or flow directly to tracing the subsequent alphabet. The second tab, the numbers tab, works in the same way as proven in Figure-3.



Figure-3: Write Section

Games

This section carries a reminiscence game and a questions game. These games provide the kids with exercise of the vocabulary in the previous two sections. The reminiscence game requires the kids to match a letter from the alphabet to a image of an object that starts off evolved with the identical letter. The children press two cards which are reviled as soon as pressed. If they match, the student hears a cheer. If the cards don't match, a legitimate indicating a wrong solution is heard, and all the cards flip returned, so the children can play against shown in Figure-4.



Figure-4: Games

Songs

This section includes 4 songs as shown in Figure-5. Each song recycles a concept in an enjoyable melody. The first song is about animals. The second is ready the alphabet. The latter songs are approximately colours and numbers.



Figure-5: Songs

Performance Evaluation

a) Data Collection for the Khan Academy Kids Evaluation

Written knowledgeable consent becomes obtained from the students' parent for the guide of this manuscript. This look at turned into done for preschool (UKG) in Tumakuru. The participating preschool kids had been randomly selected. The pattern created from 20 kids, 14 boys and six girls, aged among three years and seven years. All the children never had any foreign language learning enjoy previous to this take a look at. Most of the children, however, did have experience using mobile devices. Therefore, the kids did no longer want any special education after they were first given the Khan Academy Kids application. The pattern became given an hour-lengthy consultation with a tablet or a phone using the Khan Academy Kids as an educational tool of their school; snap shots from the experiment are shown in Figure 6. The pre- test and post- test a look at had been used to assess the extent of kid's know-how of the vocabulary within the application.



Figure-6: Images from the Experiment

b) Efficiency of the Khan Academy Kids application

The goal of this examine became to layout a mobile application that teaches English to pre-schoolers, and to assess the Students' information of the application, its usability and its effect on students' motivation. The paired t-test was used to compare the students' learning motivation in both the pre-test and post-test. The results of this test are displayed in Table 1. The mean of the post-test (53.0) was significantly higher than that of the pre-test (28.6) ($p > 0.05$).

Table 1: The result of paired t-test learning motivation data in the experiment group

	t	df	P value	Information
Pretest-Posttest	-4.3	9	0.002	There is difference of mean

The students' learning motivation has risen from weak (scale ranging from 0 to 33 of 67) to medium (scale ranging from 34 to 53 of 67) as shown in Table 2. That is, the mobile application Khan Academy Kids has led to the dramatic increase of students' motivation.

Table 2: The outcomes size of the advantage rating gaining knowledge of motivation facts in the test group

Values	Pretest	Posttest
Mean	28.6	53.0
Category Gain Score	Low	Medium

Conclusions

This study has supplied an intensity of know-how of the way motivation can frame the improvement of a terrific educational application for kids. Thus, the Khan Academy Kids application carries attractive and interesting features including letter writing, numbers, useful video games, and academic songs. The Khan Academy Kids application works without Internet. Bright and comfortable shades have been used in the application to get the children's attention. In addition, preschool students can use the application interfaces effortlessly and easily with a background sound. Furthermore, based totally at the consequences of the Khan Academy Kids application, there was a statistically giant alternate in students' motivation for learning due to their use of cellular devices. It can be concluded that the usage of cellular devices can enhance children learning to know motivation.

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Women in Teaching Profession

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Abstract:-

It is rather evident that women are significantly over represented in the profession of educators. As per the data from the education departments, more than 80% of all teachers in kindergarten through high school are women. Women are often more naturally compassionate than men. They often have the ability to connect more with students because of their more direct connection to emotion. In addition, students may find female teachers to be more approachable and less intimidating than their male counterparts.

Introduction:-

Women and teaching profession is a glowing issue raised in mind. The term feminization comes from those countries where women, a significant majority in the teaching workforce. It is observed that the issue surrounding women, the teaching profession and feminization have been wide-ranging. Some discussions have attempted to address the implications of a majority female teaching profession has meant for gender equality including women's overall empowerment within society and the economy. The Proportions of female teachers is higher in private schools: The all India Proportion of female teachers in government schools (39%) in 2007-08 is substantially lower than in aided and unaided schools (53%) according to DISE 2008-09.

Women's Choice of courses in schools and colleges are often not made with a career in mind. This may be because of their socialization or because of explicit constraints on the choices open to them. General education has always been a preferred option. Professional education often requires additional investment. Since 1990, more women are taking up professional education but they continue to be employed in certain sectors like short term, contractual & low paid jobs.

Overview – Women In The Teaching profession In India:-

The proportion of female teachers in India among those teaching grades 1-12 was found to be 39% in 2006-07. India is trying to recruit higher proportions of female teachers in most states.

Variations In Proportions Of Female Teachers In Different States

Proportions of female teachers vary enormously in different states.

They can be separated into 3 groups :

1. Kerala has the highest proportion of female teachers. There are four other states when the proportion of female teacher is moderately high. In these states, the teaching profession could be said to be feminized, it one uses the term to imply that female teachers predominate.
2. There are 11 states including Rajasthan when proportion of female teachers is considerably lower than the all India average. These include Bihar, Jharkhand, Madhya Pradesh, Chattisgarh, and some of the eastern states (West Bengal, Assam, Arunachal Pradesh, Tripura and Orissa)
3. In a number of states (13), The proportions of female teachers are above the all India average but however around 50 Percent.

The Two States – Kerala and Rajasthan:-

It was studied about two states i.e. Kerala and Rajasthan with great variations in proportions of females in the teaching profession. There were 77 percent of female in Kerala in 2006-07, whereas in Rajasthan it comprised of 31%. The all India figure for proportion of female teachers (39%) is closer to Rajasthan than Kerala. Kerala is a state which is small in size in terms of area (39000 SqKm), but has a high population density (819 per sq.Km) It is located on the east coast of the southernmost part of peninsula India.

Extent of Female Representation Among Teachers

Primary / Middle / Secondary and Senior School's Data suggest lower proportions of female teachers at higher levels of schooling. Proportions of female teachers are highest in Primary and middle schools, slightly lower in secondary schools and slightly lower than that in senior secondary schools.

Urban and Rural Areas

The DISE data indicate high proportions of female teachers in Urban (65%) compared to rural area (37%) in 2008-09. The rural urban gap in proportions of female teachers was found to be high in all states with the exception of Kerala. As per data collected by NCERT in the sixth (1993) and seventh (2002) All India educational surveys. The NCERT figures show a considerable rise over the nine year period which overlaps with the 3 phases of the DPEP (District Primary Education Programme) initiative, The number of female teachers in rural areas rose from 954 thousand to 1458 thousand, Proportionately

increasing from 24 Percent to 29 percent. The dominance of female teachers in urban areas, clearly visible in 1993, was more pronounced by 2002, with proportions of female teachers rising from 55 percent to 59 percent. The rural – urban gap in proportions of female teachers decreased slightly over this period.

Government and Private Schools

The Proportions of female teachers is higher in private schools: The all-India proportion of female teachers in government schools (39%) in 2007-08 is substantially lower than in aided and unaided schools (53%), according to DISE2008-09.

Teacher training and Teacher Recruitment Targeted Strategies

Although several of the case studies have demonstrated historical trajectories of women entering teaching in large number in catalytic periods around post independence expression of the education system, only one country case study presented traceable evidence to primary data that indicated targeted policy attempts to specifically encourage women into the teaching profession India. In an attempt to encourage women's education, early post-independence Policy documents in India from 1947 onwards all stressed the need to recruit female teachers and included re-commendations to incentivize female teachers. Suggestions included giving female teachers preference when admitting recruits into teacher training institutions, giving female teachers from rural areas greater reference, and providing female teachers posted through areas with living quarters and special allowance.

Teacher Retention, career Progression and The "Status" Issue. Despite the ambiguous position that para teachers inhabit in terms of security, when looking at some of the reasons, high numbers of women chose to join the profession as qualified teachers in some countries on often cited reason is the security that the profession is known to provide. Research among twenty five male teachers who had left the profession in Samoa presented some of interesting responses that pertained specifically to remuneration and career progression. When asked to give their reasons for moving to other jobs eighteen out of the twenty five responded that they had left the teaching profession for better salaries elsewhere, Making salary by far the strongest contributing factors to male exit from the profession within this sample.

Conclusion:

The evidence remains strong that the introduction of women into the teaching profession in increasing numbers has been a major contribution towards greater education provision within societies. Each of the case studies demonstrated that where high female teacher numbers are present the education system is providing notable successes in terms of universal primary education and some extent secondary education also. Following through the major issues of girls access to basic education is also one. With the education of girls being one of the first blows a society can strike for women's equality of a shift towards greater gender equality between men and women.

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Influence of Socio-Cultural and Socio-Economic Factors On Choice of Rural Credit

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Abstract

Credit being modern mantra of inclusive growth, infuse confidence and motivate economically poor also to hunt and realize their dream. Credit is nothing but using others' money for an agreed period of time by promising to pay additional amount. People who are having the problem of dearth of own finance to actualise their dreams need credit to realise the same. Mainly there are two sources of credit. One is institutional or formal and the other is non-institutional or informal. This research paper is the summary of a survey conducted through pre tested, structured interview schedule on 500 agriculturists selected by following multistage purposive sampling method in Karnataka State. The study focuses to analyse sources of rural credit and influence of socio-cultural and socio-economic factors on choice of sources of credit. Statistical tools like percentage, chi-square test, Co-efficient of contingency, were used to analyse the data. Keywords: Accessibility, Agriculture, Rural credit, Sources of credit, Socio-Cultural, Socio-Economic, Institutional

INTRODUCTION

The state of Karnataka is considered as one of the fast growing states in India. Agriculture is the main occupation of rural residents. The contribution of agriculture to state GDP is about 15 per cent and average size of landholding in the state is 1.55 hectares. Agriculture can be declared as largest sector, which provides highest means of livelihood. As per 2011 census, agriculture supports 13.74 million of workers of which 23.61 per cent are of agriculture workers. A total of 1,23,100 km² of land is cultivated in Karnataka, constituting 64.6 per cent of the total geographical area of the state¹. Government of Karnataka have taken leading role in introducing many programmes like, 'income guarantee', 'support price', '*Bhoochetana*, '*Bhoosamrudhi*', '*KrishiBhagya*', '*SavayavBhagya*, '*KrishiYantraDhare*', '*K-KISAN*', '*PashuBhagya*, '*KhreeraBhagya*', 'Comprehensive Horticultural Development', 'Interest Free Farm Credit', 'e-marketing', '*SuvarnaKrishiGramaYojana*' etc.,² for the development of agriculture.

Despite all significant steps taken by the government to safeguard agriculturists from exploitation of informal credit sources and a large network of banking across the country, rural people particularly farmers in agriculture still depend on non-institutional sources of credit. According to NAFIS Report 2016-17³, "30 per cent of the agriculture households still getting credit from non-institutional sources. Reasons like, crop failure, improper deployment of available credit made agriculturists to borrow year after year. Failure to repay loan within promised or scheduled time and non-availability of credit for further cultivation push them to take vulnerable decisions". In between 2015 to 2018-19, overall 3,737 farmers committed suicide in Karnataka.⁴

ii. Review Of Literature

Anjani Kumar et al⁵(2015) noticed rural households' access to institutional credit is significantly influenced by education, caste affiliation, gender and assets ownership. Silky Hain and Suhansu Yadav⁶(2015) the study noticed problem of accessibility of rural credit are inadequate and untimely credit along with procedural delay from formal institutions. Mohan Rakesh⁷(2016) found that farmers accessibility of rural credit has increased and a strong agricultural policy to meet the requirements of agriculturists is the need of the hour. Ajith Kumar Mishra Upasana Mohapatra⁸(2017) found that farmers need finance for different purposes including consumption and the study noticed decline in the share of credit from non-institutional sources and the role of commercial banks in catering rural credit requirement is considerably increased compared to co-operatives. Studies found that institutional sources emerged as substitute for non-institutional sources, some shortfalls exist in institutional sources and the strategy of non-institutional sources over the institutional sources and their understanding borrowers capacity provide chances to the survival of non-institutional sources, size of land holding, category or caste, education, asset ownership has significant impact on borrowing ability. Diverted credit amount was mainly utilised for celebration of social ceremonies and purchase of household items.

iii. Statement Of The Problem

Nodoubt the effort of government to ensure accessibility from formal credit sources, successfully diminished the credit need from informal sources but failed to infuse confidence among agriculturists about their future and life. Unfortunately, after a continuous effort from last couple of decades, Governments failed to ensure equal accessibility or accessibility of required amount of formal credit to farmers with different land holding across regions and also varied needs of agriculturists. Continued farmer

suicides indicate something missed. Despite all these efforts and the wave of change, rural people, particularly farmers fail to access required amount of credit for all the purposes from formal sources.

Different studies have been documented on accessibility, utilisation, repayment and impact of rural credit at different point of time and different part of the world on different issues related to rural credit. A comprehensive study in the state of Karnataka mainly by considering primary data is not so far documented. In this backdrop present study tried to analyse the actual status of agriculturists about accessibility of needed credit from different sources, reasons and the determinants of those sources.

Iv. Objectives Of The Study

1. To analyse the reasons for informal sources of credit.
2. To study the influence of socio-cultural and socio-economic factors on choice of credit sources.

V. Hypotheses Of The Study

1. H_0 : There is no association between socio-cultural factors and choice of sources of credit.
 H_1 : There is association between socio-cultural factors and choice of sources of credit.
2. H_0 : There is no association between socio-economic factors and choice of sources of credit.
 H_1 : There is association between socio-economic factors and choice of sources of credit.

Vi. Methodology

Both exploratory and descriptive research design has been used for the study. The study was confined to Karnataka State. The study covered rural credit taken by the rural households for the purpose of agriculture and its allied activities as well as household reasons. Rural credit accessed by the small business firms (rural entrepreneurs) left out from the purview of rural credit under this study. The study is based on both primary and secondary data. Primary data has been collected with the help of pre tested structured interview schedule. Secondary data has been gathered from different sources like, magazines, journals and internet. To give due representation, wide base and broader scope, it has been decided to collect responses from 500 agriculturists and planned to select sample respondents by following multistage purposive sampling. Statistical tools like, percentage, chi-square test, co-efficient of contingency, weighted average score, were used to analyse data and to draw inference.

Vii. Analysis And Findings

This section presents analysis, findings and interpretation of primary data

A. Socio-Cultural and Socio-Economic Profile

Socio-economic background of people has significant influence on their behaviour. Accessibility of formal credit is getting influenced by many factors. Chances of accessibility of formal credit increases with age and experience in farming⁹ and experience in farming improves decision making with regard to farm financing.¹⁰ With respect to the socio-cultural and socio-economic profile of the respondents the study found the following:

Gender: Out of 500 respondents, 77 respondents are male and 23 respondents are female.

Age: Out of 500 respondents, majority of the respondents (25 per cent) are fall in the age group of 55-65 years, followed by 23.40 per cent respondents fall in the age group of 45-55 years, 19.60 per cent respondents are in the age group of 35-45 years, 14.80 respondents are belong to the age group of above 65 years and 13.80 per cent respondents are in the age group of above 25-30 years and 3.20 per cent of the respondents are of the age group below 25 years.

Education: Out of the total surveyed, 9.40 per cent of the respondents are literates, 43.40 per cent respondents had education up to matriculation, 22.60 per cent respondents are collegiate, 18.80 respondents are post graduates and 5.80 per cent respondents studied technical education like, ITI, Diploma etc.

Category: Out of 500 respondents surveyed, 17.20 per cent respondents are belong to the social group SC/ST, 53.60 per cent of the respondents are of the social group OBC, Minority respondents accounts to 5.20 per cent and 24 per cent are of General category.

Income: Out of total surveyed, majority of the respondents (22.8 per cent) are earning less than ` 2 lakhs, 17.2 per cent of the respondents are fall in the income group of ` 2 lakhs to ` 4 lakhs, 19 per cent respondents are belong the income group ` 4 lakhs to ` 6 lakhs, 20.6 per cent of the respondents are earning ` 6 lakhs to ` 8 lakhs, 10.8 per cent of the respondents are belong to the income group ` 8 lakhs to ` 10 lakhs and 9.6 per cent of the respondents are earning more than ` 10 lakhs.

Sources: Among 500 respondents, 32 per cent of the respondents have income only from agriculture, 39.29 per cent have income from both agriculture and agriculture allied sources like Poultry, Livestock, Dairy, Fisheries etc., The study considered income from labour job also income from agriculture allied sources followed by 28.8 per cent of the respondents have income from other sources along with agriculture and

agriculture allied sources. Other sources included employment and business. On average respondents have income from 1.22 sources.

Land Holding: A look in to respondents' land holding size revealed that out of total land holding, 50.8 per cent are having less than 5 acre of land, 18.6 per cent of the respondents are having agriculture land in between 5 to 10 acre, 13.60 per cent of the respondents have 10 to 15 acre of land, 10.8 per cent respondents are fall in the group of persons who have 15 to 20 acre of land and 3.2 per cent respondents have 20 to 25 acre of agriculture land, 3 per cent of the respondents have more than 25 acre of agriculture land.

Cropping Pattern: Food Crops are Wheat, Maize, Rice, Millets, Ragi and Pulses. Cash crops included Sugarcane, Tobacco, Cotton, Jute, Oil seeds. Coffee, Coconut, Tea and Rubber, Areca nut, Coconut are considered as Plantation crops. Horticulture crops are fruits and vegetables. For the purpose of study, Flowers (Floriculture) also considered as horticulture crop. India is well known for spices. Cardamom, Pepper, Chilies, Turmeric, Nutmeg, Cinnamon, Clove, Ginger, Mustard seeds, and Coriander are grouped under Spices. Cropping pattern of the respondents revealed that a large majority of the respondents to be precise 82.2 per cent are growing food crops followed by 42.8 per cent growing plantation crops, 28.40 per cent of the respondents are growing cash crops, 24.6 per cent are growing horticulture crops and 19.6 per 101 cent are growing different spices. It is good to know that agriculturists are growing multi crops. During survey, it was observed that some respondents are growing three to five types of crops to reduce possible losses and to get income throughout the year.

B. Sources of Credit

Access to formal credit is not scale-neutral, despite several measures to promote financial inclusion in India. Still farmers are remaining outside the formal credit system. Poor families often are excluded from formal credit markets because they lack collateral or guarantors.¹¹ The study found that out of total surveyed, 74 per cent of the respondents took credit from co-operatives followed by 31.2 per cent of the respondents have credit from RRBs, 25.8 per cent of the respondents are accessed credit from commercial banks, 20.2 per cent of the respondents took advances from registered traders, 17.6 per cent have taken credit from SHGs, 5 per cent respondents took loan from other different formal sources. Out of credit from total number of sources, source Co-operative got major share (42.5 percent) followed by RRBs(17.95 per cent), Commercial banks(14.84 per cent), Registered traders(11.62 per cent), SHGs (10.13 per cent), Other formal sources (2.88 per cent).

Out of total Informal sources of credit, Unregistered Traders accounts to 49.89 per cent, Private money lenders share is 23.88 per cent, Friends/Relatives got 14.5 per cent share, Other Informal Sources accounts to 11.73 per cent. Out of total surveyed, 46.80 per cent took advances from Unregistered Traders, 22.4 per cent of the respondents have accessed credit from Private Money Lenders, 13.6 per cent of the respondents have credit from friends/ Relatives, 11 per cent of the respondents have taken credit from other informal sources. Further, out of total respondents 408 respondents (81 per cent) accessed credit from formal sources and 318 respondents (63.60 per cent) depend on informal credit. Since the respondents accessed credit from multiple sources, means 81 per cent of the respondents accessed formal credit from 2.12 sources, whereas 63.6 per cent of the respondents who took credit from informal sources taken credit from on an average 1.47 sources but out of total surveyed, 18.4 per cent of the respondents did not take any credit from formal sources and 36.4 per cent of the respondents have not opted informal sources of credit.

Viii. Hypotheses Testing

Chi-square test and co-efficient of contingency test which was used to test hypotheses of association of Socio-Cultural factors and Socio-Economic factors with sources of credit.

Association of Socio-Cultural Factors with Sources of Rural Credit. Table - I shows the consolidated result of association of socio-cultural background of the respondents with their choices of sources of credit. It can be understood from Table - I that socio-cultural factors like, gender, age, education and social category are associated with sources of credit Hence Table - I proves the hypothesis "There is association between socio-cultural factors such as gender, age, education and category with choice of sources of credit". Further to test the significance of association, co-efficient of contingency is used. The result of co-efficient of contingency states that the association of gender, age, education and social category with sources of credit is insignificant means the association is negligible.

Table –I :Socio-Cultural Factors and Sources of Credit

Factors ↓	X ² Value	TV	Result	CC	Result
Gender	131.41	16.92	A	0.4	I
Age	116.46	28.87	A	0.4	I
Education	40.99	16.92	A	0.3	I
Category	92.76	28.87	A	0.4	I

Source: Field Survey

Note: TV - Table Value, CC – Coefficient of Contingency, A- Associated, I - Insignificant

B. Association of Socio-Economic Factors with Sources of Rural Credit

Table - II shows the consolidated result of association of socio-cultural background of the respondents with their choices of sources of credit

Table – II :Socio-Economic Factors and Sources of Credit

Factors ↓	X ² Value	TV	Result	CC	Result
Amount of Income	195.82	28.87	A	0.5	S
Sources of Income	154.81	28.87	A	0.5	S
Land holding	169.36	28.87	A	0.5	S
Cropping pattern	204.87	51.00	A	0.5	S

Source: Field Survey

Note: TV - Table Value, CC – Coefficient of Contingency, A- Associated, S – Significant

Table -II exhibits that the calculated chi-square value is greater than table value. It means sources of credit is association with amount of income, sources of income, land holding and cropping pattern. Hence the hypothesis "There is association between socio-economic factors such as amount of income, sources of income, land holding and cropping pattern with choice of sources of credit" is proved. Further the association of sources of credit with amount of income, sources of income, land holding and cropping pattern is significant.

Ix. Findings, Conclusion And Suggestions

Socio-cultural factors having their influence on choice of sources of credit. Association between socio-cultural factors and choice of sources of credit is statistically insignificant. Socio-economic factors having their influence on choice of sources of credit. Association between socio-economic factors and choice of sources of credit is statistically significant. Socio-economic factors like, income, sources of income, size of land holding and cropping pattern are significantly influence the accessibility of credit than socio-cultural factors. However, the role of socio-cultural factors in accessing rural credit is not negligible. Based on the findings, study offered a suggestion. Since the selection of sources is associated with socio-cultural and socio-economic factors, Co-operatives and other institutional sources should conduct programmes to attract, educate and train-up weaker sections such as women, SC/ST and other financially excluded about adverse impact of non-institutional credit and priority should be given to excluded section while sanctioning rural credit.

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Downpour of Hotel Business during Pandemic Covid'19 in Mysuru City: A Perceptual Study on Current Obstacles and Future Aspirations

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Abstract

The industry that is suffering the most immediate repercussions is the hospitality and leisure industry. This paper aims to discuss the effects of pandemic COVID-19 on hotel business practices and outlines a research agenda to stimulate knowledge development in the hotel sector. This paper appears to be a frontier study, critically examining possible effects of the COVID-19 pandemic on hotel business and how hoteliers may respond to such current obstacles and future aspirations to recover after this pandemic. The study reveals that Downpour of Hotel Business during Pandemic Covid'19 is significantly influenced by their perception towards current obstacles and there is significant difference in the level of future aspiration of hotel owners towards hotel business. The perception of hoteliers on various aspects of obstacles and challenges are highly influenced. The aim of the paper is to highlight on the impact of covid'19, the migratory nature of the hotel business and the pause on their services. This paper is expected to assist the authorities and the businesses in better understanding the current obstacles and future aspirations.

Keywords: COVID-19 pandemic, hotel, hospitality industry, impact, obstacles, challenges.

I. Introduction

The hotel business has itself as one of the major contributors to the economy. The outbreak of the COVID-19 pandemic has affected the world in unpredictable ways. Hotel industry being an important constituent of a global travel, offer the customer services by means of a well-organized system. The service rendered by the hotels for the matter by any service organization is subject to certain inherent attributes and these possess problems in their marketing and management.

The ruthless march of Pandemic COVID-19 throughout the global era is first and foremost tragedy for millions human being, affecting severe health issues. But the hotel industry affecting severely which results to downpour the business and leads to slow down the economy. As the phrase "social distancing", featuring the postponement and cancelation of events, conferences, conventions, and sports leagues, which is immediately driving down travel and tourism for business. However, the hotel industry, which is one of the most adversely, affected sectors during the pandemic.

Current Obstacles and Future Aspirations

Issues face by Hotel business	Future Challenges
Hiring and retaining the staff	New investments hold in anticipation of market development
Operational issues	Preparation for recovering Financial, Operational and Marketing standpoints
Rising cost of daily consumables	Change in guest expectations.
Housekeeping issues	Data security challenges
Guest occupancy rate are dropping below 15%	Changing customer's demand and satisfactions

II. Literature Review

Khan & Hashim (2020), provides the key issues and challenges faced by the COVID-19 pandemic in the hospitality industry and to contemplate possible solutions and strategies for post-pandemic recovery. **Jiang (2020)**, discuss the effects of COVID-19 on hotel marketing and management practices. **Albert and Augustina (2015)**, says that increasing competition in the hotel market is a great challenge for hotel managers. **Erkin (2013)**, says, the peculiarities of their organization spa & the condition of hotel industry, also evaluated the problems faced by hotel business. **Nemeth, et al (2013)**, tries to express that the hotel industry is one of the most important branch of Tourism and has to satisfy the needs of guests.

IV. Objectives Of The Study

1. To study the influence of Downpour of Hotel Business during Pandemic Covid'19 on hotel owners perceptions towards current obstacles.

2. To analyze the level of future aspiration of hotel owners towards Hotel Business.

V. Hypotheses Of The Study

Hypothesis 1

H0: Downpour of Hotel Business during Pandemic Covid'19 is not significantly influenced by their perception towards current obstacles.

H1: Downpour of Hotel Business during Pandemic Covid'19 is significantly influenced by their perception towards current obstacles.

Hypothesis 2

H0: There is no significant difference in the level of future aspiration of hotel owners towards Hotel Business.

H1: There is significant difference in the level of future aspiration of hotel owners towards Hotel Business.

Vii. Research Methodology

Table 1.0: List of Hotels in Mysuru

SL. No.	Name of the Hotel	Number of respondents	SL. No.	Name of the Hotel	Number of respondents
1	The Dawn	3	9	Dasprakash	4
2	Arab eats	3	10	Ritz	4
3	Khan Darbar	3	11	Kesari	3
4	Rio meridain	4	12	Pai vista	4
5	Green Leaf	3	13	Ashirwad	3
6	Country Inn	3	14	The Quorum	4
7	Lemon Tree	3	15	White Orchid's	3
8	Darshini	3		TOTAL	50

(Source: Primary data)

This study is focusing on all Hoteliers and managers who are running hotels, according to data 50 respondents taken.

Viii. Analysis Of Data And Interpretation

Table-1.1: Correlation between Current Obstacles and Future Aspiration

Correlations					
		CO1	FA1	CO2	FA2
CO1	Pearson Correlation	1	.730**	1	.835**
	Sig. (2-tailed)		.000		.000
	N	50	50	50	50
FA1	Pearson Correlation	.730**	1	.835**	1
	Sig. (2-tailed)	.000		.000	
	N	50	50	50	50
**. Correlation is significant at the 0.01 level (2-tailed).					

Correlations							
		CO3	FA3	CO4	FA4	CO5	FA5
CO1	Pearson Correlation	1	.856**	1	.971**	1	.875**
	Sig. (2-tailed)		.000		.000		.000
	N	50	50	50	50	50	50
FA1	Pearson Correlation	.856**	1	.971**	1	.875**	1
	Sig. (2-tailed)	.000		.000		.000	
	N	50	50	50	50	50	50
**. Correlation is significant at the 0.01 level (2-tailed).							

(Source: Primary data)

CO: Current Obstacles, FA: Future

AspirationCorrelation coefficient identified and p value 0.000, which is less than 0.05. There is a significant influenced by their perceptions towards current obstacles. Hence, the null hypothesis is rejected and alternative hypothesis is accepted. 2. Correlation coefficient identified and p value 0.000, which is less than 0.05. There is a significant influenced by their perception towards future aspirations. Hence, the null hypothesis is rejected and alternative hypothesis is accepted.

IX. Findings

The study reveals that there is a significant relationship between current obstacles and future aspirations. Correlation identified and p value 0.000, ($p < 0.05$) which shows a significant relationship. Employees' perception is most important to identify the issues and challenges faced in the hotel business due pandemic covid-19 and how to execute the challenges for the successful business.

X. Conclusion

The study concludes and the primary objective of this study was to assess the influence of perception of hoteliers on current obstacles of hotel business; because the situation is worst due pandemic covid-19 has been an issue of major concern with its long lasting impacts on the business outcomes. The perception of respondents' on various aspects of personal and work related characteristics with current situation and future challenges reflected more with the practices. The factors towards the studied dimension of hotel businesses by the sample respondents, performance planning, feedback, employees' participation, perceived system knowledge, procedural justice, distributive justice and interactional justice were positively and significantly associated with the current situation.

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Social Responsibility of Banks towards Marginal Farmers: An Assessment

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Abstract

The absence of easy and affordable access to banking facilities has remained a major constraint for rural development. Therefore, banks should “**look through the eyes of their customers**” at grass root level and provide what they want. As Mahatma Gandhi rightly said long ago “**India lives in her villages**” around 60 percent of the population of the country is dwelling in rural economy of India inevitably depending on agriculture. Hence, the challenge of present is therefore to cover all the rural households including marginal farmers under the same banner called Self-Help-Groups for their upliftment and poverty alleviation through its linkage with banks. Then only real financial inclusion and inclusive growth can be achieved. But various studies evidently showed that most of the SHGs were formed only for availing the benefit of subsidies by the government and political parties consider SHGs as another vote bank and make all efforts to control them. To sum up, “The real Financial Inclusion and Inclusive Growth not only requires to bring people into banking population, but to make sure the benefits of the financial services reaches to those people”

Keywords:- Financial Inclusion, Self-Help-Groups, Micro Finance, Marginal farmers, Inclusive Growth, etc.

Introduction:

As Mahatma Gandhi rightly said long ago “**India lives in her villages**” around 60 percent of the population of the country is dwelling in rural economy of India. Today, is the age of specialization in all fields including banking. Various types of banks have developed to suit the economic development and requirements of the country. But Rural Banking in India is today at the cross roads. There was hardly any policy focus on demand side to meet the financial needs of rural households and the farmers are still not covered by the banks. The absence of easy and affordable access to banking facilities has remained a major constraint for rural development. Therefore, banks should “**look through the eyes of their customers**” at grass root level and provide what they want (Hazra, 2011). To supplement the above view financial Inclusion is the only mantra of modern banks which means “the process of ensuring access to financial services and timely and adequate credit where needed by vulnerable groups such as weaker sections and low income groups at an affordable cost”. Hence, in a layman’s sense Financial Inclusion is the process of bringing new customer into the premises of banks (Ammannaya, 2010).

Classification of Farmers:

In India farmers have been classified under the following 5 categories based on size of their land holdings.

Table No: 1 Size of Land Holdings by different category of Farmers:

Sl. No.	Category of Farmers	Size of Land Holdings(In hectares)	Percentage of Land Holdings
1.	Marginal Farmers	0-1.0	63.0
2.	Small Farmers	1.0-2.0	18.9
3.	Semi-Medium Farmers	2.0-4.0	11.7
4.	Medium Farmers	4.0-10.0	5.4
5.	Large Farmers	Above 10.0	1.0

Source: GOI, ministry of agriculture-

The table number 1 shows that those farmers who hold less than 1 hectare (2.5 acres) of agriculture land are treated as marginal farmers in India. They have land holdings of about 63 percent of total agricultural land holdings. Hence, they represent a major segment of agricultural farmers in the country. Thus in order to strengthen the livelihood of the marginal farmers the Self-Help-Groups have to be promoted as a part of the micro finance institutions aimed at helping the poor to easily obtain financial services like savings, credit and insurance (Girish and Susy Paul, 2010). The SHG-Bank Linkage Programme (SBLP) is a milestone strategy to improve access to formal credit system in a cost effective and sustainable manner by making use of SHGs

Literature Review: Some of the literatures reviewed are summarized as follows.

Syed Pasha (1991) revealed that the prominent feature of the structural change in agriculture is the increase in the number of marginal holdings of below one hectare without a proportionate increase in the area operated by them. Lazos (1995) stated that empowerment is a process of acquiring, providing, bestowing the resources and the means or enabling the access to and control over such means and resources. Batliwala (1997) opined that empowerment is a process which changes existing power relations by addressing itself to the three dimensions: material, men, and intellectual resources. Shivamaggi (1998) disclosed that the small and marginal farmers and agricultural labourers are, by and large, illiterates, backward and tradition-bound. Thomas (2006) argues that the country cannot look forward to growth without adequate support from agricultural sector. "Agriculture is not just a question of economics and trade, but of dignity and survival".

Objectives:

The study attempts to throw light on the following objectives:

1. To study the socio-economic profile of the respondents.
2. To determine the role of banks on Financial Empowerment of Marginal Farmers in Dakshina Kannada District.

Methodology of the Study:

The present study is empirical and analytical in nature. The article has been developed on the basis of primary data. The primary data has been collected through field survey with the help of two sets of pre-tested structured questionnaires-one for the marginal farmers and another for bankers. The data of marginal farmers as well as bankers were collected by using Stratified Random Sampling technique.

The sample design of marginal farmers is structured as given below.

Table No: 2 Sample Designs of Marginal Farmers

Sl. No.	Taluku	Size of population (Marginal Farmers)	Sample Size
1.	Bantwal	36,004	93
2.	Belthangady	30,056	77
3.	Mangalore	40,845	105
4.	Puttur	32,162	83
5.	Sullia	16,461	42
	Total	155,528	400

Source: Compiled by the Researcher

The sample size obtained was 400 comprising of Mangalore 105, Bantwal 93, Belthangady 77, Puttur 83, Sullia 42 respondents. The parameter used to select the respondents was the possession of bank accounts either savings or loan account. The district is composed of 354 villages with 17 hobalies having 155,528 marginal farmers (District Statistical Report, 2021), which is composed of Bantwal 36,004 marginal farmers, Belthangady 30,056, Mangalore 40, 845, Puttur 32,162 and Sullia 16,461 farmers.

Table No:3 Sample Design of Bankers

Sl. No.	Bank Category	Frequency	Percentage
1.	Nationalized Banks	38	44.7
2.	RRBs(KVGB)	10	11.8
3.	Private Banks	10	11.8
4.	Co-Operative Banks	27	31.8
	Total	85	100.0

Source: Compiled by the Researcher

The total number of bank branches in Dakshina Kannada District were, 313 Nationalised Commercial Bank branches, 19 branches of RRBs (Karnataka Vikasa Grameena Bank), 55 Private Sector Bank branches, 40 Co-operative Bank branches and 1 KSFC. Out of the total 427 branches, 180 branches are

situated in the urban areas and which are located only in Mangalore Taluk and are therefore, excluded from the present study. The sample size taken was 85, comprising of 38 branches of Nationalised Banks, 10 branches of Regional Rural Banks (Karnataka Vikasa Grameena Bank), 10 branches of Private Sector Banks and 27 Co-operative Bank branches.

Hypothesis:

The researcher has developed the following research hypothesis.

H₁. The bank transactions will strengthen the financial empowerment of marginal farmers.

Statement of the Problem:

It is hearting to note that Dakshina Kannada District is regarded as the “**Cradle of Banks**” and agriculture is still the main occupation of livelihood in the rural and coastal areas. But Banks could not achieve the targeted credit needs of the most disadvantaged sector like Marginal farmers. Even though the significance of banking and credit relations between bankers and farmers is increasing, no remarkable attempt has been made to throw light on the financial empowerment of marginal farmers. Hence, the present study is going to make an attempt to bridge the aforesaid gap.

Limitation of the study:

A few specific **limitations** of the present study may be pinpointed as follows.

- Though the study attempts to examine the financial empowerment of marginal farmers and their relationship with bankers; the area is restricted merely to Dakshina Kannada District only.
- The study mainly throws light upon the performance and attitude of bankers towards marginal farmers only.
- The agricultural labourers are not organized and are illiterates, it would be very difficult to get consistency in views and reactions.

TableNo: 4 Improvements in the Socio-economic profile of farmers through bank transactions

change the socio-economic profile of farmers	Nationalised Banks(n=122)	Karnataka Vikasa Grameena Bank(n=37)	Private Banks(n=34)	Co-operative Banks(n=207)	Total(n=207)
No	37 (30.3)	8 (21.6)	20 (58.8)	62 (30.0)	127 (31.8)
Yes	85 (69.7)	29 (78.4)	14 (41.2)	145 (70.0)	273 (68.3)
Total	122 (100.0)	37 (100.0)	34 (100.0)	207 (100.0)	400 (100.0)

Source: Field Survey. $X^2=13.675$, $p=0.003$, highly significant, $d.f=3$.

Binomial Test $p=0.0001$, HS

As regards the changes in the socio-economic profile of farmers through dealing with banks, 68.3percent respondents stated ‘**Yes**’ which is significantly higher compared to 31.8percent stated ‘**No**’ as $p=0.0001 < 0.01$. Chi-Square test shows that there is highly significant difference between the respondents regarding the opinion on whether banks will change the socio-economic profile of farmers as $p=0.003 < 0.01$. Hence, Hypothesis-1: The bank transactions will strengthen the socio-economic empowerment (profile) of marginal farmers, has been accepted.

Major findings:

The major findings of the study are highlighted as follows:

- The rural orientation of local banks like Syndicate Bank, Bank of Baroda, Canara Bank, Corporation Bank and Karnataka Bank Ltd are solely responsible for inculcating and developing banking habit among the people of Dakshina Kannada District.
- The low caste and low social status of the marginal farmers made them socially handicapped and they never had the courage to assert themselves.
- It was observed that, while providing credit facility to farmers, marginal farmers are neglected by banks especially due to documentary records and recovery problems.

Key Suggestions:

The following are the key suggestions for the findings stated above.

- The farmers should not wait for loan waiver. Loan waiver will not make poor people rich; instead, it will worsen the socio-economic position of the borrowers.
- Farmer-friendly and pro-poor banking: Rural branches of banks have to be farmer-friendly, because rural banking requires a special type of organizational ethos, culture and attitude.

3. In Dakshina Kannada district crop insurance scheme should be extended to all the major commercial crops like, coconut, cocoa, areca nut, cashew nut, pepper, etc.,
4. The bankers should open up Micro-branches and Mobile Banks in villages so as to inculcate the habit of banking among marginal farmers without any difficulties.

Conclusion:

The real India is a rich country inhabited by poor people whose beauty and soul exists in its villages. Our former Prime Minister Pandith Jawaharalal Nehru, versioned a self-sufficient India which was planned to achieved through our five year plans. But still the position of rural farmers is very miserable due to want of adequate financial and physical support by the present financial institutions and governments. To supplement this crying need, the Prime Minister of India has announced the National Mission on Financial Inclusion titled “Pradhan Manthri Jan Dhan Yojana” (PMJDY).

To sum up, *“Remember that dark brown starved man bending under a scorching sun, scratching a little plot of land to eke out a livingAnything you do, do for his benefit”*—Mahatma Gandhi.

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The Impact Economic Crisis on Indian Economy

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Abstract

Economic crisis is usually seen as a situation in which the economy of a country experiences a sudden downturn in its aggregate output or real gross domestic product (GDP). The result of the economic crisis is a decline in real income per capita and an increase in unemployment and poverty. In the period of just four months, the world economy has been transformed into new era. The COVID pandemic is an unexpected and growing global economic crisis with health problems, economic and social impact in every country. It is pushing the world economy into a recession. The sudden happening of the COVID-19 pandemic is dealing a severe reflect to state economies, business firms and workers. First and foremost, thing is Indian states are trying strengthening their health care infrastructure. Health is the key component in human life without health our life is meaningless. The economic recession in any country create sudden imbalances in the economy. The present study intends to analyze the Impact Economic Crisis on Indian Economy.

Keywords: Covid-19, Indian Economy, workers, GDP, Economic activity, Production

Introduction

The consequences of the COVID-19 pandemic on business or economic activity, employment condition negatively impact on economy. The COVID-19 pandemic has triggered one of the worst employment crises since the Great economic recession. There is trigger that the crisis will increase poverty, vulnerability, and inequalities, with the negative impact. As per the official statistical data released by the government of India, the nation economy contracted by 4.7% in the last quarter of 2019-20 fiscal year. In 2020, an anticipated 10 million migrant work force returned to their native places due to the imposition of the nationwide lockdown. But so many problems were creates in the civic society and nation economy. The workers lost their employment and their livelihood during the lockdown. In the period of just four months, the world economy has been transformed into new era. The COVID pandemic is an unexpected and growing global economic crisis with health problems, economic and social impact in every country. It is pushing the world economy into a recession. The sudden happening of the COVID-19 pandemic is dealing a severe reflect to state economies, business firms and workers. First and foremost, thing is Indian states are trying strengthening their health care infrastructure. Health is the key component in human life without health our life is meaningless. The economic recession in any country create sudden imbalances in the economy. The Corona pandemic is like a crisis situation in the economy. Pandemic creates imbalance in the different sector of the economy. It's a challenging situation to government also to manage the pandemic and it's badly hit the global economy frequently, it's difficult to believe anything, and we're surrounded by a lot of uncertainties. COVID-19 poses several new detriments to business management and economic activities. For India and other South Asian countries this pandemic address the new challenge while dealing with this problem in a systematic manner, it is critical that they do so. As per the official statistical data released by the government of India, the nation economy contracted by 4.7% in the last quarter of 2019-20 fiscal year. In 2020, an anticipated 10 million migrant work force returned to their native places due to the imposition of the nationwide lockdown. But so many problems were creates in the civic society and nation economy. The workers lost their employment and their livelihood during the lockdown.

Review of Literature

Economic crises are complex events, and thus forecasting their occurrence is intrinsically problematic. Describing macroeconomic phenomena as the emerging patterns of a complex system, macroeconomic agent-based models may shed some light on the conditions and causes that may lead to crises. (Ermanno Catullo, 2017) Amidst the economic slowdown triggered by the outbreak of the Covid-19 pandemic in India there have been many demands for the government to announce a large fiscal stimulus to support the economy. Economic growth and tax revenues remain uncertain in 2020-21 making it challenging for the government to finance any addition to the fiscal deficit. (Anya Kumra 2020) The Covid-19 virus is a genetic branch of the coronavirus, which has infested as an infectious disease amongst a severe global pandemic. This illness, declared to be a pandemic by WHO early this year, has spread across the world, causing deaths in large numbers and a buzzing sense of uncertainty among people. In response to the life-threatening pandemic, most countries have taken various measures, (Anya Kumra 2020) The present pandemic situation has adverse deep impact on Indian business. Domestically, the impact of the

corona virus pandemic COVID-19 could lead to slowdown in domestic demand. This will result in erosion of purchasing power due to job losses or pay cuts and slow-down effect of deferred demand will have a longer lasting impact on different sectors, especially where demand is discretionary in nature.(Das 2020)

Objectives of the study

1. To analyze the Impact of economic crisis on Indian Economy
2. To study the GDP growth in during covid 19 Indian Economy

Methodology of the study

The study is based on secondary data. The secondary data are collected from different sources such as internet, journals, books, articles & public investigations. To analyze collected secondary data, different statistical tools and techniques have been applied for analysis and interpretation of result.

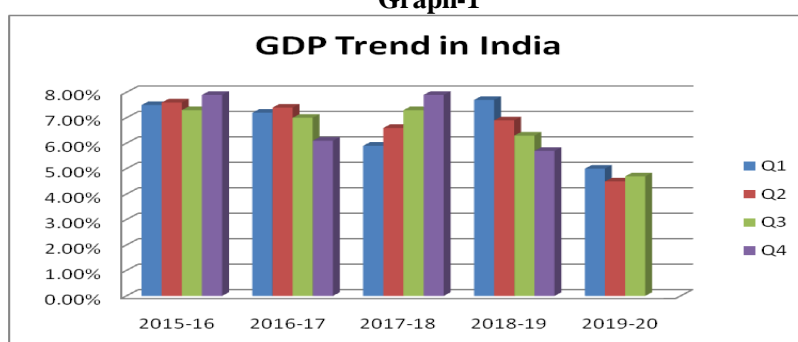
Analysis and Interpretation

Table 1 India GDP Trend

Year	2015-16	2016-17	2017-18	2018-19	2019-20
Q1	7.5%	7.2%	5.9%	7.7%	5.0%
Q2	7.6%	7.4%	6.6%	6.9%	4.5%
Q3	7.3%	7.0%	7.3%	6.3%	4.7%
Q4	7.9%	6.1%	7.9%	5.7%	

Sources: Ministry of statistics and Programme Implementation

Graph-1



In the above Table 2 shows that India's GDP was on a continuous downtrend and COVID-19 pandemic is going to affect badly. Government has taken significant measures to control its pandemic, such as nationwide lockdown and a complete lockdown of states. Due to imposition of lock down there is no economic activity in India and it could impact on production, consumption and investment. As per the statistics given by Ministry of statistics and Programme Implementation during FY 2015-16 the GDP was 7.5% in Q1 then there was a fall in Q3 which was 7.3%, however its increased to 7.9% in Q4. India's GDP is fall down to 5.00% Q1 fiscal year 2019-20, this is the lowest in last 5 years. Moreover again GDP was slow down to 4.5% in Q2 fiscal year 2019-20, however it moderately improved to 4.7% in Q3. Few sectors in the economy lag themselves from the global supply chain due to pandemic, this causes intermediate imports. Towards GDP growth the investment, private consumption and external trade, three major contributors, and these may get hit badly to economy. The Indian Government has announced economic packages to overcome the difficult economic crisis faced by people. Like additional funds for healthcare, food security by providing free food to the poorest poor, sector related financial incentives and tax rebates. The RBI also on 27th Mar declared significant steps which would make available ₹374,000 crore to the country's financial system.

The Impact of Covid-19 on Indian Economy

The lockdown had a significant impact on the economy. The unorganized sectors of the economy have been badly hit by the global pandemic. 93 % of the workforce were facing the socio-economic problems. Private consumption and investments are the two biggest factors contributed to the India's economic growth. All economic activities except agriculture lost their financial strength. Coupled with the economic crisis and silent treatment of the government, worsened the equalities.

Conclusions

The Indian economy characterized by different aspects like poverty, population, production etc. Now India is a developing country with 2.9 trillion economies. But from last four quarters the economy is imbalanced due to the COVID-19 pandemic. The Corona outbreaks are a difficult situation and we're surrounded by a lot of risks. COVID-19 imposes several new challenging threats to business and economic

activities. The India and other South Asian countries have problem situation which is not possible to deal in a systematic manner, it is critical that they do so. COVID-19 is multiplying the variants by that new threats are arising. As a result, it is difficult to manage the situation, and we must work closely together to address this issue and bring new plans and operations to light. (Amutha, D 2021) The global pandemic has pushed the entire world into crisis. The present economic recession and its consequences changed the mind set of people, challenge for the government and industry. Everyone is trying to measure this pandemic. It leads to adapt the changes gradually towards lifestyle in a permanent manner. Most corporate companies have changed their workstyle by allowing their employees to work from home. Almost all IT companies take many measures already on the track; they have now going to be new normal very soon. Risks to supply chains management are significant and will have long term reflect. Hence it is important that we have improve the strengths in order to resolve the issues of unforeseen events.

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An Analytical Study on Urbanisation in India

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Abstract

Urbanization refers to the population shift from rural to urban areas, the corresponding decrease in the proportion of people living in rural areas. Urbanization refers to the *proportion* of the total national population living in areas classified as urban, urban growth strictly refers to the *absolute* number of people living in those areas. In 2021, urban population for India was 35.4 %. Over the last 50 years, urban population of India grew substantially from 20.3 to 35.4 % rising at an increasing annual rate that reached a maximum of 1.64% in 1974 and then decreased to 1.34% in 2021. This paper has tried to analyse the concept of urbanization, causes and impact of urbanization in India.

Keywords: Urbanisation, Impact of Urbanisation, Causes of Urbanisation

Introduction

Urbanisation is a process whereby populations move from rural to urban areas, enabling cities and towns to grow. It can also be termed as a progressive increase in the number of people living in towns and cities. It is highly influenced by the notion that cities and towns have achieved better economic, political, and social mileages compared to rural areas. When populations of people grow, the population of a place may spill over from city to nearby areas. This is called urbanization. The majority of people move to cities and towns because they view rural areas as places with hardship and backward/primitive lifestyles. Therefore, as populations move to more developed areas (towns and cities) the immediate outcome is urbanization. This normally contributes to the development of land for use in commercial properties, social and economic support institutions, transportation, and residential buildings. Eventually, these activities raise several urbanization issues. The United Nations does not have its own definition of “urban” but instead follows the definitions used in each country, which may vary considerably. The United States, for instance, uses “urban place” to mean any locality where more than 2,500 people live.

Objectives of Paper

1. To know the concept of urbanization.
2. To analyse the causes and impact of urbanization in India

Methodology of Study

The paper has developed on the basis of secondary data. The secondary information has derived from research journals, books, reports, newspapers and internet sources. The paper is in descriptive in nature.

Urbanisation in India

The population residing in urban areas in India, according to the 1901 census, was 11.4%, increasing to 28.53% by the 2001 census, and is now currently 34% in 2017 according to The World Bank. According to a survey by UN, in 2030 40.76% of country's population is expected to reside in urban areas. Among major states, Tamil Nadu continues to be the most urbanized state with 48.4 percent of the population living in urban areas followed now by Kerala (47.7 per cent) upstaging Maharashtra (45.2 percent).

Census Years	Number of Urban Agglomeration/towns	Total Population	Urban Population	Rural Population
1901	1827	238396327	25851873	212544454
1911	1825	252093390	25941633	226151757
1921	1949	251321213	28086167	223235046
1931	2072	278977238	33455989	245521249
1941	2250	318660580	44153297	274507283
1951	2843	361088090	62443709	298644381
1961	2363	439234771	78936603	360298168
1971	2590	598159652	109113977	489045675
1981	3378	683329097	159462547	523866550
1991	3768	844324222	217177625	627146597
2001	5161	1027015247	285354954	741660293

Source: Census Report, Govt. of India, 1901-2001

Causes of Urbanization in India

- 1. Industrialization:** Industrialization is a trend representing a shift from the old agricultural economics to a novel non-agricultural economy, which creates a modernized society. Through the industrial revolution, more people have been attracted to move from rural to urban areas on account of improved employment opportunities. The industrialization has increased employment opportunities by giving people the chance to work in modern sectors in job categories that aids to stir economic developments.
- 2. Commercialization:** Commerce and trade play a major role in urbanization. The distribution of goods and services and commercial transactions in the modern era has developed modern marketing institutions and exchange methods that have tremendously given rise to the growth of towns and cities. Commercialization and trade come with the general perception that the towns and cities offer better commercial opportunities and returns compared to the rural areas.
- 3. Social Benefits and Services:** There are numerous social benefits attributed to life in cities and towns. Examples include better educational facilities, better living standards, better sanitation and housing, better health care, better recreation facilities, and better social life in general. On this account, more and more people are prompted to migrate into cities and towns to obtain a wide variety of social benefits and services which are unavailable in rural areas.
- 4. Employment Opportunities:** In cities and towns, there are ample job opportunities that continually draw people from rural areas to seek a better livelihood. Therefore, the majority of people frequently migrate into urban areas to access well-paying jobs as urban areas have countless employment opportunities in all developmental sectors such as public health, education, transport, sports and recreation, industries, and business enterprises. Services and industries generate and increase higher value-added jobs, and this leads to more employment opportunities.
- 5. Modernization and Changes in the Mode of Living:** Modernization plays a very important role in the process of urbanization. As urban areas become more technology savvy together with highly sophisticated communication, infrastructure, medical facilities, dressing code, enlightenment, liberalization, and other social amenities availability, people believe they can lead a happy life in cities. In urban areas, people also embrace changes in the modes of living namely residential habits, attitudes, dressing, food, and beliefs. As a result, people migrate to cities and the cities grow by absorbing the growing number of people day after day.
- 6. Rural-urban Transformation:** As localities become more fruitful and prosperous due to the discovery of minerals, resource exploitation, or agricultural activities, cities start emerging as the rural areas transform into urbanism. The increase in productivity leads to economic growth and higher value-added employment opportunities. This brings about the need to develop better infrastructure, better education institutions, better health facilities, better transportation networks, the establishment of banking institutions, better governance, and better housing. As this takes place, rural communities start to adopt the urban culture and ultimately become urban centers that continue to grow as more people move to such locations in search of a better life.

Effects of Urbanization on Our Cities

- 1. Positive Effects of Urbanization:** Urbanization yields several positive effects if it happens within the appropriate limits. Some of the positive implications of urbanization, therefore, include the creation of employment opportunities, technological and infrastructural advancements, improved transportation and communication, quality educational and medical facilities, and improved standards of living. However, extensive urbanization mostly results in adverse effects. Below listed points are a few of them.
- 2. Housing Problems:** Urbanization attracts people to cities and towns which leads to a high population increase. With the increase in the number of people living in urban centers, there is a continued scarcity of houses. This is due to insufficient expansion space for housing and public utilities, poverty, unemployment, and costly building materials which can only be afforded by a few individuals.
- 3. Overcrowding:** Overcrowding is a situation whereby a huge number of people live in a small space. This form of congestion in urban areas is consistent because of overpopulation and it is an aspect that increases day by day as more people and immigrants move into cities and towns in search of a better life. Most people from rural or undeveloped areas always have the urge of migrating into the city that normally leads to congestion of people within a small area.
- 4. Unemployment:** The problem of joblessness is highest in urban areas and it is even higher among educated people. It is estimated that more than half of unemployed youths around the globe live in metropolitan cities. And, as much as income in urban areas is high, the costs of living make the incomes seem horribly low. The increasing relocation of people from rural or developing areas to urban areas is the leading cause of urban unemployment.

5. Development of Slums: The cost of living in urban areas is very high. When this is combined with random and unexpected growth as well as unemployment, there is the spread of unlawful resident settlements represented by slums and squatters. The growth of slums and squatters in urban areas is even further exacerbated by fast-paced industrialization, lack of developed land for housing, a large influx of rural immigrants to the cities in search of a better life, and the elevated prices of land beyond the reach of the urban poor.

6. Water and Sanitation Problems: Because of overpopulation and rapid population increase in most urban centers, it is common to find there are inadequate sewage facilities. Municipalities and local governments are faced with serious resource crisis in the management of sewage facilities.

7. Poor Health and Spread of Diseases: The social, economic and living conditions in congested urban areas affects access and utilization of public health care services. Slum areas in particular experience poor sanitation and insufficient water supply which generally make slum populations susceptible to communicable diseases.

8. Traffic Congestion: When more people move to towns and cities, one of the major challenges posed is in the transport system. More people means an increased number of vehicles which leads to traffic congestion and vehicular pollution. Many people in urban areas drive to work and this creates a severe traffic problem, especially during rush hours. Also as the cities grow in dimension, people will move to shop and access other social needs/wants which often cause traffic congestion and blockage.

9. Urban Crime: Issues of lack of resources, overcrowding, unemployment, poverty, and lack of social services and education habitually lead to many social problems including violence, drug abuse, and crime. Most of the crimes such as murder, rape, kidnapping, riots, assault, theft, robbery, and hijacking are reported to be more prominent in the urban vicinities. Besides, poverty-related crimes are the highest in fast-growing urban regions. These acts of urban crime normally upset the peace and tranquility of cities/towns. Urbanization has many adverse effects on the structure of society as gigantic concentrations of people compete for limited resources. Rapid housing construction leads to overcrowding and slums, which experience major problems such as poverty, poor sanitation, unemployment and high crime rates.

Conclusion

The urbanization in India is mainly due to the expansion of cities and the migration of people. Investments are made in housing, road network, urban transport, water supply, power-related infrastructures, smart cities, and other forms of urban management. Urban living is linked with higher levels of literacy and education, better health, longer life expectancy, greater access to social services and enhanced opportunities for cultural and political participation.

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Developmental Projects and Rights of the displaced people in coastal districts of Karnataka.

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Abstract

Dakshina Kannada, Udupi and Uttara Kannada districts have the highest rates of development induced displacement in Karnataka. Thousands of people are displaced to construct infrastructure facilities for the modern way of development. Most of the displaced people are not rehabilitated properly and they were given mere cash compensation. Displaced people lost their stable traditional life and are unable to adjust to the new place and new way of life. The problem faced by the community in general and individuals in particular after displacement are increasing mass poverty, marginalization of women, loss of basic livelihood and loss of cultural identity.

Introduction:

Dakshina Kannada, Udupi and Uttara Kannada have the highest rates of development induced displacement in Karnataka. There is mounting evidence from field experience that the planned development process undertaken in post-independent period has resulted in marginalization of thousands of people. Large dams in river Kali valley, huge industrial projects like Mangalore Refinery and Petrochemicals Limited (MRPL), Nagarjuna Thermal Power Plant, Mangalore Chemicals Factory and industrial estates, communication networks like New Mangalore Port, Konkan Railway, and Hassan-Mangalore railway have uprooted thousands of people. The displaced people have alleged that they have been forcibly resettled on uncultivable, barren lands. Some were given meagre cash compensations and others got nothing at all. Those who have lost access to fresh air, water, forest, grazing land, timber, fuel wood, fruits and vegetables have been excluded from the compensation schemes. Studies have also shown that by ignoring the environmental impact, project authorities have caused irreversible damage to eco-systems in the western ghats, rivers, and sea. The destruction of the Common Property Resources (CPRs) of the 'eco-system people' (tribals) has deprived them of their sources of livelihood and forced resettlement has affected the livelihood of indigenous people and other vulnerable groups. In the last 30 years about 18,500 acres of land have been acquired and about 8,500 families have been displaced for various developmental projects in Dakshina Kannada and Udupi districts. The Mangalore Refinery and Petrochemicals Limited (MRPL) has displaced 613 families from five villages. Villagers from Kitetur, Bala, Permada, Alavaru and Tokkuru have been rehabilitated in Chelyaru. However in this colony, people are leading a miserable life. Agricultural labourers, indigenous people and tribals have no jobs. Small scale industries are suffering from lack of raw materials. Farmers have lost their agricultural land and have no alternative livelihood. The MRPL promised jobs for displaced families, but only seventy five families received employment. Some youths are trained in semi skills like electrical work but are not appointed in the MRPL. The older people are unable to adjust to the new places. They are alienated from their cultural places like *Bhutastanas*, *Nagabanas*, temples and ancestral properties.

The Nagarjuna Thermal Power Plant displaced about 150 families from four villages namely Tenka, Padebettu, Yellur and Santhur. Among them 120 families lost land as well as homes and 30 families lost only land. Most of the people displaced are the poor and have an annual income of Rs 12,000. In other cases like the New Mangalore Port, Jaiprakash Steel Company, Konkan Railway, Hassan-Mangalore railway, etc. only small amounts of cash compensation was paid. In Uttara Kannada district hydro-electrical projects in river Kali valley displaced thousands of people. Displaced people from Kali valley are rehabilitated in newly built Ramanagaram town. Here, people are facing untold sufferings. Communities like *Halakki Vokkaligas*, *Havyak Brahmins* and others have no source of livelihood. Earlier they lived in dignity and self-sufficiency. In coastal Uttara Kannada, thousands of people are displaced for various developmental projects. Caustic soda factories, Kaiga Nuclear Power Plant, Sea Bird Naval Base, Konkan Railway and other projects displaced thousands of families.

The adverse impact of displacement on people of mega projects and hydro-electrical projects has been extensively studied and documented. The problem faced by the community in general and individuals in particular are increasing mass poverty, the number of homeless and landless people, and forcing masses into unemployment. Other issues of displacement are social disarticulation, loss of cultural identity, loss of right to life and others. Major issues of displacement which are raised in Dakshina Kannada, Udupi and Uttara Kannada districts are as follows.

1. Increasing mass poverty

In Dakshina Kannada, Udupi and Uttara Kannada districts, one of the significant features of displacement is that it involves a tribal population, fishermen and agricultural labours who have no formal title to land and therefore cannot claim compensation. It is these people, who are forced to pay the price for development. Most of the displaced persons and those affected by projects are the poor rural communities who depend on common property resources. In most cases landless tribals, agricultural labours and fishermen own only a small house without formal title to land. That is considered as government land and these people are considered as 'encroachers'. State takes the responsibility to evict them for the proposed project. These people are given small amounts of cash compensation and rehabilitated in a barren uncultivated land. They lose their access to common property resources like forest, grazing land and sea. They also lose their livelihood, homes and cultural identities. The government and project authorities take no responsibilities to rehabilitate them.

In case of land holders and farmers cash compensation was given on the basis of government decision. Most displacements are in the region that have been administratively neglected and are considered backward. The market price of the little land that the displaced persons own is inadequate for them to begin a new life. For example, displaced farmers from river Kali valley project area are leading a very poor life in the newly built colony of Ramanagaram. Displacement also causes social disarticulation as displaced people lose their social stability and cultural identity. Only older people are living in the rehabilitated colonies. Younger members of these families have migrated to cities in search of employment. Older people are unable to adjust to the new places or unwilling to go to cities to live with their children. These developments are causing dilemma in the life of the older generation.

2. Marginalization of women

Another feature of displacement is the internalisation of women's subordination by men. Traditionally women were equal to men and had a higher status with better division of work. This was due to the partial control women exercised over community resources like land and forests. Consequently after displacement, it is the status of women that deteriorates more than that of men. The women are unable to help the men in productive work now, with the forest either being at a greater distance than earlier or even absent. Hence there are more hours of work, less food and malnutrition. The deprivation of land and forests on which their status depended is compounded by the absence of productive employment in resettlement areas. Given their low literacy, if they get a job it is usually of the unskilled and daily-wage variety. In Ramanagaram, newly built colony for displaced people from river Kali valley, women have no productive work. They are unable to share the responsibility to earn for their family. In coastal area, women in the fisherfolk family sold fish in the market. After displacement, the seashore and the market are at a greater distance than earlier. In Chelyaru, newly built colony for Mangalore Refinery and Petrochemicals Limited (MRPL) displaced women have to travel long distances to collect firewood and fodder. Therefore women are forced to remain at home and look after the household, without involving in any productive work outside. The family has to depend on the single income of the men. On the other hand men and children who come in contact with the dominant culture are tempted to spend more money on clothes, entertainment and other items. Thus only a small amount is available for women to run the household. The women's situation is further lowered because as a mode of upward mobility, men and women internalise and adapt to the dominant value system and customs.

3. Displacement and violation of rights

Displacement of people from their houses, dwellings and surroundings affect a broad range of rights like the right to life, equality, freedom of speech, expression, information, residence, movement, trade, occupation, right to religion, culture, language and property. The existing law by and large handles a problem related to mere expropriation of property and does not question problems related to the rights of the people.

4. Impact on culture and loss of cultural identity

Communities living in the western ghats like – *Havyak Brahmins*, *Halakki Vokkaligas* and communities in coastal areas like the fisherfolk have their unique culture. When these communities came in contact with the western culture and economy since the early days of the British invasion, it adversely affected the traditional life of the people. Environmentalists oppose the western model of developmental activities as a threat to their cultural identity. Dakshina Kannada, Udupi and Uttara Kannada are known as temple districts. The people in these regions are naturally religious. Social life of the people is based on religion. The cosmological view of the *Vedic*, *Upanishad* and *Puranic* traditions and literary imagination

enriched by fascinating symbols and idioms of the relationship of people with nature have provided the main mode of communication.

These places symbolise the cordial relationship between man and nature. Rivers near these temples like Kumaradhara, Nethravathi and others are considered as sacred rivers and people take bath here to overcome 'sin' (*papaparihara*). Nearby forests are considered sacred places because many *Rushis* performed *tapasya* here. Wild animals are worshipped here as vehicles or jewels of Gods *Devatas*. The snake cobra is worshipped as the jewel of Lord Shiva, peacock as the vehicle of Lord Shanmukha, and tiger as the vehicle of Goddess Durga. For *Sarpa dhosha parihara* and *Sarpa samskara* people visit Sri Kukke Subramnanya. Forest is worshipped according to the Vedic culture. They worship trees like *Ashwatta*. The cultural life of people here is very traditional. In festivals people worship trees to emphasise the importance of medicinal plants. They also worship Goddess of forest *Vanadevate*. In Uttara Kannada district people worship *Vanadevate* in *AmmanavaraKadu* (forest of the Goddess). There is a tradition among the villagers to worship this Goddess during the early days of spring. A large number of people including men, women and children participate in this yearly worship. Every year the people gather at a fixed place, worship the Forest Goddess and prepare food in the forest. This is known as *Vanabhोजना*.

In Dakshina Kannada and Udupi and in some parts of Uttara Kannada districts, people worship nature in different ways. People worship the God snake in *Nagarabana*. This small portion of forest Nagarabana is known for diverse flora and fauna. There is also popular religious practice like *Bhutaradhana* in *Devarakadu* or *Bhutastanas* (Forest of Goddess). Here also people worship *Bhutas* and offer fruits, food, *Bali* (offering animals like chicken, pigs, goats), etc. After the pooja they cook food there and take *Vanabhोजना*. In these forests people are barred from collecting fire wood, cutting trees, hunting or even entry into these forests except for religious practices. Recent survey reveals that there are more than 45,000 Bhutastanas, Nagarabanas and Devarakadus. All this shows that people in this region give top most priority to maintainance of ecological balance. Traditionally these forests provided hydrological aquatic and vegetative balance. The recent economic developmental activities are threatening these forests. Environmentalists and local people are increasingly concerned about the destruction of these forests. Submergence of these forests due to construction of large dams for hydro-electrical projects and displacement of communities here are considered as a threat to cultural identity.

Agricultural life is also based on culture of this region. The cow is worshipped as *Kamadhenu*. Cattle provide organic manure and are an integral part of agricultural life. Deforestation and modernisation of agriculture is causing decrease in the number of cattle available. This is also causing degradation of agricultural land and loss of cultural identity.

Conclusion:

Displacement of people from forests, villages and common property resources adversely affected the culture of the people. Traditional way of agriculture and supportive economic activities brought prosperity among the rural communities. They were lived in self-sufficiency. This had enabled them to develop a unique culture and arts like *Yakshagana*. After displacement and destruction of common property resources, they are forced to migrate to cities, and other parts of India. With this development they have lost their culture and internalise with the dominant culture.

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Comparative Study on Innovative Practices of Some Selected Banks.

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Abstract:

Because of the short developing data economic system identified with innovation, administrations, and globalization, advancement is at present has given excessive want both in governmental problems, corporations, and exploration institutions. Creativity is a vital prerequisite to provide development in business association. Indian economic location is also going via an ocean modification seeing overhauling and makeover. That means of banking administration is noticeably modified. Under such situation the patience, maintainability and fulfillment of any bank are to a exquisite volume relies upon its capability to improve and pull in extra wide variety of clients. The present day paper examines the creative practices embraced by means of Private, Public and Cooperatives banks. The discoveries depend on the vital data collected via meeting of Branch Managers of a few selected banks. The research endeavors to analyze the different creative acts of banks and tried to characterize operational construct of imaginativeness of banks. It endeavor to gauge and look at the ingenuity of diverse banks. Private regions banks are profoundly ingenious contrasted with public regions and useful banks. However, a portion of the public location banks, for example, Bank of Baroda and Union Banks are very little behind the non-public regions banks. Undoubtedly co-usable banks are determined to be bad when contrasted with exceptional banks. Anyway seeking to the presentation of the financial institution, beneficial banks are tremendously appropriate contrasted with personal and public place banks. It indicates that beneficial banks realize its clients nicely and in like way include the vital development. Public area banks are later than predicted in numerous barriers of advancement and on execution floor.

Keywords: Innovation, Innovative Practices, Innovative Services, Public Sector Banks, Private Sector Banks, Cooperative Banks.

Introduction:

'India Innovation Survey' mutually led by CII (Confederation of Indian Industry) and Boston Counseling Group tracked down that: (A) Innovation is a top key concentration for most Indian organizations, An overpowering 89% said the significance of advancement has expanded altogether in the course of the most recent 10 years, What's more, 39% felt that advancement today has gotten basic to their association. (B) A staggering 91% said advancement was among the main three key needs. Because of the quick creating information economy identified with innovation, administrations and globalization, development is at present given high need both in legislative issues, organizations and examination foundations. Imaginativeness is essential necessity to create development in business association. So far as business advancement is concerned it tends to be regarding new innovation, new strategies of creation, new sources and sorts of crude material, novel apparatus, new work saving gadgets, new bundling procedures and bundling materials, better approach for publicizing, item improvement, new use of the existing item and surprisingly building up another market.

Calculated Framework of Innovative

Development is a term that is regularly utilized by essayists yet only from time to time characterized. As per the Oxford English Word reference, 'development' gets from 'novare' which means to make new or modify. 'Advancement', at that point, is characterized as, 'to get oddities, make changes in'. The definition in the Macquarie Dictionary moreover stresses 'getting something new', yet advertisements 'interestingly'. This last expansion, apparently, places a heavier accentuation on starting something that has never been created, a somewhat unique accentuation from changing something that is now in presence, which the Oxford definition recommends. In this more grounded accentuation on 'freshness', 'advancement' appears to have a lot of partiality with a comparable word, 'creation'.

Employable Definition of Innovation

The investigation endeavor to consider the imaginative contribution and practices in banks, effect of inventive practices on the presentation (Customer fulfillment and monetary execution) of banks. Banc affirmation: Banc confirmation is the selling of protection items by a bank. The utilization of the word gotten as banks and insurance agencies blended and banks tried to give protection. Wellbeing affirmation: Health confirmation is the selling of health care coverage item by banks. The utilization of the word got as banks and health care coverage organizations combined and banks tried to give wellbeing protection.

1. **Abundance confirmation:** Wealth affirmation is the selling of abundance protection item by banks. The utilization of the word got as banks and abundance insurance agencies combined and banks looked to give riches protection.
2. **Gems confirmation:** Jewelry affirmation is the selling of abundance protection item by banks. The use of the word got as banks and adornments insurance agencies consolidated and banks looked to give gems protection.
3. **Visas:** A Master card is important for an arrangement of installments named after the little plastic card gave to clients of the framework.

Creative Changes Implemented In Banks

Creative changes incorporate a wide range of changes which are with respect to the item, innovation, measure and so on of bank.

1. **Upgrade of framework:** Enhancement of foundation incorporates the guest plan, accessible region space, counter tables with smooth design, cooling, legitimate and creative office also, of full solace. This everything is taken as imaginative activities which a bank should keep up.
2. **Mechanical up degree:** Technology is quite possibly the main thing which is to kept up and update by each association, so here in banks innovation like electronic asset move, sign sheets, computerized framework to oversee line and so forth should be refreshed by banks.
3. **Adaptability in framework:** Flexibility gives more opportunity and an individual method of managing job consequently there should be adaptability in taking care of job so every worker accomplish their work in appropriate way and which is the significant highlight increment the exhibition.
4. **Improving on measure:** Customers' consistently needs basic cycle to accomplish any work, particularly of banks. This is the obligation of the bank representative or administrator to improve on the interaction.
5. **More opportunity to get to the bank:** More an ideal opportunity to get to the bank implies the timings which is agreeable to the clients, as each bank gives general timings however Bank of Baroda gives 12 hrs banking which an additional to the imaginative activities given by banks.
6. **Dispatching client agreeable administrations:** Customer well disposed administrations mean the administrations which is helpful to client in future or which gives better yield to the client. E.g.: Savings cum repeating Account
7. **Client driven methodology:** Customer driven methodology implies where the more significance is given to the client benefits, more significant yields of the client and so forth
8. **Worker strengthening endeavors:** Employees strengthening is pretty much as significant as consumer loyalty, worker more likely than not been given some preparation, some persuasive help from the higher specialists and so forth the association should have go through ceaseless representatives execution evaluation framework and so forth
9. **Beginning practices for great corporate administration:** It's being necessary to keep up corporate administration in each association to look after straightforwardness, responsibility and social obligation

Conclusion:

Private regions banks are profoundly creative contrasted with public regions and beneficial banks. However, a portion of the general public vicinity banks, as an instance, Bank of Baroda and Union Banks are little or no at the back of the non-public areas banks. Undoubtedly co-usable banks are found to be negative whilst contrasted with one of kind banks. Anyway looking to the presentation of the bank, beneficial banks are pretty suitable contrasted with non-public and public area banks.

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3. www.bankofrajasthan.com/bor/wcms/en/home/personal-banking/deposits/termdeposit/RecurringSavings-Deposits-RS, viewed on 1st June 2009

Study on Strength and Weakness of Agricultural Marketing Provisions In The Indian Environment

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Abstract:

India is the country whose most sales generated from agricultural region and now days Country is leading in Information and Technology quarter in global, but notwithstanding an increasing number of harmonized efforts, most smallholder farmers nonetheless do now not earn a respiratory profits and do no longer have the way to use present day agricultural practices. In many Indian regions, smallholder farming has demoralizing outcomes on the environment, riding deforestation of tropical forests, encroaching in blanketed landscapes, or contributing to water pressure and pollution. In the years ahead, climate change will affect the various geographies where smallholder farmers grow their crops, making resilience an vital subject matter. This paper concentrates and analyses the electricity, weak point and opportunities of Indian agricultural advertising surroundings. In Indian situations largest cultivable land to be had in hand of massive farm holders with file food grains production. Indian farming has weak point in zone of production with less price addition for plants and shortage of current food processing strategies and large quantity of put up harvest losses. This paper research world degree possibility for current agricultural zone and how the opportunities may be further reinforced and extended to the farming sector. This paper once more studied at the government approach for Indian farmers to face losses and threats for the Indian farming community the agriculture zone.

Keywords: Agricultural, Indian farmers, marketing, agribusiness, horticultural business, Industrial sector etc.

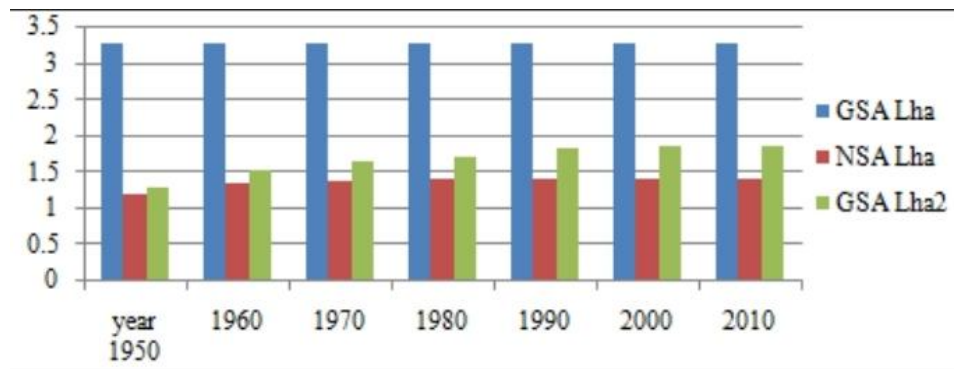
1. Introduction

Indian economy is majorly relying on the rural final results because of this important revenue generated with the aid of the government of India expenses on the rural development. Indian census on account that preceding two decades inclined vastly however agricultural development no longer willing in equal route. Indian economist, researchers, scientist, agro scientists, software engineers, medical doctors as like professions are beforehand inside the international but India is enormously lag-at the back of. This paper focuses with rational observe on agricultural manufacturing and its advertising and marketing strategies their loops and falls and recommendation to cowl these loops and falls.

History of Indian Agricultural Marketing Sector:

- 1) Over 2500 years ago, Indian farmers had discovered and begun farming many spices and sugarcane.
- 2) As per vedicshastra and bhumivargaha soil in India is distributed in 12 types as urvara (fertile), ushara (barren), maru (desert), aprahata (fallow), shadvala (grassy), pankikala(muddy), jalaprayah (watery), kachchaha (contiguous to water), sharkara (full of pebbles and pieces of limestone), sharkaravati (sandy), nadimatruka (watered from a river), and devamatruka (rainfed).
- 3) Different type of soil and its distribution is the strength of Indian farming sector due to this different type of cultivation available in Agricultural sector.
- 4) As per etymologist marketing is term first appeared in dictionary in 16th century.
- 5) Agricultural marketing from India to another country started since 17th century and now a day's lot of the opportunities in front of Indian farmers.
- 6) Due to uneven rain fed around India and irregularity of drizzle feed impacts economy of Indian farming sector inclined or declined hastily.
- 7) Marketing practices divided into different roots and agricultural marketing sector in world.
- 8) Indian agricultural production sector have lot of the weaknesses due to this agro element and product marketing.
- 9) Agricultural sector majorly depending on the rain fed but Indian and state governments promoted farmers for water storage and its limited use.
- 10) Indian Government promoted to the farmers for horticultural sector and provides subsidy to each farmer and group of farmers also.
- 11) Modified seeds and drip irrigation also improves production capacity of farming sector since 1950.
- 12) Indian spices and pulses and fruits, milk and milk products are very popular in world have large amount of demand.

- 13) With the help of this paper we are discussing on the variety of Indian farming sector and their provisions support of Indian and state Government.
- 14) Indian and state Government provides lot of schemes for Indian farming sector since 1950 this paper discusses all the loops and falls and newly declared schemes.
- 15) Land and its utilization in India:



Column chart: Area for agricultural sector (INDIA)

Courtesy: GOVT of INDIA DEPT OF AGRICULTURAL. Year 2008 x- axis years since 1950-2010. Y-axis shows area in Lakh Hectares .GSA: Gross area of India, NSA: Net SOWN area, GSA: Gross Sown Area. **Interpretation:** Above figure shows that total area of country and against that area sown area increases gradually since 1950, Government of India promote to the farmers for improving sown area. Now a day's Sown area reached to half of total area so agricultural production increases proportionally. Sown area reached to the half of total area but water feeding increases vastly due to this some area of India facing water storage problem in some area such as Marathwada and Vidarbha.

2. Literature Review

- 1) **Indian Agricultural Marketing- A Review:** 2011 Asian Economic and Social Society. ISSN(P): 2304- 1455/ ISSN(E): 2224-4433 Shakeel-UI-Rehman, (M. Selvarj, Tamil Nadu, India) M. Syed, Indian Agricultural Marketing- Efficient backward and forward integration with agriculture has led to globally competitive production system in terms of cost and quality. Cooperatives seem to be well positioned to coordinate product differentiation at the farm level and to integrate forward into value added processing activities. Indian agriculture can be balanced and made efficient through proper and better management practices. The present study brings out past and present scenario of agricultural marketing prevailing in India, its challenges and future recommendations.
- 2) **Strength and weaknesses of Indian agriculture sector in the era of globalization: ICTMS3: Aditi Sawant:** In this paper an attempt has been made to evaluate the performance of agriculture in the pre and post globalization period as well the impact of restrictive FDI policies on the overall growth of the agriculture sector.

Research methodology

Problem of statement

“Due to better strength of agricultural marketing provisions in the Indian environment Government of India earn better revenue since year 2000.”

Significance of Study

- 1) What are the strengths of Indian agricultural sector?
- 2) How it will be recovered with various ideas.
- 3) How new technologies interfacing with farmers are they adopted or not?
- 4) Supporting agencies in farming sector and its impact on the outcomes.

By collecting data from different reports generated by agencies authorized and non authorized taken for studies.

Data for Interpretation

- 1) Secondary data taken into the consideration for above study
- 2) Government reports for agricultural sector are studied for above title
- 3) Study is based on production from agro sector and its conversion to finished goods and its export reports studied here.
- 4) Some previous papers whose figures are concentrated on marketing provisions for agro sector.
- 5) Secondary data for opportunity for India for Export of Agricultural, Horticultural and finished goods from farming sector.

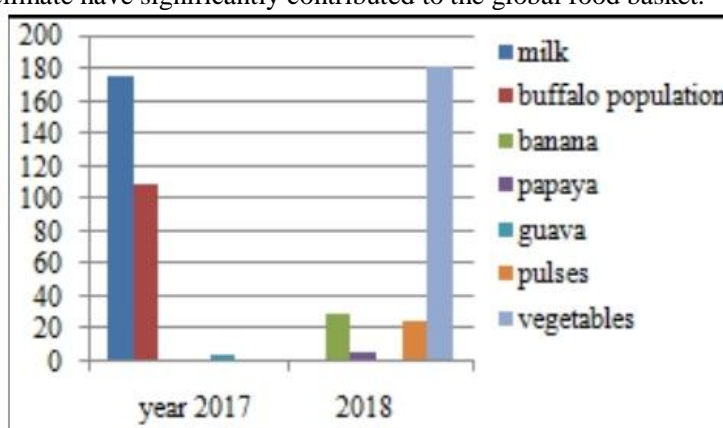
Objectives

Looking to the above facts, the present study is undertaken in view of the following objectives:

- 1) To examine the marketing system for agro-system of India and State Governments
- 2) To estimate the marketing provisions of Indian agro sector and their loops and falls.
- 3) To study on agricultural marketing ideas of Government of India since 1950
- 4) To suggest some policy interventions to improve the agro-marketing

Clarification

As per above title and objectives we are concentrated on agricultural elements their productivity and processing systems in India. Government of India promote to the farmers for utilization advanced seeds in all type of crops. Before some years ago in year 1970-80 farmers are not ready to take modern seed system and away from horticultural system. Indian agro system has great strength they improve their outcome since 1970 in gradual manner. Since 2012 India is ahead in horticulture, Milk and Milk production, in the world keeping lag to lot of the countries. An Indian agricultural marketing value is increased due to quality production and generates better revenue for the country. India's agrarian culture and varied regional climate have significantly contributed to the global food basket.



Column chart 2: Indian Strength of production in various agro and supporting fields Courtesy: IBEF India: Quantities shown in chart is for agro products in million tones year considered FY 2017- 2018.

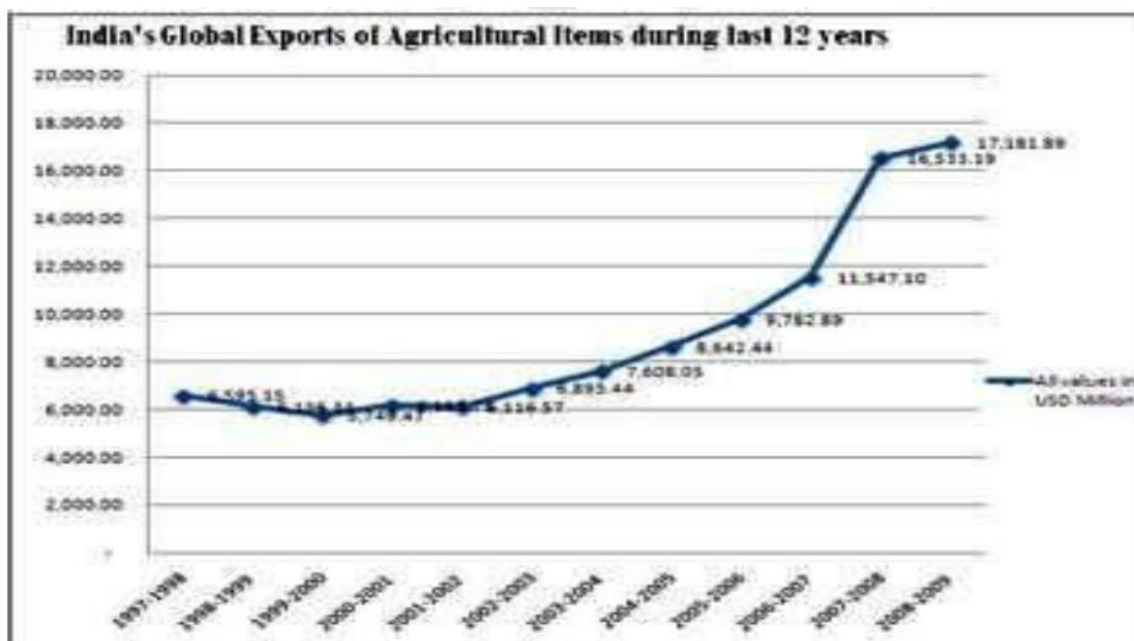
Interpretations

Some crops such as basmati rice and spices also generate US\$ 8.02 billion. Banana, papaya, mango & Guava have production more than 60.00 million tones. India is much ahead in Vegetable production and milk and milk production with pulses in 180 million tones.

Strength of Indian market and Government support: Ministry of Commerce & Industry is planning to introduce an "Agriculture Export Policy" which will aim at doubling the agricultural exports from the country and integrating Indian farmers and agricultural products to the global value chain. The Agricultural and Processed Food Products Export Development Authority (APEDA) plays a significant role in tapping India's agricultural strengths and works towards expanding the export potential of Indian agricultural and food products.

Agricultural Marketing Provisions:

- 1) Marketing provisions by Government of India try to export production from agro sector, Mango, Basmati rice, pulses, milk and their products, Guava, pomegranate, jute, Cashew, orange products, sweet lemons, Onion are the major products.
- 2) Indian market has lot of the drawbacks which badly affects on the farmers due to this Government have to take some actions on the marketing strategies.
- 3) In Export India improves their production and Quality in farming sector due to this gradual increase in Export also by the NAFED and NABARD lot of the facilities provided to the all type of farmer in India. Strength of Indian farmer increases proportionally and their production and revenue increases.



Courtesy: India's Global Export import report Government of India 2008-2009

3. Interpretations and Explanations

- 1) Global system shows in above figure above graph is begin with year 1997 and till 2009 studied graph inclined
- 2) As per graph export in agricultural sector increases in-between 2007 to 2009 it's saturated and this is strength of Indian agricultural sector.
- 3) It started with 4592 US \$ million dollars and till 2009 it reaches to 17200 million US\$ dollars so within ten to twelve years it vastly increases due to government policies and support also different type of subsidies.
- 4) Indian agricultural sector entered in to the service sector as well as promoted for the export.
- 5) Revenue generated by the agro sector reaches vastly to the top due to horticultural and sugar cane sector.

4. Suggestions and Recommendations

- 1) Subsidies must be providing to the farming sector which earns better revenue for Indian Government.
- 2) Rain fed and Water storage is the major hitch of farming sector to recuperate with proper management proper research is suggested for this sector.
- 3) Water resource development is mandatorily required for Indian sector because lots of the rivers are going to be dead due to urbanization and population.
- 4) Required deep research on River and its cleanliness water storage for population and crops around the expanded suburban areas to cultivate good quality vegetables.
- 5) Horticultural subsidies support to the farmers and export subsidy support to marketing system motivate to the system to work effectively.
- 6) Government may support for better quality plant in horticultural sector to the farmers also continue their support for poly house farming sector to get good and Export quality products.

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Strategic Human Resources Management As A Success Factor To Achieve Total Quality Management.

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Abstract:

Many groups are dealing with loads of internal as properly outside challenges at the same time as looking to stabilize their team of workers retention charges, designing a process, education an man or woman within the employer, putting policies for compensations and blessings, and assisting personnel members to balance among family and expert lifestyles calls for a notable attempt in forming strategic human sources management standards. Approach, deployment, results and improvement (ADRI) model is used as a basis to bifurcate the main HR capabilities and relate them to total best control. The paper constitutes basics for constructing a complete model to address the components of strategic human resources control in a particular surroundings as most of the adopted fashions are more reliable in case of newly installed companies.

Keywords: Strategic Human Resource Management, Total quality management, Approach, Deployment, Results, Improvements.

1. Introduction

According to Dean Bowen (1994), the key points of TQM are the customer focus, continual improvements and team work. To implement each of them, a number of practices are needed. In the opinion of Raffio (1993), the involvement of employees as well as the commitment of management is also integral parts of the Total quality management. BQA (British Quality Association) puts forward too many definitions for Total Quality Management. First is focusing on the softer qualitative attributes such as customer oriented, taking advantage of the culture, performance barriers removed, team work, training, and involvement of employees. Steingard and Fitzgibbons (1993) define TQM as 'a set of techniques and procedures which should be used to reduce or eliminate variation in production processes'. Rahman and Bullock (2005) considers the elements of Quality Management as soft and hard elements. Hard elements are related to continuous improvement and the organization's global system. Soft elements are based on human factors which means leadership, HRM and strategic planning (Rahman and Bullock, 2005). Studies show that though both hard and soft elements contribute to the directly for the success of the company, the soft elements also indirectly affect the performance, because they create an environment that facilitates the implementation of the hard elements(Yamada et al., 2013). Badungodage et al. (2012) in a dissertation identify a number of areas where quality management is applicable in HRM. They point out that TQM in HRM functions are mainly in the areas of Job design and analysis, recruitment, selection, hiring and induction, training and development, employee empowerment, employee participation, team work, and leadership.

2. Review of Literature

Many companies have been successful by the implementation of TQM. The Exxon Mobil, Toyota, Honda, Xerox etc. are few among the examples. These major companies at some stage of their development found that the success of the company will sustain only by implementing Total Quality Management. Honda in Japan is a classic example of successful implementation of TQM. Honda Motor Company Ltd is a classic example of a company that implemented TQM. Honda is a Multi-National Company and the largest manufacturer of motorcycles since 1959. They are also the largest manufacturer of internal combustion engine. They are the 6th largest manufacturer of automobiles in the world. Honda's fundamental design philosophy is marked by their attempts to maximize space and comfort for people and reducing the space required for the mechanical components. Honda's R&D department has developed very comfortable models for customers. Some of the technologies used were combing break system, non-dramatic transmission, fuel injection, idle stop system etc. Honda's management policy is based on three joys, the joy of people who buy them, who sell them, and who produce them. The quality objective of Honda is to maintain an international view point of supplying products of high quality and reasonable price. Honda's quality cycle links design and development, production preparation, production, sales and after sales service and collection and analysis of quality related data from customers (World.honda.com, 2016). TQM methodology in Honda can be summarized as customer focused view point, increased efficiency, cost cutting efforts, delegation of authority, expediting daily operations, and new product development. Though HRM is applicable in all these areas, the major area of HRM in this matter can be

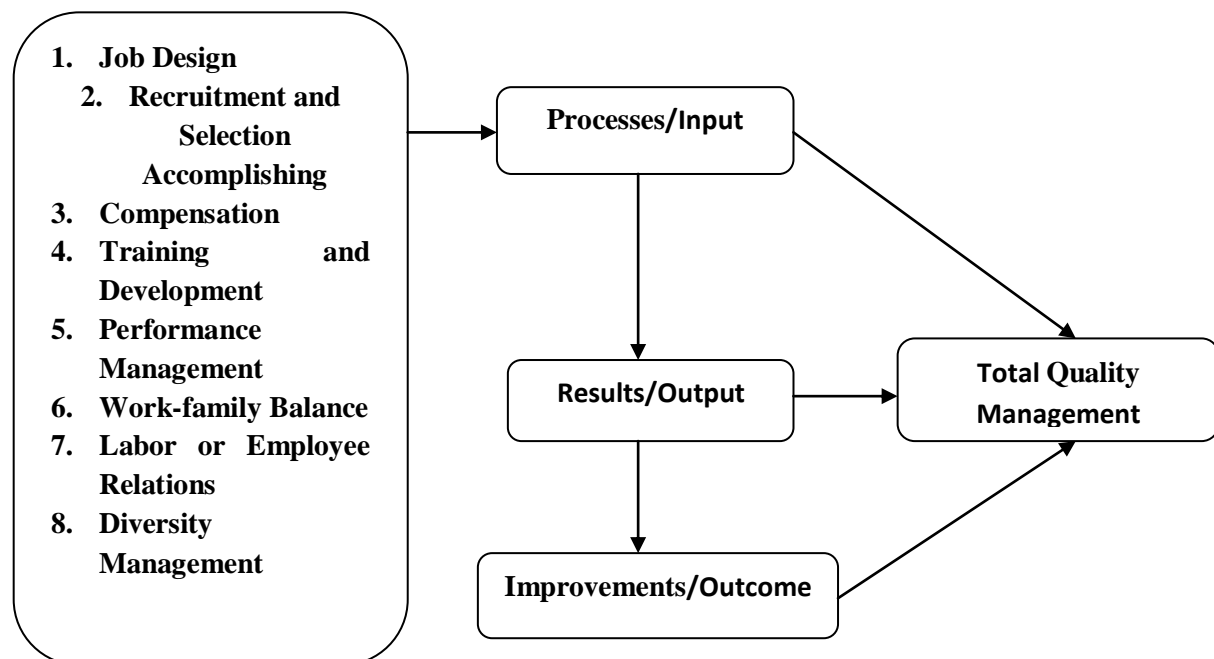
traced in delegation of authority and expediting daily activities. In Japan, Honda offers a training curriculum divided into four courses according to in house qualifications and the extent of individual workers' quality control responsibilities in order to improve associates' quality assurance skills. Honda's QC Basic course also provides an example of their training of personnel to be leaders in quality improvement (World.honda.com, 2016). Hence the quality management of Honda is mainly done through HRM activities which help in improving the quality of the products and sales. In addition to that Honda's employees were prepared to take the feedback and change accordingly. We can say the success of Honda in the highly competitive field of automobile industry accounts to the implementation of TQM and that too is implemented greatly through HRM activities. Another example of successful quality management in telecom industry can be traced in the story of Bharati airtel, a leading telecom provider in India. The company has a lot of competition and they decided to focus on customer satisfaction by improving quality of services and operation. Quality improvement in services is mainly connected to HRM and the steps taken include increasing the quality is service and supply. In service they improved the tangibility, reliability, responsiveness, assurance to the employees and empathy to the customers. Tangibility is the physical appearance of premises and the equipment. Reliability is the products assurance of being dependable, responsiveness stand for the company's response and interest in the customers' issues. Assurance is the trust and confidence among the employees and empathy to the customers is how well they understand the problems of the customers and respond to it. Bharati Airtel is India most successful telecom provider standing neck to neck with the top provider, the state owned BSNL and better performer in many areas including data sales (Dissanayake, 2013).

3. Strategic Human Resource Management (SHRM) and Total Quality Management (TQM)

1. Job Design (JD) refers as the "specification of contents, methods and relationships of jobs in order to satisfy technological and organizational requirements as well as the social and personal requirements of the job holder". Further this definition is defined based on industrial perspective and also based on JD techniques and models. JD in terms of individual perception of the blue collars is more important to be considered for motivation of individuals Rush (1971, p. 5).
2. Recruitment and selection refer to "any practice or activity carried on by the organization with the primary purpose of identifying and attracting potential employees." However, because of differences in their strategies, companies may assign different degrees of importance to recruiting. In general, all companies have to make decisions in three areas of recruitment: personnel policies, recruitment sources, and the characteristics and behavior of the recruiter. These aspects of recruiting have different effects on who the organization ultimately hires. An applicant's decision to accept a job offer-and the organization's decision to make the offer-depend on the match between vacancy and applicant characteristics (Noe, Hollenbeck, Gerhart, & Wright, 2004).
3. Compensation refers to all forms of financial returns and tangible services and benefits that employees receive as part of an employment relationship. Employee benefits, in particular, refer to the part of the compensation package, other than pay for time worked, provided to employees in whole or in part by employer payments (e.g., life insurance, pension, workers' compensation, and vacation). In sum, it is the total of all rewards given to the workforce in return for their services (Edralin, 2007; Mondy & Mondy, 2012).
4. **Training and development:** Training is a set of activities aimed to facilitate learning of knowledge, attitude, and skills among people in the organization, which are intended, in turn, to improve their current job performance and contribution to the achievement of organizational goals. Development, on the other hand, involves long-term planned efforts to enhance the total growth of the human resources that will lead to the fulfillment of personal and organizational goals (Edralin, 2007).
5. Performance management is the "process through which managers ensure that employees' activities and outputs contribute to the organization's goals" (Noe, et. al., 2004). It is crucial, especially when the business is complex and goals are constantly changing. Measuring and managing performance is a challenging task and one of the keys to gaining competitive advantage. The Hewitt Asia Best Employer study (2005) was able to identify two performance management practice characteristics that differentiate the Best Employers in Asia: Regular feedback and Rigorous / effective performance management.
6. Work-family balance may be defined as the degree to which an individual is able to simultaneously balance the temporal, emotional, and behavioral demands of both paid work and family responsibilities (Hill, Hawkins, Ferris, and Weitzman, 2001). Firms are able to provide work-life balance when employees' work is flexible and rotated, long hours are avoided, and various forms of wellness programs are offered in the workplace.

7. Labor or employee relations pertain to a set of processes and procedures utilized in the interaction between the employees and employer to attain their respective goals while accormodating the needs of both parties. This interaction can include communication, interpersonal relationships, participation, discipline, and grievance resolution. According to Edralin (2003), labor relation is the dynamic process of interaction between and among workers (represented by their union) and the employer to achieve their respective goals. The Philippine Labor Code stipulates that labor relations cover union administration, collective bargaining, and dispute settlement other resources required.
8. Diversity can be defined as acknowledging, understanding, accepting, and valuing differences among people with respect to age, class, race, ethnicity, gender, disabilities, etc. (Esty et al. 1995). Companies need to embrace diversity and look for ways to become inclusive organizations because diversity has the potential to yield greater work productivity and competitive advantages (SHRM 1995). Stephen Butler, co-chair of the Business- Higher Education Forum, believes diversity is an invaluable competitive asset (Robinson 2002). Managing diversity is a key component of effective people management in the workplace (Black Enterprise 2001). Required tools for Managing Diversity are effective managers are aware that certain skills are necessary for creating a successful, diverse workforce. First, managers must understand discrimination and its consequences. Second, managers must recognize their own cultural biases and prejudices (Koonce 2001). Diversity is not about differences among groups, but rather about differences among individuals. Each individual is unique and does not represent or speak for a particular group. Finally, managers must be willing to change the organization if necessary (Koonce 2001). Organizations need to learn how to manage diversity in the workplace to be successful in the future (Flagg 2002).

Proposed conceptual Model for SHRM & TQM



Source: Researcher, 2022

4. Discussion

Job designs involve doing a whole piece of work and are challenging but achievable. Job design refers to the process of putting together various elements to form a job, bearing in mind organizational and individual worker requirements, as well as considerations of health, safety, and ergonomics. Train employees to have the knowledge and skills to perform all parts of their job and give them the authority and accountability to do so. Job enrichment is important for retaining your employees.

Following this one major step is needed management should clearly establish disseminate responsibilities of team leaders and their expected outcomes, definitely it should best of its range in other words as a team the leader should know that he/she owns the product and try to cater and serve others with a perfect zero defect type of product or service. Evaluate and pay people based on their performance, not simply for showing up on the job. Offer rewards for skill development and organizational performance, emphasizing teamwork, collaboration, and responsibility for performance. Help employees identify new skills to develop so that they can advance and achieve higher pay and rewards. Compensation systems that

include incentives, gain sharing, profit-sharing, and skill-based pay reward employees who learn new skills and put those skills to work for the organization. Employees who are trained in a broad range of skills and problem solving are more likely to grow on the job and feel more satisfaction. When employees have access to information and the authority to act on that information, they're more involved in their jobs and more likely to make the right decision and take the necessary actions to further the organization's goals. Similarly, rewards need to be linked to performance, so that employees are naturally inclined to pursue outcomes that will gain them rewards and further the organization's success at the same time. Achieving organizational goals and objective is not an easy task for most of the organizations to accomplish; meanwhile business prosperity requires a great deal continuous development which in return enhances the productivity. Strategic human resource management could also be phased into various stages, foremost one is setting the approach to adopted within the organization, here management is required to lay down the package of processes that the human resources department should take into consideration while recruitment, selection, training, compensation etc. Recently supervisors' role is not only identify the faults and mistakes rather they are trying to find the bottom line of the situation and by all means try to fix it in a way that it may not take place in future, in reality when an approach is deployed many checking points should have been recognized by the team leaders and circulated to the subordinate accordingly. This takes quality to a new era of sharing the responsibilities letting even the customers or end user as good as partners; stakeholders' requirements are the blue prints for the service or product providers. The core concept or philosophy behind that is quality is considered as firm-wide activity it should be owned by everyone within the organization.

As a result of the above two activities organization would reach the stage of having results in terms staff educational and training plans, does the management support the HR department with the required budgets?, and where the new policies communicated effectively. Results measurement stage also is a crucial phase in the quality cycle as without end results organization can not envisage the future. Each goal or a sub goal should be given a measureable key performance indicator that quantify the how effective is the outcome achieved. As in most of the cases of quality assurance, management and continuous improvements models internal and external audits and reviews are conducted, a very stress full standardized inspections, interviews, portfolio checking etc., if it is not a culture within the organization staff and other stake holders may feel it is just documentation, that's why results stage shows the direction to which the organization is heading to. Soon as the organization have identified areas of better performance, average, poor and very-poor performance, rigorous actions should take place to **improve** the standards and maintain a culture of sustainable improvement. The victory of institutions depends on their management strategy on how to identify, classify, analyze, and to react to the effective approach. Although there is more TQM critical success factors researchers have carried out in various industries, it is obvious that they are trying to refine the findings of the previous studies. This study revealed that TQM would leave an excellent impact on the goals of the institutions, and would create value in enhancing the economic value.

Another key to successful SHRM in today's business environment is embracing "diversity management". In past decades, "diversity" meant avoiding discrimination against women and minorities in hiring. Today, diversity goes far beyond this limited definition; diversity management involves actively appreciating and using the differing perspectives and ideas that individuals bring to the workplace. Diversity is an invaluable contributor to innovation and problem-solving success. The more diverse the group in terms of expertise, gender, age, and background, the more ability the group has to avoid the problems of groupthink. Diversity helps company teams to come up with more creative and effective solutions. Teams whose members have complementary skills are often more successful because members can see one another's blind spots. Members will be more inclined to make different kinds of mistakes, which mean that they'll be able to catch and correct those mistakes.

5. Conclusion

A diverse team of workers is a reflection of a converting global and market. Diverse paintings teams carry high value to companies. Respecting individual variations will advantage the place of business with the aid of growing an aggressive part and growing work productivity. Diversity control blessings friends through creating through growing a truthful and secure environment wherein anybody has get right of entry to opportunities and demanding situations. Management equipment in a numerous staff has to be used to train every person about diversity and its problems, along with laws and policies. Most places of work are made of diverse cultures, so businesses want to learn how to adapt to be successful.

Strategic human useful resource management isn't always just a feature of the HR department however all managers and managers want to be concerned due to the fact the function of humans is so

critical to a company's aggressive gain. In addition, companies that value their personnel are more worthwhile than those that do not. Research indicates that a success agencies have several things in not unusual, along with offering employment protection, undertaking selective hiring, the use of self-managed groups, being decentralized, paying well, training personnel, decreasing popularity differences, and sharing facts. When groups allow, increase, and encourage human capital, they enhance accounting earnings in addition to shareholder value within the system. The maximum successful businesses manage HR as a strategic asset and measure HR performance in phrases of its achievement point, subsequently main to TQM of the organization.

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Consumer Behavior among Women With Special Reference To Cosmetics

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Abstract:

The contemporary review manages shopper behavior amongst ladies with superb connection with beauty care products patron conduct take a look at relies upon on consumer purchasing behavior with the purchaser assuming the three unmistakable components of consumer participant and purchaser. When the selections have been assessed the shopper is prepared to determine a purchase preference. Beauty care products are substance used to upgrade the appearance or smell of the human frame. A subset of beauty care products is distinct "Make-up" nowadays the influences and benefits of beauty care products may be envisioned unbiasedly utilizing personal pleasure scales permitting graduation of hobby for the rediscovery of prosperity and self belief. Buyer Behavior is impacted and outside impacts and social person intellectual elements influencing on Consumer Behavior to the degree that they help with in addition growing our look beauty care products can have an impact on how we pick out with ourselves and to different human beings and such can work on private satisfaction.

Keywords: Consumer, Cosmetics, Social Culture, Behavior, External Influence, Internal Influence.

Introduction

Shopper Behavior is the investigation of whilst, why, how, and wherein individuals do or don't purchase an item. It mixes additives from brain science, humanism, social humanities and economic matters. It endeavors to realize the customer dynamic interaction, each one at a time and in gatherings. It concentrates on attributes of person patron, for instance, socioeconomics and conduct elements seeking to realize individuals' desires. It moreover tries to assess effects at the patron from gatherings, for example, circle of relatives, companions, reference gatherings, and society overall. Client behavior study relies upon on client purchasing behavior, with the patron assuming the three particular parts of client, payer and purchaser, Relationship advertising is a persuasive resource for customer behavior research as it has a robust fascination with the re-revelation of the real importance of promoting through the re-affirmation of the significance of the consumer or purchaser. A more importance is additionally placed on customer protection, consumer relationship the executives, personalization, customization and balanced showcasing. Social capacity may be categorized into social choice and authorities assistance capacities.

Internal Influence

Buyer conduct is impacted by means of: socio-economics, psychographics (manner of existence), person, inspiration, records, and perspectives, convictions, and sentiments, client behavior worry with customer need purchaser activities closer to enjoyable needs prompts his conducts of every man or woman rely on questioning.

External Influences

Shopper conduct is laid low with: ways of life, sub-culture, territory, eminence, nationality, social class, social magnificence, preceding enjoy reference bunches way of lifestyles marketplace mixture elements. Cosmetics are materials used to upgrade the advent or scent of the human body. Beauty care products incorporate healthy skin lotions, salves, powders, aromas, lipsticks, fingernail and toe nail clean, eye and facial cosmetics, towelettes, percentagement waves, hued touch focal points, hair tones, hair splashes and gels, antiperspirants, hand sanitizer, toddler objects, shower oilsm bubble showers bath salts, unfold and several unique sorts of items. A subset of beauty care products is distinct "makeup," which alludes essentially to hued object planned to alter the purchaser's appearance. Numerous makers understand brightening beauty care products and care beauty care merchandise. The word beauty care products receives from the greek (corrective techno), signifying "area of expertise of dress and decoration," from (restorative), "talented in requesting or organizing" and that from (universe), which means amongst others "request" and "ornament"

History

The primary archeological proof of beauty care products utilization became observed in Egypt around 3500 BC during the Ancient Egypt times with some of eminence owning makeup, like Nefertiti, veil of Tutankhamen, and so on the Ancient Greeks and Romans moreover applied beauty care products.

Herbal Cosmetic Product

It is a difficult work to choose the proper kind of domestic grown beauty care products items on the initial time. Looking for the suitable home grown beauty care products object requires real disposition to the item of seek. It's whatever but a mysterious that the pleasant herbal beauty care products object cost a lot better than those of inferior first-rate. Contrasting prices take a gander on the package with discover

almost about the fixings containing beauty care products. There is an assessment that home grown pores and skin objects in shape every person. In any case, isn't correct. You must bear in mind possible unfavorably prone reactions or severe touchiness of your form of pores and skin. Accordingly you are advised get familiar with beautician's standpoint earlier than acquisition of the precise natural skin objects to prevent any bothersome consequences and impacts.

Review of Literature

Around E. (2004) shopper behavior may be characterized because the investigation of the exercises included when people pick out purchase use or do away with items to fulfill their necessities it includes each one of the issues which have impact at the purchaser prior to all through and later a purchase.

Kotler and Armstrong (2006) different processing flora factors sway an individual's usage propensities. To realize their effect, they can be partitioned into numerous classifications.

Wieners B. (2003) ninety five stage of the concept feeling and discovering that force our purchase occurs within the oblivious mind without our mindfulness.

Bolender R. K. (2006) we're encircled through our way of existence and society they're a essential piece of every country and character by way of making the feeling of social having a place and framing the principle base of a human beings of conduct. In promoting setting society is frequently seen as the combination of various features discernments desires convictions mentalities standards and behavior learned by a citizen from the surrounding people communicating in a similar language and living in a comparable explicit geographic locale lifestyle offers us message regarding what's standard and expected.

Methodology

The present day assessment is about customer behavior amongst ladies with remarkable connection with beauty care products. It is a fundamental enterprise to understand the shopper behavior closer to beauty care products usage. The evaluate has been finished within the Government collegess in Karnataka for amassing the important statistics a survey has been planned and controlled the various selected understudies. For the contemporary review there are round one hundred understudies first and second year understudies of human science and financial matters understudies among them 50 respondents are chosen haphazardly.

In the modern assessment the data accumulated classified. The primary price method is utilized for research of the statistics

Objectives

1. To examination the customers' levels of fulfillment towards beauty care products.
2. To look at the variables affecting the shoppers to buy beauty care products.
3. To review the mentality of understudies towards beauty care products.
4. To survey in the job of brand play in purchasing beauty care products.

Findings

1. 92% of respondents are wearing cosmetics.
2. Majority of the respondents utilizing beauty care products items for magnificence ness.
3. 34% of the respondents utilizing beauty care products items for wellbeing.
4. 73% of the respondents purchasing beauty care products items one time each month.
5. 61% of the respondents buying beauty care products items for quality.
6. Majority of the respondents purchasing beauty care products items from nearby stories.
7. 93% of the respondents utilizing face establishment.
8. 78% of the respondents are utilizing face establishment one time each week.
9. Majority of the respondents utilizing lake me face establishment
10. 75% of the respondents utilizing single brand of beauty care products.
11. Majority of the respondents don't have hypersensitive issue.
12. majority of the respondents said that they will take risk with their skin for testing the item
13. Majority of the respondents said items are not comparable to Expensive.
14. 88% of the respondents are not burning through a lot of cash on beauty care products.
15. 76% of the respondents found the scope of item and brands accessible confounding
16. Majority of the respondents said the main assurance of value Is unmistakable brand.
17. 74% of the respondents utilizing consistently a similar brand
18. 68% of the respondents are not interested in attempting new items.

Conclusion

The current overview manages shopper behavior amongst girls with tremendous connection with beauty care products customer conduct have a look at relies upon on client shopping conduct with the customer assuming the three unmistakable components of consumer participant and customer. A subset of splendor care products is targeted "Make-up" nowadays the affects and blessings of beauty care products can be envisioned unbiasedly making use of personal pride scales permitting commencement of interest for the rediscovery of prosperity and self assurance. Beauty care products incorporate healthy skin creams, salves, powders, aromas, lipsticks, fingernail and toe nail easy, eye and facial cosmetics, towelettes, percentage waves, hued touch focal points, hair tones, hair splashes and gels, antiperspirants, hand sanitizer, child items, shower oilsm bubble showers bath salts, unfold and several special varieties of items. A subset of splendor care products is certain "makeup," which alludes essentially to hued item planned to adjust the patron's look. Numerous makers recognize brightening beauty care products and care beauty care products. The foremost archeological evidence of beauty care merchandise utilization was determined in Egypt round 3500 BC throughout the Ancient Egypt instances with a number of eminence possessing make-up, like Nefertiti, veil of Tutankhamen, and so forth the Ancient Greeks and Romans moreover applied beauty care products.

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Analysis of Statistical Quality Control For Textile Industries Production Processes With A Special Reference To Rabkavi-Banhatti

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Abstract:

The global economy has changed dramatically over the last two decades as a result of global competition, to the point that practically every organisation, major or small, has been affected in some manner. Quality is the most effective factor a company or organization can use in the battle for customer/client. Statistical quality control is a set of problem-solving techniques that can assist you in achieving process stability and increasing capability by minimising variability. The main purpose of this research is to employ SQC in the textile sector, analyse control charts, and compare the performance of different control charts for production data. In the production context, it improves quality, dependability, productivity, and customer happiness. In manufacturing, quality assurance necessitates the adoption of quality control procedures. The level of quality control in 12 randomly selected textile industries in Rabkavvi-Banhatti is investigated in this study. The result of the study reveals that in all the textile industries the production process is within the control limit.

Introduction:

The global economy has changed dramatically in the last two decades as a result of global competition, to the point that practically every organisation (big or small) is affected in some manner. Creativity and innovation are required to bring about the necessary change to gain a competitive advantage (Hotelling, 1947). In the struggle for customers/clients, quality is the most effective component a company or organisation can use. Maintaining a good standard of quality for sarees, like any other product, is critical. In this scenario, the quality issue is much more delicate. No one wants to buy shabby clothing that isn't fashionable. The clothing she wears displays her human dignity and way of life.

Customers must be satisfied in order to be competitive, and in order to fulfil customers, we must focus on quality. Quality control is the attitude and driving force behind creating high-quality products and services that please customers by emphasising the best value of an industry's products and services. Quality control's major goal is to verify that the products, services, or procedures given are dependable, fulfilling, affordable, and physically sound, as well as that they match certain requirements. They place a higher importance on quality and delivery time in today's highly competitive global industry. Similarly, manufacturers have begun to place a higher emphasis on quality and delivery time, and businesses are attempting to gain a competitive advantage and increase profitability by improving quality. Continuous quality improvement will differentiate a company from its competitors in competitive industries, resulting in increased revenue. One of the most important competitive elements for businesses is ensuring quality. The ability to develop high-quality items has an impact on export, sales, and revenue.

It is a long-standing business strategy for any company to provide high-quality products to its clients. This quality control program's goal is to help manufacturers meet the industry's high standards. Furthermore, the supplier might benefit from the company's quality control programme. Quality control programmes not only assist in identifying and rejecting defective items, but they also identify production procedures that require extra attention, minimising the number of defects in future production. In the manufacturing facility, this sort of quality control serves as a foundation for management decisions.

For the purposes of this article, a defect is defined as a condition that causes merchandise to be of poor quality or undesirable due to one or more of the following factors:

1. It is noticeable
2. It will have an impact on the product's desirability
3. It will have an impact on the product's serviceability.

Quality control management is the part of the overall management function that sets and implements the quality policy. Quality assurance covers all processes within a company that contribute to the production of high-quality items. The inspection is carried out by representatives from the current production, and the results are recorded on a control chart. The goal of garment inspection is to visually assess items from a random delivery to confirm that they are in general conformance and appearance with the instruction/description and/or sample received (Rahman, 2018).

Background history of Rabakavi Banhatti textile industry

Rabakavi Banhatti located 18 kilometres west of the Jamkhandi sub division. Rabakavi, Banhatti, Hosur, and Rampur are the four areas that make up the town. Rabakavi and Banhatti municipalities merged in 1952 to become a single municipality. The textile industry, both power-loomed and hand-loomed, is well-known in the area. Rabakavi-Banhatti has around 22000 power looms, making it one of the most densely populated areas in Karnataka.



The Rabakavi–Banhatti textile industry started from 12th century by Jedar Dasimaiya. It had history of 300 years, in 1951 German businessmen improved the management system and also introduced new technology. They started this through handloom later on the technology changes automatic textile loom used then Power loom came and using now days. At 12th century 1st saree rate is Rs. 9 it included all the cost of production and profit. At 1942 Chanamalappa machakanur started handloom. Continued till now his son from 1978 by ashok machakanur that time saree rate Rs. 26 and now saree rate is Rs. 1100 for handloom textile industry Initially the labour force was 550 and production began with 9240 spindles and 500-600 looms. The annual production was Rs. 3.6 thousand yards of fabric and 300 kg of yarns In 1978 the cotton rate is Rs. 160 and at present cotton rate is Rs. 2200, In 1978 the silk rate is Rs. 450 and at present silk rate is Rs. 4500, In 1978 the mazuri rate is Rs. 2.75 and at present mazuri rate is Rs. 230. The textile industry is an integrated saree introducing the following main products.

Quality Characteristics Of Cotton Fiber:

1. **Cotton colour:** Cotton fiber comes in a variety of colours, including grey, kesari jamla navy blue, chocolate tambasu black reddish, and yellow stand.
2. **Cotton fiber Maturity:** Maturity is defined as ripeness or full development after one year. Cotton fibre maturity may have an impact on the quality of the next product (cotton yarn). Cotton fiber that is immature has a poor strength.
3. **Strength of cotton fiber:** It is a fiber's mechanical feature. The strength of cotton fibres is why it's important to test them. The strength of the fibre has a direct impact on the yarn and fabric's strength.
4. **Length uniformity:** There are two types of lengths. The cotton staple length uniformity is 8.29 metre and 6.20 metre.

Research Methodology

A control chart is a statistical tool that is used to distinguish between variations in a process caused by common causes and variations caused by specific factors. There is variety in every procedure. Some variations could be due to factors that aren't generally present in the procedure (Montgomery, 2008). This could be due to a unique cause. Some variety is merely the product of the process's countless, ever-present differences. These two categories of variance are distinguished using control charts. Upper Control Limit (UCL), Centre Line (CL), and Lower Control Limit (LCL) are the three horizontal lines that make up the system (LCL). The average value of the quality characteristic under investigation is represented by the control chart's centre line. When a point falls between UCL and LCL, the process is said to be under control. A point plotted outside the control limits, on the other hand, can be interpreted as indication that

the process is out of control, necessitating preventative or corrective steps to identify and eliminate the assignable cause or reasons. In this article np-chart has been applied for number defectives per day. The data was collected by using simple random sampling method. There are 85 power loom textile industries in Rabakavi-Banhatti town out of which 12 industries are selected randomly. The data for number of defectives was collected by visiting daily to selected textile industries for 15 days.

The control limits for np-chart are calculated by using following formula.

$$CL = n\bar{p}$$

$$UCL = n\bar{p} + 3\sqrt{n\bar{p}\bar{q}}$$

$$LCL = n\bar{p} - 3\sqrt{n\bar{p}\bar{q}}$$

Where,

$$\bar{p} = \frac{\sum d}{nk}$$

Where, d - Number of defectives.

n – Number of observations per sample.

k - Number of samples.

By using the collected data np-charts for all the textile industries are prepared. The control limits for np-chart central line (CL), Upper control limit (UCL) and Lower control (LCL) are calculated(Chanda, 2000).

Result:

Control limits for np-charts of all textile industries are as given below,

textile industries	Number of sample	Number of observations	npbar	npq	UCL	CL	LCL
MSS	15	100	3.07	2.97	8.24	3.07	-2.10
DGB	15	1500	11.2	11.12	21.20	11.20	1.20
SPK	15	500	10	9.8	19.39	10.00	0.61
JAB	15	900	5.8	5.76	13.00	5.80	-1.40
MB	15	40	1.27	1.23	4.59	1.27	-2.05
RBK	15	450	5.00	4.93	11.67	5.00	-1.67
ADA	15	210	5.27	5.15	12.07	5.27	-1.53
CDK	15	2250	11.13	11.09	21.12	11.13	1.14
SKP	15	450	5.67	5.62	12.77	5.67	-1.43
DHT	15	720	6.47	6.4	14.06	6.47	-1.12
KNH	15	1560	5.73	5.71	12.90	5.73	-1.44
SPK	15	1000	4.93	4.93	11.57	4.93	-1.72

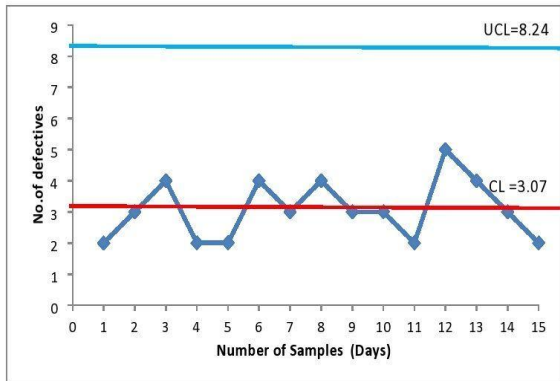


Fig. np-Chart for MSS Textile Industry

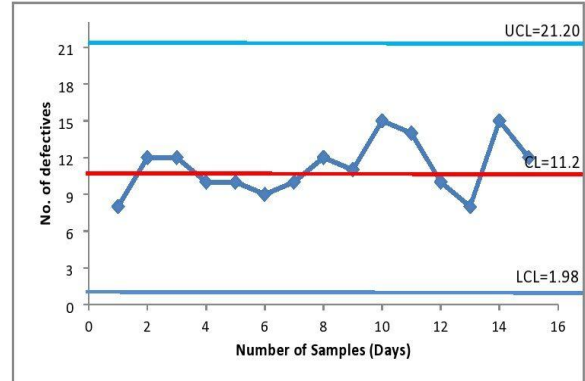


Fig: np-Chart for DGB textile

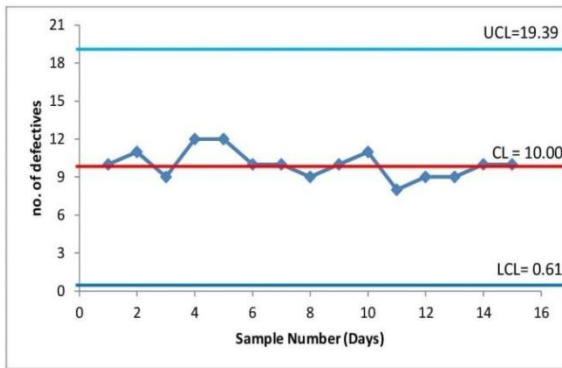


Fig: np chart for SPK textile industry.

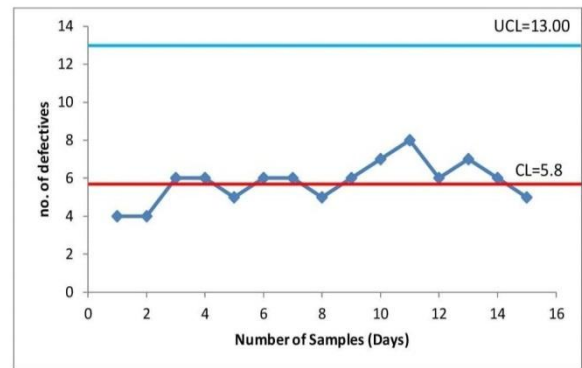


Fig: np-chart for JAB textile industry.

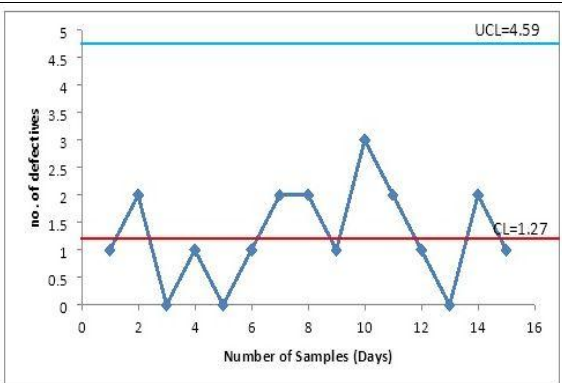


Fig: np-chart for MB textile industry.

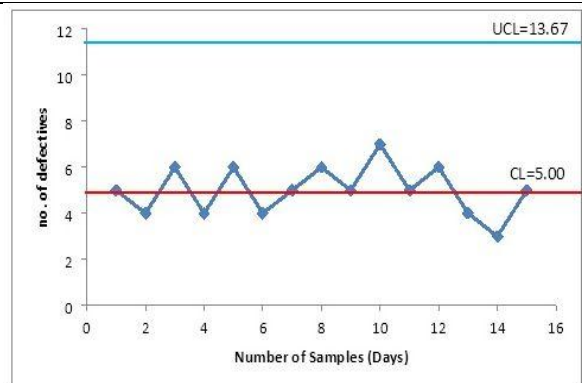


Fig: np-chart for RBK textile industry

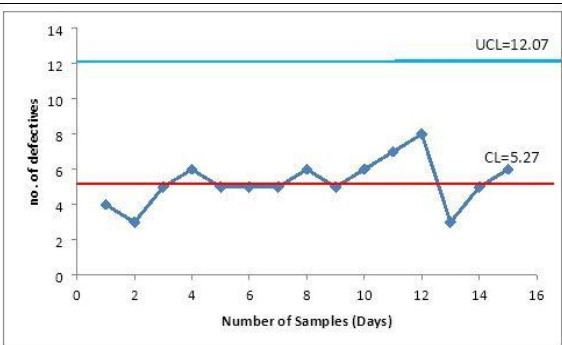


Fig: np-chart for ADA textile industry

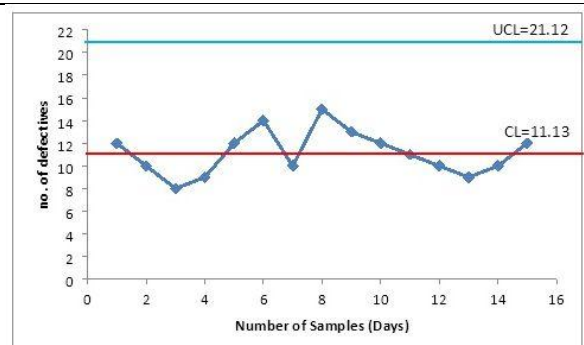


Fig: np-chart for CDK textile industry

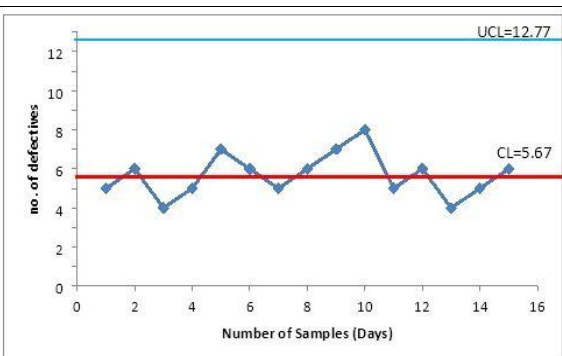


Fig: np-chart for SKP textile industry

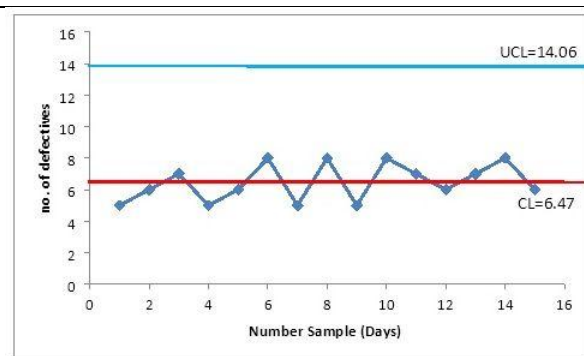
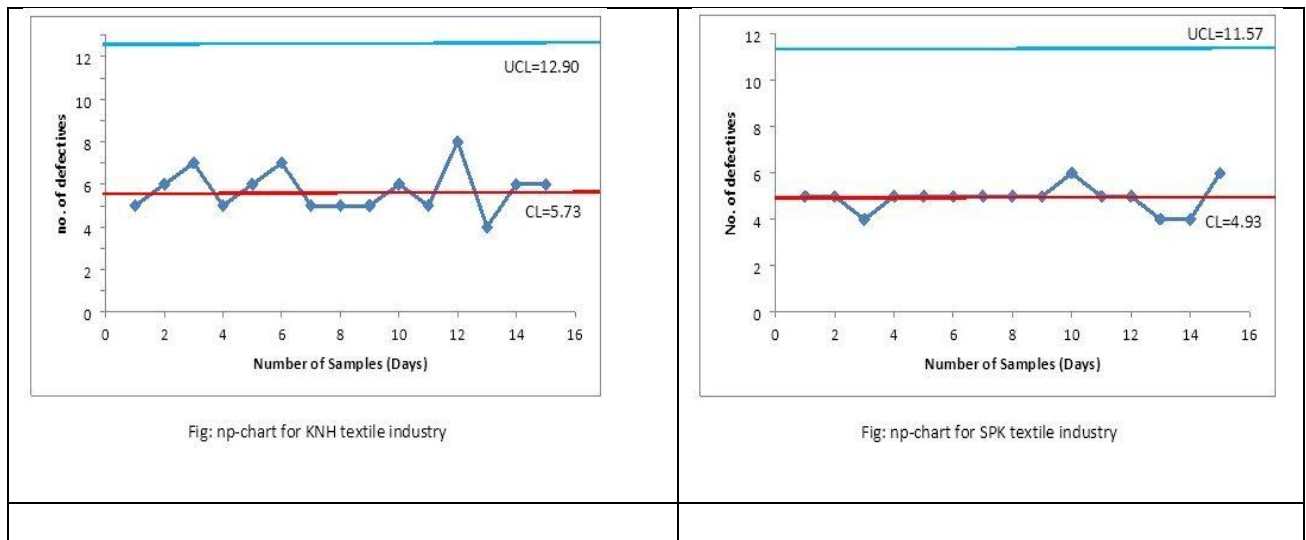


Fig: np-chart for DHT textile industry



Interpretation: np-charts of all the textile industries are in control, all the points are fall within the upper control limit and lower control limit. So the processes of all the textile industries at Rabkavi-Banhatti are in a state of Statistical control. This is because of first quality raw materials and skilled workers.

Conclusion: np-charts of all the textile industries at Rabkavi-Banhatti are within the control, in all the np-charts all the points are fall within the control limit. So the process of all the textile industries is in a state of Statistical control. Thus, It can be conclude that entire process in textile industries at Rabkavi-Banhatti are within the control. It can be seen that textile industrialist of Rabkkavi-Banhhati never compromises in quality as such.

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Community Preparedness in flood Disaster A special reference to JambagiK D. village, Karnataka: A Qualitative study.

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Abstract:

Natural disasters are often in these days in India. Flood is one such a phenomenon which is creating havoc in the lives of people mainly who live in villages and depend on agriculture. Rural folk have some local knowledge which guides them to predict flood and its impact earlier. This knowledge can be termed as a community knowledge which help them to get prepared for the flood well in advance. Community perception of flood affected areas of disaster preparedness include past experience, local knowledge, reasons, help received and solutions for the flooding

Key Words: Flood, Community Knowledge, Community perception, Community Preparedness

Introduction:

Natural disasters can occur suddenly. Nowa days in India the flood disaster has become a national issue that cannot be overawed any longer. Individuals and households are important stakeholders in community preparedness, because they are the driving force, subject, and object of direct disaster risk mitigation. The population in slums, riverbanks, and flood-prone areas is particularly vulnerable. Flood preparedness aids communities in determining and preparing what actions should be taken in the event of flooding. When it comes to conducting evacuations, success is a given. Handling is mainly reliant on community readiness as well as the person. Knowledge of flood is an important factor on disaster mitigation and preparedness.⁴ Natural hazard awareness has long been recognised as having a link to disaster mitigation.⁵ Flood knowledge, perception, and behaviour may be influenced by local community knowledge, perception, and behaviour.¹ Unpreparedness in averting floods is frequently caused by a lack of community perception about the susceptibility of disaster conditions.² According to Government of India, (National Disaster Management Authority (NDMA)), 2019 annual report³, India, due to its unique geo-climatic and socio-economic conditions, is vulnerable, in varying degrees, to floods, droughts, cyclones, tsunamis, earthquakes, urban flooding, landslides, avalanches and forest fire. Out of 36 States and Union Territories (UTs) in the country, 27 are disaster prone. 58.6% landmass is prone to earthquakes of moderate to very high intensity; 12% land is prone to flood and river erosion; out of 7,516 km coastline, 5,700 km is prone to cyclones and tsunamis; 68% of the cultivable land is vulnerable to drought, hilly areas are at risk from landslides and avalanches, and 15% of landmass is prone to landslides. A total of 5,161 Urban Local Bodies (ULBs) are prone to urban flooding. Every year community is facing flood disaster problem in the selected study area. Therefore, the study to explore the community perception dealing with flood disaster is needed.

Methodology

In this study the qualitative descriptive study design is used with phenomenology approach. The data were collected in Jambagi K D village, of Jamkhandi Taluk which is being affected by flood every year in rainy season. Few families of the village that was affected by flood disaster are interviewed for this study. The participants represent the key informants of the disaster management, are the members of Grampanchayat, members of disaster preparedness of group and members of community health Volunteers (Table 1). The data was collected in the October 2021 in Jambagi K D village of Jamkhandi taluka which was most affected village in recent flood disaster in Jamkhandi taluka. The people of the Jambagi K D village have experienced flooding in every rainy season, due to geographical condition of the village. A semi-structured interview technique is used to collect the information of the community perception of disaster preparedness. The interview questions centred on General Information About Flooding, Local Knowledge for Flood Risk Management, Helps Received, Reasons and Solutions For Flood Problems

Table 1: Demographic details of the participants.

Name	Age	Gender	Education
Participant 1	48	Male	High school
Participant 2	36	Female	Graduate
Participant 3	55	Male	PUC
Participant 4	42	Male	High school
Participant 5	52	Female	High school
Participant 6	32	Male	High school
Participant 7	62	Male	PUC

Past Experience

In this research, it is found for the first time, that the past experience of participants regarding the flood had helped them a lot to protect themselves from flooding. All the participants have experienced flood disaster every year. They have faced lot of problems during floods.

P1: It's flooding every year, but the flooding was severe in 1965 and 2021. It badly impacts on crops, houses and domestic peoples were suffering from communicable disease.

P2: If it rains heavily in upper parts of Mahabaleshwar the origin of the river Krishna definitely there will be flood in our village as it is located very near to the river.

P3: After the flood it takes much time to come to normalcy in life and its impact will remain for long time. During the flood time, many outsiders helped a lot to us. They provided rice, packaged food, medicines, cloths, utensils and fodder for our cattle etc.

Local Knowledge for Flood Risk Management

The people of this village have well knowledge of flood which would help them to manage the things before and after flood.

P3: Once we notice the water level is increasing, well in advance we plan to get shifted to safe places like relative's house and higher and affordable place.

P4: The local knowledge helped to protect people from flood vulnerability and protect lives and livelihoods as much as possible.

P5: The information regarding increase in flood level given by government notices, medias and local politicians.

Helps Received

People received help from others during this critical condition from the people of various places.

P6: Local people and NGO's provided grass for animals and daily essential things. Local political representatives provided food kits.

P7: we received Rs. 5 lack for completely damaged houses, 3 lacks for 50% damaged houses and 50 thousand for partially damaged houses from the government.

Reasons for increase in water level during flood.

Here, are some reasons given by the native people for the increase of water level in their village.

P5: The water level is increasing every year because of unscientific construction of bridges across the river and increase in the height of the roads.

P6: The water level is increasing due to heavy rainfall. Natural imbalance and global warming.

Solutions for Flood Problems

Here, are some solutions suggested by the native people to reduce flood and becoming less vulnerable to the flood.

P3: Elevation of bridges and increasing the capacity of dams is the best solution.

P7: Shifting the people permanently from the flood zones is the best solution.

Discussion:

The study area is very vulnerable to flood disaster; due to the low geographical area, this area is flooded every year in rainy season. In order to carry out local community participation in flood disaster management, it is necessary to understand how people perceive disaster risk, as well as their awareness of disaster preparedness actions and perceptions.⁴ People's opinions of floods are influenced by social, cultural, and public acceptance.^{2,5} The acquisition of disaster risk information and effective participation of the local people can improve disaster mitigation and preparedness by improving disaster risk perception and coping mechanisms.^{4,6} The public's perception of a flood disaster is considered when planning flood mitigation and preparedness.⁴ Past experience is the first perception expressed. Every year during the rainy season, the people of Jambagi KD village face a flood tragedy. This causes people to stick to their previous

experiences in dealing with flood disasters. People's perceptions, adaptations, and coping mechanisms toward flood disasters have all been shown to be influenced by prior experience.^{2,7,8}

The next factor of the perception is the local knowledge for flood risk management. The local knowledge for flood risk management is an important part of community preparedness mechanism. The local knowledge helped to protect people from flood vulnerability and protect lives and livelihoods as much as possible. The third factor of the perception is help received. This is another important factor community preparedness mechanism. During the flood disaster most people in the JamabagiKD village lost their houses, crops, lives and livelihoods. During this period many NGO's, local politicians came forward to help them. And also, those who lost their houses government gave compensations to them.

The next factor of perception is reasons of flood disaster. There are so many reasons of flood disaster. In this village the water level is increasing every year because of unscientific construction of bridges and increase in the height of the roads. The last important perception is the solution for the flood disaster. There are so many different solutions for the flood disaster. The people from the Jambagi village replied that Shifting the people permanently from the flood zones is the best solution.

Conclusion:

Community perception of flood affected areas of disaster preparedness include past experience, local knowledge, reasons, help received and solutions for the flooding. The people of the Jambagi KD village experiencing the flood disaster every year in rainy season. The result of this study reveals that they are facing this flood disaster problem because of the unscientific bridges, dams and roads around the Jambagi KD village.

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Economic Push and Pull Factors of Rural Vijayapur Migrants In Goa State

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Abstract

Migration is a geographic and a continuous process that brings a drastic change in the demography of any place or region. It is a product of economic, social, cultural, political and environmental factor of which economic factor dominates the flow of migration. Due to Push or Pull factors, migrants move from the places of scarcity to the places of abundance.

In the present study, economic factors responsible for the flow of migrants from rural Vijayapur to Goa State has been assessed by using 400 (275 Permanent and 125 temporary migrants) samples collected randomly in different places of Goa State by using questionnaire method during 2015 and 2016. Simple statistical techniques were adopted - percentages, averages, Chi-square tests for identifying the significance of economic factors. Economic Push factors i.e., Unemployment, Poverty, Low wages, Irrigation and Land holding while Pull factors- Continuous availability of jobs, industrialization, high wages and tourism were considered for the study. The analysis shows that among push factors, low wages in Rural Vijayapur is the controlling factor while high wages and continuous availability of jobs in Goa State are the dominating pull factors. Further, all these factors are statistically significant.

Keywords: Migration, Push and Pull factors, Chi-square tests, Wages

Introduction:

Migration is the third component, after fertility and mortality, which holds a place of prominence in a geographical analysis of population change in any area (Trewartha, 1969). It is not just mere shifting of people from one place of residence to another, as space-content and space-relationship of an area, but is an instrument of cultural diffusion and adaptation, and social integration resulting in population distribution. Relocation is diffusion as the spread of characteristics through the bodily movement of people from one place to another (Rubenstein 2010). Further, migratory movements are basically a product of social, cultural, economic and political and/or physical circumstances in which individuals or groups find themselves (Bhende and Kanitkar, 2000).

Migration is a geographic and continuous process that has been food for political debate worldwide. It has shown uninterruptedly increasing trend, as people have left home voluntarily for economic or other reasons, or of those who have been forced migration – refugees. Managing human mobility is one of the greatest challenges for destination in developing and under developing countries. The causes and routes of migration flows for different types of migration are difficult to differentiate and poses difficulties for governments to regulate this.

With births, marriages and deaths, migratory movements varies in intensity and direction from year to year, from season to season, and is related to factors like race, sex, age, occupation and geographical region. Globally, migration is a livelihood plan accepted by millions of people, as in India about half of the urban population are migrants and one fifth of them are inter-state migrants concentrated in 53 million plus urban agglomerations that comprises of 140 million out of 377 million urban population of the country (43 per cent of the total population). Out of 53 million plus cities, eight are megacities with population more than 5 million where migrants do all petty jobs in all the sectors of the economy it is no wonder that they constitute backbone of the country's economy. Out of 482 million workers in India, about 194 millions are permanent and 15 million are short-term migrants i.e., both temporary and circulatory (Kesri and Bhagat, 2012). When workers do not have option for livelihood and employment and there is expectation in higher economic improvement in the place of origin, labour migration takes place (Lall, Selod and Shalizi, 2006). In some cases, they stay and work in urban areas for long time while others are short-term or temporary migration become livelihood for rural poor.

According to the National Commission for Enterprises in the Unorganised Sector (NCEUS) reports that 92 per cent of India's Workforce are informal employment and are from migrant labour (NCEUS, 2007). About 30 per cent of migrants are working as casual workers hence vulnerable to the vagaries of labour market. Only 30 per cent, 35 per cent of workers are employed as regular/salaried workers (NSSO, 2010). Migrant workers and workers in informal sector were badly hit (ILO, 2020). India has undergone rapid urbanization, the pace of urbanization is not only due to the natural increase in population growth, but it is due to the heavy influx of rural migrants in urban areas (Ganguly 2009; Ledent 1982), particularly in the large-sized cities and metropolises. Migration is caused by Push and Pull factors

of which economic factors are decisive. The economic push factors of heavy influx of rural migrants in urban areas are either due to the repulsive forces operating in the rural areas in the form of high rates of unemployment, poverty, low wages, lack of irrigation, inadequate supply of skilled work, low technology, non-availability of houses, land holding is not enough, off season of works in the native place and scarcity of food. Pull factors of migration are job opportunities, continuous employment industrialization at high wages, development and means of transport, Banking facilities and tourism. Dhar and Basu (2011) examined the sex composition of Non-migrants and migrants in Kolkata Metropolitan Area (KMA), their analysis reveals that the sex composition of the various groups is controlled by factors like income level, social security, religious faith, types of occupation. Sex ratio is higher among the in-migrants having Bengali cultural background- districts of West Bengal and Bangladesh while KMA has lower sex ratio due to urbanisation

Saviramath, V. B (2014) concluded an increase in volume of migration is directly associated with rapid urbanisation and consequently rise in job opportunities in Dharwad during the year December 2011-February 2012. Majority of the migrants were belonging to the age group of 20-40. Gupta and Sharma (2003) concentrated on the three-fourth population of in-migrants are youths and mature people whose level of education is better who are dedicated in economic pursuits. Hebert et al (1999) propounded that migrant households are characterised by lower education levels of income from agriculture and by an inferior geographical location. However, those households sending migrant labour are found to have higher income levels than those not sending migrant labour. Kadam (2020) studied socio-economic conditions of the migrants of hotels in North Goa and found that the economy depends on migrants particularly in the wake of Covid19, their miseries continues in terms of lack of security, discrimination, exploitation etc. Beneficiaries are deprived of the benefits as they are misappropriated with the result the policies are undermined. Timble (2013) identified the main reasons for the migrants getting attracted to Goa from all over the world viz., climate, well developed infrastructure, scarcity of labourers, higher wages and salaries. Bhat and Nagesha (2018) found that migrants were migrating to rainfed regions of Malnad to the industrial areas in the state. The study intends to provide mitigate the problems of increasing migration and for which PURA may be seriously thought of proper implementation. Doddamani., K. N (2014) has noted down that about 86 per cent of migrants are working as labourers, they are unskilled as they draw lower wages compared to mason and other workers who are working in construction fields. Every year thousands of marginal farmers and landless agricultural labourers migrate seasonally to Maharashtra for survival and inclusion. Usha Rani (2015) found the main reason for migration is work or employment which reflects inequality in regional development. Further, she demanded for balanced development across all the regions with various schemes

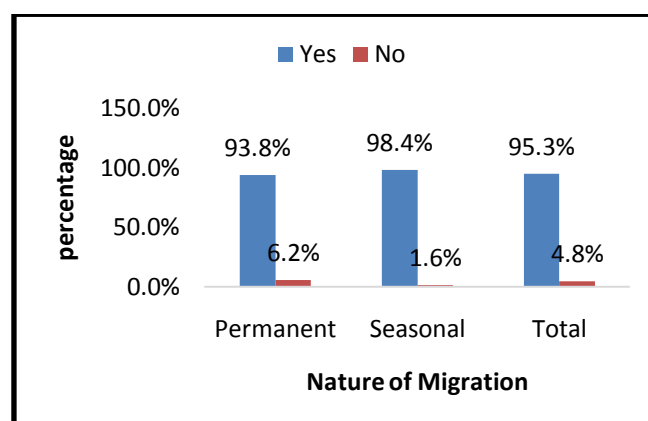
Solanki and Yadav (2014) have explored the existing linkage and role of remittances of migrants staying in Delhi's slums within the city and region. They found relocation has restricted migrants socio-cultural and economic linkages as compared to the evicted slum. The main driving force behind the weak linkages is the Government of Delhi which has relocated them from their community people and work place without providing adequate connectivity. Radhika et al 2017 computed Vulnerability index at district level based on demographic, social, occupational, agricultural and climatic dimensions. Climate change has forced out Migration as people move from densely settled areas to less denser areas. Incidences of migration has increased in northern Karnataka and Coorg, Chamrajnagar and Kolar districts are prone to droughts and floods. The study aims in assessing the various Economic Push and Pull factors responsible for migration from Rural Vijayapur to Goa State. Further, it identifies the dominating Push and Pull factors. Flow of migrants has been assessed by using 400 (275 Permanent and 125 temporary migrants) samples were collected randomly. This primary data was collected in different places of Goa State by using questionnaire method during 2015 and 2016. Simple statistical techniques were adopted - percentages, averages, Chi-square tests for identifying the significance of economic factors. Economic Push factors i.e., Unemployment, Poverty, Low wages, Irrigation and Land holding while Pull factors- Continuous availability of jobs, industrialization, high wages and tourism were considered for the study.

Discussion:

As stated earlier, economic factors affect the migration flow in a region leading to demographic change. The following analyses are carried out in bringing out the association and significance of different economic variables with the nature of migration. Amongst the various causes, analysis of unemployment is of prime value which in turn is responsible for the movement of migrants from Vijayapur to the places of surplus employment opportunities in Goa. The analysis of migration based on nature of migration and unemployment depicted in Figure 1 shows that 381 migrants moved to places where jobs were available in Goa. Of the total migrants labourers, 258 (93.8%) were Permanent migrant labourers and 123 (98.4%) were

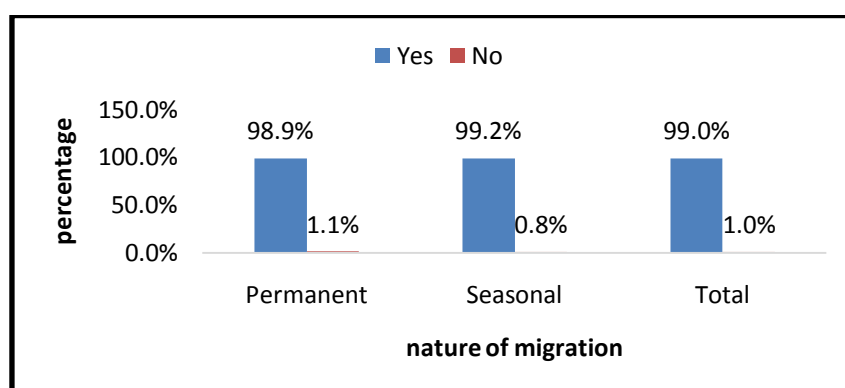
from Seasonal migrant labourers. The relationship between the nature of migration and unemployment was tested by using Chi-Square test reveals that there is significant association between the nature of migration and unemployment (p value =0.046). Maximum labourers migrated due to unemployment in seasonal than permanent migrant labourers.

Figure 1. Flow of migrant labourers due to unemployment and nature of migration.



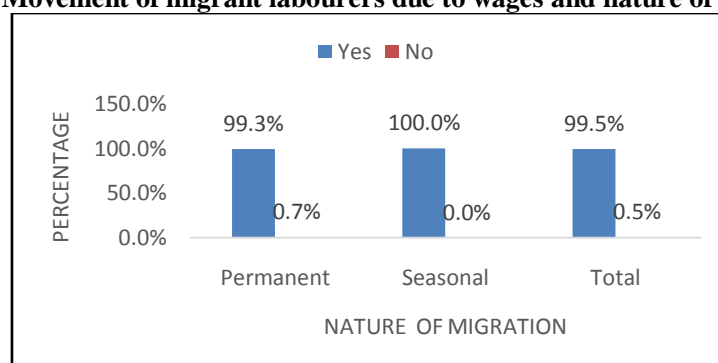
Another factor which decides the migration is poverty. Figure 2 shows the flow of migrant labourers due to poverty. Out of 396 labourers migrated, 272 (98.9%) were Permanent migrants and 124 (99.2%) were Seasonal migrant labourers. Chi-Square test reveals that there is significant association between the nature of migration and poverty (p value =0.041). The labourers migrated due to poverty were more in seasonal than permanent migrant labourers.

Figure 2. Movement of migrant labourers due to poverty and nature of migration.



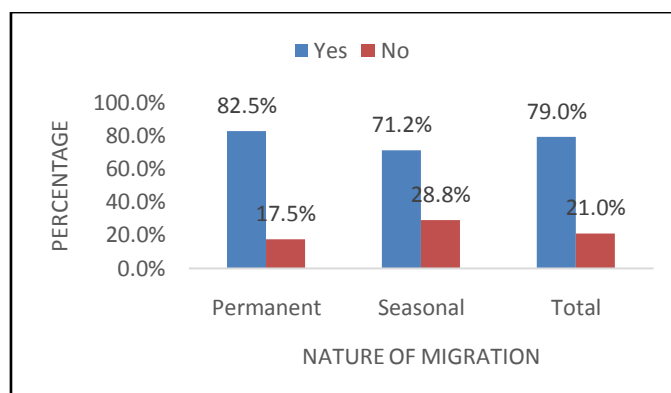
Migration of people from low wages region to the places of high wages region is yet another feature of Push factors. Figure 3 reflects the flow of migrant labourers based on low wages - 398 labourers migrated due to low wages in Vijaypur. Of these migrants 273 (99.3%) were Permanent and the rest were seasonal migrant labourers. The relationship between the nature of migration and wages is tested by using Chi-Square test which reveals that there is significant association between the nature of migration and low wages (p value =0.035). Maximum labourers migrated seasonally than permanent migrant labourers.

Figure 3 Movement of migrant labourers due to wages and nature of migration.



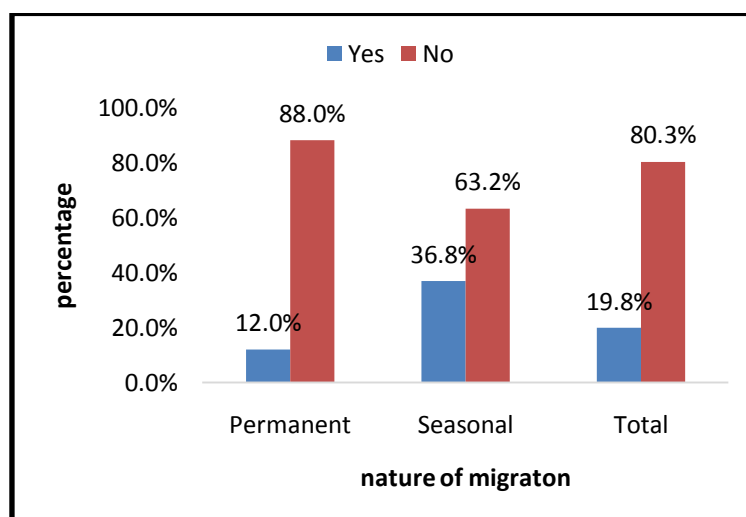
India is a land of villages where more than 62 per cent of population practices agriculture but at the same time Indian agriculture gambles with Monsoon. Because of erratic monsoonal behaviour, irrigation supports agriculture to prosper and inadequate irrigational facilities can harm the economy. Figure 4 provides an insight on the movement of migrants due to low wages in Vijaypur. Overall, 316 labourers confirmed that they migrated due to lack of irrigation to Goa. Of these, 227 (82.5%) were Permanent and 89 (71.2%) were seasonal migrant labourers migrated. The analysis of Chi-Square test reveals that there is significant association between the nature of migration and lack of irrigation (p value =0.010). Minimum migrants migrated due to lack of irrigation in seasonal than as permanent one.

Figure 4. Flow of migrant labourers due to lack of Irrigation and nature of migration.



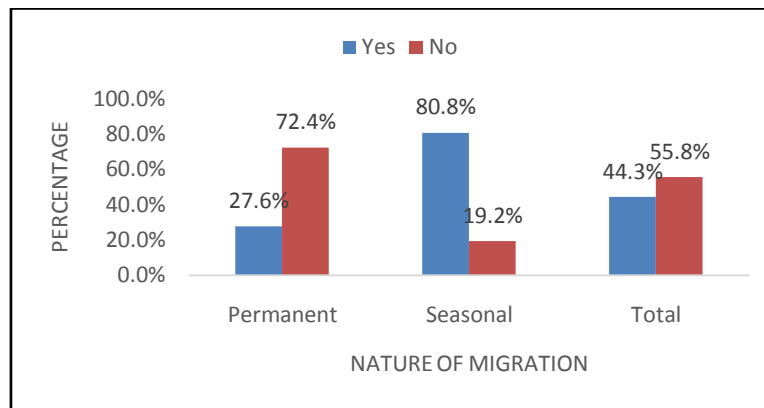
Vijaypur district has arid type of climate with moderate to sparse population. Here, landholding per capita is more as compared to Goa State. Hence, places with more/less size of landholdings matters with climatic conditions and irrigational facilities decides the flow of migration. Figure 5 shows the flow of migrant labourers due to land holding was not enough. Overall, 79 labourers not migrated due to land holding was not enough in their native. Out of the total, 33 (12.0%) were Permanent migrant labourers and 46 (36.8%) were seasonal migrant labourers not migrated. More than 75 per cent of the migrants were not migrated due to land holding was not enough. Chi-Square test reveals that there is significant association between the nature of migration and land holding was not enough (p value <0.05). Labourers migrated due to land holding was not enough were more in seasonal than permanent migrant labourers.

Figure 5. Flow of migrants due to Land holding was not enough and nature of migration



Human economic activities are seasonal, particularly agricultural activities during the monsoon season farmers were busy preparing land. This affects the flow of migrants. Overall, 177 labourers did not migrate due to off season of work in the native place. Of the total, 76 (27.6%) were Permanent and 101 (80.8%) were seasonal migrant labourers not migrated because of off season of work in the native place. Chi-Square test shows that there is significant association between the nature of migration and off season of work in the native place (p value <0.05). Migrants due to off season of work in the native place were more in seasonal than permanent migrants (Figure 6).

Figure6. Flow of migrants during Off season in native place and nature of migration.



Amongst various types of employment – continuous employment – seems to be more stable and is responsible for getting locked with the place. This type of job improves the economic conditions and provides a financial stability. Thus, it attracts migrants towards a wide range of job opportunities in big cities. Job opportunities are pull factors that determines the flow of migrants. Figure 7 reveals that about 399 migrant labourers migrated- both permanent and seasonal migrant labourers because more job opportunities are available in Goa. Analysis of Chi-Square test shows that there is significant association between the nature of migration and job opportunities (p value=0.001). Labourers were more in seasonal than permanent migrant labourers.

Figure7. Movement of migrant labourers due to Job opportunities and nature of migration.

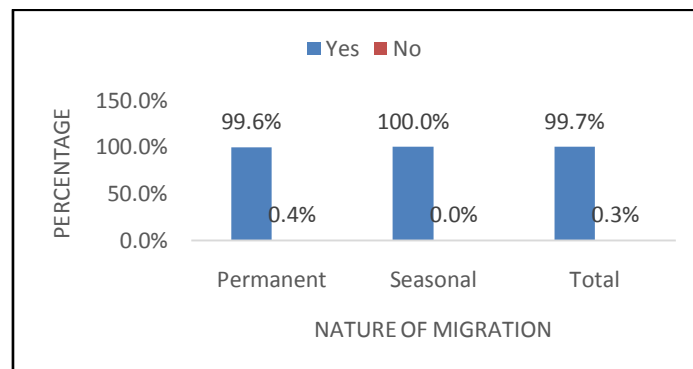


Figure 8 shows that total of 394 migrants migrated because they were getting continuous employment in Goa. Both permanent and seasonal migrants migrated for the same reason. Analysis of Chi-Square test reveals that there is no significant association between the nature of migration and continuous employment (p value=0.437). Migrants were more in seasonal than in permanent. Industrialization and wages are very much related to migration. Goa is known for its cosmopolitan environment which is able to provide a variety of job avenues. Figure 9 shows the distribution of migrant labourers due to Industrialization at high wages. Overall, 365 migrant labourers migrated to Goa because there are more Industries which are paying high wages. Of the total, 251 (91.3%) were Permanent and 114 (91.2%) were seasonal migrant labourers. Chi-Square test reveals that there is no significant association between the nature of migration and Industrialization at high wages (p value=0.026). Goa Tourism contributes more than 75 per cent to the state revenue thus controlling the State economy. Tourism creates a large number of job opportunities thereby attracting people from neighboring state particularly Vijaypur district of Karnataka. Figure 10 shows that out of 109 migrant labourers, 88 (32.0%) were Permanent and 21 (16.8%) were seasonal migrant labourers. Chi-Square test show that there is significant association between the nature of migration and tourism (p value=0.002). Maximum permanent migrants migrated than the seasonal migrant labourers.

Figure8. Flow of migrant labourers based on Continuous employment and nature of migration.

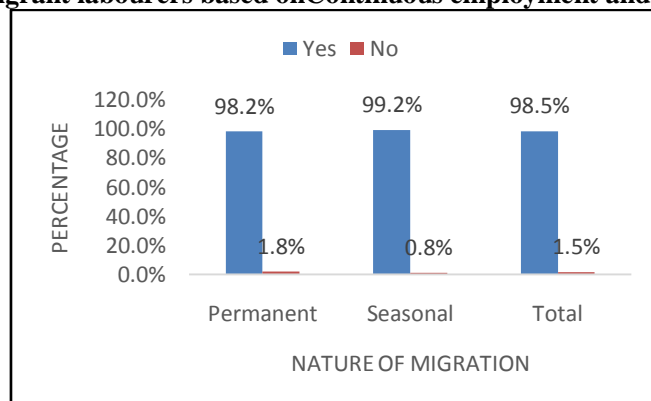


Figure 9. Flow of labourers due to high wages, Industrialization and nature of migration.

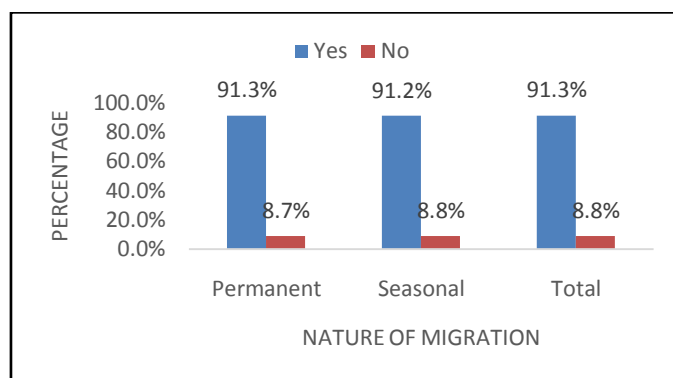
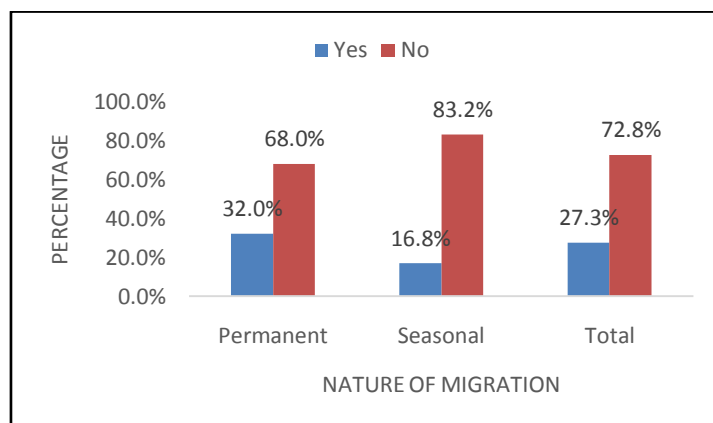


Figure10. Distribution of migrant labourers due to Tourism and nature of migration.



Conclusion:

Diagnostic study on Economic Push and Pull factors responsible for out migration from Vijayapur to Goa State is vital for planning purpose. The study is enfolding out various statistically significant findings particularly Unemployment, Poverty, Wages, Irrigation, Landholding, Off-season and Job opportunities while continuous availability of jobs shows insignificant relationship with the nature of migration types as reflected in Table1.

Table1. Relationship between Nature of migration with the Economic Push and Pull factors

Sr. No.	Factors	Chi-square	P-value
01	Unemployment	3.9	0.04
02	Poverty	4.17	0.04
03	Wages	3.6	0.04
04	Irrigation	6.6	0.01
05	Landholding	33.348	0.05
06	Off season	98.459	0.05
07	Job- opportunities	10.119	0.01
08	Continuous Job Opportunities	4.384	0.036
09	Wages and Industrialisation	0.001	0.98
10	Tourism	10.0	0.002

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Progress of Anna Bhagya Yojana on Migrant Women during Pandemic Period: A Special Reference to Jamakhandi Taluk of Bagalkot District

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Abstract:

Anna Bhagya Yojana is a one of the poverty alleviation programme, its main objective of poverty reduce and also for migrant women workers, helps to migrant women's because of poor people's are migrant goes to for basic needs mainly food grains so, Government has been implementation of Anna Bhagya Yojana Specially for Below Poverty Line (BPL) and Antyodaya Card holders so, Anna Bhagya Scheme is in force w.e.f. July-2013 in Karnataka. The Public Distribution System in India is more than half-a century old as rationing was first introduced in 1939 in Bombay by the British Government as a measure to ensure equitable allocation of food grains to the urban consumers in the face of rising prices. Thus, rationing in times of crisis like famine was the historical precursor to the national policy of stabilization and administration of food grains. The main objectives of the paper to study the Migrant Women Workers status in India, to know Food Security and Anna Bhagya Yojana and impact of ABY on MWW. The paper Result is shows that is positive before implementation ABY is standard of living of MWW is low after implementation of ABY is standard of living of MWW is 90% good in survey. So this is the impact of ABY on MWW.

Key words: ABY, Food security, MWW, PDS, MSP, NFSA, AAY, APL, BPL.

Introduction:

Anna Bhagya Yojana is a one of the poverty alleviation programme, its main objective of poverty reduce and also for migrant women workers, helps to migrant women's because of poor people's are migrant goes to for basic needs mainly food grains so, Government has been implementation of Anna Bhagya Yojana Specially for BPL and Antyodaya so, Anna Bhagya Scheme is in force w.e.f. July- 2013 in Karnataka. Women's status has been argued as pointer of the level of development of particular in societies. But today these assumptions are seriously under threat and actual condition of women in the world and particularly in developing countries like that of India, does not tally with these descriptions.. Even after 61 years of its freedom more than 1/3rd of the total population, still continues to live in abject poverty, lack of access to women education, ill health, homelessness, unsafe environment, social discrimination and exclusion from the main stream. Women migrant workers are one of the most unseen and deprived groups of people. The economic, social, cultural and political factors influence the choice to progress

Objectives of the Paper

- 1) To Study the status of Migrant women workers in India.
- 2) To know the Food security and Anna Bhagya Yojana (ABY).
- 3) To analysis of Anna Bhagya Yojana on Migrant Women Workers in Jamakhandi Taluk.

Research Methodology of the paper

The present paper is based on the both primary secondary data has been collected. The data is collected through an interview schedule in Jamakhanditaluka of Bagalkot District. For interview schedule 30 sample size has been selected which covers 20 respondents from rural area and 10 respondents from urban area.

Limitations of the Paper

The following are some of the limitations of the Paper

1. The present study is conducted only Jamakhandi Taluk of Bagalkot District
2. The study is confined to 30 migrant women workers respondents only.

Status of Migrant women workers in India

Migration is of big scholarly interest to students of society and culture. There is plenty of research on processes of migration, causes of migration, adaptation of the migrated people to new locations and settings, and consequences of migration on people and communities concerned. It has been observed that migration has seen effect on all areas of human life including economy, health, marriage, household formation, politics, religion and communication.

Table -1 States with Highest Migration Growth in India

States	2001 (Migration)	2011 (Migration)	Growth Rate in Migration	Overall Growth Rate of Population
Tamil Nadu	1.58	3.13	98%	15.6%
Manipur	0.0037	0.073	97%	18.7%
Meghalaya	0.037	0.077	108%	27.8%
Kerala	0.92	1.63	77%	4.9%
Jammu & Kashmir	0.18	0.28	55%	23.7%
Assam	0.67	1.02	52%	16.9%
Karnataka	1.66	2.50	51%	15.7%
Andhra Pradesh	2.34	3.32	42%	11.1%
India	31.45	45.36	44%	17.64%

Source: Census 2011 (In Crores)

Tamil Nadu's migrant population surged by 98 percent i.e., from 1.58 crore in 2001 to 3.13 crore in 2011. During the same period, the population of the state grew by 15.6 percent. Migrants comprise 43.4 percent of the state's population compare to 25.44 percent in 2011. Kerala's migrant population has grown by 77 percent from 0.92 crore in 2001 to 1.63 crore in 2011. The state's population in the same period grew by 4.9 percent. In Kerala, 2011 almost 49 percent of the population called themselves migrants as against 28.93 percent in 2001. Karnataka too has shown a 50 percent increase in its migrant population - from 1.66 crore to 2.50 crore. Only Andhra Pradesh, with a 40 percent rise in migrant population, has shown a growth below the national average. Its migrant population bigger from 2.34 crore to 3.32 crore during this period.

Brief introduction of Anna Bhagya Yojana

Anna Bhagya Yojana is a one of the poverty alleviation programme, its main objective of poverty reduce and also for migrant women workers, helps to migrant women's because of poor people's are migrant goes to for basic needs mainly food grains so, Govt has been implementation of Anna Bhagya Yojana Specially for BPL and Antyodaya so, Anna Bhagya Scheme is in force wef. July- 2013 in Karnataka. In this scheme more than 103 lakh BPL families are the beneficiaries every month. By increasing the issue quantity and distributing food grains at free of cost, supports the food security and also purchasing ability of the BPL families. In the year of 2017 April the Government extended the quantity of food grains to the Anna Bhagya Yojana, Antyodaya Yojana Below Poverty Line (BPL) and Above Poverty Line (APL) cards. According to the new direction, every member will get 7 kg of Rice and 35 kg for an AAY card freely. 3 liter of kerosene will be given for each AAY APL and BPL at the rate of 25 Rs per liter. (Prajavani paper April-2-2017, page no 3). The Government invested 9350 crores for the Anna Bhagya Yojana since 2017. The central Government gave Rs 27 as a subsidy for a kg of rice. The Karnataka Govt from April 2020 in this scheme the quantity of rice distributed to every member of BPL card holder is 7 to 5 kg has been reduced and per card 2 kg wheat is available for free in Karnataka

Table No: 2 Distribution of the Quantity of Food Grains:

Food Grains	North Karnataka	South Karnataka
10 kg of food grains		
Rice	4 kg	7 kg
Wheat	2 kg	1 kg
Jowar	4 kg	2 kg
20 kg of food grains		
Rice	11 kg	15 kg
Wheat	3 kg	2 kg
Jowar	6 kg	3 kg
30 kg of food grains		
Rice	17 kg	22 kg
Wheat	5 kg	3 kg
Jowar	8 kg	5 kg

(Source: Vijaya Karnataka 19/3/2017 page no: 4)

VII. Data Analyze and Interpretation of this paper

Table No: 01Indicator of the Weightage of Area of the beneficiaries of the ABY

Particular	Respondents	Percentage
Rural	20	70
Urban	10	30
Total	30	100

(Source: Field Work)

With regard to the area, I have approached the beneficiaries from urban and rural areas. As the table above shows 20 respondents are chosen from rural area that is 70% and 10 respondents are chosen from urban area that is 30%.

Table No: 02Indicator of having Types of Ration cards of the beneficiaries of the ABY

Ration Card	Respondents		Total Respondents	Percentage
	Rural	Urban		
BPL	18	7	25	83.33
Antyodaya	2	3	5	16.66
Total	20	10	30	100

10.

Particular	Respondents		Total Respondents	Percentage
	cardsR ural	Urban		
Poor	15	3	18	60
Very poor	05	0	05	16.66
Good	0	7	07	23.33
Very Good	0	0	0	0
Total	25	10	30	100

(Source: Field Work)

This question is asked to know the standard of living of the beneficiaries before execution of ABY. The survey shows that 60% of the beneficiaries were in poor condition 16.66% of them were in very poor condition and 23.33% of them were in good condition.

Table No: 04

Indicator of the impact of ABY on Migrant women Workers after the implementation of the ABY for the beneficiaries

Particular	Respondents		Total Respondents	Percentage
	Rural	Urban		
Poor	0	0	0	0
Very poor	0	0	0	0
Good	20	07	27	90%
Very Good	0	03	03	10%
Total	20	10	30	100

(Source: Field Work)

After implementation of ABY the beneficiaries who were in poor and very poor condition moved towards good condition. **Before execution of ABY it was 23% now the ratio riches towards 90 % this is the impact of ABY on migrant women workers.** 10 % of beneficiaries feel that after implementation of ABY their condition becomes very good. But this ratio was nil before implementation of ABY and very needful this scheme for migrant women workers in rural as well as urban areas.

Findings of the paper

- As the data shows 20 respondents are chosen from rural area that is 70% and 10 respondents are chosen from urban area that is 30%.

2. Among 30 beneficiaries, 83.33% of them are having BPL cards and 16.66% of them are Anthyodaya cards. In rural area 25 beneficiaries have BPL cards and 05 of them have Antyodaya cards. In urban area 07 beneficiaries have BPL cards and 03 of them have Antyodaya cards.
3. To know the standard of living of the beneficiaries before execution of ABY. The survey shows that 60% of the beneficiaries were in poor condition 16.66% of them were in very poor condition and 23.33% of them were in good condition.
4. After implementation of ABY the beneficiaries who were in poor and very poor condition moved towards good condition. Before execution of ABY it was 23.33% now the ratio reaches towards **90% this is the impact of ABY on migrant women workers**. 10% of beneficiaries feel that after implementation of ABY their condition becomes very good. But this ratio was nil before implementation of ABY. Its positive result of the paper and to help of migrant women workers.

Suggestion for this paper

1. There is a need for more awareness of migrant women workers in ABY programme.
2. The Government should make policy for migrant women workers main ration card holders.
3. The Government should make policy for only migrant women workers to taken the ration in the ration card holders.

Conclusion

The present paper has attempted the implementation of ABY. The data shows that most of the MWW (Migrant women workers) beneficiaries are poor and their family income is very low. Most of the beneficiaries do not know ABY because of lack of communication, non co-operation of the managers of fair price shops and regular migration. Migrant women workers opined that the fair price shop managers do not give justice to the stakeholders. Majority of the respondents opined that the managers of the Fair Price Shops were non co-operative with them. But some of the beneficiaries praised the Government for the implementation of ABY in their interview it is very helpful of migrant women workers.

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An Evaluative Study on Role of Pradhan Mantri Awas Yojana- Gramin In Empowering Rural Women In Vijayapura District Of Karnataka

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Abstract:

India is covering large rural area with poverty. In the Ninth Plan, the Special Action Plan for social Infrastructure has identified 'Housing' as one of the priority areas. Housing is a basic human need next to food and clothing. Government has implemented several housing schemes for rural development, eradication of poverty in Rural area and for secure the Rural Women in India, viz. Indira Awaas Yojana/ Pradhan Mantri Awas Yojana-Gramin (PMAY-G), Ashraya Yojana, etc. are being implemented with a view to provide quality houses to the BPL families and weaker Sections. Government has committed to provide "Housing for All" by 2022. To fulfil the Government's commitment and to address rural housing gaps, IAY has been re-structured into Pradhan Mantri Awas Yojana – Gramin (PMAY-G) w.e.f. 1st April, 2016. The Present Research Paper pertains to Performance of Housing Scheme i.e. PMAYG in Empowering Rural Women in Vijayapura. This paper emphasizes on Role of PMAY-G in empowering Rural Women in India. At present it is the flagship programme for rural housing, and playing an important role in rural development as well as Empowerment of Rural Women.

Keywords: Rural Women, Women Empowerment, Housing, Indira Awaas Yojana/ Pradhan Mantri Awas Yojana-Gramin (PMAY-G).

1. Introduction:

Rural women constitute one-fourth of the world's population. They are leaders, producers, entrepreneurs and service providers, and their contributions are vital to the well-being of families, communities and economies. In the majority of developing nations, including Indian rural women acts as the most effective workforce contributing in the development of an Indian economy. Although rural women also face more difficulty and problems like, no access to education, Gender Discrimination, lack of social security, shelter-less, etc. To eradicate shelterless problem of rural women there is need of Housing Schemes. Housing is one of the fundamental requirements of human beings. Adequate shelter for each and every household is a primary pre-requisite for a healthy living in any economy and society. For a poor household, a house constitutes an asset that can be offered as a collateral security for a loan during difficult periods. In the Ninth Plan, the Special Action Plan for social Infrastructure has identified 'Housing' as one of the priority areas. It aims to provide 'Housing for All'. Government introduced several housing schemes. Some major Rural Housing schemes are,

1. Indira Awaas Yojana (IAY)/ Pradhan Mantri Awas Yojana-Gramin (PMAY-G)
2. Valmiki Ambedkar Awas Yojana (VAMBAY)
3. Basava Vasathi Yojana.

Indira Awaas Yojana (IAY)

IAY was launched during 1985-86 as a sub-scheme of Rural Landless Employment Guarantee Programme (RLEGP) and continued as a sub-scheme of Jawahar Rozgar Yojana (JRY) since its launching from April, 1989. The Government of India has implemented Indira Awaas Yojana with an objective of providing dwelling units free of cost to the members of Scheduled Castes, Scheduled Tribes and freed bonded labourers living below the poverty line in rural areas. Three percent of the houses are reserved for the below poverty line disabled persons living in rural areas. w.e.f. 1st April, 2016, IAY has been re-structured into Pradhan Mantri Awas Yojana – Gramin (PMAY-G).

II. Objectives of the Study:

The major objectives of the present study are,

1. To understand the concept of rural housing and review the status of PMAY-G in India.
2. To examine Impact of PMAYG on the standard of living of Rural Women.
3. To suggest suitable policy measures to solve the housing problems of beneficiaries.

III. Methodology:

The present study is based on both Primary and secondary data. The Secondary data is collected from government of India's website, and Economic Survey of India 2016-17 to 2020-21. The primary data have been gathered with the help of survey method. Suitable questionnaire have been developed to collect the required information from Study area.

IV. Pradhan Mantri Awas Yojana – Gramin (PMAY-G):

Pradhan Mantri Gramin Awaas Yojana (PMGAY), previously **Indira Awaas Yojana (IAY)**, is a social welfare flagship programme, created by the government of India to provide housing for the rural poor in India. Government has committed to provide “Housing for All” by 2022. To fulfill the Government’s commitment and to address rural housing gaps, IAY has been re-structured into Pradhan Mantri Awaas Yojana – Gramin (PMAY-G) w.e.f. 1st April, 2016.

Aim and objectives of Scheme:

PMAY-G aims to provide a pucca house with basic amenities to all houseless and households’ living in katcha and dilapidated house in rural areas by 2022. To achieve the objective of “Housing for All” the target number of houses to be constructed by the year 2021-22, is 2.95 Crore. The immediate objective is to cover 1.00 Crore households on rural areas, in three years from 2016-17 to 2018-19 and enable construction of quality houses by the beneficiaries using local materials, designs and trained masons.

Salient Features of PMAY-G:

1. PMAY-G aim is to provide a pucca house, with basic amenities, to all houseless households by 2022.
2. The minimum size of the house is to be 25sqm (raised from 20sqm) with a hygienic cooking space.
3. The unit assistance under the scheme is Rs. 1.20 Lakh (raised from Rs. 70,000) for plains and Rs. 1.30 Lakh (raised from Rs.75000) in difficult areas.
4. The assistance for construction of toilet; piped drinking water, electricity connection, LPG gas connection etc. are also provided in convergence with other schemes.

Fund Sharing:

The cost of unit assistance in this scheme is shared between Central & State Governments in ratio 60:40 in plain areas and 90: 10 for North Eastern and Himalayan States.

Selection of Beneficiaries:

One of the most important features of PMAYG is the selection of beneficiary. To ensure that assistance is targeted at those who are genuinely deprived and that the selection is objective and verifiable, PMAY-G instead of selecting a beneficiary from among the BPL households, selects beneficiaries using housing deprivation parameters in the Socio Economic and Caste Census (SECC), 2011 data which is to be verified by the Gram Sabhas. To address grievances in beneficiary selection an appellate process has also been put in place.

V. Performance of Pradhan Mantri Awaas Yojana – Gramin

Performance of Pradhan Mantri Awas Yojana - Gramin in India can be seen by the Physical Progress of the Scheme PMAY-G in form of Number of houses completed yearly in different States of India.

Physical Progress of PMAY-G in India:

Physical Progress of Indira Awas Yojana/Pradhan Mantri Awas Yojana - Gramin in India can be known as in Number of houses completed. The following Table No.1 shows that the Year Wise houses completed report of all States in India.

Table No.1
Year Wise And State Wise Houses Completed Report Under Pmay-G 2016-17 To 2020-21

Sl.No.	State Name	2016-2017	2017-2018	2018-2019	2019-2020	2020-2021
1.	Assam	4	26059	159017	84009	68878
2.	Bihar	1	28135	581834	376222	305893
3.	Chhattisgarh	136	365875	341381	34587	16416
4.	Gujarat	12	95281	83096	35589	35616
5.	Haryana	1	6676	5963	6670	1124
6.	Himachal Pradesh	1	3504	3096	447	428
7.	Jammu & Kashmir	0	1979	14442	5610	7095
8.	Jharkhand	25	188300	272680	156975	95148
9.	Kerala	48	9444	6519	779	292
10.	Madhya Pradesh	152	636354	679290	271274	160908
11.	Maharashtra	219	145631	201970	92279	79909
12.	Meghalaya	0	260	11329	4995	1374
13.	Mizoram	0	1333	900	997	585
14.	Odisha	443	431670	403130	361190	143691

15.	Punjab	0	608	12751	410	515
16.	Rajasthan	108	317728	326595	166765	148342
17.	Tamil Nadu	0	78680	104388	49987	31895
18.	Tripura	0	3333	20690	6155	10024
19.	Uttar Pradesh	14	817035	426590	174168	13582
20.	West Bengal	30	589790	739779	286340	332875
21.	Karnataka	236	34318	43761	7085	700
	Total	2115	3816026	4472230	2128352	1457288

Sources: <https://awaassoft.nic.in/netiay/PhysicalProgressReport/YearWiseHousesCompSchemePhaseWiseDistRpt.aspx> Accessed on 02-11-2021. The above table shows that the number of houses completed in all states of India. The Total Number of houses completed in India during 2016-17 to 2020-21 is 11876011.

The highest number of houses is completed in West Bengal i.e. 332875. The Total Number of houses completed in Karnataka during 2016-17 to 2020-21 is 86100. This is the physical progress of PMAY-G in all states in India.

VI. Impact of PMAYG on Rural Women:

1. Awareness about the Scheme Pradhan Mantri Awas Yojana - Gramin:

Awareness among the people about the rural housing scheme Pradhan Mantri Awas Yojana - Gramin is necessary. And Awareness about the scheme among selected beneficiaries of PMAYG indicated as following Table No. 2.

Table No. 02 Awareness about the Scheme Pradhan Mantri Awas Yojana - Gramin

Sl. No.	Opinion of Awareness	No. of Respondents	Percentage
1	Yes	29	96.66
2	No	01	03.33
Total		30	100.0

Source: Field Survey.

The above Table represent the awareness among Respondents about the scheme Pradhan Mantri Awas Yojana - Gramin. 96.66 % respondents were aware about the scheme and 3.33 % of respondents were not aware about the scheme.

2. Source of Information about the Scheme PMAYG:

Source of information regarding Pradhan Mantri Awas Yojana - Gramin was also required. Sources of information are like Panchayats, media, Radio, T.V., Newspaper, and Government functionaries. The data so collected are presented in following Table No.03.

Table No. 03 Source of Information about PMAYG

Sl. No.	Source of Information	No. of respondents	Percentage
1	Gram Panchayats	20	66.66
2	Social Medias	05	16.66
3	Neighbors	03	10.00
4	Relatives	02	6.66
Total		30	100.0

Source: Field Survey.

The data on source of information about Indira Awas Yojana indicates that, majority of respondents have got information from Gram Panchayats i.e. 65%. And 8.33% respondents informed by social Medias and 18.34 % of respondents informed by neighbors.

Problem faced in collecting amount:

Some of Beneficiaries of Pradhan Mantri Awas Yojana - Gramin are being faced some problems in collecting sanctioned amount of house construction. Their opinion about problems is shown in following Table No.04.

Table No.04: Problem faced in collecting amount

Sl. No.	Opinion of Respondents	No. of Respondents	Percentage
1	Yes	25	83.33
2	No	05	16.66
Total		30	100

Source: Field Survey.

The above Table states that majority of respondents have faced problems in collecting amount i.e. 83.33 %. And 16.66 % of respondents were not faced any problems in collecting the amount which allocated for the construction of house.

3. Type of problems faced in collecting amount:

There are many problems are being faced by the beneficiaries of PMAYG. Mainly technical struck, delay by officers, personal problems and others are the problems faced in collecting the sanctioned amount for House construction. The table no. 05 expresses the problems of respondents.

Table No. 05

Type of problems faced by Respondents in collecting amount

Sl. No.	Problems	No. of Respondents	Percentage
1	Delay by officers	07	28.00
2	Technical Struck	05	20.00
3	Personal Problems	09	36.00
4	Other Problems	04	16.00
Total		25	100.0

Source: Field Survey.

The table No 06 expresses the problems faced by the respondents in collecting amount of house construction. 28 % of respondents said problem delay by the officers. 20 % of respondents said technical struck in funding. And 36 % said personal problems and 16 % of respondents said other reasons.

4. Impact of Pradhan Mantri Awas Yojana - Gramin on Rural Women:

The most important aspect in the research work is to identify the Impact of Indira Awas Yojana onits beneficiaries. Although there were many types of problems faced by the respondents, there are mostly positive impacts of PMAYG on Rural Women. This is shown in the Table No.06.

Table No. 06Impact of Pradhan Mantri Awas Yojana - Gramin on Rural Women

Sl. No.	Impact	No. of Respondents	Percentage
1	Improved Economic Status	-	-
2	Improved Social Status	-	-
3	Improved Standard of Living	-	-
4	All of the Above	30	100.0
Total		30	100.0

Source: Field Survey.

As the above Table No. 07 indicates that, impact of Pradhan Mantri Awas Yojana - Gramin on Rural Women of it is the positive impact. All of the selected 30 respondents said that both the Socio-Economic status and standard of living of respondents were improved by the Pradhan Mantri Awas Yojana - Gramin which provided most important need of human being i.e. shelter.

Major Findings:

1. The Rural Housing Scheme Pradhan Mantri Awas Yojana – Gramin is providing financial assistance to rural poor for construction of houses progressively.
2. The number of houses constructed under PMAY-G is increasing yearly.
3. The PMAY-G is playing a vital role in Empowering Rural Women, through providing quality houses to rural poor, although there are many problems in implementing the Scheme.
4. All of the selected 30 respondents said that both the Socio-Economic status and standard of living of respondents were improved by the Pradhan Mantri Awas Yojana - Gramin which provided most important need of human being i.e. shelter.
5. The standard of living of Rural Poor Women is developed by living in a good quality house which is constructed under PMAY-G.

Suggestions:

1. The important suggestion is that, there should be increase in the amount of allocation under PMAY-G. Because now a day the cost of construction material is very high.

2. There should be new strategies for implementation of PMAY-G.
3. There should be improvement in the rural housing schemes to eradicate poverty and to develop Rural Infrastructure
4. The beneficiaries should aware more about the procedures of implementing the Scheme.
5. The beneficiaries should utilize the allotted amount in proper manner in constructing houses under the scheme.

Conclusion:

The present study “Performance of Pradhan Mantri Awaas Yojana- Gramin in empowering Rural Women” reveals the importance of Housing Schemes in Empowering Rural Women. Housing is one of the important basic requirements for human survival. Housing is the important indicator of rural Development as well as Standard of Living of Rural Women. PMAY-G is performing important role in improvement of housing condition of rural people, Number of Houses constructed under PMAY-G is increasing year by year, and itself indicates the development of rural infrastructure and Empowerment of Rural Women.

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Analysis of The Socio-Economic Status Of Marginalized Women (Widows) With Reference To Vijayapur City

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Abstract

The term “Marginalization” generally describes the overt actions or tendencies of human societies whereby those perceived as being without desirability or function are removed or excluded (i.e., are “marginalized”) from the prevalent systems of protection and integration, so limiting their opportunities and means for survival. Marginalization has aspects in sociological, economic, and political debates. Marginalization may manifest itself in forms varying from genocide/ethnic-cleansing and other xenophobic acts/activities at one end of the spectrum, to more basic economic and social hardships at the unitary (individual/family) level. Of course, the forms of marginalization may vary generally linked to the level of development of society; culturally, and as (if not more) importantly, with relation to economics. The Indian widow tends to be a highly marginalized person. She typically receive very little support from persons another then her own children and even when she lives with one of several of her adult sons, she domains highly vulnerable to neglect. Further, her ability to engage in income earning activities of her own is severely restricted, partly due to various patriarchal worms such as partial inheritance and the decision of labour by gender. The consequence of this social and economic marginalization are manifest, as for as one can tell from the limited evidence available, in poor health and high mortality levels.

Keywords: widow, socio-economic status, and social problems Education, vulnerable groups Marginalisation.

Introduction

“Social exclusion is about the inability of our society to keep all groups and individuals within reach of what we expect as a society or to realize their full potential.” Whatever the content and criteria of social membership, socially excluded groups and individuals lack capacity or access to social opportunity. To be “excluded from society” can take various relative senses, but social exclusion is usually defined as more than a simple economic phenomenon: it also has consequences on the social, symbolic field.

Widows in our society frequently seen to be oppressed as well as marginalized; they face different barriers from legal religious customary, including barriers of inheritance land ownership and land use even rule concerning marriage. In a word, they are the most deprived people in every aspect of society. They face challenges in fulfilling the basic needs, e.g., they face the problem of meeting the need for food, clothing, shelter, dignity, or even they face the problem of being employed in the services and have not the participation in the social engagements as well. The widows’ livelihood in our society and their living status are affected by social prejudices. Moreover, it adversely affects the widows living pattern in a way that widows are restricted in participating the social movements and engagements as well as wearing specific dresses. The widow suffers a lot due to their widowhood. Therefore, it’s a big concern for the widow, but they are not even concentrating by society even in the United Nations women’s decade. The conventions of the United Nations incorporated with the protection of widows’ rights and inspired them to participate in the social activities; therefore, this inspiration will lead them to be self-sufficient.

Objectives Of Study

The following are important objectives of the present work:

1. To study the socio-economic condition of marginalized women.
2. To study the problems of marginalized women in Muslim community.
3. To suggest means of providing the socio- economic self reliance to marginalized women.

Research Methodology

For the present work, the following methodology is adopted:

1. Selection_of_area: The present study is undertaken in the city of Vijayapura. As in the cases of other urban areas. Here are predominantly poor, illiterate and unemployed. The plight of women is highly pitiable.

2. Source of data: For the purpose of data collection both primary sources and secondary sources are used. The primary data was generated by using questionnaire method.
3. Sample The study is covering marginalized groups in particular. From marginalized group, nearly 20% of the size of marginalized group is taken up as sample on random basis
4. Data analysis: For the present study data collected through questionnaire is tabulated and analyzed by using simple statistical tools such as percentage, ratio-proportion, averages etc.

Analysis And Findings Of The Study

The analysis and interpretation of the data relied on collecting the data by the researcher from the field of survey. Data analysis is the process of organizing information gathered from the respondents to arrive at findings, and Interview Schedule to find out the socio-economic, political, cultural and psychological factors that describe the socio-economic status of widows.

1. Age and Widowhood: The age in which a lady is becoming a widow determines. The lifestyle behaviour pattern, and dependence, problems are different for different age groups as the age determines the pattern of life. To elite an example a young widow has to think in terms of the whole life where as an old widow is satisfied if she is having a place to live. Therefore the age at which a woman is becoming a widow is one of the important variables in this study.

Table No.1 Age Group of Windows

Sl. No	Age Groups	No. of Widows	Percentage
01.	0 – 18	0	0%
02.	18-36	7	5.6%
03.	36-54	35	28.0%
04.	54-72	59	47.2%
05.	72-90	21	16.8%
06.	90 – above	08	2.4%
	Total	125	100%

2. Educational Status: Education is the process which transforms a human resource into human capital. It changes not only the attitude of a person but also it provides an outlook, an aim and strength to accept the changes and to face the challenges in life. Education builds up five capabilities in human being viz physical, mental, and psychological spiritual and environmental. Therefore, it is necessary to access the education level of the sample widows in order to estimate the strength and weakness of them to perform economic and social activities.

Table No.2 Educational Status of Marginalized Women (Widow)

Sl. No.	Educational Status	No. of Widows.	Percentage
1.	High level	02	1.6%
2.	secondary level	18	14.4%
3.	Primary level	37	29.6%
4.	Illiterate	68	54.4%
	Grant Total	125	100.0%

3. Occupation of Widows: A widow has to choose an economic activity or occupation according to her capacity or skills for earning sufficient income with which she or her family has to live similarly, the standard of living of a widows or her family also depends on the kind of economic activity or work she does and the quantum of income earned it.

Table No. 3 Occupation of Marginalized Women (widows)

Sl. No.	Educational Status	No. of Widows.	Percentage
1.	Govt servants	01	0.8%
2.	Business	15	12.0%
3.	Self employed	21	16.8%
4.	Home maids	42	33.6%
5.	Not working	26	20.8%
6.	Others	20	16.0%

	Grand total	125	100%
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Source: Fieldwork

5. **Annual Income of Marginalized Women (Widows):** As the income of majority of sample widows are on daily basis, it is better to analyze their level of earning on daily income basis in order to estimate the income generating capacity of each group of economic activity. The table No.12 depicts the distribution of sample widows based on their income level.

Table No. 4. Annual Income of Marginalized Women (Widows)

Sl. No.	Income levels	No. of Widows.	Percentage
1.	Below – 10 k	24	19.2%
2.	10 – 20 k	79	63.2%
3.	20 – 30 k	11	8.8%
4.	30 – 40 k	07	5.6%
5	40-50k	03	2.4%
6	50 above	01	0.8%
	Grand total	125	100%

Source: Fieldwork

5. **Immediate Reaction of Society towards Widow:** Widows as a social group is undoable one of the most disadvantaged or marginalized sections of the society. They are still stigmatized by both their family and society. The widows are treated as individuals of lesser gods. Despite several reforms and string of legislations things. Have not moved in the right direction. All those myths stigma remains and widows, especially belonging to the poorer sections of the society.

Table No. 5 Immediate Reaction of Society towards Widow:

Sl. No.	Recitation	No. of Widows.	Percentage
1.	Positive reaction	73	58.4%
2.	Negative reaction	52	41.6%
	Grand total	125	100%

Source: Fieldwork

6. **Financially Aid from Relatives:** The marginalized women are socially and economically disadvantaged or they are financially educationally etc true locking behind. The Islamic teachings asks to everyone takeover of people is and sound himself. The sample women are financially aided by their relatives or not, is shown in the below given table.

Table No. 6 Financially Aid from Relatives.

Sl. No.	Financial Aid	No. of Widows.	Percentage
1.	Regularly	02	1.6%
2.	Occasionally	27	21.6%
3.	No aid	96	76.8%
	Grand total	125	100%

Source: Fieldwork.

7. **Widow Pension:** The chronically poor are not simply a list of vulnerable group, but people who common experience several forms of disadvantages and discrimination at the sometime. The destitute women are of weaker sections of society. Accordingly, sanction is accorded to the scheme widow pension for grant of pension to all widows who are above 18 years of age and are in distress needing financial help. The below given table shows number of widows receiving widow pension.

Table No. 7 Widow Pension financial help to marginalized women (widows)

Sl. No.	Widow Pension	No. of Widows.	Percentage
1.	Receiving	37	40.8%

2.	Not receiving	74	59.2%
	Grand total	125	100%

Source: Fieldwork.

8. Problems of Widows: The problems are different for the different marginalized women (widows) the older widows faces social, health problems, if the young adult widows may face socio-economic problem, for poor and ill irate widow's insecurity of economic condition and their jobs etc. The below given table shows the problems of widows.

Table No. 8 problems of Marginalized Women

Sl. No.	Problems	No. of Widows.	Percentage
1.	Financial problems	29	23.2%
2.	Social problems	17	13.6%
3.	Health problems	33	26.4%
4.	Educational problems	11	8.8%
5.	Other problem	35	28.0%
	Grant Total	125	100%

Source: Fieldwork.

Major Findings

1. The most of the respondents belong to age group of 36 to 54 who together constitute 28.0% and highest number respondents belong to the age group of 54-72 years which constitute 47.2% of total respondents.
2. 29.6% of widow are only primarily educated, whereas, more than half of marginalized women (widows) i.e, 54.4% of them illiterate.
3. 20.8% of widows are unable to work and the 33.6% of widows working as home maids and 16% of them works other which is suitable and convenient to them.
4. 63.2% of the total sample widows earn annually 10 k to 20k. so we come to know that as the income level increases the percentage of marginalized women decreasing most of them are living below poverty line.
5. 53.6 percent of marginalized women are belonging to below poverty line (BPL) their husbands were not having any assets or property whatever was that himself only. So we come to know that most of the widows are socially and economically marginalized.
6. 40.8 percent of marginalized women (widows) are receiving widow pension as financial helps, 59.2 percent of them are not receiving because some of them are don't know how to apply and fill the formalities etc so they are not taking benefit unfortunately.

Suggestions

1. To educate the marginalized women so that they become aware of their socio-economic right.
2. All the women they themselves try to become aware of their rights and duties.
3. To develop social moral values on daily basis in the society.
4. To create employment and self-employment opportunities to the marginalized women.
5. To old aged widows state should provide a sufficient amount financial help.

Conclusion :

The current study endeavoured at identifying the widows' social matters and economic aspects and its' impact on their livelihood. It reveals that the widows face many social problems and face challenges to schooling their child more. The widows experience extreme poverty in their day to day life because they spent all their income to lead their lives. Most of the widows live hand to mouth since they have no savings. The current study also highlights the correlation between the earnings of widows and other psychological issues and observed that the between income and discourage of life has a significant negative interrelation. Hence they feel lackadaisical in their lives due to other social problems. The current research has been done with a limited scope. Therefore, it is expected new dimensions of widow social matters will be covered in future research.

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Influence of Goods And Services Tax (Gst) On Women Entrepreneurs With Reference To Textile Market In Vijayapur City

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Abstract

The position of women and their status in any society is an indicator of its civilization, social and economic development of women is necessary for overall economic development of a country. Women Entrepreneurship, an act of business ownership and business creation that empowers women economically, increases their economic strength as well as position in society. The various policy-driven reforms undertaken over the past years have taken our country from "third world" status to one that plays a part, albeit small, in defining the fate of the global economy. The introduction of Goods and Services Tax (GST) would be a very significant step in the field of indirect tax reforms in India. By amalgamating a large number of Central and State taxes into a single tax, it would mitigate cascading or double taxation in a major way and pave the way for a common national market. The journey for the vijayapur city women and young entrepreneur has been nothing short of interesting from finding a niche in a segment which was not defined to keeping practice afloat during the initial years. The GST is set to be rolled out on 1st July, 2017; the authority can order a reduction in prices and ask companies to return money to customers. Vijayapura city's women entrepreneurs are set ahead to cope in open style of problem solving, willingness to take risks and chances, ability to motivate people, knowing how to win and lose gracefully are the strengths of women entrepreneurs.

Keywords: Women Entrepreneurship, GST, Government scheme, Make in India

I. Introduction

In vijayapura city women with much potential are available to compete among the within state and other state women on their entrepreneurial ability apart from motivating and de-motivating internal and external factors of women entrepreneurship. The position of women and their status in any society is an indicator of its civilization. Social and economic development of women is necessary for overall economic development of any society or a country. Schumpeter, J.A (1951), defined women entrepreneur as "Women who are innovative, starts or takes up a business activity are women entrepreneurs". Poornima Charantimath (2009) quotes Kamal Singh's definition as- "A woman entrepreneur can be defined as confident, innovative and creative woman capable of achieving self independence singly or in aggregate, creates employment opportunities for others through initiating, establishing and running the enterprise by keeping pace with their personal, family and social life." Economic reforms since 1991 have produced some spectacular results, but there is lots more that is required to ensure "inclusive growth" in the country. The various policy-driven reforms undertaken over the past years have taken our country from „third world“ status to one that plays a part, albeit small, in defining the fate of the global economy. The Make in India campaign is an international campaign launched by the Prime Minister of India on 25th September 2014 to attract business around the globe and to invest and manufacture in India with main focus to make India a leading manufacturing hub by the year 2020.

Introduction Of Goods And Services Tax (Gst)

Goods and Services Tax (GST) would be a very significant step in the field of indirect tax reforms in India by amalgamating a large number of Central and State taxes into a single tax, mitigate cascading or double taxation in a major way and pave the way for a common national market. GST is a single comprehensive tax levied on goods and services consumed in an economy. It would mainly subsume union excise duties, customs duties (CVD/SAD), service tax and state VAT into a single levy. Introduction of GST would be the second major reform in India in the area of Indirect Taxes after Value Added Tax in the State in 2005. The idea of moving towards the GST was first mooted by the then Union Finance Minister in his Budget for 2006-07. Initially proposed that GST would be introduced from 1st April, 2010. The Empowered Committee of State Finance Ministers (EC) which had formulated the design of State VAT was requested to come up with a roadmap and structure. GSTs objective is to simplify and streamline the indirect tax regime in the country. It is a single comprehensive tax regime that will be applicable across all states in India on the sale, manufacture and consumption of goods and services. Uniform tax regulations apply across different states.

Effects Of Gst On Entrepreneurs

In a recent survey it is revealed that the female entrepreneurs from Vijayapura city are generating more wealth than the women in any part of the state. The basic requirements for entrepreneurs and the basic input characters of this potential is to be recognized, brought out and exposed for utilization in productive and service sectors for the development of the city. "Women Entrepreneurship" we mean, an act of business ownership and business creation that empowers women economically, increases their economic strength as well as position in society, ability to learn quickly from her abilities, her persuasiveness, open style of problem solving, willingness to take risks and chances, ability to motivate people, knowing how to win and lose gracefully are the strengths of the vijayapura city women entrepreneurs. The prevailing economic environment is one of the important influencing factors. The availability of funds, prevailing interest rates, inflationary situation, incentive schemes available are some of the economic variables which should be considered while planning a new venture.

Economic reforms in the city started in the trade sector, went on to business licensing, and then on to the financial sector, where too it was more rapid in the equity sector rather than in the banking segment.. The situation of money market will influence the sources for raising funds and if the money market is easy then new enterprises can raise funds by issuing shares and debentures, credit availability is easy when banks are ready to extend loan facilities, no doubt interest rates in the market will influence the cost of production.

II. Objectives.

- 1) To study the Role of GST.
- 2) To study the women entrepreneurs in vijayapura city.
- 3) To study the influence of goods and services tax (GST) on women entrepreneurs with reference to textile market.

III. Research Methodology.

The study is conducted to obtain data on Introduction of Impact of Goods and Services Tax (GST) on women Entrepreneurs in India. In this use both primary as well as secondary data, primary data through questionnaire and The responses from the respondents were collected and analyzed using the simple percentage method. Secondary data through Books, Journals, Newspapers and from some websites. The study is conducted in vijayapur city of Karnataka. A sample size of 30 Women Textile Merchants of Vijayapura City was selected by using the convenience sampling procedure.

IV. Interpretation Of Data Analyzed.

Age differentiate

AGE	Persons	%
Below 30	8	26.66
31 to 40	10	33.33
41 to 50	10	33.33
Above 50	2	6.66

The information women enable business to increase the range of GDP. It improves trade in our state. City business aggressively accepted new skill of women to upgraded entrepreneurs services in all areas. Participation of women in all the area may be cloth market is upgraded standard of living of women in the society.

As per our primary source, our 33.33% under the age of 31 to 40 are interested to business and same 33.33% of women under the age of 41 to 50 have same interest they showed and very interested things in our survey 26.66 % who have under the age of 30 they showed their talent to participate I the entrepreneurs and 6.66 % of women under the age of above 50 they showed them among the younger.

Size of Business

Business	persons	%
Large	2	6.66
Medium	16	53.33
Small	12	40

Under the Table 1.2 we got 3 types of business in vijayapur city which are Large , Medium , small , here 53.33% are women under the Medium size business in 30 sample of my survey , and 40% of small entrepreneurs and 6.66 % of women under the small size of business. We can say after seen the data, after 2 years more no of % in the large size women entrepreneurs.

Annual income:

Annual income	persons	%
Below 2 lakhs	6	20
2 to 5 lakhs	7	23.33
5 to 10 lakhs	12	40
Above 10 lakhs	5	16.66

In table 1.3 annual income of women entrepreneurs which have 40% income under the 5 to 10 lakhs that have appreciable for women of vijayapur city and 20 % of income below 2 lakhs and 23.33 % of income 2 to 5 lakhs and last one 16.66% of income above 10 lakhs .

Education

Qualification	persons	%
Illiterate	11	36.66
10 th std	10	33.33
12 puc	4	13.33
Graduates	3	10
Post graduate	2	6.66

In the above table 1.4, 36.66 % of women in vijayapur city they are very admirable who are come under in illiterate then they are aware to business and 33.33 % of women passed 10th std and 13.33 % of women who have 12 puc passed ,and 10% graduates and 6.66 % of women come under the post graduates.

Impact of goods and services Tax (GST)

Impact mark	Persons	%
Very good	4	13.33
Good	5	16.66
Satisfied	2	6.66
Neutral	11	36.66
dissatisfied	8	26.66

In the above table 1.5 the impact of GST Where have 6.66 % of women gave their opinion regarding the GST satisfied and 13.33 % of women gave very good and 16.66 % gave Good mark and 26.66 % of women have Dissatisfied mark to regard GST and 36.66 % Neutral opinion of women in vijayapur city .

Here we seen 26.66% of women gave their opinion Dissatisfied regard GST because who have very small and medium size business they are not getting proper profit after implementation of Gst business some women have their business in market area in the inside there people not aware of the shop so through not getting profit but they have to pay rent monthly and some small business women who have in street area those also not getting proper profit people want bargaining in that and through GST not able to gave .

V. Findings

1. In vijayapur city women are interested to become entrepreneurs.
2. Many women who have small entrepreneurs they are facing problem in GST .
3. Large size of women feel happy to get GST .
4. Some women not gave information so I faced problem .
5. Illiterate women showed empower through business.

Vi. Conclusion And Suggestions

The business environment is becoming more gender neutral, allowing women to find their feet and unlock their potential. The stereotypical image of women as home makers, kitchen fixtures, doting mothers and economically non-productive members of society is fast changing. Women are now successfully negotiating family and work, finding support to explore their creativity, taking risks and nurturing sustainable enterprises , women entrepreneurs could make a large impact on GDP. India implements pro-growth and pro-gender policies last but not the least, GST tax, because of its transparent and self-policing character, would be easier to administer. Women should come up with their creativity and strategy to show have no limit for their development or area have not covered by govt , how we seen in the politics the area have covered in the form of % of women participation in there.

The repercussion of how GST affects small businesses and women entrepreneurs is something only time decides till then, small business owners must stay updated with the changing dynamics and regulations. Goods and Services Tax might be a small amendment in terms of tax regulations, but it is a giant leap in attempting to organize Business practices in the country. Women entrepreneurship in

vijayapur city have tremendous momentum building up business ,related to my survey women are not much educated then men but they are increasing awareness in respective area but there are lots of challenges which still negatively affect this development in order to have sustained and dependable development of the city, More Indian women should jump the band wagon, and start making a difference to the world.

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Economic Thoughts of Dr. B. R. Ambedkar With Respect to Agriculture Development in India

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Abstract

India is largely an agriculture country. Being the largest industry in the country agriculture is the source of live hood for over 65% of population in the country as per the 2011. This shows the predominance of rural economy in India. In the rural sector land is the principal source of employment and income present time of globalization agriculture growth rates in not also only strength but also indicates continues declining trends. The sub division land reform and size distribution of ownership holding is the main obstacle in development agriculture sector. This calls deep study to accelerate the growth rate of agriculture sector. So India needs to make appropriate changes in this agricultural plan, while land reform such plan one might find Bharat Ratan Dr. B. R. Ambedkar, thoughts on agriculture development.

Keywords: Agriculture development, Ideology, land reforms, landholding,

Introduction

Agriculture plays an essential role in the process of economic development of less developed countries like India. Besides providing food to nation, agriculture releases labour, provides saving, contributes to market of industrial goods and earns foreign exchange. Agricultural development is an integral part of overall economic development. In India, agriculture was the main source of national income. Today more than 60% of workforce is engaged in agriculture. In spite of this, it is also an important feature of agriculture that is to be noted that growth of other sectors and overall economy depends on the performance of agriculture to a considerable extent. Because of these reasons Agriculture continues to be the dominant sector in Indian Economy. All these developments in Indian agriculture are contributed by a series of steps initiated by Indian Government Land reforms, inauguration of Agricultural price Commission with objective to ensure remunerative prices to producers, new agricultural strategy, investment in research and extension services, provision of credit facilities, and improving rural infrastructure are some of these steps. Dr. B. R. Ambedkar's considerations on agribusiness and the current circumstance in India. The significance of his considerations is that they are as yet pertinent to India. The profitability of the Indian agribusiness area is low contrasted with many created nations and there is a need to take estimates dependent on Dr. B. R. Ambedkar's monetary considerations.

Review Of Literature:

A.P. Jamma, and B.H. Damji. 2012 India's standing device served, in component, to separate the Sudra, from the elective 3 position classifications or varnas, and to push down the notoriety of the Sudra simultaneously as lifting that of the landowning Brahman and Kshatriya varnas. By giving a crime shape to legitimize, implement, and propagate tied efforts, standing guidelines encouraged the compulsory bondage of the Sudra. India's rank contraption and compulsory work had been joint reactions via nonworking landowning style to a low efforts land proportion in which the rules of the position device upheld the establishment of compulsory difficult work. The hypothesis is tried in two methodologies longitudinally, with insights from notable otherworldly messages, and cross-sectionally, with 20th century records on close by people land proportions associated with anthropological proportions of rank framework each the longitudinal and pass-sectional verification exhorts that the difficult work land proportion influenced the position machine's turn of events, perseverance, and stress during that time and across areas of India.. Nageswari, R. 2019. Dr. B.R. Ambedkar famously alluded to as Dr. Babasaheb B. R. Ambedkar changed into a multifaceted character, an educated person, a philosopher, a nationalist, a social reformer, a hero of Dalits, an understudy, a maker, a constitution producer, a market analyst, a famous attorney, and a women's activist. He procured the particular qualification of being India's first financial business analyst who wisely investigated the issues of the Indian rupee. His greatest huge commitment has without a doubt been the lead planner of the Indian constitution dependent on estimations of vote based system, freedom, fairness, and secularism.

Need Of The Study:

Agribusiness is India's large economy. Albeit the portion of horticulture in the complete public pay has been slowly diminishing because of the improvement of optional and tertiary area its commitment keeps on being critical in the globalization agribusiness development rate isn't likewise just stale yet in addition demonstrates keep declining patterns. The public authority has focused distinctly on the specialized issues and accordingly disregarded institutional. The region, land change and size circulation of possession property is the fundamental hindrance in the advancement of farming area Dr. Ambedkar's commitment to agribusiness financial identifies with land changes. Land change is required for expanding horticulture creation, he stressed info yield connection with regards to land change, the presence of holding are uneconomic, not the sense. That they are too little that they are excessively huge.

Statement Of The Problem:

Dr. Ambedkar's principles are very essential to input the policy formation his thoughts economic. Mainly focused on the problem of rupees land reforms, land holding, farmers are suffering so many problems, finance management problem if farmers adopt Ambedkar ideas they can improve their financial level, as well as farmers, suicide also controlled.

Objectives of the Paper:

1. To study the Bharat Ratan Dr. Bhimrao Ambedkar views on Indian Agriculture.
2. To study the Ambedkar thoughts with the current agriculture sector in India.

Land Holding: Ambedkar was the first Indian economist to examine the problem of subdivision of a fragmentation of agriculture and holdings and formulate a very scientific definition of an economic holding. The traditional definition of an economic holding was presented as "a chance of producing sufficient to keep himself and his family in reasonable comfort after paying his necessary expenses".

It cannot be the language of economics to say that a large holding is economic while a small holding is uneconomic.

Table No. 02 Average Size of Holding in India

Years	Average Size of holding
1970-71	2.30
1976-77	2.00
1980-81	2.00
1990-91	1.57
1995-96	1.41
2000-01	1.32
2012-13	1.16

Source: Agriculture census in India 2010-11

From table 02 it is clear that after independence the average size of holding has a continuously declining trend. The major reason for the decline is the burden of population on land, defective law of inheritance, the decay of cottage industries, etc. 1970-71. India being the second populated country in the world facing many problems related to each sector of the economy, as in agriculture we are facing a low productivity rate and high dependency ratio without any technical improvement, what lies behind this cause are backed by several factors, one of them is fragmented land with a low share of holding, so there is an urgent need to introduce corporative and collective farming throughout the country based on Dr. Ambedkar thought who was against this fragmented holding system. As our table reveals that we have increased marginal shareholding of 8.98 percent in 1971 to 18.72 percent in 2000 and large holding 30.88 percent to 13.17 percent in some years which indicated the large shareholding in India decreases year after year having related pace of decreasing also in semi median and median type of holding. Similarly, table number 2 also indicates that the average size of holding in India during 1970-71 was 2.30 and now the average size of holding comes down to 1.16 in 2012-13. Analytically we can say the marginal share of agriculture holding is increasing at an increased rate, Dr. Ambedkar was against this low shareholding and suggests there is an urgent need for reform in the agriculture sector included with corporative farming and formulation of corporative societies for the development of our agriculture sector with high production rate and low factor inputs. That will full the dream of our Dr. Ambedkar.

Agriculture Gross Value Added (GVA)

Growth rate of gross value added from livestock in agriculture in India Fy 2013-2018 as of fiscal year 2018, the contribution of livestock to the gross value added to the agriculture sector in India increased by seven percent. This was a decrease from the previous year. The share of GVA from this sector is vital since agriculture, along with its various sub-sectors remained the primary occupation for a large portion of the country's population. The country at current prices series during the last 4 years is as follows.

Sector	Year			
	2013-14	2014-15	2015-16	2016-17
GVA of Agriculture and Allied Sectors	1926372	2068958	2175547	2372085
Percent to total GVA	18.6	18.0	17.5	17.4

Source: Central Statistics Office, Ministry of Statistics and Programme Implementation, Govt. of India. GVA of the economy and that in the GVA of agriculture and allied sectors at 2011-12 basic prices is given below.

I. State Socialism and Agriculture:

In the memory of Bharat Ratan Dr. Bhimrao Ambedkar state and minorities Ambedkar propagated that the judicial power of the state shall be rested in the supreme court of India, the fundamental rights of Indian citizen are just myth by the court of law. propounds the concept of state socialism. This concept envisages collective farming. With the abolition of intermediaries, the state must be the owner of the land. The state should distribute these lands to the farms. Farmer should cultivate the farm collectively.

II. Land Revenue:

Bharat Ratan Dr. Bhimrao Ambedkar criticized the land revenue of the British government. According to him, the land revenue system was against the interests of the poor people of India. Further, no justice or equality was there in tax policy. He said that land revenue was highly oppressive. Bharat Ratan Ambedkar emphasized the point that it was unjust to assess the land revenue on the income. The rate of assessment did not depend on the capacity to pay the tax. The taxable capacity was enhanced with the growth in the income.

After independence, the government has continued the existing land revenue system in the country. Some states have adopted an agricultural income tax, but yet not covered all other states in the country. The agricultural sector may be one of the important tax bases of the country. It must be covered a unified system of taxation of agriculture and nonagricultural sector.

Research Methodology:

The present research paper is based on secondary data. Various references, journals, websites, and books have been used for the research paper.

Limitation Of The Study:

The Present research work has the following limitations.

1. This work study is only related to Dr. Ambedkar's views.
2. The Present research work highlights only the agriculture sector

Suggestions:

- 1) State should step up to the plate and improve FDI in the social area. The impacts of unfamiliar direct venture on neighborhood firms in non-industrial nations have improved nearby efficiency powerfully. The FDI should advance infrastructural development in the improvement of rustic zones just as ladies and more fragile areas.
- 2) Importance in mechanical advancement Agriculture gives crude materials to pour driving businesses, for example, cotton materials and enterprises. Not just this, the specialists in ventures rely upon farming for their food. Horticulture additionally should be given the market to an assortment of merchandise.
- 3) Export and other should financial exercises should increment for making occupations for ladies and more vulnerable areas of the general public.

Conclusion

Dr. Bhimrao Ambedkar was a solid promoter of land change and a conspicuous job for the state in monetary turn of events. He perceived the disparities in a liberated industrialist economy, and he sees on landholding and land income framework and agribusiness area holding and income framework and farming area to introduce time. The public authority should be received co-usable farming. The above investigation manages Dr. Ambedkar's perspectives on landholding and land income framework and its

significance to right now. It is incorporated that the little size of normal landholding is one of the deterrents of the agribusiness area. The Government should be embraced co-employable and aggregate cultivating which at those occasions, Ambedkar had effectively proposed. In regard of the investigation of the land income arrangement of the country, a brought together arrangement of tax collection from horticulture and nonagricultural ought to be presented. It very well might be inferred that Ambedkar's contemplations on horticulture are more valuable even today.

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Dr. B. R. Ambedkar's Contribution Towards Development Of Indian Economy An Overview Study

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Abstract:

Whenever any country faces difficult situations, challenges, whether it is a political or economical, the intellectuals and politicians at some point or another need to search their own country's history for the solutions. The historical events, its people and their thoughts, that has shaped the country and its people future, proves to be the vital elements for the solving the current challenges of the country. Dr. Ambedkar is one such greater thinker, leader and intellectual of its time in India who has not only changed the life of millions of untouchables but shaped in India as a biggest democratic nation by writing its constitution. What is well known Dr. Ambedkar fought against caste system in India, but what is not known is how and what he had also contribution to the our Indian Economy.

Key Words: Indian economy, public fund, utilisation, upliftment, constitution, Government.

Introduction:

Father of Constitution Dr.B.R.Ambedkar was dynamic person in Indian history. He was contributed as an economist, sociologist, legal luminary, educationalist, journalist, Parliamentarian, editor, social revolutionist, height of the human rights etc. He was a first highly educated scholar within untouchable community in India. He wrote three scholarly books and many papers on economics. Indian economy is mixed economy and has impact of changes in social, political and economical changes before and after independence. He represented problem of physical and economical exploitation of rural poor through his movements. Dr. Ambedkar has given new socio and political view to Indian economics. Dr. Ambedkar decided to "changeover from economics to law and politics" He argued for fixed gold standard for exchange rate. He told that low exchange rate increases exports and boosts internal prices. Within middle of 20th century he devoted his life for upliftment of backward classes with constitutional efforts. He was a scholar modern economist and his thoughts background of current scenario. Now the days need to upliftment of real economical backwards to build economically powerful nation.

Methodology: Researcher has used secondary data in which research papers, articles are used. Researcher has used collective observation method for current scenario.

Objective:

1. To study the economical thoughts of Dr. B. R. Ambedkar for Indian economy on overview and relevance of these thoughts in current scenario.
2. To study Dr. Ambedkar's economic thoughts and contributions helped to uplift the down trodden Indian economy.

Dr. B. R. Ambedkar and His Economic His contribution

This paper discuss about the contributions of Bharat Ratna awardee Dr. B.R. Ambedkar in the field of economics. The major contribution of Babasaheb in the sub fields of economics like public finance, agricultural economics, problem of caste system in economic development, idea about new water and power policy are the few which is discussed in this paper. These remarkable contributions by Dr. B.R. Ambedkar are discussed under the following heads;

1. Problem of Rupee: Gold Standard versus Gold Exchange Standard
2. Contributions in Public Finance
3. Contribution in Agriculture Economics: Problem of Small Holdings in India

1. Problem of Rupee:

Dr. Ambedkar had made in depth study of Indian economics, Dr. Ambedkar's thoughts have a greatly influenced the current Indian currency system. Under British rule when India Govt. was struggling with falling value of Indian Rupee, Dr. Ambedkar in 1923 wrote the 'Problem of Rupee, Its Origin and Solution'. He focused his studies and research on the condition of Indian currency during British India. He wrote research thesis on it. In this thesis, he argued that the gold exchange standard does not have stability. Dr. Ambedkar's book on economic relation between provinces and central govt of the country during the British rule is still a reference book for all economics and main inspirational source of finance commissions in the country" He wrote three books on economics: 1.the problem of rupees: Its Origin and

its Solution 2. Administration and Finance of the East India Company, and 3. The evaluation of provincial Finance in British India. These books represent his contribution to the field of public finance: the problem of rupees its origine and solution is consider a masterpiece in economics.

1.1 Gold Standard versus Gold Exchange Standard:

Dr. Ambedkar studied so many subjects, but he was mainly an economist and this is evidence through various economic provisions made in our constitution. I shall now examine that factor here, the basic Indian currency unit, the rupee, has had a long history. Until 1893, it was based on a silver standard which means that the Indian rupee was based on the value of the silver content in it. From 1841 onwards gold coins also became legal tender at one mohur as equal to 15 silver rupees, gold value fell, and from 1853 onwards gold coins ceased to be legal tender. Though many suggestions were made to introduce gold coinage especially after 1872, these were not heeded despite from 1873 onwards, due to enormous silver discoveries, the price of silver fell and hence the price of rupee slipped in terms of gold. From 1872 to 1893, this acted as a continued devaluation of the Indian currency which while was good for Indian exports, was not good for the Indian economy, it had to produce more rupees to remit expenses undertaken in England by India which were in sterling terms.

In a gold exchange standard, the coinage is manipulated by the government to keep it at par with the value of gold. Ambedkar asked: Was the job of currency management only important for the amount of gold it will procure in the external market? Obviously not, because “what really concerns those who use money is not how much gold that money is worth, but how much of things in general (of which gold is an infinitesimal part) that money is worth.” Everywhere, therefore, the attempt is to keep money stable in terms of commodities in general, and that is but proper.

In the period 1898 to 1916, gold exchange standard were adopted and more emphasis was given to the external stability i.e. exchange rate stability. In 1914-15, the exchange rate got weak and India was running out of gold to pay back its remittances. According to him exchange rate stability will benefit only the trading class not the poor in the economy. Poor's will be benefitted only when there is an internal stability. Ambedkar asked a very relevant question, what is the purpose of money? Is it how much gold we can purchase or how much commodities we can purchase out of it. The obvious answer to this is how much commodities and services we can purchase out of it.

2. Contributions in Public Finance:

In 1925, Dr. B.R. Ambedkar wrote a book on “The Evolution of Provincial Finance in British India”. In this book he has discussed about the origin, development and mechanism of provincial finance. He has also mentioned about the provincial finance under government of India act 1919. The period which he has covered in this book is from 1833 to 1921. The proper role of government provides a starting point for the analysis of public finance. In theory, under certain circumstances, private markets will allocate goods and services among individuals efficiently. If private markets were able to provide efficient outcomes and if the distribution of income were socially acceptable, then there would be little or no scope for government. In many cases, however, conditions for private market efficiency are violated. For example, if many people can enjoy the same good at the same time, then private markets may supply too little of that good. National defence is one example of non-rival consumption, or of a public good.

According to Dr. Ambedkar the Indian federation was not a league of state, nor is the state's administration units or agencies of the Union Government. His concept of federalism meant that the state was a federation in normalcy, but unitary in the conditions of emergency. Dr. Ambedkar's views public 109 Finances. Before we discuss Babasaheb views on taxation, it will be appropriate to know the meaning and importance of Public Finance. The study of public finance is concerned with the economics of government and public enterprises. Period from 1877 to 1881 was considered as the second phase of provincial finance. In this period the provincial government used to produce the budget based on the assigned revenue. In the third phase of the provincial finance the budget was based on the shared revenue. According to Babasaheb earlier style of budgeting had a very little room for the expansion of revenue, but this new style of budgeting based on shared revenue does not possess this kind of drawback. The revenue collected by either imperial government or provinces was shared among them. This scheme lasted for 38 years and after that in 1921 major fiscal reform was introduced. This book summarizes the history of the financial relation between the province and government of India.

3. Contribution in Agriculture Economics: Problem of Small Holdings in India:

Dr. Ambedkar had made broad study of Indian Agriculture, wrote research articles, organized seminars and conferences in order to solve the problems of agriculture and farmers, also led farmer's movement. He was a strong proponent of land reforms his successful struggle against the prevailing land tenure system called khoti liberated a vast majority of the rural poor from an extreme form of economic

exploitation. His successful agitation against Mahar vatan emancipated a large section of the rural poor from virtual serfdom. In 1937 Babasaheb introduced a bill to abolish the “Khoti” system of land tenure in the Konkan region the serfdom of agriculture tenants and the Mahar “vatan” system of working for the government as slaves. control and regulation of private money-lenders giving loan to farmers. f economic exploitation thoughts on agriculture are found in his article ‘small holdings in Indian and their remedies’ (1917) and also in ‘status of minorities’ (1947).

According to Dr. Ambedkar productivity of agriculture is related to not only with the size of holdings of land but also with other factors such as capital, labour and other inputs. Therefore, if capital or labret are not available in adequate quantity and quality, and then even a large size land can become unproductive. On the other hand, small size land become productive if these resources are available in plenty. With this thought the ‘Land Ceiling Act’ is passed after independence.

4. Other Contribution in the Economic Development of India:

Dr. Ambedkar bellied that the strategy for India’s economic development should be based on Eradication of poverty elimination of inequities and ending exploitation of masses. He emphasized exploitation has many dimensions. In fact, in India, social or religious exploitation is no less oppressive than economic exploitation and it should be eliminated. And also Dr. Ambedkar thought that fast development of India is impossible without industrialization. According to him large scale production at domestic level should be undertaken.

New water and power policy:

A little known fact relates to Dr. Ambedkar,s contribution to the formulation of Irrigation policies in India. His ministry also included irrigation policies in other public works. The Damoder valley project is one of the best examples of his initiative in this regard. Speaking in favour of damodar valley multipurpose project, Dr. Ambedkar said that the project would benefit the people of Bengal and Bihar by giving them an aggregate controlled reservoir capacity of approx 4700,000 acres sufficient water for navigation purpose, electrical energy of 300.000 kilowatts, promoting welfare of 5 million people directly and many more, indirectly. Babasaheb also laid down the procedures adopted for implementing the project. As this would help in solving the problems of water disputes and enable water sharing agreements between states. Hirakud and sona river valley project were also pioneered by him.

In his memorandum submitted to the British government titled states and minorities in 1947 Ambedkar laid down a strategy for India’s economic development. Again it was Ambedkar's strong belief in the primacy of rationally directed social and economic development that he advocated centralisation of economic activities. Whether it is his signal achievements in formulating a coherent national water policy (done during his membership of Viceroy’s Council (1942-1946) as elaborated in a recent book Ambedkar's Role in Economic Planning and Water Policy by Sukhadeo Throat, or his helping to give a unitary bias to the Indian Constitution, Ambedkar's anxiety was to promote economic and social development of the Indian nation as quickly as possible.

4.2 Contributions in labour laws:

On the industrial front in 1936, Dr. Ambedkar founded the independent labour party. Ambedkar has brought several labour reforms during his time. In the 7th session of the Indian labour conference in 1942, he initiated to reduce the factory working hours from 12 to 8. In the same year, at the Tripartite Labour Conference Babasaheb was involved in building Plenary Conference and Standing Advisory Committee to settle the industrial disputes between employees and employers. He also propounded to establish employment exchanges and to collect the statistical data under Industrial Statistics Act. Ambedkar has also worked for the uplift of women’s in the society.

5. Finance system at Present scenario:

At present, there are as many as 62 development banks in the country. The largest of them is the Industrial Development Bank of India (IDB1). Finally, in the realm of industrial finance, there is an institution called capital market that provides long-term funds to both public and private sector units.

India: Demand, output and prices:

India	2018	2019	2020	2021	2022	2023
GDP at market prices	Percentage changes, volume (2011/2012 prices)					
GDP at market prices	188.9	4.0	-7.3	9.4	8.1	5.5
Private consumption	112.2	5.0	-9.1	19.9	9.5	9.8
Government consumption	20.4	7.9	2.9	9.4	11.5	2.7
Gross fixed capital formation	55.1	5.4	-10.8	16.1	10.9	2.8
Final domestic demand stock building	187.7	5.8	-8.3	17.4	10.1	7.1
Total domestic demand	195.9	4.4	-9.1	11.1	10.1	6.8
General government financial balance ⁴ (% of GDP)	-	3.6	4.6	10.1	4.4	5.1
Current account balance (% of GDP)	-	-0.8	0.9	-0.6	-1.6	-2.1

StatLink 2<https://stat.link/e1iab0>

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After the second infection wave that peaked in May, the recovery is gaining momentum and GDP is projected to grow at 9.4% in fiscal year (FY) 2021-22 before reverting to 8.1% in FY 2022-23 and 5½ per cent in FY 2023-24. Inflation has remained close to the upper band of the Reserve Bank of India (RBI), but should ebb as supply chain disruptions are overcome. Financial markets remain strong and capital inflows support the build-up in reserves. The appearance of a new virus variant, especially if combined with a relaxation of attitudes, is the major downside risk, together with a less supportive global economic and financial environment.

Conclusion:

This paper has discussed the important contributions made by Ambedkar in the field of economics. Babasaheb supported modified gold standard to curb the inflationary pressure in India. He discussed about the evolution of provincial finance under the British rule. While discussing about how to spend the public funds he said that the spending should be based on the rules and regulations. Public has an immense faith on government thus it should wisely use these funds in order to achieve the optimal results. Babasaheb was in favour of consolidation of small land holding in India by the state and without any discrimination it should distribute this consolidated land into a standard size to the original cultivators. He pointed out the land is only one factor of production, it the mix of all the factors which is responsible for the low production of land. He wanted that heavy industries should be owned by the public sector and private sector should only fill the gaps. He was a strong supporter of State Socialism. Caste system according to him acts as a barrier to the labour mobility from one sector to another. This hindrance in the mobility of labour due to caste system directly impacts the economic development of India.

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REFORMS AND INITIATIVES IN THE SYSTEM OF HIGHER EDUCATION

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Abstract

In modern-day world, education is seen as a powerful tool for growing an expertise-primarily based society. India's higher education system has a number of flaws, regardless of the reality that it has made several tries to enhance considering independence. Higher education is concept to be vital for a rustic's boom because it has the capacity to create an expertise-based society. In this regard, statistics and communication generation (ICT) can play a widespread function in speeding up the advent of recent information. The introduction of ICT in higher education has had a giant effect at the whole instructional technique, specifically in terms of important issues along with get right of entry to, equity, control, efficiency, pedagogy, and satisfactory. The intention of this have a study is to explain the reforms and initiatives offered via the integration of ICTs in lots of sectors of better education.

Key-words: Education, Higher Education, Information and Communication Technology, And Pedagogy.

Introduction

Higher education in India has been a subject of contention for years. "If we are going to talk institutionally, we must also recall tenure-tune appointments in place of depending solely on professors who input teaching jobs without a sophisticated degree", one student says. Universities and colleges around the country have made efforts to change their structures. Still, in the event that they want these changes to be done correctly on an institutional level and at departmental tiers inside each college/university, they require additional government backing. India is working tough to improve the fine of higher education within the country because they apprehend how critical this subject matter can also appear before everything glance but isn't always necessarily all rooted deep down within society's core values, and because achieving fulfillment outside of one's mother tongue seems to be an less complicated assignment while we do not forget our own culture, the government has embarked on a assignment to make it extra on hand and aggressive across the world at the same time as nevertheless preserving affordability for Indian citizens' desires, the government has embarked on a mission to make it greater on hand and competitive internationally while nonetheless preserving affordability for Indian residents' needs. The Indian academic system has visible numerous changes over time. The most current reform turned into announced in 2016, with the goal of making a not unusual online platform for all Indian and worldwide colleges with the aid of 2020, with candidates in search of admission to undergraduate packages at any college or university filling out simplest one utility form.

Rashtriya Uchchatar Shiksha Abhiyan (RUSA)

RUSA's cause is to provide education to human beings of all backgrounds and earnings ranges. This is achieved thru the supply of scholarships and academic Depthests (intensity examinations) that take a look at children's know-how of sure difficulty regions in grades five, eight, and ten, letting them maintain on pinnacle of their homework. Rashtriya Uchchararger Shiksha Abhyas (RUCA), an Indian authorities-funded agency, has been implementing those progressive education tasks in rural villages in which there were few alternatives due to a lack of infrastructure, inclusive of electricity, which intended that children could not even go out of doors throughout playtime due to the fact it'd be darkish. We've seen massive shifts occur in a short time frame.

National Education Policy (NEP)

India has mounted a new education policy that emphasizes ICT-related advancements in order to make studying greater participative and tasty for students. The Indian education system has been rapidly growing as new technologies have emerged. The maximum latest alternate is primarily based on ICT reforms, and it attempts to improve how students are taught in classrooms whilst also stimulating creativity via innovation! India's new National Education Policy, or NEP, because it's acknowledged among brief-handedness lovers round the world (we cannot assist ourselves), turned into launched in advance this week. The report turned into advanced through a crew made of human beings from many fields, along with education and technology, which can provide an explanation for why there are so many modifications.

All India Survey on Higher Education (AISHE)

The country's education system has visible numerous modifications in current years due to records and conversation generation, according to the All-India Survey on Higher Education (AISHE). These encompass digitizing stages, developing online examination systems for college students at all degrees, and conserving digital classes with college contributors from numerous universities throughout India the

usage of video conferencing software like Skype or Face Time, which allows them to speak without being bodily present together up close, permitting them to have interaction extra without difficulty thru simple hand gestures in preference to relying closely on speech by myself all through lengthy conversations past telecommunications.

Choice Based Credit System (CBCS)

In India's financial reforms, the Goods and Services Tax (GST) was a key stride ahead. The implementation of this new tax regulation has been an achievement since it gives possibilities for humans from all walks of life, especially individuals who formerly lacked or did not have get entry to technology. Because e-trade systems like Amazon Prime have made small corporations more reachable than ever earlier than, permitting them to compete towards large agencies that use less expensive labour rates, this approach will assist create jobs. Following current financial disasters, India's critical bank carried out a brand new credit device referred to as CBCS. The idea behind this reform is that it will permit banks to make better choices approximately how a lot money they lend out and while primarily based on what their clients need as opposed to conventional elements like profits levels; but, there are a few issues approximately its capability terrible results, consisting of better interest costs, that can lead human beings into extra debt than they need to be in because repayments can currently take up to 40% + 10% according to month relying at the form of mortgage; however, there are some worries about its ability terrible results, along with better interest prices, which could lead people into.

Pandit Madan Mohan Malaviya National Mission on Teachers and Teaching (PMMMNMTT)

The imaginative and prescient of Pandit Madan Mohan Malaviya for India's future education is a world-elegance system as a way to produce properly-educated residents capable of completely accomplishing worldwide affairs. With this aim in thoughts, he created ICT reforms that stepped forward teacher training and content whilst additionally incorporating better technology into classrooms, ensuring that each student, irrespective of place or economic repute, has access to exceptional learning tools. In India, Pandit Madan Mohan Malaviya is well-known for his contributions to instructor training and reform. He founded the PMMMNMT, which pursuits to improve how instructors teach via the use of technology as considered one of many equipment to create higher gaining knowledge of opportunities for all students throughout grades levels, from primary school to university degree education structures, together with undergraduate programmes such as engineering or business management, in which computer systems are to be had however not continually human ones, allowing humans without get admission to own mobile devices to participate! For a long time, Pandit Madan Mohan Malaviya has worked on teacher education and ICT reforms. His purpose is to growth the first-class of education in India, which he has executed thru his most current challenge, which become hosted by means of PMMMNMTT Madaari. This isn't always the end of our work! We'll maintain working difficult to offer you with higher offerings that advantage students all across the world.

Global Initiative of Academic Networks (GIAN)

India's Global Initiative of Academic Networks (GIAN) has been running hard to modernize its educational system a good way to higher make use of its assets and offer a higher instructional revel in for its students. These efforts are part of the GIAA's ICT reform plan, which changed into advanced after massive studies into how other international locations around the world have used generation-based totally answers to address comparable problems in the past, permitting them to examine from each other's mistakes even as fending off ordinary styles. The Global Initiative of Academic Networks (GIAN) is Indian non-earnings that promotes and implements long-term ICT reforms. The organization's assignment is to "make contributions extensively towards reworking education consequences, increasing access for all beginners around the sector" via encouraging extra use of technology in mastering environments such as schools and universities because it could make life easier even as additionally increasing productiveness at work, permitting us to come to be a globally competitive force! The Global Initiative of Academic Networks (GIAN) in India is making an attempt to revolutionize better education through ICT reforms.

GyanPrabha

GyanPrabha, India's us of a director is in price of the country's statistics and communications technology reforms. The Indian government has made diverse modifications to its data and communiqué technology (ICT) structures on the way to enhance duty, expand access to all residents, and guard community protection. A recent reform movement in India objectives to trade how diverse factors of these sectors function each nationally and internationally thru multiplied regulation, in addition to bridge some gaps visible between personal area gamers who aren't particularly subject to any law in this vicinity something that desires to be addressed because if left unchecked, it may bring about chaos. The digital economic system in India is unexpectedly growing. GyanPrabha describes how the authorities has used ICT reforms

to tighten rules and create a better environment for entrepreneurs who need to begin or enlarge businesses utilizing smart phones and tablets.

Study Web of Active Learning for Young Aspiring Minds (SWAYAM)

India's country director, Study Web of Active Learning for Young Aspiring Minds, is in charge of reforming the country's information and communications technology. In order to promote accountability, expand access to all residents, and maintain network security, the Indian government has implemented a number of adjustments to its information and communication technology (ICT) infrastructure. A recent reform movement in India aims to change how various aspects of these sectors operate both nationally and internationally through increased regulation, as well as to bridge some gaps between private sector players who are not specifically subject to any law in this area - something that must be addressed because if left unchecked, chaos could ensue. India's digital economy is growing at a rapid pace. Study Web of Active Learning for Young Aspiring Minds explains how the government has used ICT reforms to tighten rules and improve the environment for entrepreneurs looking to start or expand enterprises using smartphones and tablets.

Massive open online course (MOOC)

India is a splendid marketplace to test-run any sort of business in the location, with a populace of over 1.3 billion humans with such a lot of customers ready with open wallets, it might be foolish now not to take benefit of the situation and give them exactly what they need and, more importantly, at affordable costs, because, let's face it, nobody desires to sense like their tough-earned cash was wasted on something that could had been bought for much less someplace else. Are you inquisitive about enrolling in a huge open online course? Many businesses now offer MOOCs to educate their staff on quite a few subjects. Some of these seminars are certainly free, even as others fee among \$1 and \$2 per student.

SwayamPrabha

SwayamPrabha, a famous and renowned dancer in India, has been acting for almost 60 years her remarkable abilities have taken her all around the country, where she has completed in lots of conditions. SwayamPrabha is a social organisation that creates jobs, enriches groups, and gives hope to people who are less lucky. SwayamPrabha, an Indian guru known as "The Divine Mother" among different names, can be able to assist you on your non secular path. Her compassionate demeanour, which shines through whenever she speaks or meditates on their behalf in front of an audience at occasions like those, has been known to heal people from all over the international. SwayamPrabha is a humanitarian corporation that provides financially disadvantaged kids with training and process education.

National Programme on Technology Enhanced Learning (NPTEL)

The National Programme on Technology Enhanced Learning (NPTEL) changed into established in India to enhance instructional standards for all college students via presenting them with access to guides that combine idea-based lesson making plans with multimedia support equipment along with audio-visual aids/demonstrations, and so forth., through satellite TV or internet connections at domestic. It turned into completed so that you can observe extra quickly and efficaciously, main to a higher education. The National Programme on Technology Enhanced Learning (NPTEL) changed into created with the goal of bringing generation-more suitable training to every Indian class room. They obtain this with the aid of offering understanding and interactive gear for self-directed studying to K-12 students.

Information and Library Network (INFLIBNET)

The Information and Library Network of India is a national network that provides users with get admission to literature from everywhere in the international. The enterprise's task announcement is, "We connect humans thru tremendous stories". "Storytelling Matters", as their motto states, is in step with this notion. When you spot what number of sources INFLIBNET gives its customers, it is clean that they mean it: not handiest can we have eBooks on our cabinets, but we additionally have audio versions so readers can hear them examine aloud; journals with writing sports at everyday intervals during the month ideal for whilst you need a touch more notion at the same time as completing your work. Even films with famous authors describing what makes a robust narrative paintings are to be had online. INFLIBNET, or the Indian Library Network, is a one-of-a-kind Endeavour through the Indian government to connect all public libraries on a single platform. It will help customers discover what they may be looking for and supply them get admission to such things as on line databases, which librarians may also make use of in their lectures.

Shodhganga

The Shodhganga is an indispensable factor of Indian culture. It has a realistic application in normal life, supporting inside the renovation of accurate health and wellness by using these sacred movements as medicinal drug when sick or injured. So that our bodies is probably effectively grounded according to historical knowledge teachings from all throughout India, which encompass yoga poses like Padmasana

(Lotus Pose), SuptaBadhaVermulakasana (Reclining)? The first version of Shodhganga became posted in India. It's a set of essays approximately "The Universe's Witness and Conservator". Shodhganga, and historic Indian scripture, is a splendid resource for anyone interested in studying greater.

E-Shodh Sindhu

In a country as huge and diverse as India, it's no surprise that every industry has room for expansion. However, there is one area where there has been substantial growth in recent years. Education the university system used to be archaic, with little emphasis on academics; however, things have greatly changed in recent years, with new laws ensuring high-quality instruction and ample opportunities at all levels of study (from lecture halls to research). It may come as a surprise, but civil service officers, particularly those in the Ministry of Human Resource Development, deserve a lot of the credit for these developments.

E-PgPathshala

In India, the e-PgPathshala higher education reforms are changing the way students learn and study. E-pathshala (the Indian word for "online") is an educational platform with interactive courses, instructors from universities across India who can tutor you at any time, and live streaming sessions where teachers and other students discuss course material and ask questions about homework assignments - all via video chat technology made possible by the fact that we're using mobile devices! It applies whether or not your rural town currently has access to the internet. Students and instructors at E-PgPathshala can acquire a top-notch education while honing their skills in engineering, medicine, and social sciences.

National Digital Library (NDL)

India built the National Digital Library (NDL) to make higher education more accessible and innovative. The initiative will improve research abilities by digitising books from academic and commercial publishers and making them available worldwide through a single, easy-to-use interface, saving students both time and money! India's government has stated that it intends to reform the country's higher education system. The National Digital Library (NDL) is one service that helps students who don't live near academic institutions or don't have enough money to pay for tuition, books, and other costs. Later this year, the implementation process will begin, and it will be revolutionary! Higher education in India has changed dramatically after the establishment of the National Digital Library (NDL). This effort intends to give everyone access, especially those who cannot afford it or who have not completed higher education; its success rests on their capacity to connect effectively with users from other countries so that knowledge may be shared across boundaries.

Impacting Research Innovation and Technology (IMPRINT)

The Indian government plans to pass new higher education legislation that will have an influence on the country's research universities. The IMPrint project, which aims to assist these institutions with their reform efforts and create innovative practices across all sectors of learning, including graduate programmes in engineering as well as undergraduate courses such as library science or business administration, has been very involved in helping shape this legislation, according to an official from within our organization who declined offers of anonymity because they are not authorized. In terms of what was previously announced, based on professional opinion. As India grapples with how to best utilize its resources, the country's higher education system has undergone substantial adjustments.

Conclusion

Many institutions are putting in new virtual getting to know systems, demonstrating that era is becoming an increasing number of crucial in education. As this trend spreads, it will likely be interesting to study how institutions incorporate generation into their curriculum and teaching methods. Many Indian universities have begun to encompass ICT into their curricula. The internet is turning into extra famous for research due to its potential to offer get right of entry to a extensive variety of content on any subject conceivable. In Indian universities, the usage of internet courses and MOOCs (Massive Online Open Courses) is turning into more popular. With technological advancements going on an everyday basis, those schools have to stay contemporary to be able to provide students with an education to be able to put together them for the future body of workforce. To summarize, a simplified definition or an unduly confined perspective must now not be used to restrict records and communication technology in higher education. While still in college, the purpose ought to be to offer students with the talents they may want to thrive of their future careers. As a result, I might also deduce that incorporating technology into the study room improves student achievement while simultaneously having a positive social effect.

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CHANGING NATURE OF INDIA-RUSSIA DEFENCE PARTNERSHIP

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Abstract

This article provides an overview of the India-Russia defence partnership inside the wake of India's diversified defence cooperation with West and European international locations. India shared a depended on partnership with Russia from Nehru to the prevailing regime. The presence of the Indian diaspora additionally bolstered Cultural, Energy and Economic cooperation with Russian Federation. Both nations are cooperative in numerous dimensions and increase help in worldwide forums. Defence cooperation is a crucial feature of bilateral cooperation between India and Russia. The central part of the Indian arms includes submarines (Vikramaditya); fighting aircraft (MIG-21, 23, 27, 29, Sukhoi-30, Mirage-2000, and Jaguar); and warfare tanks (T-72 and T-90) are of Russian foundation. However, India's defence agreements with France, America, Canada, and Israel widened the depended on members of the family between India and Russia. The major objective of this paper is to analyse India's varied defence policy and its implications for India-Russia friendship and cooperation.

Keywords: India, Soviet Union, Cold War, Russia and Defence Policy.

Historical Background: India-Soviet Union Relations

The India-Russia relationship has developed into collaboration on an equal footing. This relationship dates returned to the early 20th century while India becomes dominated via the British and Russia changed into ruled through the Czars. Indian freedom warriors have been inspired by way of the Russian Revolution of 1905. The parallelism among the modern situations in Russia and India struck Mahatma Gandhi as nicely. He shaped a strong bond with Russia and corresponded with Leo Tolstoy. The embryonic Indian liberation fight turned into discovered with hobby and compassion by means of Russia's communist leader V.I. Lenin. Following the Bolshevik Revolution of 1917, Soviet authorities saw that their revolution had a better risk of succeeding, and they desired India to turn out to be independent and unfastened. Many Indian freedom opponents, prompted by means of the Bolshevik Revolution, advanced personal relationships with Soviet officials.

Pandit Nehru's ideas shaped the Indian National Congress's stance towards the Soviet Union. Jawaharlal Nehru was particularly impressed by using the Soviet experience after travelling the Soviet Union in 1927 at the 10th anniversary of the Bolshevik Revolution. He become satisfied that a bad developing country like India must comply with a development version that prioritized social justice, equality, and human dignity rather than the capitalist way. Nehru turned into assured that India and the Soviet Union ought to have a near and friendly relationship. It's worth noting that, even before India gained independence, a legitimate notification on establishing diplomatic ties among India and the Soviet Union changed into made on April 13, 1947. Nehru had a great deal of faith in the Soviet Union. On Kashmir and other important problems affecting India's country wide pursuits, the Soviet Union often furnished India with crucial political, diplomatic, and strategic aid bilaterally and in international boards. India was capable of perform the operations that led to the advent of Bangladesh in 1971 due to Soviet political and material guide and the confidence afforded through the Indo-Soviet Treaty of Peace, Friendship, and Cooperation. A sturdy monetary and strategic partnership supported this political expertise.

On August 9th, 1971, the 'Treaty of Peace, Friendship, and Cooperation among the Governments of India and the Union of Soviet Socialist Republics were signed. Like the Soviet Union, which imploded in 1991, it's far now history. The treaty is also virtually absolutely forgotten in Indian public reminiscence, in spite of being one of India's maximum critical diplomatic and strategic contraptions signed after independence. A global scenario and the evolution of Indo-Soviet family members prompted the treaty. It additionally more desirable the connection, drastically in the safety domain, by instilling beneficial emotions toward the Soviet Union among Indian decision-makers. The nature of Indo-Soviet ties within the Seventies and the following decade restricts India's options as its geopolitical surroundings shifted negatively following the Soviet invasion of Afghanistan in December 1979. India privately expressed its dissatisfaction with Moscow's Afghan coverage; however the nature of bilateral ties prohibited it from adopting a public stance against it. During the Eighties, India attempted to confide in America, but its strong Soviet ties and widespread attitude on Afghanistan hampered the effort. Pakistan went nuclear during this decade, with the United States turning a blind eye. India became practically powerless to intrude (Katju, 2022).

The Cold War becomes described through the interaction between the Soviet Union and India. Over almost four many years, Soviet-Indian family members went via three precise phases, every marked by means of the ascension of three excellent leaders: Jawaharlal Nehru and Nikita Khrushchev, Indira Gandhi and Leonid Brezhnev, and Rajiv Gandhi and Mikhail Gorbachev. The upward thrust and fall of a political dynasty in India followed a comparable pattern to the Soviet Union. The first period ended in disasters with China, the second with Indira Gandhi's assassination, and the third with the Soviet Union's demise (Mastny, 2010). When many rich countries are experiencing financial stagnation, each India and Russia has received a brand new sense of self-confidence due to their fantastic economic growth. Both India and Russia assume a more widespread function on the global stage as main economic giants. The aim of both nations is to create a multipolar global. India appreciates Russia's continued political and diplomatic support on crucial issues. India is also thrilled to see Russia's monetary and army recovery and its reassertion in the worldwide area. Trade and industrial connections remain the weakest hyperlink in Indo-Russian collaboration nowadays. There is very little trade among the two nations. Both sides have, of route, indicated their intention to raise the goal (Kundu, 2016).

India-Russia Relations in a Post-Cold War Period

The bilateral relations among the Republic of India and the Russian Federation are called India–Russia family members. India and the Soviet Union (USSR) had a strong strategic, army, economic, and diplomatic cooperation throughout the Cold War. Following the autumn of the Soviet Union, Russia inherited its sturdy dating with India, ensuing in a special friendship between the two nations. This courting is defined as a “unique and privileged strategic cooperation” with the aid of both Russia and India. Politics, defence, civil nuclear power, anti-terrorism cooperation, and area have historically been the principles of the Indo-Russian strategic alliance.

Act Far East Policy

In the presence of Russian President Vladimir Putin, the Prime Minister additionally brought the “Act Far East” initiative in the yr 2019, which aims to growth India's involvement with Russia's Far East region. “Let us extend the tie between India and Russia even greater; India is pleased with the achievements of the Indian diaspora, and I am confident that the Indian diaspora here inside the Russian Far East will contribute actively to the location's prosperity as well,” Modi recommended.

Modi praised President Vladimir Putin's vision for the welfare of Russia's Far East in his speech, stating that the President had unfolded financial potentialities for India in the area. “By designating the improvement of the Russian Far East as a ‘national precedence for the twenty-first century,’ President Putin has taken a complete technique to enhancing the whole lot from the economy, education, and fitness to sports activities, culture, and conversation,” the PM said inside the presence of the Prime Ministers of Japan and Malayasia (Chaudhary: 2019).

India-Russia Defence Partnership

New Delhi and Moscow have fashioned strategic cooperation in several sectors throughout the final 70 years of bilateral relations among the two countries. Russia has made a large contribution to India's technological and Industrial Growth. Russia produces 75–80 in per cent of the defenceequipment utilized by India's armed forces. India and Russia have collaborated on diverse initiatives, starting from space exploration to implemented medicine. Russians have lengthy used Indian coffee, spices, and tea products. The strategic partnership among India and Russia inside the twenty-first century is constructed on defence cooperation. India has been obliged to diversify its defence procurement because of the worldwide fingers marketplace. Russia has been supplying India with super military equipment. Russia and India have collaborated on new product development and studies, including the BrahMos Cruise Missile, 5th Generation Aircraft, and Multi Transport Aircraft (MTA). Russia continues to be India's dependable, non-public, and relied on friend and strategic partner (Bakshi, 2006).

Table: India-Russia Defence Trade

Ordered	No Designation	Weapon description	Years weapon of order	Year delivery	Delivered
140	Su-30MK	FGA aircraft	2001	2005-2019	132
123	BMP-2	IFV	2006	2007-2008	123
300	T-90S	Tank	2006	2009-2018	300
20	S-400/SA-21	SAM system	2018	2020	S-400/SA-21
250	V-46	Diesel engine	2002	2004-2008	250
8	AK-630 30mm	Naval Gun	2003	2014-2017	6
80	Mi-8MT/Mi-17	Transport helicopter	2008	2011-2013	80

In phrases of collaboration in the areas of defence, nuclear, space, science and technology, and oil and fuel, Russia and India have complementary pursuits. Russia has expanded its participation in multinational businesses and the United Nations (Pandey, 2020). Russia's marketplace proportion assures India to stay a vital provider of latest guns and spare components. The military-technical cooperation, which involves understanding switch and collaborative production, is a one-of-a-type connection that India values significantly (Kapoor, 2019).

India's Defence Partnership with other Countries

South-East Asia, the Middle East, and East Asia have all constructed bilateral hyperlinks with India. Since China has turned out to be a strategic competitor, India has formed strategic alliances with Russia, America, Israel, and France. Prime Minister Narendra Modi has added about vast reforms in India's overseas policy. In contrast to his predecessors, Narendra Modi has travelled abroad more frequently. By spreading an Indian nationalist mind-set, he has advertised India as a "worldwide guru". India has promoted yoga, concord, peace, and happiness (Pandey, 2020).

Since the early 1920s, India has been unable to increase relations with Israel because of Arab-Israeli warfare and conflicts over Jewish countrywide goals. India and Israel have had stable cooperation on numerous defence, safety, and worldwide topics due to the fact that 1992. India has maintained robust relations with Israel without compromising its position on Palestinians. Recent years have seen an increase in Indo-Israeli defence cooperation. The primary stakeholders in each country have backed India's viewpoint. Sustainability, development, and lengthy-time period stability are all depending on the countries' ability to find out a not unusual purpose for cooperation (Bramhayya, 2020).

Since 2014, Prime Minister Narendra Modi has constructed robust and strategic cooperation with America, which has ended in an excessive stage of FDI and technology. It had ultimately resulted in financial development. The army and strategic collaboration were strengthened. In 2008, India and America inked the historical Indo-US Civil Nuclear Deal (123 accords). According to this agreement, India and the United States have opened their nuclear reactors and agreed to percentage facts and cooperate on atomic power. Atomic energy will most effectively be used for civilian functions. In the Indo-US defence collaboration, there were numerous thrilling advancements. In 2019, commerce among India and the United States climbed to US\$18 billion. During Narendra Modi's first time period, India imported more weaponry from America, making it its second-biggest hands provider. The Indian Prime Minister has created sturdy defence connections with the United States, which has ended in India's military being reinforced and modernized. In 2016, India and the US inked a one-of-a-kind Logistics Exchange Memorandum of Agreement (LEMOA). In addition, in 2018, India signed the Communications Compatibility and Security Agreement (COMCASA), which has resulted within the development of Indo-US defence cooperation (Bramhayya, 2020).

The two international locations these days pledged to reinforce defence cooperation across all areas for the duration of bilateral conferences between India's defence minister Rajnath Singh and his French counterpart Florence Parly in New Delhi. Defence business cooperation turned into a widespread difficulty with discussions on the Make in India initiative and destiny cooperative ventures in the aerospace and maritime area. The ministers acknowledged some strategic issues and discussed China and Afghanistan-related subjects. Parly said that France was organized to deliver additional Rafale fighter jets to India. The strategic allies' deployment of the identical plane underlined their relations' "true asset and strength" (Pabby and Chaudhury, 2021).

Multilateral Cooperation

Russia- India- China (RIC)

On June 23, 2020, A few eyebrows were raised when India decided to attend a (virtual) meeting of the Foreign Ministers of Russia, India and China (RIC). Amid the tensions on the Line of Actual Control, the dominant calls were for a more decisive westward shift in India's foreign policy. A RIC meeting seemed incongruous in this setting. The statements made by the leaders at the conference highlighted their disparate concerns. The irony in the Chinese Minister's demand to oppose bullying, reject power politics, and uphold the rule of law in international relations was lost on him. Sergey Lavrov, Russia's foreign minister has criticised unilateral coercive tactics aimed at settling scores with geopolitical adversaries and overthrowing regimes. S. Jaishankar, India's External Affairs Minister, stated emphatically that big nations must follow international law and recognise the legitimate interests of partners in order to maintain a stable world order (Raghavan: 2020).

Shanghai Cooperation Organization (SCO)

The Shanghai Cooperation Organization (SCO) is a multilateral arrangement between major powers like Russia-China-India. India joined the Shanghai Cooperation Organization (SCO) as a

permanent member in June 2017. India's involvement in the regional grouping, along with Pakistan's, has raised expectations for regional cooperation between India and China. The Indian establishment accepted the Chinese leadership's invitation and joined the regional group. With the onset of complex interdependence, India adopted a strategy of partnership with all major states to maintain stable relationships with all nations in the area, especially China, in order to exploit the benefits of advanced nations' economic progress in the multi-polar world. However, it was a pivotal period in mid-2017 when India got involved in a military confrontation with the PLA at the Doklamtrijunction region (Teckchandani: 2021).

Brazil, Russia, India, China and South Africa (BRICS)

BRICS is also one of the multilateral arrangements between Russia and India, which strengthened their relations. Brazil, Russia, India, and China (BRIC) are developing countries that are expected to be the future dominating suppliers of manufactured goods, services, and raw materials by 2050. China and India will overtake the United States as the world's leading providers of manufactured goods and services, respectively, while Brazil and Russia will overtake the United States as the world's leading suppliers of raw materials. South Africa joined the group, which is now known as BRICS, in 2010 (Majaski:2020).

Objectives of BRICS

1. To promote and achieve economic development.
2. To achieve regional development.
3. To remove trade barriers.
4. Optimum use of resources.
5. Building harmony and relationships among nations.
6. To become a dominant supplier of manufactured goods, services and raw material by 2050.

India on Ukraine Crisis

As the US seeks to mobilise worldwide support to isolate Russia in the aftermath of its invasion of Ukraine, India, a close Indo-Pacific friend and fellow democracy, has declined to join the diplomatic alliance against Russia. New Delhi made it plain that it has no intention of harming Russia's relations by neither condemning Russian actions nor joining UN resolutions against Russia. India has managed to maintain strong ties with Russia while significantly strengthening strategic ties with the US. The invasion of Ukraine by Russia has made it difficult to maintain this position. India's disengagement is very noticeable because it holds a rotational seat on the UN Security Council. India has legitimate worries about taking a tougher stance towards Russia. "snap" should be expected. However, it should prompt Delhi to expand its supplies of critical defence equipment. India, on the other hand, has more immediate worries. Russia continues to be the world's leading supplier of essential arms. Without a regular supply of parts, India's military capabilities, particularly air power and underwater warfare, would gradually deteriorate at a time when India is engaged in a strategic standoff with China. In addition, India is afraid that Moscow may send advanced military technology to Pakistan. In the coming days, India's stance on the invasion may harden. India, on the other hand, has compelling reasons to retain ties with Russia. This invasion, on the other hand, should speed India's diversification of defence supply to countries that are more aligned with India's long-term security objectives (Rossow, 2022).

Conclusion

In their decades-long bilateral relationship, India and Russia have had ups and downs. For the first time in two decades, the India-Russia annual summit was cancelled. According to an Indian news report, the postponement was due to "serious misgivings" about New Delhi joining the Indo-Pacific initiative and Quad. "The India-Russia Annual Summit did not take place in 2020 due to the COVID outbreak," a spokesperson for India's Ministry of External Affairs (MEA) responded. This agreement was reached between the two governments (Rajagopalan, 2020).

The partnership between India and Russia cannot be sustained solely based on defence and historical ties. To develop a robust economic and strategic partnership, new modalities of cooperation must be found in light of fundamental changes in international relations. Both India and Russia will have to learn to navigate their relationship in the face of challenges posed not only by bilateral variables but also by regional and global ones. Both countries attempt to reinforce their positions in an international order in flux (Kapoor, 2019).

Without a doubt, India and Russia are at the forefront of the global economic scene, with a strong focus on financial inclusion as a means of achieving long-term progress. As a result, it is only natural for the two "old friends and allies" to expand and deepen their partnership to usher in the next era of progress. India and Russia are intended to serve as examples of peaceful, mutually beneficial cooperation and great friendship between two nations. The intimate connections between New Delhi and Moscow, built on a

shared vision of bilateral relations development, bring to life the adage: 'An old and trusted friend is better than two new ones' (Russia Plus, 2019).

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A Study On Opportunities of Start-Up– A Review

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Abstract:

In general, there are many factors which can affect the start and growth of a Startup business. The startups are motivated by entrepreneur to introduce the solutions to burgeoning problems and it also creates jobs, but, the high numbers of startups initiatives and their survival is not correlated. Different external and internal factors like finance, market challenges, founder's characteristic and many other factors are responsible for the success and failure of the startups. The good Startup ecosystem, including the ability to secure innovation, incubators and accelerators, access to funds, access to the market, ICT readiness, infrastructure, institutions, etc. is vital for the survival of startups. The research paper majorly focused on the opportunities available for startups. Author tried to identify the few opportunities which are prevailed in the current scenario such as growing population, market opportunities, infiltration of internet in rural and urban India, Geographical location, Technology.

Keywords: Success and Failure, Market opportunities, Geographical Location, Technology Opportunities.

Introduction

Opportunities for Startups

In the entrepreneurship, the concept of opportunity and the circumstances around it is important for the success and failure of startups. Some scholars believe that opportunities are either discovered referring to the tangible or concrete nature of opportunity or created because of entrepreneur's executed actions (Alvarez and Barney, 2007), whereas some believe that they are subjective and are imagination of an individual (Klein, 2008). Some view opportunities as an evolution of ideas over a period of time while seeking for creativity (Dimov, 2007). According to scholars, opportunities set the boundary and exchange conditions and an efficient exploration and exploitation of opportunities are required to establish a strategic entrepreneurship (Lee et al., 2007). The founder's cognitive ability such as judgement and perception also drives the process to recognize the opportunities. A strategic evaluation of risk and uncertainty, founder's creativity, innovative ideas and cognitive ability such as judgement and perception drives the process of recognition of opportunities (Denrell et al., 2003). Therefore, in literature, opportunities have been associated with various terms such as 'eureka' or 'aha' moments, discovery, creation, etc. There are multitude of theories like creation theory, discovery theory, social cognitive theory, organizational learning, coherence theory, research on affect, and structuration theory which have been developed around opportunity (Short et al., 2010)

Over a period of time the Indian Startup ecosystem has evolved. The fast growing Indian economy and growing population also provide a large market for the products and services which has encouraged the supply and creation business. Further, the infiltration of internet in rural and urban India has unfolded the opportunity for the entrepreneur to reshape the economy by advertising their products and services. Foreign investors have also started huge investments in Indian startups (Kaur, 2017). In the following section we are discussing the nature of opportunities which are available for the startups including the IT and ITeS startups.

Market Opportunity

The market research involving accumulation of information regarding the necessity of the product, customer demands or preferences is essential for the success of startups. Though the analysis of relevance and the potential demand of product/service in the market would not guarantee the success, but may generate the opportunity to pivot the ideas/product or collaborate to work on a new product/innovation which can be sustainable in the current market scenario (Nair, 2017).

Yu et al (2012) studied the motives and opportunities and its association with entrepreneurial success of 16 high-tech startups (science and technology) within the Hsin-Chu Science Park. They found that scale economy, cost controlling, and after-sale service is the most essential factor. A steady relationship with the customer and avoidance of credit pose a big challenge. However, they also found that market opportunities are more important than new technologies to achieve entrepreneurial success.

By 2019, Google through their mentorship program, Launchpad Accelerator plans to scale up at least 1000 Indian startups involved in AI and machine learning (ML). Under the three-month accelerator programme ten startups were selected and trained in Google networks to create a mentor network and expertise on technologies, product strategy, market launch, customer experience and customer interface was provided (Sharma, 2015; Christopher, 2018). For e.g., the IoT Startup Savemom through this program obtained

expertise on the product validation of their hardware products which were created to address the health care of pregnant women. The Google mentorship program helped the Startup to analyze different aspects of their products and prioritize their product to build a suitable roadmap

Geographical Location

There has been a transformative shift like globalization and urbanization in the Startup ecosystem. Factors like large population size and density, economic expansion, high-tech industrial concentration creates a fertile Startup ecosystem which attracts entrepreneurs and investors. In the last decade Indian metro cities like Bangalore, Mumbai, Delhi has witnessed large venture capital activity (Florida and Hathaway, 2018).

Dornberger and Zeng (2009) discussed the influence of selected location factors such as social contacts and market forces in the performance of 74 Chinese high-tech startups located in the Shenzhen area. The well-developed industrial area, proximity to the suppliers/customers and highly educated immigrant population and their culture serve as a positive ground to initiate the high-tech business startups in Shenzhen. Besides, the geographical proximity to Hongkong has transformed Shenzhen into an industrial area. They found that information exchange with customer and supplier, the competitive edge risen due to immigration culture aid to the better performance of the startups. They also suggest that provision of low quality and unreasonable price of local business services has led the government to open up the business sector for foreign investors thereby increasing the emergence of startups.

Hormiga et al. (2011) found that the location of the Startup company facilitates the success of startups. The closer geographic location of startups with providers/suppliers, customers and final clients facilitates the growth.

Obschonka et al (2015) studied the robustness of the knowledge-culture interaction on the entrepreneurship rate in the US and Great Britain (GB) Startup firms. The high levels of knowledge, high cultural diversity along with a high entrepreneurial culture leads to a higher level of Startup rate. The author found that the regions with high knowledge and entrepreneurial culture had more than 75% and 66% of occurrence of the US-based Fortune 100 and GB-based Fast Track 100 firms. Their studies imply that the regions with high knowledge and economic prosperity need to exploit the low level of entrepreneurial culture to improve the regional performance of startups.

Florida and Mellander (2016) studied whether venture capital investment in US startups is associated with a geographic location. The urban center with denser population like San Francisco and Lower Manhattan had higher venture capital investment implying that urban areas are a hub of innovation and creativity. According to this study, smaller startups are more concentrated in urban cities as compared to larger companies which needed more area so they are more concentrated in the suburban areas. It is suggestive that among Indian cities Mumbai, Bangalore and Delhi had higher venture capital activity due to larger urban population.

BalaSubrahmanya (2017) has categorized the Bangalore Startup ecosystem factors into primary and secondary categories. The primary and indispensable factors include education and research institutions, large domestic and foreign firms, government policy for industry and infrastructure, financiers comprising seed funds, angels, VCs and PEs, accelerators/ co-working spaces/TBIs and mentors (both technology and business). Additionally, the secondary factors like government policies, good weather, supportive local culture which involves cross culture migration supplements the primary factors and assist the formation of fertile Startup ecosystem.

Technology

Different types of knowledge, such as technological, market, financial knowledge are prerequisite to identify the opportunities especially in tech-based startups. Possessing only one type of knowledge, such as the market knowledge may hinder the opportunity recognition due to lack of technology knowledge, implying that these knowledge parameters are interrelated. It can be inferred that the larger amount of knowledge is positively associated with Startup opportunities (O'Connor and Veryzer, 2001).

Lee (2010) attempted to make an effective complementary technology strategy linking the internal development and external sourcing in Korean startups. According to the author, the acquisition of technology during the incubation stage of startups is an essential strategy of internal development which entrepreneur must opt for. Further, an effort must be made to improve the internal R&D to internalize the acquired technology and in the same time to outsource it. This technology strategy is the key to growth and progress of technology-based startups after passing the initial public offering (IPO) because this is largely considered as a performance measure.

Korunka et al (2011) analyzed the long-term growth and development potential of total 600 one-person businesses (OPBs) startups which were initiated in the late 1990s in the European Union countries. They

found that the growth of OPBs depends on the gender of the founder, initial capital requirements and growth strategy. According to this study, the startups with male founder and with higher capital requirements showed better growth potential. The founder's personal or psychological trait like winning attitude, controlling nature, risk behavior is not associated with the company's growth. However, in the present day, this study is less relevant because of the changing economy, increase in shared business partnership, government strategies and policy to encourage women entrepreneur, and other economic and social factors which may influence the growth of startups.

Siegel and Renko, (2012) applied Schumpeterian theory of opportunity development with Kirzner's theory of opportunity discovery to examine the relationship between market and technology knowledge in medical biotech startups initiated in the the USA, Sweden and Finland. The technological knowledge is measured by the number of patents registered by the firm. The high level of market knowledge has a moderating role in the linear relationship between technology knowledge and entrepreneurial opportunities, which implies that the mix of market and technological knowledge is the key to create new ideas, new product development and build opportunities.

Prasad (2017) explored the reasons for the high rate of failure and success of the Startup ecosystem in India. Despite Central and State government policy on startups, the high rate of Startup failure was observed in Bangalore. Prasad's study, which was focused on the role of entrepreneurs such as UdayBirje, the Cofounder and Director of companies like "Thinkstreet Technologies Private Limited", a Startup incorporated in December, 2014, provided an insight into the different services this company offers such as Startup advisory, business development services, etc. for the startups. According to him, strategy to increase the customer base by selling the product at low price financially burdens the startups. Further, the entrepreneur's different skills like management skills in Strategy, Marketing, Finance, and Human Resource (HR), and leadership skill is essential to promote the startups. Mentoring students with entrepreneurship skills at college level could be one way to give new direction to the emerging entrepreneurial system in India.

Conclusion:

This review paper majorly focuss on the numerous opportunities available for startups prevailed in India. Honorable Prime minister Narendra Modi announced startup India on January 26, 2016 which is one of best schemes to develop and encourage the budding entrepreneurs to build the strong and stable business. A startup is an entrepreneurial venture which is typically a freshly emerged, rapidly-growing business that purposes to meet a market required by developing or offering an innovative and extraordinary products, process or services.

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A Study On Financial Challenges Of Start-Up– A Review

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Abstract:

The finance or access to capital for the potential entrepreneurs is very important, because a lack of capital may elude the high-quality entrepreneurs to translate their brilliant ideas to product/services. Additionally, the financial constraints may also affect the rate of entrepreneurship. The research paper majorly focused on the literature with respect to financial challenges faced by the startups. Author tried to identify the few challenges which are prevailed in the current scenario such as lack of source of fund, lack government support, lack of strong ecosystem etc. The study is in nature of descriptive research. Data is collected based on the secondary sources such as articles and journals published in the different journals.

Keywords: Finance, lack of sources of funds, challenges, lack of strong eco

Introduction

Financial Challenges

The finance or access to capital for the potential entrepreneurs is very important, because a lack of capital may elude the high-quality entrepreneurs to translate their brilliant ideas to product/services. Additionally, the financial constraints may also affect the rate of entrepreneurship. The financing constraints in entrepreneurship could be overcome by the access to finance from banks, venture capitalist, or entrepreneur's wealth; however, the entrepreneurs should invest their wealth only in case of financial restraints from external source (Kerr and Nanda, 2009).

Åstebro and Bernhardt (2003) explored the relation between the selection of funding source such as bank loan, founder's characteristics and Startup survival. Undoubtedly, the startups with bank loan had a better chance of survival and showed higher sales revenue. However, Startup founders with high level of qualification, knowledge, skill and personal wealth when used borrowed capital (non-bank) i.e., from friends and family as a source of funding showed a higher survival rate as compared to who received the bank loan. This implied the process of self-selection and suggests that bank loan portfolios must include startups with high levels of equity.

Bertoni et al (2011) found a positive and significant impact of VC investments on privately held young Italian new technology-based firms (NTBFs) growth. After the first round of VC investment a spur in employment opportunities was found which translated to the growth of startups.

Zhang and Zhang (2014) studied the emerging financial challenges in Chinese startups from the perspective of Chinese graduate entrepreneurs. They found that channels for raising the fund is very limited. The Chinese graduate entrepreneurs raise 82% of venture capital fund for investment from family and friends; other financing sources include small business loans, Startup loan of worth \$30000 to \$50000 from the Youth Business China (YBC) and through entrepreneurship competition. However, it was found that these graduates do not venture into transportation, manufacturing, catering and service industry due to high business cost. In majority of the cases the business loans are also not approved due to lack of financing experience and doubt on repay ability. The author concludes that encouraging graduate entrepreneurship will help to resolve the employment issues faced by the Chinese population.

Calopa et al (2014) studied the financing issues faced by 23 Croatian Startup companies. It was found that traditional sources of financing involving family and friends, and informal finance from private financing were more widespread among Croatian entrepreneurs. They found that adverse market, lack of investors, poor marketing strategies, average business plan, etc. pose as a challenge to obtain financial investment for the Croatian startups. It was found that 73% of the Croatian startups use bootstrapping method. However, the funding from business angels or seed investments were attracted once the Startup pass through the first stage of development. They found that entrepreneur's professional experience does not attract the investors.

According to Sharma (2015), between 2007-2014, many innovative startups in different sectors like education, rental car service, travel, medical, telecommunication, etc., which were started by entrepreneurs were able to catch the attention of capitalists or investors. This enabled the startups to generate the seed capital within two to four years of their full operational status. However, the funding depended on the performance of startups and innovativeness of the products/services which they had to offer.

Corporate venture capital (CVC) owned by non-financial corporations invests capital and industry knowledge in the startups with innovative ideas. According to Siegele (2014), venture capitalists channelize their money into startups with a partnership of 1% of the total capital and charge 2% of the annual fee in order to ensure the flow of income in spite of the loss that can incur on their investment. However, in the USA there has been a drop in the numbers of investing VC firms from 627 to 522 in the period of five years i.e., 2007-2012. Instead an emergence of a smaller and more focused investor group known as micro funds with an investment of up to \$100 million and a low charging fee is observed. It is believed that this will help to generate better returns.

Utilizing a simulation study Wibisono et al. (2017) compared the growth of mobile applications, payment solution and digital advertising Startup in the Indonesian venture and Startup ecosystem. They found that instead of time and number of interactions the higher quality interactions between the stakeholders and agents of startups is essential for the improvement of performance of the startups and this provides value for the investors.

The education-based startups like universities, R&D centers are challenged by the commercialization and innovation. In a study by Tanha et al (2011) lack of R&D to meet customer needs, lack of connectivity with regional and global market, lack of proper evaluation of ideas and innovations within the country, lack of venture capital investment for innovative ideas, Lack of solid rules and regulations for protecting Intellectual Property (IP) rights have challenged the commercialization of education startups in Iran.

Conclusion:

This review paper majorly focus on the numerous challenges faced by the startups. Honorable Prime minister Narendra Modi announced startup India on January 26, 2016 which is one of best schemes to develop and encourage the budding entrepreneurs to build the strong and stable business. A startup is an entrepreneurial venture which is typically a freshly emerged, rapidly-growing business that purposes to meet a market required by developing or offering an innovative and extraordinary products, process or services.

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Changing Pattern Of Population Density In Koregaon Tehsil Of Satara District (M.S.)

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Abstract

The Changing density of population is often ignored in studies of population growth and population transfer in the Koregaon tehsil of Satara district. The population density of Koregaon tehsil increases from 244 in 1991 to 269 in 2011 census. The present paper shows that, the population growth and density in Koregaon tehsil is increases but the rate of increasing population and density is decrease. In the present analysis is taken on the circle level data. Rahimatpur circle have lowest density of population and Watharkiroli circle have highest population density during the study period. In the overall analysis, it is found that the circle wise population growth and density have great variation. This is happened due to the location, undulating surface, the availability of rainfall and also the availability of water for domestic and agriculture use.

Keywords: Population, Growth, Density, Pattern, Change.

Introduction:

Population is dynamic in nature it changes according to time. Since the time of evolution of man it has been increasing gradually. According to Colin Clark, The population growth is powerful force to bring about a change in traditional methods and to transform the economy to rather advanced and productive stage "(Ghosh, 1978)". The history of population growth is investigative of the constant struggle between Homo-sapiens and nature, and the achievement of man in adjusting, controlling and modifying their environment. At each stage of human development, along with man's growing ability to adjust and control the environment profound demographic changes have taken place. It is therefore essential to study the course of population growth in the context of the course of growth of man (Bhende and Kanitkar, 2011). The concept of population density is mainly related to the number of peoples living in the unit of area. It gives a relative depiction of the population distribution in a area and also the pressure of population over the available resources in that exacting area.

Study Area:

Koregaon tehsil is one of the tehsils of Satara district of Maharashtra state. The Koregaon tehsil lies in the western side of Deccan plateau in the Maharashtra state and central part of the Satara district . Koregaon tehsil lies between 17 ° 27' 36" north to 18 ° 00' 43" north latitudes and 74 ° 00' 20" east to 74 ° 18' 10" east longitudes. Koregaon tehsil is divided into seven circles namely as Wathar Station, Satara Road, Kinhai, Kumathe, Koregaon, Rahimatpur, Wathar Kiroli. The total area of tehsil is 957.50 sq. km and these area covered by 139 villages and 2 town as per 2011 census. The tehsil have 2,57,500 population during the 2011 census.

Koregaon tehsil is the part of Deccan trap of Indian Peninsula. The geographical setup of tehsil is divided in the hilly range, plateau and plain area. The physiographic landscape of tehsil influences the distribution and growth of population. There are many small hills in the study region. That are as follows from south to north direction. i.e. Burjaldongar in the south central region, Bindadongar in south east region, Jarandadongar in west central region, Dhanmanyachadongar in east central, Chavaneshwardongar in west-north region, Jogmathdongar in east-north region and Mahadeodongar range in the north of the study area. The average slope of study area is from north to south but as per the rivers direction it is from east to west and north to south. The study area is lies in the Krishna river basin. Koregaon tehsil is locked by the physical features i.e. Mountain range, Rivers etc. The study area is lies in the western side of Krishna river and it also have own watershed. In the Koregaon tehsil Vasananadi, WanganaNadi, ChaundaBaiodha and Dughiodha are important streams. Temperature of the particular area is got importance for human civilizations. Koregaon tehsil have average temperature around 26.5°C but in a year it varies from

18°C to 39°C. The highest rainfall receiving month of study area is July and lowest rainfall received in February month during 1998 to 2021. The average annual rainfall of Koregaon tehsil is 749.0 mm.

Objectives:

The present study has been undertaken with the following specific objectives.

1. To analyse the density of population in the Koregaon tehsil.
2. To find out the changing pattern of population density in study area.

Data Base And Methodology:

Present research paper is based on the secondary data sources mainly collected from District Census Handbooks, Socio-Economic Abstract of Satara district etc. Various statistical techniques are used in the present research paper. To know the demographic pattern of the Koregaon tehsil. Population density is a measurement of the number of people per square kilometer in an area. It is an average number population density of the study area is calculated by dividing the number of people by area. The study period from 1991 to 2011 is selected for the examination of pattern of population density. The data was tabulated, analysed and represented in the form of statistical diagrams, cartographic, and maps. Population density is measured using the following formula.

Formula

$$\text{Population Density} = \frac{\text{Total Population}}{\text{Area in Sq. km.}}$$

Table No. I
Koregaon Tehsil: Population Density (1991 To 2011)

Sr. No.	Circle	Population Density per sq. Km.		
		1991	2001	2011
1	Kinhai	296	322	332
2	Koregaon	224	233	236
3	Kumathe	205	214	218
4	Rahimatpur	172	191	191
5	Satara Road	285	322	311
6	Wathar Kiroli	410	456	482
7	Wathar Station	196	205	209
Koregaon tehsil		244	264	269

Source : Compiled by researcher on the basis of Satara District Census

Handbook (1991 to 2011).

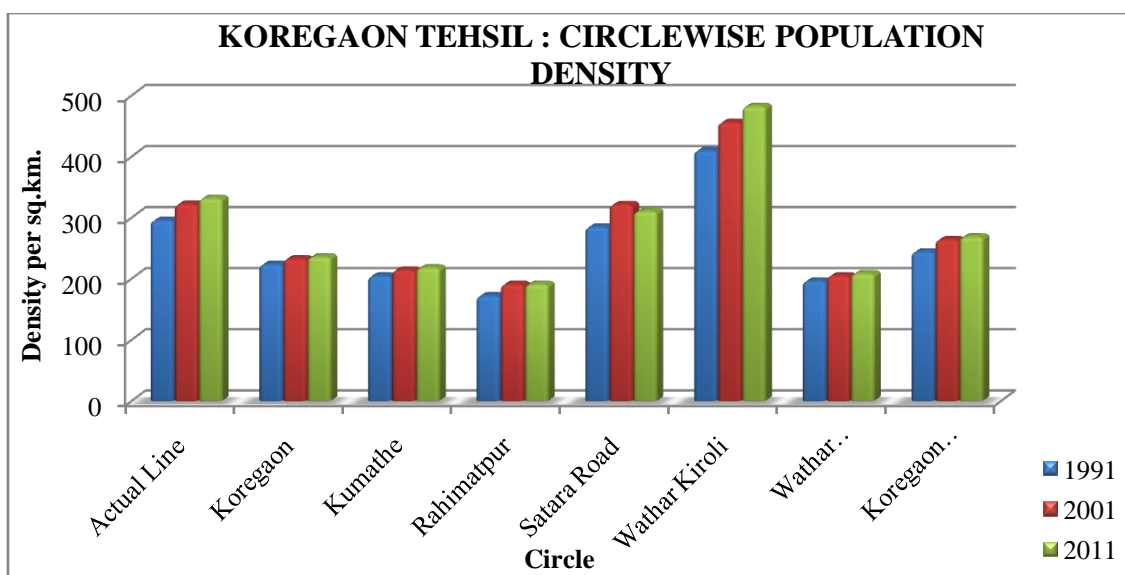


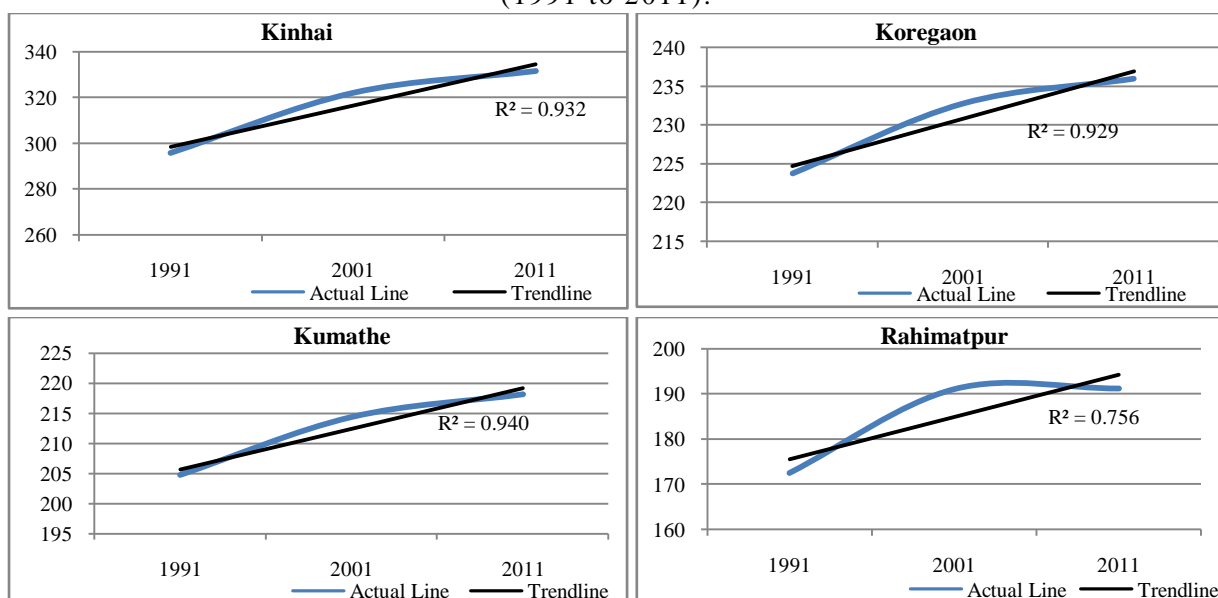
Fig.1

Table No. Ii

Koregaon Tehsil: Changes In Density Of Population (1991 To 2011)

Sr. No.	Circle	Population Density per sq. Km.		
		1991-2001	2001-2011	1991-2011
1	Kinhai	26	10	36
2	Koregaon	09	03	12
3	Kumathe	09	04	13
4	Rahimatpur	19	00	19
5	Satara Road	37	-11	26
6	Wathar Kiroli	46	26	72
7	Wathar Station	09	04	13
Koregaon tehsil		20	05	25

Source : Compiled by researcher on the basis of Satara District Census Handbook (1991 to 2011).



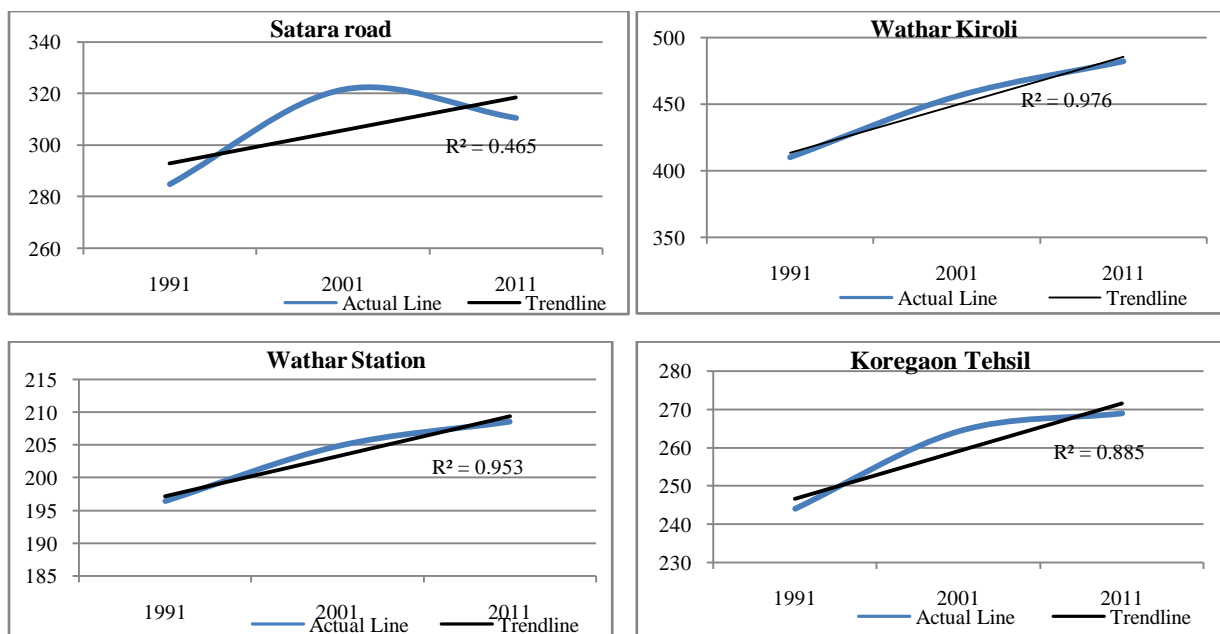


Fig.2 Trend

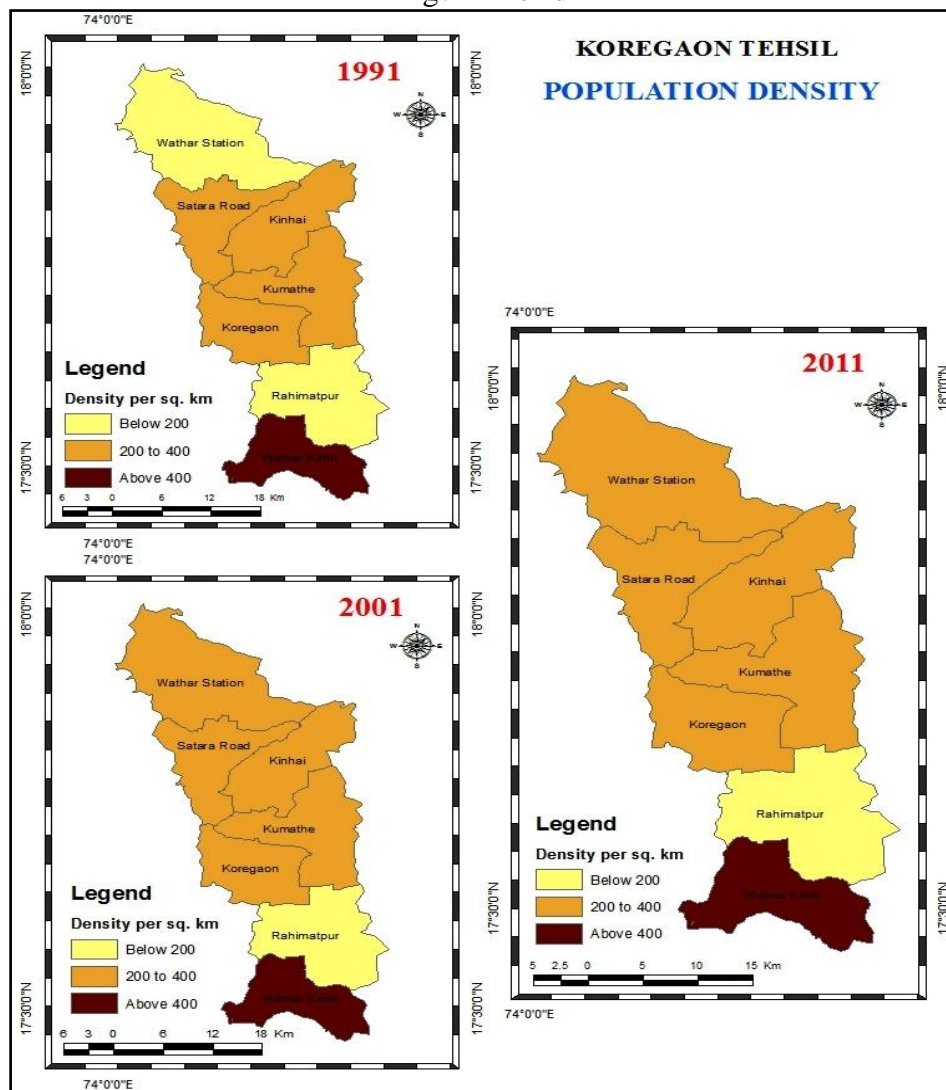


Fig.3 Population Density

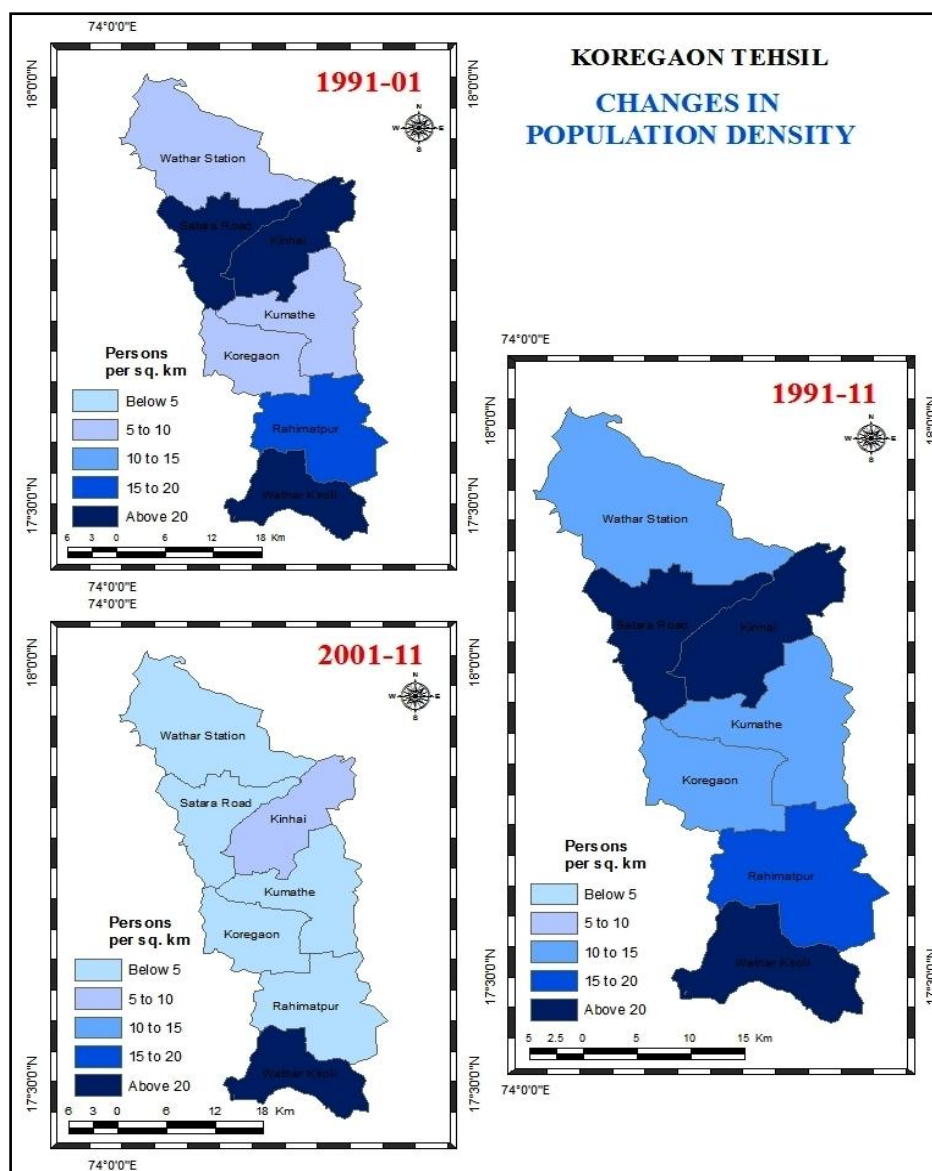


Fig.4 Changes in Population Density

Changes of the Population Density and Trend in the Koregaon tehsil:

The data collected on the population density of Koregaon tehsil for the three census years viz; 1991 to 2011 were analysed by simple tabular method. The proportions were estimated for each of the above years to know the changes in the density of population in the Koregaon tehsil for the study period under the study area. The least square method, which communicates to the problem of finding a line or curve that best fits a data set. In the standard formulation, a set of N pairs of observations $\{Y_i, X_i\}$ is used to find a meaning giving the value of the dependent variable (Y) from the values of the independent variable (X). With one variable and a linear function, the prediction is explained by the following formula.

Formula

$$Y = a + bx$$

$$a = \Sigma y/n$$

$$b = \Sigma xy / \Sigma x^2$$

As the outcome of the gradually in the change in population density. During the period 1991-2011, the net addition to the population of density of the Koregaon tehsil was 25 persons per square kilometer. Table No. II and Fig. 4 reveals considerable geographic variation in the population density growth across the circles of the Koregaon tehsil. Projecting future population density of the Koregaon tehsil on the basis of above equation indicates that trends observed during the three decades are continued in the near future. The application of the dynamic least square model also suggests that the population density of the Koregaon tehsil is increasing. The above fig.2 of the population density is indicated trend line and actual line is increasing but, it is clear that growth of population density is declining. The overall analysis of 1991 to 2001 decadal, changes in population density is showing rapid growth. In 2001 to 2011 census decade, declined trend is observed in the population density. (Fig.2)

Conclusion:

The density of population in Koregaon tehsil is continuously changing. On the basis of above results and discussion, Watharkiroli and Kinhai these two circles of Koregaon tehsil are growing population density at the faster rate than Koregaon, Kumathe, Rahimatpur, and Wathar station circles. Satara road circle observed negative growth in population density during 2001 to 2011 census. During 1991 to 2001 census, the rate of increased population density is higher in some circles like Kinhai, Rahimatpur, Satara road, Watharkiroli and it was low rate of changes of density in the Koregaon, Kumathe and Wathar station circles. In this way Koregaon tehsil is in a high grip of density of population, whereas socio-economic, natural resources are at perturbation imbalance the density of population in rural and urban parts of the tehsil. These changes in population density represent people's chances of employment, industrial development, economic development, educational facilities, social environment health and recreation, political, social institutes of education and the implement of residential preferences.

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